

Programs and Services for Ontario Farmers

Factsheet

FACTSHEET 16-045 AGDEX 871 AUGUST 2016
(replaces OMAFRA Factsheet 15-027 of the same name)

The following is a summary of programs and services available to Ontario farmers thanks to funding from the Ontario and/or Canadian governments. Check with your commodity organizations for additional commodity-specific programs that may be available through your associations.

The information is current as of the publication date. However, programs and services are subject to frequent changes. To verify any of the program information, consult the contact listed for each program.

The programs in this Factsheet are listed in the following sections:

Section 1: Business Risk Management Programs

Section 2: Growing Forward 2 — Education and Funding Assistance Programs

Section 3: Loan, Business Risk and Financial Assistance Programs

Section 4: Tax-Related Programs

Section 5: Business Advisory Assistance Programs

Section 6: Environmental and Conservation Programs

Section 7: Human Resources, Employment and Education Programs

Section 8: Health Monitoring, Inspection and Diagnostic Programs

Section 9: Financial Protection and Compensation Programs

Section 10: Funding Programs to Build Business Opportunities

Section 11: Northern Ontario Business Development Programs

The Agricultural Information Contact Centre (AICC) of the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) provides province-wide, toll-free technical and business information to commercial farms, agri-businesses and other rural businesses.

Phone: 1-877-424-1300
1-855-696-2811 (TTY)

E-mail: ag.info.omafra@ontario.ca

The OMAFRA website (ontario.ca/omafra) provides publications, Factsheets and detailed technical information on crops, livestock, engineering, land use planning, environmental management, business management and economic development. Business management information can be found at ontario.ca/agbusiness.

OMAFRA's *Ag Business Update Electronic Newsletter* is a monthly electronic newsletter that provides concise information about business programs, conferences, courses and publications. To subscribe, select the OMAFRA Subscription Options link on the OMAFRA website (ontario.ca/agbusiness).

The Agriculture and Agri-Food Canada website (www.agr.gc.ca) lists federally administered programs.

For comprehensive information on starting a new farm business, see Publication 61, *Starting a Farm in Ontario*. Contact Service Ontario to obtain a printed copy of this or any other ministry publication.

Phone: 1-800-668-9938
Web: ontario.ca/publications

SECTION 1. BUSINESS RISK MANAGEMENT PROGRAMS

AgriInvest

AgriInvest is a savings account for producers, supported by governments, which provides coverage for small income declines and allows for investments that help mitigate risks or improve market income. AgriInvest is delivered in Ontario by Agriculture and Agri-Food Canada.

Details

Starting with the 2013 program year, producers can deposit up to 100% of their Allowable Net Sales annually, with the first 1% matched by governments. The limit on matching government contributions is \$15,000 per year. AgriInvest is cost-shared on a 60/40 basis between the federal and provincial/territorial governments.

Agriculture and Agri-Food Canada

Phone: 1-866-367-8506
Fax: 1-877-949-4885
Web: www.agr.gc.ca/agriinvest

AgriStability

AgriStability protects producers from large declines in their farming income due to market conditions, production loss or increased costs of production.

Details

Allowable income and expenses for all commodities produced are used to calculate the margins, protecting the income of the whole farm.

The program compares the farm's production margin (the current year's net income) to its reference margin (the average of recent calculated production margins). If a farm's production margin falls below 70% of the reference margin, an AgriStability payment is triggered.

Agricorp

1 Stone Rd. W.
P.O. Box 3660, Stn. Central
Guelph, ON N1H 8M4

Phone: 1-888-247-4999
1-877-275-1380 (TTY)
Fax: 519-826-4118
E-mail: contact@agricorp.com
Web: www.agricorp.com

Production Insurance

Production Insurance covers production losses and yield reductions caused by insured perils.

Details

Depending on the plan, coverage is available on the basis of total yield, dollar value or acreage loss. Producers can choose the type and level of coverage that best meets their needs. A claim may be paid if an insured peril causes the yield to fall below the guaranteed production or threshold.

Commodities include forage, fresh vegetables, fruit, honey and bees, grains and oilseeds, processing vegetables, specialty crops and tobacco.

Agricorp

1 Stone Rd. W.
P.O. Box 3660, Stn. Central
Guelph, ON N1H 8M4

Phone: 1-888-247-4999
1-877-275-1380 (TTY)
Fax: 519-826-4118
E-mail: contact@agricorp.com
Web: www.agricorp.com

Risk Management Program (RMP)

Ontario's Risk Management Program (RMP) helps producers manage risks beyond their control, such as fluctuating costs and market prices. The program is available for the following sectors: grains and oilseeds, cattle, hogs, sheep, veal and edible horticulture.

The RMP complements AgriStability and Production Insurance. AgriStability was designed to stabilize whole farm income, and Production Insurance was created to mitigate production loss.

Producers are no longer required to enroll in AgriStability to participate in the RMP.

Details

For the grains and oilseeds, and livestock plans, RMP works like insurance. Producers pay premiums based on their enrolled commodity and chosen coverage level. Payments are made if the commodity's average market price falls below the support level (the cost of production, multiplied by the chosen coverage level of 80%, 90% or 100%).

Under the self-directed risk management (SDRM) plan for edible horticulture, producers can deposit funds into an SDRM account, and the deposit is matched by the government. The maximum contribution is based on the producer's allowable net sales. Funds may be used to help mitigate risk associated with farm business.

Agricorp

1 Stone Rd. W.
P.O. Box 3660, Stn. Central
Guelph, ON N1H 8M4

Phone: 1-888-247-4999
1-877-275-1380 (TTY)

Fax: 519-826-4118

E-mail: contact@agricorp.com

Web: www.agricorp.com

SECTION 2. GROWING FORWARD 2 — EDUCATION AND FUNDING ASSISTANCE PROGRAMS

Growing Forward 2 (GF2) is a federal-provincial-territorial initiative offering flexible and practical options to support eligible participants who apply to the program. In Ontario, this 5-year initiative focuses on six areas:

- environment and climate change adaptation
- animal and plant health
- market development
- labour productivity enhancements
- assurance systems
- business and leadership development

Innovation is embedded throughout the program. Workshops and funding assistance are available to help clients grow profits, expand markets and manage risks.

