



# **B.C. Agri-Business Planning Program Guide**

**Sustainable Canadian Agricultural  
Partnership Pilot**

**November 2023**

Contents

PROGRAM OVERVIEW..... 3

PROGRAM FUNDING..... 3

PROGRAM ELIGIBILITY ..... 3

INDIGENOUS APPLICANTS..... 4

PROGRAM CONTACT..... 5

PROGRAM TIMELINE..... 5

STREAM 1: AGRI-BUSINESS SKILLS AND LEADERSHIP DEVELOPMENT ..... 5

    Goal ..... 5

    Funding Amount ..... 5

    Eligible Activities and Costs..... 6

    Ineligible Activities and Costs..... 6

STREAM 2: BUSINESS PLANNING, PREPAREDNESS, AND DISASTER RECOVERY ..... 7

    Goals ..... 7

    Project Funding Amount ..... 7

    Eligible Activities and Costs..... 7

    Qualified Business Consultant Requirements..... 9

APPLICATION PROCESS ..... 10

    Stream 1: Agri-Business Skills and Leadership Development ..... 10

    Stream 2: Business Planning, Preparedness, and Disaster Recovery ..... 12

General Terms and Conditions ..... 16

Appendix A: Stream 1 Examples of Eligible Learning and Specialized Training and Courses ..... 21

Appendix B: Stream 2 Suggested Content for Business Planning Specialization Areas and Resources . 23





## PROGRAM OVERVIEW

**The B.C. Agri-Business Planning Program (ABPP)** provides funding support for primary agricultural producers and food processors to access business advisory services and learning opportunities to support informed decision making and business development. The goals of the ABPP are to increase awareness, knowledge, skills, and adoption of best business management practices and to support food and agriculture business and sector growth and sustainability.

Funding is available under two streams:

- 1) Agri-Business Skills and Leadership Development
- 2) Business Planning, Preparedness, and Disaster Recovery

Funded in part by the Government of Canada under the Sustainable Canadian Agricultural Partnership, a federal-provincial-territorial initiative.

## PROGRAM FUNDING

Program funding will be allocated on a first-come, first-served basis to eligible applicants until the application deadline until 4:30 pm on February 15, 2024 or the funding has been fully allocated. Funding is provided through a reimbursement process to approved applicants. This intake of the Agri-Business Planning Program is a pilot, and the Program is subject to change based on Program evaluation.

Program Stream	Program Funding Amounts*
Stream 1: Agri-Business Skills and Leadership Development	Up to 70% to a maximum contribution of \$2,000
Stream 2: Business Planning, Preparedness, and Disaster Recovery	Up to \$7,500 for individual business Up to \$22,500 for groups

\*Minimum reimbursement of \$500

\* Stream 2 is eligible for an interim payment.

## PROGRAM ELIGIBILITY

To be eligible for the Program, applicants must meet all the following eligibility requirements:

1. Must be either a
  - a. Primary agriculture producer:
    - growing or raising fresh food or agricultural products which are 100% grown or raised in British Columbia and are intended for sale, **OR**

- b. Agriculture, food or beverage processor:
    - processing agricultural, food, or beverage products that are processed and packaged in B.C. with 51% or more of the direct cost of producing the product in its final form (i.e., the sum of raw materials, direct labour, variable processing, and packaging) originating in B.C.
2. Must (with the exception of Indigenous owned businesses<sup>1</sup>):
  - a. Be a B.C. registered business taxable entity (e.g., sole proprietor, partnership, corporation, or other associations of persons or trust) with a GST and business number,
  - b. File income tax under the *Income Tax Act* in British Columbia, and
  - c. Report total annual gross revenues greater than \$50,000 in the previous year to Canada Revenue Agency.
3. All proprietors, partners, and members of the applicant must be residents of British Columbia.
4. Must be eligible for a minimum of \$500 reimbursement funding amount under either Stream 1 or Stream 2, as outlined below.

**Ineligible Applicants:**

1. Aquaculture, seaweed, fish and/or seafood producers or processors.
2. Aquaponic food producers.

**INDIGENOUS APPLICANTS**

The Province is committed to supporting the success of Indigenous businesses in the agriculture and food sector. We understand that Indigenous businesses may have distinct characteristics reflecting regulatory, operational, cultural, and other factors and these may impact eligibility. We aim for flexibility in our Program delivery to reduce barriers and ensure the accessibility of our programs to Indigenous applicants. Please reach out to Program staff at the email or phone number below with any questions.

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<sup>1</sup> For Indigenous owned businesses that do not meet the eligibility requirements outlined in bullet 2, please contact [Agribusiness@gov.bc.ca](mailto:Agribusiness@gov.bc.ca) to confirm program eligibility.

## PROGRAM CONTACT

If you are applicant interested in applying to the Program and have questions about the application process or eligibility criteria, please contact Program staff at [Agribusiness@gov.bc.ca](mailto:Agribusiness@gov.bc.ca) or call AgriService at 1-888-221-7141.

## PROGRAM TIMELINE

- Program applications will be **accepted until 4:30pm on February 15, 2024,** or until the Program funding is fully allocated for fiscal year 2023/24.
- For Stream 1:
  - Applicants must have registered and paid for their learning and specialized training **by March 15, 2024.**
  - Final Documents for reimbursement must be submitted within 30 days of training registration.
- For Stream 2:
  - All projects must be **within 90 days of initiation date.**
  - All Final Documents for reimbursement must be submitted within 30 days of project completion.

Applicants who do not submit their final documents for reimbursement by the above timelines will be considered to have withdrawn their application; previously approved funding may then be reallocated to other applicants. Further information on what final documentation is required for reimbursement is provided below.

