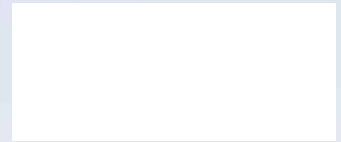


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Winter 2011 - 2012

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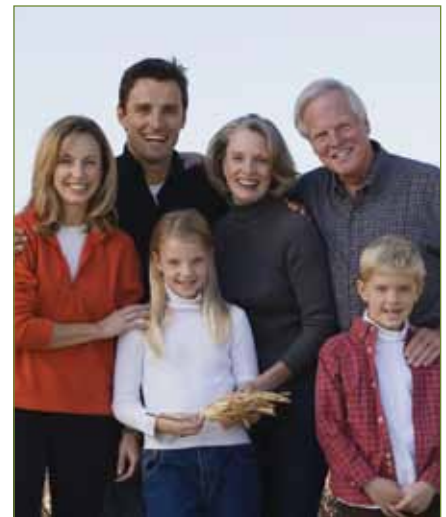
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Cultivating Business

Published For:
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Published By:
Matrix Group Publishing Inc.
Canada Post Mail Publications Agreement Number: 40609661
Return undeliverable copies to:
52 Donald Street, Suite 300
Winnipeg, MB R3C 1L6
Tel: (204) 953-3120
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The past year has been my first full year as your Chairman, and unfortunately, will also be my last. My work commitments as well as my short-term goal of retirement have led me to the point in time where it is best to move away from the Chair position. It has been my privilege to serve as the Chair for almost two years.

Last year at our Annual General Meeting, we were able to report to our members that we had done a number of matters for the betterment of the Canadian Association of Farm Advisors (CAFA). This year is no exception, as we continue to hold regular monthly meetings to direct and assist Liz Robertson, our talented and more than capable Executive Director, as well as to set direction for the organization. We continue to be a relatively new organization, which means we sometimes encounter growing pains. In the past year we instituted a discipline policy in the event that our members stray and we continue to keep a tight control over the financial matters of the organization. Once again, we all recognize the value of CAFA but we also recognize the current economic conditions that we all face. We were able to keep our fees at the current level; however, this is becoming an increasing challenge.

Our membership losses have been replaced with new members so that we have actually had a slight increase in members in the last year. We need new members; members who are motivated to keep our chapters focused and our meetings a source of business referrals and knowledge transfer. The Board can only do so much in attracting members so we urge each of you to provide at

least one new referral this year. In doing so, it will benefit you, as we may be in a position to reduce our annual fees if membership levels can increase.

As you all know, we are a very National organization, with strong branches in Ontario, Manitoba, Saskatchewan and Alberta. We are also seeing great interest in British Columbia. Our National Annual General Meeting will be held in Regina, Saskatchewan again this year, on November 24, 2011. Please try to join this meeting either in person or by teleconference. This is your organization and we need your input to continue to make it stronger every year. We also have set the dates for our regional conferences with Manitoba in Brandon on November 17, 2011; Saskatchewan in Regina on November 25, 2011; British Columbia in Abbotsford on January 25, 2012; Alberta in February 2012 and finally two conferences in Ontario—in Ottawa on February 2, 2012 and in Woodstock on June 7, 2012. Please try to attend the conference in your area and feel free to join other provinces at their conferences.

Finally, I urge you to share your CAFA designation whenever you can. We want to make the brand as strong as we can so that we become well recognized as farm advisors. If you are presenting, or at any meetings you may attend, proudly display that you are a CAFA member.

As we head into the winter months, we recognize that as consultants we often spend much time on the road. Please be safe in your travels.