Special Provision — Financial Difficulties

Under the GF2 Business and Leadership Development focus area, Ontario producers who are experiencing financial difficulty may qualify to access advisory services to complete a Farm Financial Assessment at no cost. The Farm Financial Assessment provides a review of the farm business's past financial performance, provides an analysis of the current business climate, develops objectives and identifies options to meet profitability and sustainability goals. Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) staff will determine a farm business's eligibility under this financial difficulty provision on a case-by-case basis. For more information, contact the AICC at 1-877-424-1300.

GF2 Workshops, Assessments and Funding Assistance Programs

Free, ministry-developed workshops and self-assessments are available to help clients prepare assessments and develop an action plan that will better position them to apply for GF2 funding assistance.

To be eligible for GF2, farmers need a valid Premises Identification Number. Register online at www.ontarioppr.com or call 1-855-697-7743.

Food Safety and Traceability Workshops and Self-Assessments

This program is designed to keep people up to date on the latest food safety and traceability practices and provide information to help strengthen Growing Forward 2 applications. All workshops are online.

Details

Workshops and self-assessments are free and available to producers and processors. Information on this program can be found on the Growing Forward 2 website.

Ontario Ministry of Agriculture, Food and Rural Affairs

1 Stone Rd. W., 4th Floor
Guelph, ON N1G 4Y2

Phone: 1-877-424-1300
1-855-696-2811 (TTY)
Fax: 519-826-4336
E-mail: growingforward2@ontario.ca
Web: ontario.ca/growingforward2

Growing Your Farm Profits Workshop

This free 2-day workshop is designed to provide the tools needed to assess a farm business. It helps producers:

- review current farm management practices, systems, processes, knowledge and skills
- understand how planning provides a framework for effective decision-making
- set goals and priorities for their future
- identify resources to help meet their business goals
- build on business strengths
- develop a smart action plan that leads to improved farm management and profitability

Details

Workshops are free. Ontario farm business owners, decision makers, farm family members and farm management teams are encouraged to attend.

Ontario Soil and Crop Improvement Association

1 Stone Rd. W.
Guelph, ON N1G 4Y2

Phone: 1-800-265-9751
519-826-4214
Fax: 519-826-4224
E-mail: oscia@ontariosoilcrop.org
Web: www.ontariosoilcrop.org

GF2 Funding Assistance

Skills and Training, Audits, Assessments and Planning

Producers and processors are eligible to have up to 50% of their costs covered for skills and training, audits, assessments and planning. Organizations and collaborations may be eligible to have 50% of costs covered and up to 75% for skills and training, audits, assessments and planning that is considered innovative.

Projects

Producer and processor applicants may be eligible to have 35% of project costs covered in a cost-sharing arrangement (and 50% for projects considered innovative). Organizations and collaborations may be eligible to have 50% of costs covered and up to 75% for projects that are considered innovative.

Producer contact:

Ontario Soil and Crop Improvement Association

1 Stone Rd. W.
Guelph, ON N1G 4Y2

Phone: 1-800-265-9751
519-826-4214

Fax: 519-826-4224

E-mail: oscia@ontariosoilcrop.org

Web: www.ontariosoilcrop.org

Processor contact:

Ontario Ministry of Agriculture, Food and Rural Affairs

c/o Rural Programs Branch
1 Stone Rd. W., 4th Floor
Guelph, ON N1G 4Y2

Phone: 1-877-424-1300
1-855-696-2811 (TTY)

Fax: 519-826-4336

E-mail: growingforward2@ontario.ca

Web: ontario.ca/growingforward2

Organizations and collaborations contact:

Agricultural Adaptation Council

381 Elmira Rd. N., Unit 1
Guelph, ON N1K 1H3

Phone: 519-822-7554

E-mail: info@adaptcouncil.org

Web: www.adaptcouncil.org

SECTION 3. LOAN, BUSINESS RISK AND FINANCIAL ASSISTANCE PROGRAMS

Advance Payments Program (APP)

Producers can receive a cash advance on up to 50% of the expected average market price of the agricultural product or commodity.

The APP provides financing for various crops and livestock.

Producers must be enrolled in either Production Insurance or AgriStability to apply to the program, unless the crop is stored. Farm-fed crops (crops that are raised on the farm that are used to feed livestock that is raised on-farm) are not eligible.

Details

Producers can access up to \$400,000 of financing, with the first \$100,000 interest-free and next \$300,000 at bank prime. For crops in storage, up to 18 months of financing are available. Cash advances are repaid as the agricultural product is sold or when producers are entitled to a payment under Production Insurance or AgriStability (as applicable).

Livestock advances (loans) are based on the number of animals currently on the farm multiplied by a set dollar amount per animal. Livestock producers are not limited by the value of their AgriStability reference margin for the amount of their advance.

Contact the Agricultural Credit Corporation for the most up-to-date information on eligible farm products. Applications are available through the Agricultural Credit Corporation office or website.

Agricultural Credit Corporation

660 Speedvale Ave. W., Suite 201
Guelph, ON N1K 1E5

Phone: 1-888-278-8807
519-766-0544

Fax: 519-766-1845

E-mail: generalinquiries@agcreditcorp.ca

Web: www.agcreditcorp.ca

The Canadian Agricultural Loans Act (CALA)

CALA is a loan guarantee program that provides loans to farmers and agricultural co-operatives.

Who can apply?

- existing farmers
- new farmers who have been farming for less than 6 years
- farmers taking over the family farm
- agricultural co-operatives with a majority (more than 50%) farmer membership

What is eligible?

Loans can be made for the following, provided the purchases are used in the applicant's farming operation:

- equipment
- building/construction
- land
- livestock
- shares for inter-generational farm transfers

Where to apply?