## STREAM 1: AGRI-BUSINESS SKILLS AND LEADERSHIP DEVELOPMENT

**Goal:** To support access to specialized training for business owners and key managers resulting in improved business management knowledge, adoption of practices and benefit(s) to the business.

**Funding Amount:** reimbursement of up to 70% of eligible costs as outlined in a [Learning Action Plan](#).

- Minimum reimbursement of \$500 to be eligible for funding under this stream.
- Maximum reimbursement for an eligible legal business entity is \$2,000 per fiscal year, regardless of the number of individuals enrolled in the event, on behalf of the business entity.

- Both the business owner and/or key business manager(s), may attend the specialized training together.
- Example of funding provided:
  - Cost of eligible specialized training(s) of \$715 @ 70% = \$500.50, minimum reached, \$500 of funding provided.
  - Cost of eligible specialized training(s) of \$3,000 @ 70% = \$2,100, maximum reimbursement of \$2,000 funding provided.

Stream 1 is NOT eligible for an interim payment.

### **Eligible Activities and Costs:**

Reimbursement funding will be provided for registration fees and tuition for learning and specialized training and courses related to:

- Business management including topics such as:
  - Financial analysis
  - Cash flow management
  - Human resource management
  - Cost of production
  - Benchmarking
- Business leadership
- Business management conferences

### **Ineligible Activities and Costs:**

- Registration and tuition fees for learning and specialized training not listed above
- Travel costs
- Acquiring programs, software, devices, stationary, required textbooks or other assets
- Costs incurred before the receipt of the ABPP Approval Letter
- Activities and Costs for which the Applicant has already received government funding

**See Appendix A** for examples of eligible learning activities.

## STREAM 2: BUSINESS PLANNING, PREPAREDNESS, AND DISASTER RECOVERY

### Goals:

- To increase awareness, knowledge, and adoption of best business management practices and support business and sector growth and sustainability.
- To support businesses to proactively assess their financial situation as part of a comprehensive risk assessment plan and/or to assess the feasibility of the financial investment in growth, emergency preparedness, or disaster recovery.
- To support the development of immediate and long-term business recovery plans for businesses that have been impacted by an external event such as fire, flood, drought, tornado, disease outbreak, COVID-19, death, or illness.

### Project Funding Amount:

- Individual Application:
  - Reimbursement of up to \$7,500.
- Group Application:
  - Two applicants: Reimbursement of up to \$15,000.
  - Three or more applicants: Reimbursement of up to \$22,500.
- Minimum reimbursement of \$500 to be eligible for funding under this stream.

Stream 2 applicants may be eligible for one interim payment and one final payment upon project completion.

Any costs that exceed the eligible funding amounts are the responsibility of the applicant.

### Eligible Activities and Costs:

- Business planning services and coaching from a **qualified business consultant (see requirements below)** to create, update or renew a business plan focused on one, or a combination of, the **Eligible Business Planning Specialization Areas (listed below)**.
- Qualified business consultant review and evaluation of existing business plan, strategy, financial and other relevant documents as they relate to the above Eligible Business Planning Specialization Areas.

- Meetings between qualified business consultant and business owner/operator, family, shareholders, partners, and/or key business individuals to support the business planning process.
- Travel costs (for travel over 50km) for the consultant for on-site meetings with the business owner/operator.
  - To be eligible for reimbursement, travel costs must:
    - be deemed reasonable by the ABPP;
    - not exceed 20% of the funding applied for;
    - have receipts for proof of payment;
    - be limited to travel within B.C.; and
    - be for travel over 50km.

#### **Eligible Business Planning Specialization Areas:**

- Business disaster recovery (e.g., drought, fire, flood)
- Business emergency planning preparedness
- Business structures
- Business strategy
- Product development
- Production economics
- Cash flow and financial analysis
- Human resources
- Value added ventures
- Risk assessment and mitigation
- Succession/transition planning

#### **Ineligible Activities and Costs:**

- Preparation of legal documents, contracts and/or formal agreements.
- Accounting, bookkeeping, income tax preparation, search of titles, off-farm investment planning and other costs associated with implementing the business plan.
- Acquiring capital assets.
- Costs associated with the gathering of data (soil analysis, tissue analysis/germination and seed viability testing, crop scouting activities).
- Activities/costs associated with the preparation/compilation of applications and/or forms for other Provincial or Federal Programs (e.g., crop insurance, AgriStability, AgriInvest, AgriRecovery, Work Safe BC etc.)



- Costs incurred before receipt of the ABPP Approval Letter.
- Activities and Costs for which the Applicant has already received government funding.

## **Qualified Business Consultant Requirements**

**For primary agriculture businesses** consultants must be registered with the [British Columbia Institute of Agrologist \(BCIA\)](#) or as a [Chartered Professional Accountant \(CPA\)](#). It is recommended that applicants seek further info on consultants' areas of specialization, expertise, and experience in the selection process.

**For Indigenous businesses and consultants**, the reserved practice of agrology, as defined and regulated by BCIA, does not apply to a person exercising the rights of an Indigenous person (as defined in the Declaration on the Rights of Indigenous People Act), including the right to maintain, control, protect or develop any of the following with respect to the Indigenous people: A. Cultural heritage; B. Traditional knowledge; C. Traditional cultural expressions; D. Manifestations of sciences, technologies, or cultures.

**For off-farm food processing businesses**, qualified business consultants may be registered with the BCIA or as a CPA and/or demonstrate education and expertise within business planning and the food processing sector. This may include, but is not limited to, consultants with degrees or diplomas in Food Technology, Food Science, Food Safety and Quality Assurance, Food and Nutrition or a similar degree demonstrating expertise to complete the services sought.