Don Roberts, CAFA
National Chair

Why Certification Matters

"I have been a CAFA member of the Walkerton, Ontario chapter for several years. Networking with the professionals is worth its weight in gold. I have established relationships with the local professionals who have participated in numerous farm succession planning seminars/workshops. I have also established relationships with members of the London chapter, John Uren and Betty Hansen. Being able to identify myself as a CAFA member and working with other CAFA members has helped me grow and expand my succession planning career. Working with the various members helps give me that extra edge when working with farm families. These relationships build a strong farm advisory team for me to count on, it develops integrity and credibility. Clients appreciate the fact that I have a team of qualified professionals supporting me as we work together, doing what is in the best interest of the clients while figuring out the plan that works for them and gets the job done."

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Welcome to our third annual edition of *Cultivating Business*, the magazine of the Canadian Association of Farm Advisors (CAFA) Inc.

In December of 2010, CAFA's national office moved to a new location in Saskatchewan from Manitoba where CAFA originated. The national office for CAFA is 110 kilometres north of Saskatoon. The view from my desk is across a clean, clear lake to rolling barley fields. The view from the other side of the office is to a never-ending forest of trees, the southern edge of the Parkland; Canada's great boreal forest.

This time of year, CAFA meetings reconvene and I am busy planning the annual conferences for the benefit of our members. This serves to remind me that CAFA is about people. It is about members all striving to be the best farm advisors/consultants they can be. It is about the farm families and businesses that hire them expecting the best advice possible. CAFA members have an advantage in their membership and certification as it helps distinguish them as the go-to resource for credible farm advice.

At a recent social event in Saskatoon, my husband and I happened to sit with a medical physicist. He is involved in cancer research and treatment at the Royal University Hospital. He explained to us that the University of Saskatchewan was working on becoming a hub/cluster for cancer research. He saw this as a very exciting opportunity as clusters facilitate information-sharing, networking and collaboration.

Clusters are made up of cross-disciplinary teams with a synergistic

exchange of ideas. Sound familiar? They have the potential to affect competition by increasing the productivity of the companies in the cluster, by driving innovation in the field and by stimulating new businesses in the field. All very positive results.

We are familiar with techno clusters such as Silicon Valley and the ag-cluster in Guelph, but there are others...like CAFA, a KNOW-HOW-based cluster. CAFA is industry specific, knowledge-based and produces economic benefits to farm families and farm businesses. CAFA's regular meetings and conferences establish know-how clusters of multi-disciplinary professionals who all have an understanding and experience with farm families and businesses. The collaboration, information sharing and networking opportunities are outstanding!

My sincere appreciation goes to the chapter leaders who take the time and effort to arrange presentations for their chapters. From the meetings I've attended and the announcements that I have seen for 2010-11, there were some extremely interesting and informative speakers and topics. I am sorry that I couldn't have been at more of them myself!

This fall I plan to attend a number of different chapter meetings and, as always, am looking forward to the networking and presentations. Please attend your chapter meetings as often as you can for your own education and making contacts, but also in respect for the efforts your colleagues/chapter executive went to in arranging them for you.

We had four provincial conferences this past year in Manitoba, Saskatchewan, Alberta and Ontario, and they were outstanding. The topics and speakers were timely and informative plus the networking opportunities are unparalleled. A member once stated that "CAFA conferences are THE best

farm advisor conferences bar none." The growing number of registrants every year attest to the calibre of these events. I strongly recommend that every member attend. There is a great deal of value in the conferences for professional development and networking.

I am excited about the 2011-12 conferences as we're adding new ones and collaborating on others:

We are inviting the alumni and finalists of Canada's Outstanding Young Farmers and Nuffield Scholars to join us for the morning program at our Manitoba conference this year in Brandon on November 17. What an ideal group to network with and get to share ideas with!

CAFA's AGM is on November 24, 2011, followed by the Saskatchewan conference on the 25. Both are in Regina at the same time as Agribition.

The first B.C. conference is planned for Abbotsford on January 25, 2012. This is the day of the Ag Gala, a wonderful B.C. food and networking experience as the whole industry descends in the Valley for the week. The next day the Pacific Ag Show starts.