The following financial institutions offer loans under CALA:

- chartered banks
- credit unions
- caisses populaires
- other designated organizations

Loan amount

The maximum loan is:

- \$500,000 for land and the construction or improvement of buildings
- \$350,000 for all other loan purposes

The maximum aggregate loan limit for individual borrowers is \$500,000. For agricultural cooperatives, the maximum aggregate loan limit is \$3 million, with the minister's approval.

Fees

The farmer must pay a fee to have the loan registered and guaranteed under CALA. This fee is 0.85% of the amount. The lender may also charge an administration fee of 0.25% (for loans up to \$250,000) of the loan amount, up to a maximum of \$250. For loans over \$250,000, the fee is capped at 0.1% of the loan amount.

Maximum repayment terms

- loans on land purchases: 15 years
- other loans: 10 years

Interest rates

Floating-rate interest is set at the lender's prime rate plus a maximum of 1%.

Interest paid on a fixed-term rate is set at the lender's residential mortgage rate plus a maximum of 1%.

CALA Administration Office

Financial Guarantee Programs Division
Agriculture and Agri-Food Canada
1341 Baseline Rd.
Tower 7
Ottawa, ON K1A 0C5

Phone: 1-866-367-8506
613-773-2020

Fax: 613-773-2020

E-mail: fgp-pgf@agr.gc.ca

Web: www.agr.gc.ca/cala

Commodity Loan Program (CLP)

The CLP provides operating funds for crop inputs up to \$750,000. The interest rate is bank prime.

The loan is available at different times throughout the year, depending on the crops included in the loan. Loans are available as early as December for winter wheat and February through June 30 for spring crops.

Crops must be insured through production insurance.

Approved loan advances are based on both the level of Production Insurance guarantee and acres planted, resulting in financing up to 75% of the approximate value of the crop.

Agricultural Credit Corporation

660 Speedvale Ave. W., Suite 201
Guelph, ON N1K 1E5

Phone: 1-888-278-8807
519-766-0544

Fax: 519-766-1845

E-mail: generalinquiries@agcreditcorp.ca

Web: www.agcreditcorp.ca

Community Futures Development Corporations Programs (CFDCs)

CFDCs support community economic development by helping Ontario's rural and northern communities strengthen and diversify their economies.

There are 60 CFDCs across Ontario that offer:

- strategic community planning and socio-economic development
- support for community economic development
- access to capital
- business services, including:
 - business counselling, documentation and referrals
 - guidance with business plans
 - export support
 - entrepreneurial training
 - information on relevant federal and provincial programs and services

Capital

CFDCs administer local investment funds to help finance new or existing small businesses for start-up, expansion or stabilization plans that help maintain or create jobs. Repayable financing of up to \$150,000 on commercial terms through loans, loan guarantees or equity investments is available when financing from other sources is insufficient.

Ontario Association of Community Futures Development Corporations

300 South Edgeware Rd.
St. Thomas, ON N5P 4L1

Phone: 1-888-633-2326
519-633-2326

Fax: 519-633-3563

E-mail: info@oacfdc.com

Web: www.oacfdc.com

Agricultural Drainage Infrastructure Program

The *Drainage Act* provides property owners with a means to resolve communal drainage problems.

Any landowner or group of landowners can petition their local municipality to solve their drainage problem. When council accepts this petition, the municipality hires an engineer to investigate and report on the specifics of the drainage system design and how the cost should be distributed among the landowners. All involved landowners can appeal the municipality's conclusions.

Details

Once the systems are constructed, the local municipality is also responsible for maintaining and repairing these drainage systems at the expense of the property owners. To initiate maintenance or repair, contact the local drainage superintendent.

For properties assessed at the Farm Property Class Tax rate, the province provides a grant covering a portion of the costs. The municipality collects the grants collectively on behalf of all eligible owners. In southern Ontario, the grant rate is one-third of the assessment of drainage costs. In northern Ontario, it is two-thirds.

Ontario Ministry of Agriculture, Food and Rural Affairs

Environmental Management Branch

1 Stone Rd. W.

Guelph, ON N1G 4Y2

Phone: 1-888-466-2372
519-826-3552

Ontario Beef Breeder Co-operative Program

The Ontario Beef Breeder Co-operative Program provides loans to Ontario cow/calf producers to expand their beef herds.

The program, which is structured like the feeder finance program, allows producer co-ops to obtain credit from lenders and then extend financing to eligible Ontario producers.

The program applies to breeding cows of commercial breeding value intended for beef production.

Eligibility

- Members must pay an annual fee to the co-operative.
- Members deposit 15% of their own funds into an assurance account before receiving a loan.
- The maximum loan amount per member ranges from \$50,000 to \$150,000.
- If the producer has owned and calved out fewer than 20 cows in the previous year, the maximum loan for the first year is \$25,000.
- The loan must be repaid within 5 years of each purchase order.

Beef Farmers of Ontario

130 Malcolm Rd.

Guelph, ON N1K 1B1

Phone: 519-824-0334

Toll-free: 866-370-2333

Web: www.ontariobeef.com

Cheryl Russwurm, Provincial Program Supervisor

Phone: 519-367-5590

E-mail: crfeederfin@wightman.ca

Ontario Feeder Cattle Loan Guarantee Program

The Ontario Feeder Cattle Loan Guarantee Program provides a loan guarantee to incorporated feeder cattle co-operatives in Ontario. The co-operatives then provide financing to their members to purchase cattle for feeding.

Eligibility

- Members must deposit 5% of the amount of their purchase order into the co-operative's assurance account.
- The maximum loan amount is \$500,000.
- Members must pay an annual fee to the co-operative.
- The loans may be split up to four ways.
- The loan must be repaid within 12 months.