***Consultants are responsible for adherence to professional standards and regulations governing regulated professions and practices. The Ministry of Agriculture and Food (the Ministry) is not responsible for ensuring that consultants adhere to professional standards and regulations.***

## **Resources to Aid in Selecting a Qualified Business Consultant:**

### **Resources in B.C:**

- [BC Institute of Agrologists \(BCIA\)](#)

- Consider agrologists with 'Agricultural and Resources Economics, and Rural Development' in their areas of specialization.
- [Chartered Professional Accountants of BC Member & Firm Directories](#)

#### **Other Resources:**

- [Top tips to find the right farm advisor](#) Farm Credit Canada (FCC) Knowledge
- [Choosing a consultant](#) Ontario Ministry of Agriculture, Food and Rural Affairs
- [Choosing a consultant: An Investment in Your Business](#) Government of Alberta
- [Canadian Association of Farm Advisors \(CAFA\)](#)

**See Appendix B** for suggested components to include within the eligible activity areas and for tools and templates that may be employed to support projects. Applicants will need to formulate their business planning project goals and deliverables with the selected consultant for the application.

### **APPLICATION PROCESS**

To apply for the B.C. Agri-Business Planning Program, complete and submit the Program Application [Here](#).

Applicants can apply for one or both streams.

Late applications will not be accepted.

Documentation in addition to what is listed below, may be required to demonstrate Applicant eligibility, at the discretion of program staff.

If you need assistance submitting your online application. please email [Agribusiness@gov.bc.ca](mailto:Agribusiness@gov.bc.ca).

### **Stream 1: Agri-Business Skills and Leadership Development**

**Step 1:** Applicant completes and submits the online Application Form through the Ministry's Program Operation Data System (PODS) [Portal](#). Applicants will be required to:

- Upload the completed [Learning Action Plan \(Fillable Form\)](#) Information required includes:

- List of activities/key learning and specialized training to be completed and who at the farm or processing business will be undertaking the learning and training.
- Describe benefits to the business, expected outcome(s), estimated completion date(s) and key milestone(s) necessary to successfully complete the proposed training(s). Description should demonstrate how the learning and specialized training proposed fits under the list of eligible activities on **page 6** and **Appendix A** of this program guide.
- Provide details of cost, other sources of income, applicant contribution, and funding amount requested.

Only one application **per legal business entity** should be submitted.

Maximum reimbursement for an eligible legal business entity is \$2,000 per fiscal year, regardless of the number of individuals enrolled in the event, on behalf of the business entity.

- Both the **business owner** and/or key **business manager(s)**, may attend the specialized training together.

**Step 2:** B.C. Ministry of Agriculture and Food Staff review the application. Only fully completed applications will be reviewed on a first come, first served basis. Late applications or those that do not meet the Program Eligibility criteria will not be accepted.

**Step 3:** Approved applicants will receive a letter confirming the approval of their application ("ABPP Approval Letter").

Applicant completes and submits the [Direct Deposit Application Form](#) as soon as possible and email the form directly to [AgriBusiness@gov.bc.ca](mailto:AgriBusiness@gov.bc.ca) .

**Step 4:** Approved individuals register for and start the approved learning and specialized training.

**Step 5:** Applicant submits Final Documents for reimbursement to [AgriBusiness@gov.bc.ca](mailto:AgriBusiness@gov.bc.ca) within 30 days of training registration, including:

1. Copy of the invoice(s) from the learning provider(s) (including any fees, GST and total cost).

2. Proof of payment of invoice(s) from the learning provider(s) in the form of a receipt of payment from the learning provider(s), a cancelled cheque with invoice, or credit card transaction record with invoice as proof of payment.
  - Proof of payment must be under the legal name on your application, cash payments will not be eligible unless accompanied by an official company voucher and proof of payment.
3. Program evaluation survey.

**Step 6:** B.C. Ministry of Agriculture and Food Staff review final documents and upon approval reimburses the applicant for approved eligible costs.

ABPP Staff may contact applicant for additional feedback and request success stories from successful applicants.

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## **Stream 2: Business Planning, Preparedness, and Disaster Recovery**

Applicants can apply for Stream 2 as an individual business (sole proprietors, partnerships, corporations, or other associations of persons, including agriculture or food cooperatives) or as a group of businesses where all members of the group participating in the application meet eligibility criteria.

**Step 1:** Select and Confirm Availability of a Qualified Business Consultant.

**For primary agriculture businesses** consultants must be registered with the [British Columbia Institute of Agrologist \(BCIA\)](#) or as a [Chartered Professional Accountant \(CPA\)](#).

**For Indigenous businesses and consultants**, the reserved practice of agrology, as defined and regulated by BCIA, does not apply to a person exercising the rights of an Indigenous person.

**For off-farm food processing businesses**, business consultants may be registered with the BCIA or as a CPA and/or demonstrate food processing sector education and expertise to complete the services sought.

**Step 2:** Applicant completes and submits the online Application Form through the Ministry's Program Operation Data System (PODS) [Portal](#).

Applicants will be required to:

- Identify the business consultant chosen by name, contact information and business registration number.
  - Provide information to verify the consultant's qualifications.
- Provide a Project summary describing the problem or issue the Project will address (description of the Project; challenges and issues; opportunities and benefits; expected outcome that would clearly demonstrate increased benefits to the farming or processing business). Project summary should demonstrate how the Project relates to one or more of the Eligible Business Planning Specialization Areas listed on page 8 and Appendix B of this program guide.
- Documents to upload include:
  - Completed and signed [Letter of Engagement for Services](#) from the consultant with the scope of work, timelines, and total project costs outlined. The Letter of Engagement for Services must indicate that the project will be completed **within 90 days of initiation date**.