Then, we are going to be having our first of two provincial conferences in Ontario on February 2, 2012, just outside of Ottawa.

The Alberta conference will include a significant number of producers when we have it in February, in Red Deer.

Finally, the second Ontario conference is June 7, 2012, in Woodstock.

We are working towards two conferences in each province each year to help solve the distance and traveling challenges that some members face in getting to the annual conferences.

Chapter meetings and conferences—stay CURRENT and get CONNECTED. I wish all of you health, happiness and success.

Liz Robertson
Executive Director



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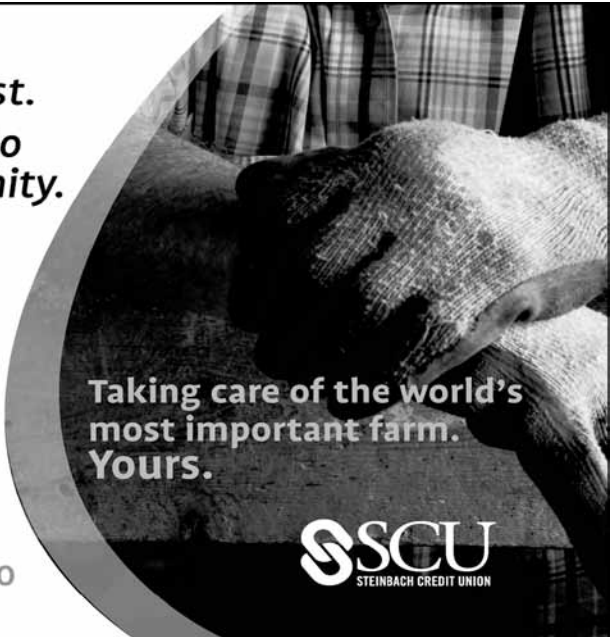
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Tax Considerations for Farm Enterprises

By Myles Pouteau, CA, TEP, CAFA

Income tax legislation for farm enterprises includes many of the same rules applicable to all businesses, with a number of marked differences. These differences affect the timing of the recognition of income and losses, and the tax treatment when farm property is transferred by sale or gift. These essential differences can have a significant effect on after-tax cash flow.

Farming Activities

The Income Tax Act states that “farming” includes: tillage of the soil, livestock raising or exhibiting, maintaining of horses for racing, raising of poultry, fur farming, dairy farming, fruit growing and the keeping of bees, but does not include an office or employment under a person engaged in the business of farming.

This definition relates to the business activity. For example, renting farm property is not a farming activity, even if the landowner receives a crop share instead of cash rent.

While it may be relatively easy in many situations to identify whether a business activity is a farming activity, this is not always the case. One example is a commercial woodlot. If a farmer has a woodlot property, and the activity is limited to logging and clearing the lot, this would not be a farming activity. If the farmer is planting, nurturing and harvesting trees as part of a forestry management plan, then the commercial woodlot would be considered a farm business.

Another example is the operation of a livestock feedlot. To be considered as a farming activity, Canada Revenue Agency (CRA) requires that the business activity results in an “appreciable contribution to the growth a maturity of the livestock. For a cattle feedlot, this is assumed when:

- a. The animals are held in the feedlot for an average of 60 days; or
- b. The animals gain an average of at least 90 kilograms (200 lbs in weight).

Cash Basis Versus Accrual Basis

It is commonly understood that farming enterprises have a choice in recognizing income and can use either

the cash or accrual method. The accrual method is the same method used by non-farm enterprises and essentially reports income as follows:

- Revenues are reported when the sale is made, not when the cash is collected; and
- Expenses are reported when they occur, not when they are paid.

Conversely, the cash method is as follows:

- Revenues are reported when the cash is collected, not when the sale is made; and
- Expenses are reported when they are paid, not when they occur.

While this may seem straightforward, there are some differences.