Beef Farmers of Ontario

130 Malcolm Rd.
Guelph, ON N1K 1B1

Phone: 519-824-0334

Toll-free: 866-370-2333

Web: www.ontariobeef.com

Cheryl Russwurm, Provincial Program Supervisor

Phone: 519-367-5590

E-mail: crfeederfin@wightman.ca

Tile Loan Program

The Tile Loan Program allows agricultural property owners to access loans to finance tile drainage projects on their agricultural land. The program is a partnership between municipalities and the province.

Details

- A tile loan application form must be signed and submitted by the individual(s) or company that owns the agricultural land being drained.
- Applications must be submitted to the local municipal office.
- The loan interest rate is calculated annually and fixed over the 10-year term of the loan.
- An applicant can receive a loan for up to 75% of the cost of the tile drainage work. Once the loan is approved by municipal council, the landowner arranges to have tile drainage installed by a licensed contractor.
- The municipality must inspect the property to ensure that the work has been completed.
- Annual repayments are collected like property taxes.
- An applicant can repay a loan at any time without penalty.

Application forms are available from the municipality.

Ontario Ministry of Agriculture, Food and Rural Affairs

Environmental Management Branch
1 Stone Rd. W.
Guelph ON N1G 4Y2

Phone: 1-888-466-2372, ext. 519-826-3552
519-826-3552

SECTION 4. TAX-RELATED PROGRAMS

Conservation Land Tax Incentive Program (CLTIP)

The CLTIP is designed to recognize, encourage and support long-term private stewardship of Ontario's provincially significant conservation lands. It does this by providing property tax relief to landowners who agree to protect the natural heritage values of their property.

Each spring, before the new tax year begins, CLTIP mails applications to owners of eligible land identified by the Ministry of Natural Resources and Forestry. Owners wishing to participate should complete and return the application.

Call CLTIP if the application has not arrived by July 1.

Details

Eligible lands placed under CLTIP may qualify for a 100% property tax exemption. Eligible land includes:

- provincially significant wetlands
- provincially significant areas of natural and scientific interest (ANSI)
- areas designated as an escarpment natural area in the Niagara Escarpment Plan
- the habitat of endangered species
- community conservation lands (land donated to charitable conservation organizations)

Applications are due by July 31 for the next taxation year. This annual program requires yearly participation.

Ontario Ministry of Natural Resources and Forestry (MNR)

Phone: 1-800-268-8959

E-mail: cltip-info.mnr@ontario.ca

Web: ontario.ca/environment-and-energy/conservation-land-tax-incentive-program

Ecological Gifts Program (EGP)

Canada's Ecological Gifts Program provides a way for Canadians who own ecologically sensitive land to protect nature and leave a legacy for future generations. Made possible by the provisions of Canada's *Income Tax Act*, the program offers significant tax benefits to landowners who donate land — or a partial interest or right in land, such as conservation easements — to a qualified recipient. In many scenarios, the landowner can continue to hold title and/or live on the land.

Details

- For an ecological gift, none of the capital gain realized on the disposition is taxable.
- There is no limit to the total value of the ecological gifts eligible for the deduction or credit in a given year.
- The donation value is certified by the Ministry of the Environment.
- It is possible to have the gift value determined before the gift is made.
- Recipients are subject to a tax for any unauthorized changes in the use or disposition of ecological gifts.

Environment Canada

Ontario Region
4905 Dufferin St.
Toronto, ON M3H 5T4

Dawn Laing and Burke Korol

Ecological Gifts Program

Phone: 416-739-5828
416-739-4362

Fax: 416-739-5845

E-mail: pde-egp@ec.gc.ca

Web: www.ec.gc.ca/pde-egp

Farm Business Registration (FBR) Program

All farm businesses in Ontario that gross \$7,000 or more in annual farm income are required to register their farm business under the *Farm Registration and Farm Organizations Funding Act*.

There are four distinct benefits for producers who register:

- They may qualify for the Farm Property Class tax rate, reducing the tax on their agricultural land to 25% of the municipal residential rate.
- They can obtain a membership in a general farm organization.
- They may qualify to obtain Farm Plates for farm vehicles.
- They may qualify for other programs offered by OMAFRA.

Details

Producers are required to renew their FBR number every year and complete a registration form providing basic business information every 5 years. A separate registration is required for each farm business.

Application for the 2017 year begins in January. The deadline is March 1, 2017.

Farm Business Registration Program

P.O. Box 4398
Station A
Toronto, ON M5W 5Y3

Phone: 1-866-327-3678

Fax: 519-826-4118

E-mail: fbr@agricorp.com

Web: www.farmbusreg.com

Farm Property Class Tax Rate Program

The Farm Property Class Tax Rate program enables eligible farm properties to be taxed at 25% of the municipal residential rate. The farm residence and one acre of land surrounding it are taxed as part of the residential class.

A multi-year Farm Property Class Tax Rate program application is used to determine the eligibility for the Farm Property Class Tax Rate for the current and subsequent years.

Property owners are required to notify the program of any changes that could affect their property's eligibility.

Details

To be eligible for the reduced rate, an application to the program must be filed showing that the applicant:

- is using the property as a farming business
- has gross farm income of \$7,000 or more
- has a valid Farm Business Registration number

Exceptions to the \$7,000 threshold can be made for new farming operations.

Ontario Ministry of Agriculture, Food and Rural Affairs

1 Stone Rd. W., 4th Floor
Guelph, ON N1G 4Y2

Phone: 1-877-424-1300

E-mail: farmtax.omafra@ontario.ca

Web: ontario.ca/farmtax

Harmonized Sales Tax (HST)

The HST came into effect in Ontario on July 1, 2010. The 13% HST combines the previous 5% Goods and Services Tax (GST) with the 8% Provincial Sales Tax (PST).

It is applied to most purchases and transactions. The Canada Revenue Agency administers the HST. No extra paperwork is required, since the HST remittance form includes a section for deducting input tax credits.

Details

Farmers may be eligible for input tax credits. This means the amount of HST a farmer owes may be reduced by the amount of HST he or she spends on business-related items such as pick-up trucks, computers and freezers.

