

# Advance Payments Program

## Who is Eligible? All persons must:

- Be a Canadian citizen or permanent resident and be of the age of majority
- Must own the agricultural product and be responsible for its marketing

## Eligible Commodities?

- Cattle
- Sheep
- Bison
- Grain
- Forage

## Cash Advance Program Details

- Limit of \$400,000.00 of which the first \$100,000.00 is Interest Free.
- The advance rate is 50% of the expected market value as determined by Agriculture & Agri-Foods Canada.
- The \$100,000.00 Interest Free is for all related producers once during the production period
- Producers must be enrolled in AgriStability for livestock advances and AgriStability and/or Production Insurance for grain/forage advances

## Production Period

- Production periods are 24 months (livestock) and 18 months (grain/forage) starting April 1st each year.

## How to Apply

- Complete the application form and submit it to your local feeder association
- Ensure that all required attachments accompany the application

Applications are available at [www.bcbfa.ca](http://www.bcbfa.ca) the BCBFA office or through your local feeder association

## Association Contacts

**Central Interior Feeders Cooperative Assoc**  
Secretary: Audrey Cooper, Vanderhoof  
Ph 250/567-2049 Fax 250/567-9049  
email: cifcasecretary@uniserve.com

**Okanagan Feeders Cooperative Association**  
Secretary: Michele Lypchuk, Armstrong  
Tel 250/546-2638 Fax 250/546-8037  
ml@rhllp.ca

**North Peace B.C. Feeder Cooperative**  
**North Peace B.C. Bred Heifer Cooperative Assoc**  
**South Peace Feeder Cooperative**  
**South Peace B.C. Bred Heifer Cooperative Assoc**  
Secretary: Connie Patterson, Dawson Creek  
Ph 250/782-6272 Fax 250/782-1881 (office)  
Ph 250/219-0791 Fax 250/784-0223  
Email: pcc@neonet.bc.ca

**Lakes Feeders Cooperative Assoc**  
**Lakes Bred Heifer Cooperative**  
Secretary: Mary McEntire, Burns Lake  
Ph 250/694-3653 Fax 250/694-3653  
email: smcentire@lakescom.net

**Cariboo Bred Heifer Cooperative**  
**Cariboo-Chilcotin Cooperative Feeders Assoc**  
**Fraser Nechako Bred Heifer Cooperative Assoc**  
**Quesnel Cooperative Feeders Assoc**  
Secretary Lindy Gilson, Quesnel  
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[www.bcbfa.ca](http://www.bcbfa.ca)

# BCBFA BC BREEDER and FEEDER ASSOCIATION



*"Cattle Industry Development Council -  
Cattlemen's dollars working for  
the cattle industry"*

## Programs Available for BC Producers

- Feeder Associations Loan Guarantee Program
- Bred Heifer Associations Loan Guarantee Program
- Interest Relief Program
- Advance Payments Program

[www.bcbfa.ca](http://www.bcbfa.ca)



Agriculture and Agri-Food Canada

Agriculture et Agroalimentaire Canada



## Feeder Associations Loan Guarantee Program

### Who is Eligible?

All persons are eligible who are residents of BC, are at least 19 years of age and own/lease a farm in BC. Apply to your local association for a membership.

### What is Eligible?

- Feeder Cattle (heifers/steers) bought through an auction market or private sale
- You may also apply for a loan on your own feeder cattle/calves
- Up to 100% financing available
- Loans cannot be made for feed or facilities

### Loan Limits

- Year 1 — \$100,000.00
- Year 2 — \$200,000.00
- Year 3 — \$300,000.00
- Year 4+ — \$500,000.00

(loan limits are subject to approval by the Association's Board of Directors)

- A 5% deposit is required for all loans
- Loans are for a maximum of 12 months
- All cattle must be branded with the association's brand

### Membership Advantages

- The interest rate is competitive or better than on an individual basis
- Livestock Mortality Insurance
- The association is controlled by its members

## Bred Heifer Association Loan Guarantee Program

### Who is Eligible?

All persons are eligible who are residents of BC, are at least 19 years of age and own/lease a farm in BC. Apply to your local association for a membership.

### What is Eligible?

- Bred heifers and young cows bought through an auction market or private sale
- You may also apply for a loan on your own bred heifers and young cows
- Up to 100% financing available
- Loans cannot be made for feed or facilities

### Loan Limits

- Year 1 — \$100,000.00
- Year 2 — \$150,000.00
- Year 3 — \$200,000.00
- Year 4+ — \$300,000.00

(loan limits are subject to approval by the Association's Board of Directors)

- A 10% deposit is required for all loans
- Principle Payments over 5 years
- All cattle and their calves must be branded with the association's brand

### Membership Advantages

- The interest rate is competitive or better than on an individual basis
- Livestock Mortality Insurance
- The association is controlled by its members

Members may make a cow payment June 1st and will not be required to brand the calves.

## APP Interest Relief Program

### Who is Eligible?

Feeder Association Co-op Members

### What is Eligible?

Feeder cattle. Breeding livestock are not eligible.

### Interest Free Provision

A producer and any related producers are entitled to receive the \$100,000.00 interest free entitlement under the APP once during the production period for all eligible products (livestock and crops)

### Advance Rate

- 50% of the expected market value as determined by Agriculture and Agri-Food Canada
- Each association will determine the portion of your feeder loan that is eligible for interest relief

### Production Period

- Production periods are 24 months starting April 1 of each year
- However, feeder co-op loans must still be paid out within 12 months

### How to apply

- Complete the application form and submit it along with your feeder contract application
- Submit the \$150.00 application fee