**Step 3:** B.C. Ministry of Agriculture and Food Staff review the application and Letter of Engagement for Services. Only fully completed applications will be reviewed on a first come, first served basis. Applications that do not meet the Program Eligibility criteria will not be accepted.

**Step 4:** Approved applicants will receive a **ABPP Approval Letter** confirming the approval of their application and Project.

Applicant completes and submits the [Direct Deposit Application Form](#) as soon as possible and email the form directly to [AgriBusiness@gov.bc.ca](mailto:AgriBusiness@gov.bc.ca)

**Step 5:** The Project is completed as outlined in the Letter of Engagement for Services.

- *It is the Applicant's responsibility to review the deliverables from the Consultant and ensure that the work was completed as per the Letter of Engagement for Services.*

**Step 6 (OPTIONAL):** Applicants may submit a request for an **Interim Reimbursement** via [AgriBusiness@gov.bc.ca](mailto:AgriBusiness@gov.bc.ca).

This request must include the following:



1. A copy of the Meeting and Service Record up to the date of invoicing.
2. A copy of the Consultant's invoice including a summary of the services provided, breakdown of the Consultant's fees including invoicing period, travel, GST, and the total amount invoiced.
  - a. If travel costs are included the receipts for travel must be included with the Consultant's invoice.
3. Proof of payment of the Consultant's invoice in the form of a receipt of payment from the Consultant, a cancelled cheque with invoice, or credit card transaction record with invoice as proof of payment.
  - a. Proof of payment may be in the form of a paid company invoice, cancelled cheque or credit card transaction as evidence of payment. Proof of payment must be under the legal name on your application.
4. Submit Claim Form. Claim forms can be accessed [here](#) through the Ministry of Agriculture and Food – Program Operation Data System (PODS) Applicant Portal.

**Step 7:** Applicant submits Final Documents for Review and Reimbursement to [AgriBusiness@gov.bc.ca](mailto:AgriBusiness@gov.bc.ca) within 30 days of Project completion, including:

1. A copy of the completed Meeting and Service Record.
2. A copy of the Consultant's Final Report/Business Plan as per the guidelines in Appendix B of this program guide.
3. A copy of the Consultant's invoice including a summary of the services provided, breakdown of the Consultant's fees including travel, GST, and the total amount invoiced.
  - a. If travel costs are included the receipts for travel must be included with the Consultant's invoice.
4. Proof of payment of the Consultant's invoice in the form of a receipt of payment from the Consultant, a cancelled cheque with invoice, or credit card transaction record with invoice as proof of payment.
  - b. Proof of payment may be in the form of a paid company invoice, cancelled cheque or credit card transaction as evidence of payment. Proof of payment must be under the legal name on your application.
5. Submit Claim Form. Claim forms can be accessed [here](#) through the Ministry of Agriculture and Food – Program Operation Data System (PODS) Applicant Portal.

6. Program evaluation survey.

**Step 8:** B.C. Ministry of Agriculture and Food reviews final documents and upon approval reimburses the Applicant for approved eligible costs.

Program Staff may contact the applicant for additional feedback and request success stories from successful applicants.

### **SUMMARY OF PROGRAM DOCUMENTS AND FORMS**

- [Program Guide](#)
- Claim forms can be accessed [here](#) through the Ministry of Agriculture and Food – Program Operation Data System (PODS) Applicant Portal after mid December.
- [Direct Deposit Application Form \(PDF, 407 KB\)](#)
- [Letter of Engagement for Services \(Fillable Form\) \(DOCX, 284 KB\)](#)
- [Meeting and Services Provision Log \(Sample\) \(DOCX, 279 KB\)](#)
- [Meeting and Services Provision Log \(Fillable Form\) \(DOCX, 270 KB\)](#)
- [Learning Action Plan \(Fillable Form\) \(DOCX, 968 KB\)](#)
- [Taking Stock Action Plan \(Fillable Form\) \(DOCX, 970 KB\)](#)

### **Communications**

If you have any questions or concerns regarding the application process or during a project, please contact the Agri-Business Planning Program staff at [Agribusiness@gov.bc.ca](mailto:Agribusiness@gov.bc.ca) or 1-888-221-7141.

Program staff may also contact you during the implementation of your project to check-in and discuss your progress.



## **General Terms and Conditions**

### **INTERPREATION**

For the purpose of these General Terms and Conditions, the term “Project” includes both the learning and specialized trainings funded under Stream 1 and the business planning, preparedness and disaster recovery projects funded under Stream 2.

### **AUTHORITY**

The Province has the sole discretion to determine eligibility, costs, establish values and to approve or limit payments.

### **EVALUATION AND AUDIT OF APPROVED PROJECTS**

Review and evaluation of Projects in any stage of the Program may be carried out by the Province, or other parties chosen by the Province, for the purpose of audit, analysis, evaluation, program development, and determining financial assistance.

This review and evaluation process may be conducted prior to Project commencement, during work, or upon Project completion.

Program applicants must agree that they will provide the Province, or its contractors, upon request, with full access, at a reasonable time, to any documents or other information related to the Program, for the purposes of:

- verifying any information submitted, by the applicant
- confirming Program, Project, and funding eligibility
- assessing Program, Project, and funding impacts

Evaluation and audits of approved Projects continue in force indefinitely, even after the program ends or is terminated.

Applicants who participate in this pilot Program are required to complete up to two, 15 to 20-minute questionnaires: after their participation in the Program and up to five years after their funded Project is completed. This feedback will help the Ministry understand the Program’s short- and long-term outcomes.