Many farms may be eligible for a small business transition credit of up to \$1,000.

Canada Revenue Agency

Phone: 1-800-959-8287 (technical enquiries)
1-800-959-5525 (general enquiries)
Web: www.cra-arc.gc.ca/E/pub/gm/4-4/README.html
(GST/HST Memoranda: Agriculture and Fishing)

Managed Forest Tax Incentive Program (MFTIP)

MFTIP is a voluntary program that is available to landowners who are committed to responsible stewardship. The program is administered by the Ministry of Natural Resources and Forestry (MNRF).

Under the MFTIP, eligible lands are reassessed and classified as managed forests and taxed at 25% of the municipal tax rate set for residential properties.

Details

To participate in the MFTIP, landowners must:

- own 4 hectares or more of forested land
- prepare a managed forest plan describing the property and the planned activities (activities must be conducted in accordance with good forestry practices)
- have the plan approved by a certified managed forest plan approver of their choice from an MNRF list of designated approvers
- complete an application form
- include a photocopy of the most recent Notice of Property Assessment for the properties
- submit their plan and application package by June 30 to receive the benefits for the following taxation year

For more information, contact the MNRF.

Ontario Ministry of Natural Resources and Forestry

Managed Forest Tax Incentive Program
300 Water St., 5th Floor South
P.O. Box 7000
Peterborough, ON K9J 8M5

Phone: 1-855-866-3847
E-mail: MFTIP@ontario.ca
Web: ontario.ca/MFTIP

**SECTION 5.
BUSINESS ADVISORY ASSISTANCE
PROGRAMS**

Growing Forward 2 — Workshops

For details on these programs, see Section 2.

Canada Business Ontario

Canada Business Ontario provides current information on federal and provincial government-related business programs, regulations, workshops and publications related to starting a business in Ontario.

151 Yonge St.
4th Floor Mailroom
Toronto, ON M5C 2W7

Phone: 1-888-576-4444

E-mail: e-mail form on website

Web: www.cbo-eco.ca

Farm Debt Mediation Service

Pursuant to the federal *Farm Debt Mediation Act* and Regulations, the Farm Debt Mediation Service provides insolvent farmers and their creditors with professional mediation services to help them arrive at a mutually satisfactory arrangement.

The service is a confidential and free alternative to the often costly, public and drawn-out process of resolving insolvency disputes in the courts.

The program offers insolvent farmers financial review and mediation services as well as a stay of proceedings. This may prevent creditors who have not initiated proceedings against the farmer from taking any legal measures to seize assets. The stay of up to 120 days can give farmers the opportunity to restructure and/or renegotiate their obligations.

Details

Those eligible include insolvent individuals, corporations, partnerships, co-operatives or other associations of persons engaged in farming for commercial purposes.

To be considered insolvent, applicants must meet one of the following criteria:

- be unable to meet their financial obligations as they generally come due
- have stopped paying their current financial obligations as they generally become due
- own property that would be valued at less than the total of all their financial obligations

Agriculture and Agri-food Canada

Phone: 1-866-452-5556 (toll-free)
613-773-0878 (English)
506-460-4453 (French)
613-773-2600 (TDD/TTY)

Fax: 506-452-4975

SECTION 6. ENVIRONMENTAL AND CONSERVATION PROGRAMS

Canada-Ontario Environmental Farm Plan (EFP)

Environmental Farm Plans are assessments voluntarily prepared by farmers to increase their environmental awareness. To complete an EFP, farmers attend an EFP educational workshop and review their farm operation using the self-assessment EFP workbook. The EFP workbook consists of 23 risk assessment modules relating to farm activities in three general areas: the farmstead, farming practices and natural areas. Through the EFP process, farmers will highlight their farm's environmental strengths, identify areas of environmental concern and set realistic action plans with timetables to improve environmental conditions. Farmers may choose to submit their action plan for an independent review.

Details

There is no charge for farm businesses to attend the EFP educational workshop. Information on workshop dates and locations are available from the Ontario Soil and Crop Improvement Association.

Ontario Soil and Crop Improvement Association

1 Stone Rd. W.
Guelph, ON N1G 4Y2

Phone: 1-800-265-9751
519-826-4214

Fax: 519-826-4224

E-mail: oscia@ontariosoilcrop.org

Web: www.ontariosoilcrop.org

Conservation Authority Funding Programs

Conservation authorities are local watershed management agencies. They deliver services and programs that protect and manage water and other natural resources in partnership with government, landowners and other organizations.

Many conservation authorities offer funding and technical assistance to farmers who adopt best management practices related to water quality, nutrient management, fish and wildlife habitat and woodlot management.

Details

Check with your local conservation authority about eligibility and funding parameters.

Conservation Ontario

P.O. Box 11, 120 Bayview Parkway
Newmarket, ON L3Y 4W3

Phone: 905-895-0716

Fax: 905-895-0751

E-mail: info@conservationontario.ca

Web: www.conservationontario.ca

Ontario Pesticide Education Program (OPEP)

The Ontario Pesticide Education Program provides pesticide safety and application training to Ontario farmers and pesticide vendors. To purchase and apply Class 2 or 3 pesticides on their farm, farmers must meet one of the following criteria:

- be certified through OPEP's Grower Pesticide Safety Course
- hire a licensed exterminator
- be a licensed exterminator

Details

The program involves two courses: the Pesticide Vendor Certification Course (PVCC) and the Grower Pesticide Safety Course (GPSC).

A farmer can become certified for the first time by attending a 1-day course and passing the certification exam.

University of Guelph

Ridgetown Campus
120 Main St. E.
Ridgetown, ON N0P 2C0

Phone: 1-800-652-8573 (Ontario only)
519-674-2230
Fax: 519-674-1589
E-mail: rcopep@uoguelph.ca
Web: www.opep.ca

SECTION 7. HUMAN RESOURCES, EMPLOYMENT AND EDUCATION PROGRAMS

4-H Ontario

The vision of the 4-H Ontario program is “to share the value of a clear Head, loyal Heart, serving Hands and better Health with youth, volunteers and communities across Ontario.”

