PROGRAM GUIDES

SPECIAL PROVISIONS FOR FINANCIAL DIFFICULTIES

# SPECIAL PROVISIONS FOR FINANCIAL DIFFICULTIES

Sustainable Canadian Agricultural Partnership

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**Accepting Applications**

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# PROGRAM AND CONTACT INFORMATION


**Ontario Soil & Crop Improvement Association**

**T:** 519-826-4214 **E:** oscia@ontariosoilcrop.org


View Program Online →

# PROGRAM DESCRIPTION

Ontario farmers who are experiencing financial difficulty may be eligible for cost-share support for financial advisory services to complete a Farm Financial Analysis. Documentation supporting financial difficulty is required with the application.

# INTAKE DATES

| INTAKE | INTAKE DATES | ELIGIBLE PROJECT START DATE (INVOICE DATE) | ELIGIBLE PROJECT COMPLETION DATE | CLAIM DEADLINE | PREVIOUS INTAKE GUIDE |
|---|---|---|---|---|---|
| 1 | November 6, 2023 – March 1, 2024 | Date indicated in approval letter* | March 15, 2024 | March 15, 2024 | |
| 2 | March 1, 2024 – February 28, 2025 | Date indicated in approval letter* | March 15, 2025 | March 15, 2025 | View |
| 3 | March 1, 2025 – February 28, 2026 | Date indicated in approval letter* | March 15, 2026 | March 15, 2026 | View |
| 4 | March 1, 2026 – February 28, 2027 | Date indicated in approval letter* | March 15, 2027 | March 15, 2027 | |

The eligible project **start date** is the date a written approval or partial approval letter is issued by OSCIA for each successful application. Costs incurred, invoiced, and/or paid for outside of these dates will not be eligible for cost-share.

# COST SHARE SUMMARY

Eligible applicants may receive one-time funding of 100% cost-share up to maximum of $5,650 (inclusive of HST)

# PROGRAM DETAILS

## Who is Eligible to Apply?

Any established farm business experiencing significant financial difficulty who meets the following criteria:

1. Be actively farming in Ontario as demonstrated by:

- A valid **farm business registration number (FBRN)** *For information on registering a farm business and/or a religious exemption, visit Overview (agricorp.com).*

OR

- A Religious Exemption Letter provided by the OMAFRA Appeal Tribunal (provide with application submission)

OR

- A Cultural Exemption Letter provided by the Indian Agricultural Program of Ontario to First Nations farmers, verifying the farm business operates in a First Nations community (provide with application submission)

OR

New entrants to the agricultural production industry as demonstrated by:

- Income taxes filings in Ontario confirming less than $7,000 gross farm income two and three years prior to applying (2021 and 2022); and,
- Proof of ownership or control of productive agricultural assets to support projections of over $7,000 gross farm income generated within three years of applying.
- Please contact OSCIA to request a copy of the New Farm Business Application Form.

2. Have a valid **Premises Identification Number (PID)** for the farm property where the proposed project will be implemented. PID Numbers must be kept up to date. To update or obtain a PID Number, visit www.ontariopid.com or call 1-888-247-4999.

3. Be experiencing financial difficulty as indicated by one of the following (supporting documentation must be provided with the application submission):

- Inability to make financial payments or make financial payments on time.
- The value of property if sold would be insufficient to cover the cost of debts.
- A Notice of Intent to Realize on Security or any other notice of recovery plan from a creditor.
- Lenders have called loans or indicated that they will be doing so within the next 90 days.
- Lenders have significantly reduced (20-25%) or demanded repayment of lines of credit.
- Inability to access required operating credit for ongoing farming operations.

- Significant business losses in one or more successive years to the extent that the business will be unlikely to continue to meet obligations in the future (not attributed to cash basis tax planning).
- Input suppliers requiring cash on demand (COD) payments.
- Loss of off farm income which required to support farming operation.
- Financial hardship due to a debilitating medical condition or death of primary business owner/operator.
- Essential family living expenses (e.g., food, clothing, heat, hydro, medical / healthcare) are not being met.
- Utilities are being disconnected.

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## Eligible Activities and Costs

Special Provisions for Financial Difficulty supports the cost for a qualified, third-party Financial Advisor to complete a Farm Financial Analysis (FFA) that meets all program requirements outlined here. The advisor and the applicant farm business will work together in developing the financial analysis that incorporates previous and current year financial status and provides options for the future for the farm business.

A resource for identifying a Financial Advisor may be the Canadian Association of Farm Advisors website*.

* Financial Advisors are not employed or approved by the Ministry or by OSCIA in any way. Financial Advisors work directly with the farm business and do not market any specific programs offered or delivered by OSCIA.

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## Ineligible Activities and Costs

- Any activities or costs related to outcomes of the Farm Financial Analysis, including but not limited to certification fees, legal fees, licenses, registration fees, investment or banking charges

and fees

- Costs for the development of a General Business Plan, Expansion Plan, Diversification Plan, Marketing Plan, Labour Productivity Plan, or other type of plan that is not a Farm Financial Analysis
- Cost of Production analysis that does not meet the minimum requirements of a Farm Financial Analysis
- In-kind contributions
- Activities and expenditures detailed below in the section, Other Ineligible Costs and Activities

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## How Much Cost-Share Funding Is Available?

Eligible applicants may receive one-time funding of 100% cost-share up to maximum of $5,650 (inclusive of HST) payable directly to the Financial Advisor upon completion of a Farm Financial Analysis (FFA), as outlined under Eligible Activities and Costs.