Capital assets

The purchase of land, buildings, machinery and equipment are considered capital purchases and not expenses. On a cash basis, equipment is capitalized when it is paid and put into use, but is amortized over time depending on the capital cost allowance rate applicable to that particular asset.

Amounts paid by cheque

As set out in CRA Interpretation Bulletin IT-433R, when a farm business received payment for a completed sale, the amount is reported as income when the cheque is received provided that:

- a. The debt is payable at the time the taxpayer receives the cheque;
- b. The debt is of such a nature that it would be income of the taxpayer if it were paid in cash;
- c. The cheque does not have any conditions attached to it such as, for example, postdating or an arrangement that the cheque is not to be used for a specific time; and
- d. The cheque is honoured on presentation for payment.



e. Where a debt is not payable at the time a taxpayer receives a cheque, the value of the cheque is considered to be income at the earlier of:

- The time the cheque is cashed or otherwise negotiated; and
- The time the debt becomes payable.

Farmers reporting income on a cash basis cannot defer income to a subsequent period by simply delaying the deposit of cheques until the first day of the next year.

Cash advances

The rules regarding cash advances are set out as follows in the CRA farming guide T4003:

Under the *Agricultural Marketing Programs Act*, you may be able to get advances for crops that someone stores in your name. CRA considers these advances to be loans. Do not include these payments in your income until the crops are sold. However, include the full amount from the sale of your crops in your income for the tax year in which the sale occurs.

For example, a Canadian Wheat Board advance issued before harvest would not be income until grain is delivered.

Inventory

Using the accrual basis, the farm business would report the value of inventory. A farm can value its inventory at:

- Lower of original cost and market value;
- Fair Market Value; and
- Unit Price Base – Livestock inventory only.

A cash basis farm business does not recognize the value of inventory in reporting income, with two exceptions:

1. Inventory adjustments: cash basis

Cash basis farmers that have a loss otherwise determined are required to include in income the lesser of the value of purchased inventory and the amount of the loss. This mandatory inventory income inclusion is deducted in the following year.

A cash basis farmer has the option to include in income the value of all inventories (purchased and/or produced). The amount included can be any amount up to the fair market value of the inventory less any mandatory inventory adjustment. This inventory income inclusion is deducted in the following year.

This adjustment can be useful if the business is optimizing deductions such as capital cost allowance on equipment.

2. Sale of farm property

Many of the significant differences in the tax rules between farming and other businesses deal with the sale or transfer of farm property. These differences are in place to facilitate tax efficient transfers of farm property held in family owned business. The majority of the value of most farms are reflected in the assets

(land, buildings, equipment, supply management quotas, etc.). In the absence of these rules, it would be very difficult to transfer a farm business intact due to significant income taxes. There are specific rules dealing with farm transfers between living persons (intervivos transfers), or transfers as a consequence of death (testamentary transfers).

Intervivos transfers

For non-farm enterprises, a gift or sale to a child would be deemed to occur at fair market value.

When farm property is transferred to a child, the parent can select a transfer price at any amount between cost and fair market value. The two conditions set out by CRA are as follows:

- The child is a resident of Canada just before the transfer; and
- The farm property was, immediately before the transfer, land in Canada, or depreciable property in Canada of a prescribed class, or eligible capital property in respect of a farming business carried on in Canada, and has been used mainly in a farming business in which the transferor, a spouse or common-law partner, or any of the transferor's children were actively engaged on a regular and ongoing basis immediately before the transfer.

Children include: natural or adopted children of transferee or spouse of transferee, grandchildren and great grandchildren, spouse or common-law partner of child or grandchildren, and certain wholly dependent persons.

The qualifying types of property are: farmland, depreciable property including buildings, eligible capital property (e.g. dairy quotas), shares of a family-farm corporation, and an interest in a family farm partnership.

The ability to choose a value between cost and fair market value provides an opportunity for a retiring farmer to create a specific income inclusion amount (recaptured capital cost allowance) to utilize farm losses, or capital gains (farmland) to utilize capital losses on the sale of investments from prior years or utilize the capital gains exemption.