Through 4-H Ontario, members aged 9–21 and volunteer leaders come together to create a 4-H Club and learn about a selected topic through hands-on activities and mentorship. Members look to the 4-H motto and take a “Learn to Do by Doing” approach in all they do. Dedicated volunteers work with members to develop leadership and life skills that equip them with tools to reach their full potential and become conscious and contributing citizens. The 4-H program believes it is important for youth to see beyond themselves and focus on how their actions affect personal relationships, their community, the environment and society as a whole.

4-H in Ontario began in 1915 and has countless alumni who continue to contribute to their communities and country.

Details

4-H activities and clubs are structured in a manner that develops leadership skills — including public speaking, communication, decision-making, parliamentary procedure, meeting management and networking — while educating members about the topic at hand.

Both 4-H members and volunteers have access to many exciting club projects; regional, provincial, interprovincial, national and international exchanges; scholarships; conferences; camps; and volunteer training.

4-H Ontario

P.O. Box 212, 111 Main St. N.
Rockwood, ON N0B 2K0

Phone: 1-877-410-6748
519-856-0992
Fax: 519-856-0515
E-mail: inquiries@4-hontario.ca
Web: www.4-hontario.ca

Advanced Agricultural Leadership Program (AALP)

Established in 1984, AALP is a 19-month executive-level program for personal and leadership development. It is designed for people who want to broaden their horizons and expand their networks to help shape the future of the agriculture and food sectors in Ontario.

Details

The program is for those actively involved in Ontario's agriculture and food industry who have demonstrated leadership qualities and an interest in community activities.

Participants include:

- primary producers
- owners and employees of agriculture and rural-related businesses, food retailers, processors and organizations
- representatives from government agencies committed to Ontario's agriculture and food industry

Advanced Agricultural Leadership Program (AALP)

c/o Rural Ontario Institute
7382 Wellington Road 30
RR5
Guelph, ON N1H 6J2

Phone: 519-826-4204

E-mail: info@ruralontarioinstitute.ca

Web: www.aalp.on.ca

Apprenticeship Programs

An apprenticeship is an on-the-job training program for people who want to work in a skilled trade or occupation and learn new skills from skilled journeypersons.

Apprentices are paid while gaining work experience, and their wages increase with their level of skill.

Employers provide about 90% of apprenticeship training in the workplace, and the remainder involves classroom instruction at a local community college.

Details

The apprenticeships related to agriculture are:

- dairy herds person
- horse groom
- swine herds person
- fruit grower
- equipment technician
- horticultural technician
- horse harness maker

The length of the apprenticeship and duties vary according to trade.

Ontario Ministry of Advanced Education and Skills Development

14th Floor, Mowat Block
900 Bay St.
Toronto, ON M7A 1L2

Phone: 1-800-387-5656
1-866-533-6339 (TTY)

E-mail: contacteo@ontario.ca

Web: ontario.ca/employmentontario

Ontario Agri-Food Education (OAFE)

Ontario Agri-Food Education Inc. is a registered charity incorporated under Ontario's *Agricultural and Horticultural Organizations Act*. It was created in 1991 with the mission of building awareness and understanding of the importance of agriculture and food systems. OMAFRA provides baseline funding in support of OAFE's programs and services.

Details

The Ontario Agri-Food Education organization:

- distributes agri-food educational resources
- develops curriculum-based resources that articulate a clear agri-food message
- provides professional development services for Ontario educators

Ontario Agri-Food Education Inc.

8560 Tremaine Rd.
P.O. Box 460
Milton, ON L9T 4Z1

Phone: 905-878-1510

Fax: 905-878-0342

E-mail: info@oafe.org

Web: www.oafe.org

Twitter: @OntAgriFoodEd

Facebook: facebook.com/OAFEInc

Rural Summer Jobs Service — Employers

This program provides wage subsidies for rural and agri-food businesses that employ students, ages 15–30, for the summer.

Details

The applications are available as soon as the program is announced, usually in February. The deadline for employer application forms is late April. The last day for subsidized employment for student positions is September 30. The deadline for submitting employer claim forms is mid-October.

Ontario Ministry of Agriculture, Food and Rural Affairs

1 Stone Rd. W., 4th Floor NW
Guelph, ON N1G 4Y2

Phone: 1-877-424-1300

1-855-696-2811 (TTY)

E-mail: rsjs.omafra@ontario.ca

Web: ontario.ca/omafra, search for “rural summer jobs”

Summer Experience Program

The Summer Experience Program (SEP) provides not-for-profit organizations, municipalities and Aboriginal/First Nations communities with funding to create meaningful summer employment opportunities for students.

Details

The program is available to any Ontario resident 15–24 years old (up to 29 years for a person with a disability) who is eligible to work in Canada. Jobs are a minimum of 30 days long. Participants receive minimum wage.

Ontario Ministry of Advanced Education and Skills Development

Phone: 1-800-387-5656
416-326-5656

Web: ontario.ca/readysetwork, search for “summer experience”

Youth Opportunities Ontario

This web page is a portal to youth training and employment programs.

Web: www.youthconnect.ca

**SECTION 8.
HEALTH MONITORING, INSPECTION AND
DIAGNOSTIC PROGRAMS**

Ontario Swine Health Information Plan

The objective of this program is to maintain and enhance the health of swine in Ontario.

Details

This program tests Ontario swine herds that sell breeding stock. It provides objective classification of the herd's health status and biosecurity. Health classification is based on clinical examination and on laboratory testing for diseases where effective diagnostic tests exist.