### **PROJECT INITIATION**

Projects initiated before the Applicant receives the ABPP Approval Letter are not eligible for funding under this Program. While this Program is a reimbursement program, only expenses incurred after the date of the Project Approval Letter will be reimbursed.

### **EVIDENCE OF PAYMENT**

The Program requires a paid company invoice with a cancelled cheque or receipt of credit card or debit transaction as evidence of payment. Proof of payment must be under the legal name on your application. Cash payments will not be eligible, unless accompanied by an official company voucher and proof of payment. Barter/exchange transactions are not eligible.

### **CHANGES TO PROJECTS**

Once a project is approved it must be completed as per the application and ABPP Approval Letter unless a Project Change Request is submitted to the Province and a Modification Approval Letter is granted by the Province. Projects may be subject to cancellation or deemed ineligible for reimbursement if they are not completed as approved.

### **CANCELLED PROJECTS**

Any projects cancelled by the applicant or that do not meet a relevant deadline are considered cancelled. Any services obtained for a cancelled project are not eligible for reimbursement.

### **ARM'S LENGTH TRANSACTION**

All businesses from which claimed goods or services are purchased must be at arm's length from the applicant, meaning not related to the applicant, not affiliated with the applicant, or controlled in any way by individuals who are connected by blood relationship, marriage, common-law partnership, or adoption.

### **LIMITS ON FUNDING**

Any payment to an applicant is subject to the *Financial Administration Act*, RSBC 1996, c. 138, which makes that payment subject to an appropriation being available in the fiscal year of the Province during which a payment may be made.

The Province makes no representations, commitments or guarantees with respect to the timing, number or value of any payments that may be provided to an

applicant. The Province does not guarantee that by submitting an application, an applicant will receive any or all of the funding requested from the Province even where all eligibility criteria are met.

## **LEGISLATION**

All projects must abide by all applicable federal, provincial, and local government laws and regulations, including but not limited to, federal and provincial environmental and land use legislation, and zoning bylaws.

## **AUTHORIZED SIGNATORIES**

Designates are not permitted to sign the program application or other program documentation on behalf of an individual unless they are an attorney under a duly authorized power of attorney.

In the case of non-individual applicants, the application form and other program documentation must be signed by a properly authorized person with signing authority on behalf of the entity. If the person who signs is not properly authorized to do so, that person will be deemed to have submitted the application in their personal capacity and will be responsible for all amounts paid to them or for any overpayments owed by them under this program. Proof of authorization must be submitted upon request.

## **TERMINATION OF THE PROGRAM**

The program may be terminated or amended by the Province at any time, without prior notice.

## **VERIFICATIONS AND DECLARATIONS**

Program applicants must supply all documentation or information required to verify and administer the program, upon request. This continues in force indefinitely, even after the program ends or is terminated.

## **COLLECTION AND USE OF PERSONAL INFORMATION**

Any personal information collected by the Government of B.C. in relation to this program is for the purposes of administering the program, as well as for the administration, evaluation and development of Ministry of Agriculture and Food programs, and to advise you about programs and services available through the Province. It is collected under the authority of s. 26(c), s. 26(e) and s. 27(1)(a)(i) of



the *Freedom of Information and Protection of Privacy Act*, RSBC 1996, c. 165. Further information about the collection or use of this information may be obtained from Dennis Palmer, Director, Indigenous and Entrepreneur Services Unit, B.C. Ministry of Agriculture and Food, Ph. 1-888-221-7141.

## **WAIVER OF LIABILITY**

Under no circumstances will the Governments of Canada and British Columbia, or their officers, servants or agents, be liable to any applicant or participant in the program (or to their heirs, administrators or assigns) for any direct, indirect, special, incidental, consequential, or other damages arising out of any application to or participation in the program or arising from any advice, operation or any other activity related to the program, including, without limitation, any lost profits, business interruption, or loss of programs or information, even if the Governments of Canada and British Columbia have been specifically advised of the possibility of such damages.

## **INDEMNIFICATION**

The Applicant must indemnify and save harmless the Province and the Province's employees and agents from any losses, claims, damages, actions, causes of action, costs and expenses that the Province or any of the Province's employees or agents may sustain, incur, suffer or be put to at any time, either before or after this Program ends, including any claim of infringement of third-party intellectual property rights, where the same or any of them are based upon, arise out of or occur, directly or indirectly, by reason of any act or omission by the Applicant or by any of the Applicant's agents, employees, officers, directors or contractors in connection with this Program, excepting always liability arising out of the independent acts or omissions of the Province and the Province's employees and agents.

## **OVERPAYMENTS AND REFUNDS**

If it is determined by the Province that the provision of funding to an applicant under the program was inconsistent with these terms and conditions, it is an overpayment. In that case, the Province may require the applicant to repay some or all of the overpayment. Until it is repaid, the amount of the overpayment is a debt owing by the applicant to the Province. An overpayment may result where an applicant:

- is not eligible to participate in the program,
- claims costs that are not eligible,
- is overpaid by the program,
- has not complied with the terms and conditions of the program, or
- provides false or misleading information in the program application or to the Province.

The Applicant agrees to refund any overpayments received from the program back to the Province within 30 days of notice being provided to them by the Province. The applicant's failure to refund such payment by that deadline may result in the debt for that amount being set off against money owed by the Province to the Eligible Applicant. Interest charges for unpaid amounts will be compounded monthly and will be added to any debt not repaid by the deadline.