Testamentary transfers

When a spouse, common law partner, or spousal trust receives any property as a consequence of death,

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the property is deemed to be disposed of by the deceased at cost, unless the legal representative elects out of the normal rules and the deemed disposal occurs at fair market value. This election is done on an asset by asset basis.

When property is bequeathed to a person other than the above noted, property is deemed to be disposed of by the deceased at fair market value. One exception is transfer of farm property to a child. To allow for such a transfer, all of the following conditions have to be met:

- The child was resident in Canada just before the parent's death;
- The property was used mainly in a farming business on a regular and ongoing basis by the deceased, the deceased's spouse or common-law partner, or any of the children before the parent's death; and
- The property was transferred to the child no later than 36 months after the parent's death. In some cases, CRA may allow the transfer even if it took place later than 36 months after the parent's death.

The allowable types of property and qualifying children are essentially the same as an *inter vivos* transfer. As in the case of an *inter vivos* transfer, the transfer price can be any amount between adjusted cost base and fair market value.

Summary

The tax considerations for farm enterprises are significantly different than other businesses, and it is crucial that the advisor considers whether a business meets the definition of a farming business before undertaking any tax planning. Careful review of the specific rules can result in significant tax savings in respect of ongoing operations and disposals of farm property.

Myles L. Pouteau, CA, TEP, CAFA, is with the accounting firm Frostiaik & Leslie Chartered Accountants Inc., located in Winnipeg, Manitoba. You can reach him at (204) 487-5202 or by emailing mpouteau@cafinancialgroup.com.

This article is intended for general discussion and information purposes only. Please contact a tax advisor with farm expertise before proceeding with any tax planning.

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Transition Planning: Preparing for Your Future

By Bob Tosh, BSc, PAg

To grow the farming business you have today, you have invested years of your life and the bulk of your financial assets. But sooner or later, it's inevitable that someone other than you will own and run your farm. Perhaps you'll transfer your farm to family members or maybe you'll sell to a promising employee. Whatever the case, preparing for that day is critical.

Transition planning is really about developing a continuity plan and figuring out the process of transitioning a business, whether that transition is an outside sale or passing the business down to the next generation. It is becoming more important as the average age of farmers continues to increase and more farmers are retiring. In addition, the increase in grain prices has meant that there is a better market for many farm assets than there has been in the past.

A transition plan is often the biggest single financial and personal change an individual will go through. The accumulated wealth and business opportunities of previous generations are being moved to a new one. This is absolutely necessary if the business is to go forward and grow but needs to be done in a way that allows the

greatest chance of success. It is important to note that without a Transition plan, a business dies.

This is not a one size fits all process and each business and family will have different and unique issues and opportunities. The time spent at the beginning of the process in understanding the issues and exploring the opportunities for the business and its people will pay huge dividends in the future. Having motivated skilled people with a clear vision of where they want to go is the single most important factor in developing a successful transition plan.

If the intention is to sell the farm assets then it is important to have the farm as profitable as possible at the time of the sale. The right business structure will preserve as much of the value as possible. If the farm is to transfer to the next generation, then one needs to ensure they are in a business structure that works well for the operation of the business now and in the future. It also needs to work well for the transition of the business and for the sale of the business while fitting with the estate planning of the present owners.

It's important to start the process earlier than later with a minimum lead time of three years. This may seem like a long time but in order to be able to do it right from a business, tax and family point of view, this time frame is required. To ensure the well being of your business, family and legacy start thinking about your transition plan today.

Bob Tosh, BSc, PAg, is a Partner with MNP's Agricultural Services team. MNP is the seventh largest chartered accounting and business advisory firm in Canada and has a dedicated agriculture team proudly helping farmers and processors remain competitive—and profitable—since 1945. Their team of business advisors, financial experts and professional agrologists are intimately familiar with all aspects of the agriculture industry, and many have roots in family farms themselves.