Ontario Ministry of Agriculture, Food and Rural Affairs

Dr. Tim Blackwell
Lead Veterinarian, Disease Prevention — Swine
6484 Wellington Rd. 7, Unit 10
Elora, ON N0B 1S0

Phone: 519-846-3413
Fax: 519-846-8101
E-mail: tim.blackwell@ontario.ca

GenOvis

This program is administered by the Centre d'Expertise en Production Ovine du Québec (CEPOQ). This is a recording program to evaluate the performance of individual ewes, rams and lambs in a sheep flock. It provides both adjusted performance records and individual genetic evaluations to identify animals with good breeding stock and cull inferior stock.

Eligibility

This program is limited to sheep producers residing in Ontario. There is an annual enrolment fee of \$210 associated with the program.

CEPOQ Genetic Department

Centre d'Expertise en Production Ovine du Québec
1642, rue de la Ferme
La Pocatière, QC G0R 1Z0

Phone: 418-856-1200, ext. 221
Fax: 418-856-6247
E-mail: genovis@cepoq.com

Ontario Livestock Medicines Education Program

This program promotes the responsible use and safe handling of livestock medicines used on-farm.

The program recognizes the importance of livestock medicines in ensuring food safety, public health, animal health and welfare, and environmental sustainability. It was developed by the Livestock Medicines Education Committee, representing commodity and industry partners.

Details

By attending a voluntary, commodity-specific, one-day training session, livestock producers and handlers will gain knowledge in the safe use and handling of livestock medicines on-farm.

University of Guelph

Ridgetown Campus
120 Main St. E.
Ridgetown, ON N0P 2C0

Phone: 1-877-480-9992
Fax: 519-674-1560
E-mail: rclmep@uoguelph.ca
Web: www.ontariolivestockmed.com

Apiary Program

The Apiary Program provides inspection services to monitor and control honeybee diseases and pests. It also provides educational and advisory services to the beekeeping industry and maintains a registry of beekeepers.

Ontario Ministry of Agriculture, Food and Rural Affairs

Animal Health and Welfare Branch
1 Stone Rd. W.
Guelph, ON N1G 4Y2

Phone: 1-877-424-1300
1-855-696-2811 (TTY)
519-826-3595

Fax: 519-826-4375

E-mail: ag.info.omafra@ontario.ca

Plant Testing Services

The University of Guelph's Agriculture and Food Laboratory provides scientific diagnostic results to resolve plant health issues. Their plant analyses encompass a wide variety of greenhouse vegetables, field crops and flowers.

Details

Laboratory services include:

- nutrient analysis
- plant disease diagnostics
- molecular testing
- pesticide testing

Agriculture and Food Laboratory

Laboratory Services Division
University of Guelph
95 Stone Rd. W.
Guelph, ON N1H 8J7

Phone: 1-877-863-4235
519-767-6299

Fax: 519-767-6240

E-mail: aflinfo@uoguelph.ca

Web: www.guelphlabservices.com

SECTION 9. FINANCIAL PROTECTION AND COMPENSATION PROGRAMS

Beef Cattle Financial Protection Program

This program requires beef dealers to be licensed in Ontario in order to purchase beef cattle or carcasses sold on a rail grade basis. Beef dealers include abattoirs, associations, auction markets and packing plants. The program provides protection to cattle sellers against defaults in payment when cattle are sold to a licensed dealer.

Details

A claim can be made if an eligible cattle seller has suffered default in payment from a licensed dealer. Upon approval, eligible cattle sellers can be compensated for 95% of their losses.

To be sure a dealer is licensed, ask to see a licence, or see the OMAFRA website for a list of licensed dealers.

Ontario Ministry of Agriculture, Food and Rural Affairs

Beef Cattle Financial Protection Program
1 Stone Rd. W.
Guelph, ON N1G 4Y2

Phone: 1-855-744-2440
519-744-2400

Fax: 519-744-2402

E-mail: jimwideman@obcfpp.ca

Web: ontario.ca/omafra, search for “beef cattle financial protection program”

Business Name Registration

If a farm business uses any name other than the exact name of the owner, it must be registered under the *Business Names Act* with the Ministry of Government and Consumer Services. Unincorporated businesses must renew their business name every 5 years.

Details

Registration may be for a sole proprietor, partnership, corporation, co-operative or joint venture.

ServiceOntario centres are open 8:30 AM to 5:00 PM, with exceptions at some locations (see the website below).

ServiceOntario

Phone: 1-800-267-8097

Web: www.serviceontario.ca/business

The Grain Financial Protection Program (GFPP)

GFPP protects the financial interests of grain producers who sell their grain to licensed dealers or who store their grain at licensed elevators.

Details

In the event that a licensed dealer or elevator does not meet their payment or storage obligations, producers or owners of grain corn, canola, soybeans or wheat may make a claim with the Grain Financial Protection Board to cover a portion of their loss.

Grain dealers and elevator operators must apply for a licence and renew it yearly.

Agricorp

1 Stone Rd. W.
P.O. Box 3660, Stn. Central
Guelph, ON N1H 8M4

Phone: 1-888-247-4999
1-877-275-1380 (TTY)

Fax: 519-826-4118

E-mail: contact@agricorp.com

Web: www.agricorp.com

Ontario Wildlife Damage Compensation Program

This program is part of Growing Forward. It is designed to provide compensation to producers for verified damage or loss to livestock and poultry injured or killed by wildlife identified in the program guidelines.

Compensation is also provided to beekeepers for damage to beehives and beehive-related equipment caused by wildlife.

Details

Upon discovering loss or damage to livestock or poultry, the owner must notify the municipal clerk and/or the municipal valuer within 48 hours. Municipal valuers will investigate to determine cause of death and an assessment of the farmer's prevention measures. If damage is caused by an eligible species of wildlife and reasonable prevention has been demonstrated, a value is placed on the livestock or poultry injured or killed. Municipalities are responsible for issuing payment to farmers and then applying for reimbursement from OMAFRA.

Beekeepers who suffer damage to their bee colony or beehive and beehive-related equipment can apply for compensation by contacting their local bee inspector/evaluator.