### **FALSE OR MISLEADING INFORMATION**

Applicants who provide false or misleading information to the Province related to the program forgo all program funding and are liable to repay all program funding they have received to the Province. The Province can deny an application if there is evidence of misrepresentation of pertinent information.

### **DEBTS TO GOVERNMENT**

The Province has the right to deduct from any payments to an eligible applicant under the program any amount due and owing by the applicant to the Province.

## Appendix A: Stream 1 Examples of Eligible Learning and Specialized Training and Courses

**Business management:** to grow and innovate your business with informed decision making.

- Farm Management Canada with MNP Farm Financial Fluency Training Program
  - [Farm Financial Fluency Training Program - Farm Management Canada \(fmc-gac.com\)](http://fmc-gac.com)
- Agri-Food Management Excellence Price Risk Management using Futures & Options
  - [Price Risk Management \(agrifoodtraining.com\)](http://agrifoodtraining.com)
- Agri-Food Management Excellence Managing Investment Costs of Machinery
  - [Managing Investment Costs of Machinery \(agrifoodtraining.com\)](http://agrifoodtraining.com)
- Thompson Rivers University Open Learning Courses
  - [ACCT 1211: Accounting 1 \(tru.ca\)](http://tru.ca)
  - [HRMN 2821: Human Resources Management \(tru.ca\)](http://tru.ca)
- University of Guelph's Open Learning Program offers a variety of degree-credit certificate programs that can be completed online
  - [Certificate in Accounting](#)
  - [Certificate in Business](#)
  - [Food Science Certificate](#)
- Farm Management Canada and Wittman Consulting Building an Effective Farm Management System Guidebook- self-paced
  - [Building an Effective Farm Management System Guidebook – National Farm Business Management Resource Centre \(takeanewapproach.ca\)](http://takeanewapproach.ca)

**Leadership:** is the overlooked skill set that can explain why some businesses move forward and grow, overcoming difficult periods to successfully transition from one generation to the next. It can also explain why some others don't. (Source: Kelly Dobson)

- Farm Management Canada's National Farm Leadership Program
  - [leader-shift.ca](http://leader-shift.ca)
- Agri-Food Management Excellence

- CTEAM (Canadian Total Excellence in Agricultural Management)
  - [For Producers - CTEAM \(agrifoodtraining.com\)](http://agrifoodtraining.com)
- Empowering Lasting Leadership Excellence (Elle)
  - [E.L.L.E Empowering Lasting Leadership Excellence \(agrifoodtraining.com\)](http://agrifoodtraining.com)
- Thompson Rivers University Open Learning Courses
  - [LEAD 4901: Strategic Thinking for Leadership \(tru.ca\)](http://tru.ca)
- University of Guelph's Open Learning Program
  - [Certificate in Leadership](#)

**Business management conferences:** to learn, exchange expertise and insights to continue to position for success through business management excellence.

- Farm Management Canada's Agricultural Excellence Conference
  - Only event in Canada, dedicated exclusively to further develop business acumen, manage risk, address climate change and seize opportunities.
  - [Agricultural Excellence Conference - Farm Management Canada \(fmc-gac.com\)](http://fmc-gac.com)

## **Appendix B: Stream 2 Suggested Content for Business Planning Specialization Areas and Resources**

This Appendix contains guidelines for final reports and suggested content for each eligible business planning specialization area. This is intended as a guidance tool and your specific project may have different needs or combination of the below. If you are seeking support formulating project needs, please contact the Agri-Business Planning Program staff at [Agribusiness@gov.bc.ca](mailto:Agribusiness@gov.bc.ca).

### **Final Report Guidelines**

Applicants must submit the completed project report to the Agri-Business Planning Program staff. It is highly recommended that the Applicant request the Final Report from the consultant at least two weeks prior to the project completion date to allow for Applicant review to ensure all services and quality of services outlined in the agreed upon Letter of Engagement for Services are met and allow time for any request of any revisions.

Reports must be a minimum of 2,000 words and meet a high professional standard.

#### **Key components of a Final Report may include, but not limited to:**

- Summary of services/deliverables included in the Project (as described in the Application Form and approved in the ABPP Approval Letter)
- An executive summary
- Summary of research, analysis and assessments completed
- Concise list of recommendations resulting from the Project
- References or Works Cited; and
- Supporting documentation and/or appendices for any calculations used to complete the analysis.



## **Eligible Business Planning Specialization Area Guidelines**

### **BUSINESS DISASTER RECOVERY PLANNING**

**Key Issue:** You have been impacted by an external event such as a traumatic event that interrupts the normal production or flow of operations and puts the stability of the business at risk. Examples include fire, flood, drought, tornado, disease outbreak, COVID-19, death, or illness.

- Develop an immediate and long-term recovery plan, and/or
- Provide non-directive coaching assistance with the [\*Taking Stock for Wildfire Recovery\*](#) workbook, [\*Taking Stock for Flood Recovery\*](#) workbook, and/or the [\*Taking Stock for Small Scale Food Processors\*](#) to identify key tasks and priorities, and develop an action plan for business recovery.

### **BUSINESS EMERGENCY PLANNING PREPAREDNESS**

- Evaluate the farm's business and financial risk mitigation plan.
  - Eligible activities may include setting up a contingency fund, business interruption insurance, breakeven analysis, debt service capacity, and/or debt structure.
  - Assess opportunities to improve cash flow via increased production and financial analysis (5% rule<sup>2</sup>).
- Assess the feasibility of the farm business to fund and/or implement:
  - Cost-shared on-farm projects through programs such as the
    - Pilot [Extreme Weather Preparedness \(EWP\) for Agriculture Program](#)<sup>3</sup>
      - [Wildfire Preparedness Stream](#)
      - [Flooding Preparedness Stream](#)
      - [Extreme Heat Preparedness Stream](#)

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<sup>2</sup> Danny Klinefelter, Texas A&M University Professor- "A 5% increase in price received, a 5% decrease in costs, and a 5% increase in yield will often produce more than a 100% increase in net returns. The effect is cumulative, multiplicative, and compounding).