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The Skilled Farm Successor

By Betty Hansen, CA, CFP, CAFA

As with many entrepreneurial family businesses, farm families often reinvest all available resources back into their farming business. This often causes a situation where the existing owners need to rely on the farming operation (and the next generation of owners...successors) for their future income needs. A lot depends on the commitment, passion and skills of the successor for their farming career. Commitment and passion come from within, however, skills need to be developed.

Education can provide the base of knowledge on which to build the required skills. Experience can provide the successor with the means to apply their knowledge while working in their chosen field. Experience also helps develop another critical skill—that of good judgement.

When successors are asked what skills they need to acquire in order to succeed in the farming operation, virtually all will respond with “management

skills”. Experience is a key factor in learning those management skills. Most successors already have the operational skills to run the farming business but it’s the management skills that will determine the long term viability of the farm operation.

Good judgement is a little trickier. Good judgement flows from many varied experiences but those experiences may have been the result of poor judgement. There comes a time when successors should be allowed to exercise their decision making ability during the transition process and learn from their (hopefully minor) mistakes.

Successful farm businesses are run by farming entrepreneurs. Successors also need to have the entrepreneurial mindset that has created the existing farming operation. When I ask parents if there has ever been a time when they were not able to take funds out the farming business for personal use I usually get a look that questions my sanity. “Of

course, we farm for a living” is the usual reply. When I ask the parents if the successors share that situation, the answer is usually, “No, they need the money.”

Successors are often shielded from the decision making process and the risks of ownership by the existing owners, who act as a buffer between the successors and the realities of farming.

In many cases, the successor is being trained as a skilled employee manager rather than a skilled owner. It’s going to be very difficult for successors to change hats overnight.

The results for the family and the family farm business will be worth the time and effort it takes to develop, encourage and put to the test the skills of the next farming generation.

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Get Your CAFA Certification

CAFA is the only national organization of Certified Agricultural Farm Advisors.

CAFA advisors maintain high standards while continually increasing farm advisory skills and knowledge intended to provide measurable value to their farm clients.

What we offer members

“Education. Networking. Professionalism. Results.”

1. Education: Access to educational upgrading and information about a complex industry through newsletters, chapter meetings, conferences and online resources.
2. Networking: Attend monthly meetings and conferences where speakers address topics of common interest and advisors interact with other professionals and farmers.
 - Professionalism: Held to a higher standard, certification.
 - Quality: Improved quality of advice and professionalism.
 - Accessibility: Easier access to qualified farm advisors.
 - Networking: Opportunity to network with top farm advisors as members of CAFA.
 - Opportunity: Make valuable contacts for future career plans.

Member services

CAFA's goal is to connect professionals across Canada through interaction,

education and communication. This is accomplished through the following services:

- Members are listed on the CAFA website for farmers, the public sector and industry to access.
- Members can submit their name and topic specialties to the Speakers Directory list on the web site.
- With the assistance of the CAFA head office staff, members are connected to other members across Canada who may be able to help with a question or provide a resource.
- Free posting of events, speakers, news releases, industry issues, opportunity to publish in newsletters, fact sheets and at the website.
- CAFA's head office staff is available as a clearinghouse of information, people and resources.
- Access to current research and updates in the field of family farm businesses and in the more general field of family based businesses on the website.
- Access to electronic newsletter.
- Members are invited to attend provincial conferences to network with other professionals outside the usual group, farmers and the public sector—members get discounted fees.

Membership requirements

There are two classes of membership, regular and associate. Regular members vote and can use the designation. Associate members cannot.

Both regular and associate members must be individuals, at least 18 years of age.

Unless otherwise determined by the National Membership Chair, applicants for regular membership:

- Must have been advising farmers or involved in the agricultural field for at least two years;
- Must be accepted by the local and national membership chairs;
- Cannot have a criminal record;
- Cannot have been sanctioned by a licensing or professional body having jurisdiction over that member; and
- Cannot have been declared bankrupt.