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## Documentation Required with the Application

Applications are evaluated based only on the information submitted and may not be considered if they do not meet the eligibility criteria or if they are incomplete. Eligible applications are approved on a continuous basis while program funds remain available.

**To apply**, all the following documentation is required:

Sustainable CAP Special Provisions for Financial Difficulties Enrolment and Application Form

- Enrolment and application form can be requested by emailing s-cap@ontariosoilcrop.org
- The form must be signed by both the farm business and the Financial Advisor

Documentation that substantiates immediate financial difficulty

- Refer to the list of documentation in the Who is Eligible to Apply section; OSCIA is bound to maintain client confidentiality of all information received.

- If an FBRN has not been provided, please provide documentation to support a cultural or religious exemption.

- If applying as a new entrant to the agricultural production industry, you must contact OSCIA by emailing: s-cap@ontariosoilcrop.org to request a copy of the New Farmer/ New Farm Business Application Form, this form must be completed and approved before a Special Provisions for Financial Difficulty application will be assessed.

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## How Do I Submit My Application?

The Special Provisions for Financial Difficulties application and supporting documentation can be submitted by:

Email: s-cap@ontariosoilcrop.org
OR
Post: ATTN: Sustainable CAP
Ontario Soil and Crop Improvement Association
1-367 Woodlawn Road West
Guelph, ON N1H 7K9

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## Limits of the Cost-Share Funding

- The eligible start date for your project is the date specified on the approval or partial approval letter issued by OSCIA for the successful application. Projects cannot be started before that date. If the applicant initiates the project before receiving written approval from OSCIA, they do so at the risk of forfeiting the cost-share.

- The invoice for the approved project must comply with the eligible invoice dates as outlined in a letter of approval issued by OSCIA for the approved project.

- OSCIA issues payment after the Farm Financial Analysis has been completed and required claim documentation is received and approved by OSCIA. OSCIA cannot issue cost-share payments for incomplete or partially complete projects. The Financial Analysis must meet all minimum requirements as referenced under Eligible Activities and Costs

- OSCIA reserves the right to require additional documentation and ultimately accept or reject a submitted project invoice for cost-share consideration.

- Stacking of Sustainable CAP cost-share funding from one or more farm business and/or one or more sources of Sustainable CAP funding, towards the same project is not permitted. Stacking with other programs outside of Sustainable CAP up to 100% of the project cost, is permitted if the other programs allow stacking and at least 15% of the project costs come from non-government sources. All funding for a project from additional off-farm sources, excluding financing, must be listed on the claim form for an approved project.

- All goods and services must be purchased from an entity that is at arm's length from the farm business. An entity is considered arm's length if they are not related, not affiliated persons or otherwise controlled by another member or members. Parent/child and siblings, through blood or marriage, or businesses owned by the same individual(s) are not considered arm's length. Refer to Section 251 of the Income Tax Act (Canada) for the additional detail on determining arm's length relationships.

- In the event of a conflict between anything set herein and the Minister's Order, the Minister's Order will prevail. Errors and Omissions Excepted. Check with OSCIA for applicable updates.

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## Other Ineligible Costs and Activities

- Costs related to Ontario government promotional campaigns or branding

- Projects that involve directly influencing or lobbying any level of government

- Projects that have the sole purpose of coming into or maintaining compliance with Requirements of the Law that pertain to current business operations

- Projects that support basic research (experimental or theoretical work undertaken primarily to acquire new knowledge without a commercial or other specific application in view)

- Any cost not set out as an Eligible Activity and Cost and not specifically required for the execution of a project
- Normal operating costs associated with conducting or expanding a business's current operations, including annual service fees of any type
- Any cost that is eligible for a rebate, credit, or refund
- Gifts and incentives
- Applicant costs of travel, hospitality, meals, and/or accommodations
- Permits and approvals
- Purchase or sale of land, buildings or facilities, and associated taxes or fees (e.g., land transfer tax)
- Multi-use items (e.g., items that can reach beyond the scope of the project such as computers, printers, hand or power tools and attachments, etc.)
- Extended warranties, taxes, legal fees, financing charges, loan interest payments, bank fees
- Invoices not issued in the applicant's name
- Materials or services purchased outside the eligible invoice dates indicated in the application approval letter
- Any costs from a Farm Advisor or the advisor's firm that is not at arm's length from the applicant (i.e., businesses owned the same individual(s), or by siblings or parents, through blood or marriage)

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## How Do I Submit a Claim?

If the application is approved for a cost-share allocation, written confirmation will be provided from OSCIA by email (or by post if no email address is provided) to both the applicant farm business and the Farm Advisor indicated on the application form. The approval letter will confirm:

- Any costs from the application that were deemed ineligible
- Eligible invoice dates and project completion and claim submission deadline
- What must be provided with the claim submission
- Links to the necessary documents (e.g., Claim Form, Electronic Funds Transfer Form, Claim Questionnaire, etc.)
- Instructions on how to submit the claim

- The Advisor must provide OSCIA with an invoice in the name of the applicant farm business and a copy of the Farm Financial Analysis that meets the program minimum requirements.
- OSCIA issues cost-share payment by electronic funds transfer (EFT) to the legal business name of the Financial Advisor after the project is completed and all required claim documentation is received and deemed satisfactory
- All cost-share funding is considered income to the farm business for tax purposes. OSCIA will issue a tax form (AGR-1) and report the amount paid to the Canada Revenue Agency (CRA); this is why the applicant's Social Insurance Number (SIN) is collected if the applicant does not have a CRA Business Number.
- Only one claim can be submitted per project and only one payment will be made per claim
- If you have any questions about Special Provisions for Financial Difficulty, contact OSCIA at: s-cap@ontariosoilcrop.org

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