<sup>3</sup> It is anticipated that the EWP program will continue in 2023 and 2024, with the potential for adjustments based on experiences in the pilot year. Funding for the 2023 pilot intake will be allocated on a first-come, first-served basis for eligible agriculture businesses.

- [FireSmart BC Farm and Ranch Wildfire Preparedness'](#)  
Farm/Ranch Wildfire Plan
- [Beneficial Management Practices Program](#)

## **BUSINESS STRUCTURES**

**Focus Area:** Identification and evaluation of potential business structures.

**Key Question:** How can I achieve my ideal legal structure for my farm business?

### **Recommended Deliverables:**

- Facilitate a meeting with family, shareholders, partners, or key business individuals to discuss the process and issues.
- Review of all available business structures:
  - Review the options available, advantages and disadvantages for each and the process to establish each structure.
- Prepare a detailed analysis of suitable or relevant structures for the business:
  - Recommendation of preferred structure(s) and why.
  - Review of Income Tax consequences of preferred options.
- Identify reporting and other requirements (e.g., Annual Reports).
- Outline liability issues:
  - What is the liability of the proposed entity and/or associated individuals?
  - How can the entity or individuals mitigate Income Tax?
- Provide an overview of ownership issues:
  - What are the obligations between individuals within the preferred structure?
  - How are disagreements settled?
  - Do all individuals have equal rights and obligations?
  - Who is responsible for what?
  - Identify Human Resource (HR) issues.
  - Discuss and review any HR issues, including family, compensation and benefits plans and performance.
- Explain the issues/process surrounding the winding up of the preferred structure:
  - What are the requirements, costs, and timetable to exit the structure?

## **BUSINESS STRATEGY**

**Focus Area:** Development of a Strategic Plan.

**Question:** What is my strategic plan of action for sustainable growth and competitiveness?

**Suggested Deliverables:**

- Facilitate a meeting with family, shareholders, partners, or key business individuals to discuss the process and issues.
- Develop Vision, Business Purpose and Mission Statements:
  - Vision – Describe what the farm business wants to become
  - Business Purpose – Identify why the farm business exists
  - Mission Statement – Identify how the farm business wants to accomplish its goals
- Conduct a SWOT (Strengths, Weaknesses, Opportunities, Threats) Analysis.
- Explore and assess options and make an option recommendation.
- Work with Program Applicant to develop short- and long-term farm and family goals:
  - Identify SMART (Specific, Measurable, Attainable, Realistic, Time Orientated) goals
  - Prepare an Action Plan:
    - Prioritize goals
    - Discuss the steps, targets and timelines and key responsibilities in implementing the plan
    - Establish a measurement of success and performance
    - Discuss plan monitoring, timing of reports and a process for follow-up for continuous improvement
    - [Complete Fillable Action Plan](#)
  - Develop a Contingency Plan
- Outline a means to update and evolve the Strategic Plan.
- How to prepare to meet with your financial provider.
- How to prepare to meet with your insurance provider.

**PRODUCT DEVELOPMENT**

**Focus Area:** Development of a new food and/or beverage product.

**Key Question:** I have a great idea for a product but don't know where to start.

**Suggested Deliverables:**

- Facilitate a meeting with family, shareholders, partners, or key business individuals to discuss their emerging food and beverage product ideas.

- Work with Program Applicant to discuss the process and issues. Activities may include:
  - Is this a product consumers want and are willing to pay for?
  - Sourcing and specification of ingredients for a consistent product with known shelf life
  - Lab testing
  - Nutritional labelling guidelines/requirements
  - Food safety guidelines/requirements with recall plan
  - Permits and licenses
  - Packaging options
  - Cost of Goods
  - Cash Flow analysis with partial budget
  - Economies of scale: batch size
  - Market and pricing strategy (farm gate, wholesale, retail)
  - Human resource needs
  - How to prepare to meet with your financial provider

## **PRODUCTION ECONOMICS**

**Focus Area:** Development of production systems and/or strategies.

**Key Question:** How can I improve my production system, consider additional enterprises, and improve my cost of production overall?

### **Suggested Deliverables:**

- Develop variable costs:
  - Describe inputs used in production including systems used to track/record those inputs and other variable expenses.
- Establish cost of production:
  - Calculate and analyze the business's individual cost of producing its products.
  - Prepare analysis of the crop/livestock/other enterprises and compare against industry benchmarks and identify associated issues.
- Establish pricing strategy (margin vs. mark-up).
- Prepare production strategies:
  - A plan outlining possible changes to production procedures, what to produce (including crop rotations), when to produce it, when to market, efficiencies.