Regular members must also qualify under one of the following two categories:

1. They are licensed by or belong to a self regulating organization (SRO) or other organization accepted by the Board; or
2. They are recommended by two regular members of CAFA in good standing.

Regular members must meet one further criteria after earning 20 Continuing Education Credits to merit the Certified Agricultural Farm Advisor accreditation; they must send CAFA a two page report on the value of what they have learned in chapter meetings or at a provincial conference. During the probationary period, a new member cannot vote or use the designation.

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CAFA News and Upcoming Events



2011 marks the 10th anniversary of CAFA's incorporation! CAFA's Executive Director, Liz Robertson, will be visiting a number of chapters over the year to get feedback and input directly from members about what they want more of from their organization growing forward.

CAFA chapter executives have arranged speakers and meetings for this fall and winter for the benefit of members and their guests. Make sure that you check the CAFA calendar at www.cafanet.com/calnedar.aspx for meeting dates in your area.

CAFA Provincial Conferences are planned with the objective of providing timely, educational and interesting topics all of which offer professional development benefits/value to CAFA members and their guests. Conferences always receive excellent evaluations and the networking opportunity with peers—other farm advisors—is exceptional and cannot be found anywhere else.

Conferences are planned with the objective of providing timely, educational and interesting topics, all of which offer professional development benefits/value to CAFA members and their guests.

Mark these dates on your calendar and plan on attending. Details on the agenda and registration process will be on CAFA's home page www.cafanet.com as they become available.

- Manitoba: Thursday, November 17, 2011, Brandon. Looking Forward: The People & Business of Farming.
- Annual General Meeting: Thursday, November 24, 2011, FCC Office, Regina.
- Saskatchewan: Friday, November 25, 2011, Regina. Finding & Defining Executive & Middle Management in Farm Business.
- British Columbia: Wednesday, January 25, 2012, Abbotsford. Planning for Success on BC Farms.
- Ontario: Thursday, February 2, 2012, Ottawa.
- Alberta: Thursday, February 16, 2012, Red Deer.
- Ontario: Thursday, June 7, 2012, Woodstock.

In June 2012 there will be random audits of members checking on compliance to CAFA's Continuing Professional Development (CPDs). Members who have not met the CPD requirements will be asked to stop using the CAFA Certification and will need to re-qualify for certification. To learn more go to www.cafanet.com/AboutCAFA/ContinuingProfessionalDevelopment.aspx.