Ontario Ministry of Agriculture, Food and Rural Affairs

Rural Programs Branch
1 Stone Rd. W., 4th Floor
Guelph, ON N1G 4Y2

Phone: 1-877-424-1300
1-855-696-2811 (TTY)

E-mail: ag.info.omafra@ontario.ca

Web: ontario.ca/predation

SECTION 10. FUNDING PROGRAMS TO BUILD BUSINESS OPPORTUNITIES

Agri-Food Trade Service (ATS)

The Agri-Food Trade Service provides a full range of market access, development and investment services to Canadian agri-food companies.

Details

The ATS maintains an extensive website that contains market analyses, trade statistics, trade event listings and export assistance information and resources.

Agriculture and Agri-Food Canada

174 Stone Rd. W.
Guelph, ON N1G 4S9

Phone: 226-217-8143

Fax: 226-217-8187

Web: www.ats.agr.gc.ca

Business Development Bank of Canada (BDC)

As a federal crown corporation, BDC offers financing opportunities for those starting a business, acquiring a business or growing a business, as well as exporters, manufacturers and innovative companies.

Details

There are several different programs for each area of business, such as:

- business loans
- growth and transition capital financing
- venture capital
- consulting services
- market expansion

Business Development Bank of Canada

BDC Building
5 Place Ville Marie, Suite 400
Montreal, QC H3B 5E7

Phone: 1-877-232-2269

Fax: 1-877-329-9232

Web: www.bdc.ca

Export Development Canada (EDC)

EDC provides innovative financing, insurance and bonding solutions to Canadian companies that export goods and services or invest in other countries. EDC operates in approximately 200 markets worldwide, including 130 emerging markets. EDC helps Canadian enterprises — mainly small and medium-sized — manage risk and capitalize on trade opportunities around the globe.

Details

Companies often need financing to support their international transactions — to pay for the up-front costs associated with the production of a large export order, to expand into new markets or to respond to a buyer's request for financing. EDC provides a wide variety of financing options.

Export Development Canada

150 Slater St.
Ottawa, ON K1A 1K3

Phone: 1-800-267-8510
613-598-2500

Web: www.edc.ca

New Exporters to Border States (NEBS)

New Exporters to Border States is a practical, hands-on program that provides a solid understanding of the fundamentals of exporting to the U.S. The 2-day program combines expert briefings on a range of topics, including dealing with border issues such as U.S. business travel and immigration requirements, currency exchange options, business planning, taxation, legal considerations and U.S. Customs clearance procedures. It also includes a site visit to a fulfillment warehouse.

Details

This cost-effective program is ideally suited for anyone involved in export development to the U.S., whether working in management, inside or outside sales, marketing or business development.

To participate, companies must have been in business for at least 1 year and have a manufacturing or service base in Ontario.

This program is also offered across Ontario four times a year as a half-day seminar.

Ministry of Citizenship, Immigration and International Trade

International Trade Branch
900 Bay St., 5th Floor
Hearst Block
Toronto, ON M7A 2E1

Phone: 1-877-468-7233
416-314-8200

Web: www.ontarioexports.com

Premier's Award for Agri-Food Innovation Excellence

The Premier's Award for Agri-Food Innovation Excellence is an annual program to recognize and encourage innovation in the agri-food sector, foster innovation that has an effect at the farm level and raise the importance of agri-food innovation and its impact on the Ontario economy.

Details

Up to 50 awards are presented annually, with the individual amount ranging from \$5,000–\$75,000. The majority of the awards are at the \$5,000 level.

Areas of innovation may include but are not limited to:

- improved farm practices (e.g., technology, business practices, processes, etc.)
- response to consumer demands (e.g., value added, marketing, strategic alliances, etc.)
- environmental stewardship
- health and safety on the farm
- energy innovations
- education and marketing of agriculture to society
- local food
- traceability

Ontario Ministry of Agriculture, Food and Rural Affairs

Agriculture Information Contact Centre
1 Stone Rd. W., 4th Floor
Guelph, ON N1G 4Y2

Phone: 1-877-424-1300

1-855-696-2811 (TTY)

E-mail: premiersagrifoodinnovationaward@ontario.ca

Web: ontario.ca/omafra

SECTION 11. NORTHERN ONTARIO BUSINESS DEVELOPMENT PROGRAMS

Northern Ontario Heritage Fund Corporations (NOHFC) Programs

The NOHFC provides funding to projects initiated by private-sector and public-sector organizations that support job creation and the strengthening of communities in northern Ontario. NOHFC offers five programs:

- Strategic Economic Infrastructure Program
- Northern Community Capacity Building Program
- Northern Innovation Program
- Northern Business Opportunity Program
- Northern Ontario Internship Program

Details

Applicants for programs do not have to be residents of northern Ontario. However, all projects must be located in northern Ontario, and applicants must make a cash contribution to the project.

NOHFC is accepting applications for regional land clearing and/or tile drainage projects under the Strategic Economic Infrastructure Program (<http://nohfc.ca/en/programs/strategic-economic-infrastructure-program>).

NOHFC is accepting applications for individual agricultural projects through the Northern Business Opportunity Program. New farms can apply for funding under that program's Small Business Start-Up stream (<http://nohfc.ca/en/programs/northern-business-opportunity-program-small-business-start-projects>) or the Business Expansion stream (<http://nohfc.ca/en/programs/northern-business-opportunity-program-business-expansion-projects>), depending on the needs and size of the project.

Existing farms can apply under the Northern Business Opportunity's Business Expansion stream.

Northern Ontario Heritage Fund Corporation

70 Foster Dr., Suite 200
Sault Ste. Marie, ON P6A 6V8

Phone: 1-800-461-8329
705-945-6700

Fax: 705-945-6701

E-mail: askNOHFC@ontario.ca

Web: www.nohfc.com

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Agricultural Information Contact Centre:

1-877-424-1300

1-855-696-2811 (TTY)

E-mail: ag.info.omafra@ontario.ca

ontario.ca/omafra