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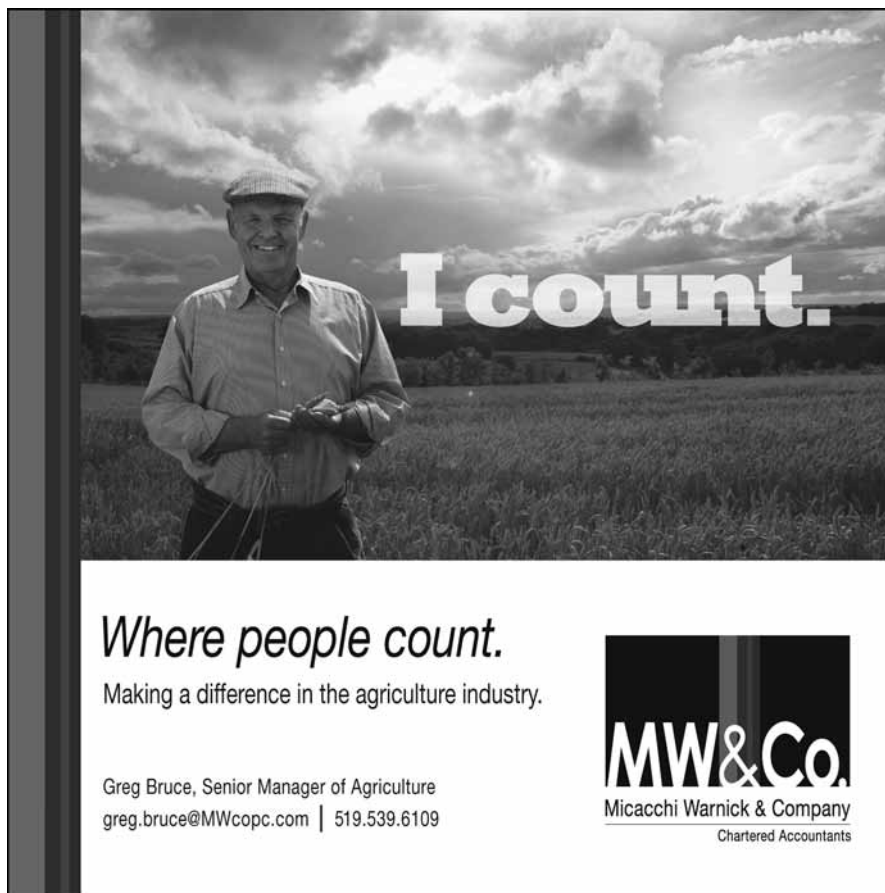
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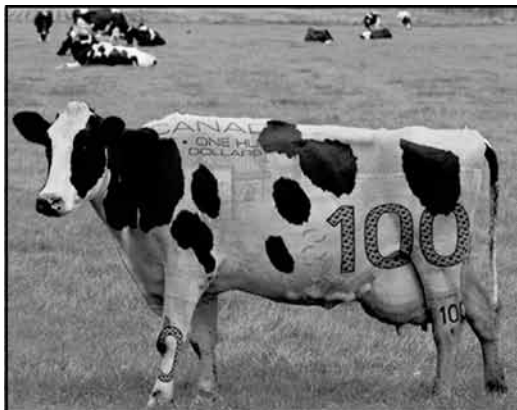
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**COST-SHARE
FUNDING
AVAILABLE***

Growing Forward

Business Development for Farm Businesses

Growing Your Farm Profits

Planning for Business Success

How do Ontario farm businesses benefit from this program?

- A better understanding of their current financial situation
- To expand, diversify or transition their farm business
- To improve on farm skills through training

The Growing Your Farm Profits (GYFP) workshop is the place to start. This two-day interactive workshop, followed by a one-on-one meeting with the Workshop Leader, helps a farm business assess current farm management practices and develop realistic action plans.

Here's what past participants had to say.

"Interaction with other farmers opens the mind to new ideas."

"I liked how we went through the whole process. Step by step, working on each step as we went. A good interactive workshop. Not intimidating."

"This is the best course I have taken in a long time. Time went by so fast which is an indicator of how interesting and informative the two days were."

All members of the management team are encouraged to attend to start the planning process, discuss priorities and determine how best to achieve the long-term goals of the farm business.

NEW! Check out the OSCIA website for additional funding for New Farm Businesses and Leadership & Governance training.

Cost-Share Opportunities Available for Ontario Farm Businesses.

When a farm business has completed the workshop, they may be eligible to apply for the following cost-share programs:

Farm Financial Assessment

An advisor will review past financial performance, analyze the current business situation, discuss objectives and help to identify options to meet profitability goals.

Agriculture Skills Development

Access farm-related training and skills development opportunities that will support greater farm business viability.

Advanced Business Planning

Work with an advanced planning consultant to develop a detailed business plan focused on areas such as succession, marketing, diversification or expansion.

Business Plan Implementation

Cost-share funding can assist in the implementation of one-time non-capital costs that are part of the farm business' Advanced Business Plan such as specialized contracts, business agreements, certification and graphic design.

*Cost-share funding available until further notice



To learn more about eligibility requirements, provisions for special circumstances, and cost-share opportunities, please visit www.ontariosoilcrop.org

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