## **CASH FLOW AND FINANCIAL ANALYSIS INCLUDING DEBT STRUCTURE**

**Focus Area:** Development of Cash Flow and Financial Analysis.

**Key Question:** How can I help my business be financially stable?

### **Suggested Deliverables:**

- Must be based upon comprehensive and up-to-date financial statements:
  - Prepare a recently compiled net worth statement or balance sheet and a historical income and expense statement (three years if available).
- Develop a minimum of one or more options to consider (a proposed change in either operational, production or management systems):
  - Option must address the current goals and objectives of the business (For example: the creation and/or expansion of an enterprise; the restoration of profitability through a fundamental change; restructuring of the business debt or an exit from the industry).
- Assess the identified option(s):
  - Projected (monthly, quarterly, or yearly) accrual-based cash flow statement for a full production cycle or the time required to implement the proposed change(s).
  - Calculate and describe the following financial indicators/ratios on a before and after basis, with a comparison to industry standards and benchmarks: Current ratio, working Capital, Debt Structure, Debt to Equity, Equity ratio, Debt Servicing ratio and Sensitivity Analysis.
- Prepare a description of the option(s) and recommendation:
  - Clearly written description of the option(s) including an explanation of the risks, debt structure and debt relief and financial impact to the business if the change is implemented.
- Prepare an Action Plan:
  - Identify SMART (Specific, Measurable, Attainable, Realistic, Time Orientated) goals.
  - Prioritize goals.
  - Discuss the steps, targets and timelines and key responsibilities in implementing the plan.
  - Establish a measurement of success and performance.
  - Discuss plan monitoring, timing of reports and a process for follow-up for continuous improvement.
  - [Complete Fillable Action Plan](#)
  - Develop a Contingency Plan.
- How to prepare to meet with your financial provider.



## **HUMAN RESOURCES**

**Focus Area:** Development and implementation of a strategic Human Resource Plan.

**Key Question:** How do I prepare a Human Resource Plan for attraction, retention, and compensation of valued employees?

### **Suggested Deliverables:**

- Prepare a summary of the overall HR plan, including vision, objectives, and goals.
- Prepare Training and Development Plan to include:
  - An outline of the people required to operate the business, basic job descriptions and an organizational chart.
  - Identifying and summarizing the skills staff currently have and what will be required for the business to be successful.
  - Identifying any human resource issues and risks facing the business (i.e., recruitment, retention, safety) and how they will be addressed.
  - Preparing a plan for attraction, retention, and compensation strategies, which may include performance measurements.
- Identify SMART (Specific, Measurable, Attainable, Realistic, Time Orientated) goals.
- Prepare an Action Plan:
  - Prioritize goals.
  - Discuss the steps, targets and timetables and key responsibilities in implementing the plan, which may include activities/costs associated with the recruitment, retention, and training of staff.
  - Establish a measurement of success and performance.
  - Discuss plan monitoring, timing of reports and a process for follow-up for continuous improvement.
- Develop a Contingency Plan

## **VALUE ADDED VENTURES**

**Focus Area:** Development of a Business Plan for a new value-added venture.

**Key Question:** How do I start a new value-added venture?

### **Suggested Deliverables:**

- Facilitate a meeting with family, shareholders, partners, or key business individuals.
- Develop Vision, Business Purpose and Mission Statements:

- Vision – Describe what the business wants to become.
- Business Purpose – Identify why the business exists.
- Mission Statement – Identify how the farm business wants to accomplish its goals.
- Prepare the business concept:
  - Briefly describe the business to be entered.
  - List the products and/or services to be sold.
  - List who will use the products/services.
- Prepare preliminary assessments:
  - SWOT (Strengths, Weaknesses, Opportunities, Threats) including a risk assessment of the new venture idea.
  - Identify SMART (Specific, Measurable, Attainable, Realistic, Time Orientated) goals.
  - Prepare an Action Plan:
    - Prioritize goals.
    - Discuss the steps, targets and timelines and key responsibilities in implementing the plan.
    - Establish a measurement of success and performance.
    - Discuss plan monitoring, timing of reports and a process for follow-up for continuous improvement.
    - [Complete Fillable Action Plan](#)
  - Develop a Contingency Plan.
- Explore and assess options for new venture:
  - Assessment of viability.
  - Market research including information on customer profiles, markets, industry, and competition.
  - A few options should be assessed before determining a preferred option.
- Prepare a financial analysis of new venture:
  - Cost/Profit analysis, start-up (one-time costs, operating expenses).
  - Projected sales revenues, cost to produce product or provide service, projected fixed and variable operating costs and income statement, cash flow budget and sensitivity analysis.
  - Break-even analysis.
- Prepare an implementation plan.
- How to prepare to meet with your financial provider.
- How to prepare to meet with your insurance provider.

## **RISK ASSESSMENT AND MITIGATION**

**Focus Area:** Assessment and development of a business and financial risk management system or strategy.

**Key Question:** How do I handle risk to secure my business?

**Suggested Deliverables:**

- Business Overview:
  - Describe management's tolerance/aversion to risk.
  - Identify and rate risks inherent in the business (e.g., production, marketing, export, vendor, legal, environmental, human resource [death/disability], policy, interest rates, debt structure and financial)
- Prepare a Risk Management Strategy:
  - A risk assessment on applicable risks, including insurance considerations.
  - Outline options to manage/mitigate applicable risks.
  - Outline of contingency and disaster plans where needed.
- Identify SMART (Specific, Measurable, Attainable, Realistic, Time Orientated) goals.
- Prepare an Action Plan:
  - Prioritize goals.
  - Discuss the steps, targets and timelines and key responsibilities in implementing the plan.
  - Establish a measurement of success and performance.
  - Discuss plan monitoring, timing of reports and a process for follow-up for continuous improvement.
  - [Complete Fillable Action Plan](#)
- Develop a Contingency Plan.
- How to prepare to meet with your financial provider.
- How to prepare to meet with your insurance provider.

## **SUCCESSION/TRANSITION PLANNING**

**Focus Area:** Development and Preparation of a Farm Succession Plan.

**Key Question:** How do I wind down my operation or pass the business on to successor(s)?

**Suggested Deliverables:**

- Provide coaching to facilitate communication and dialogue to identify business and personal goals.
- Prepare a summary of the plan.
- Develop or revise business vision, objectives, goals:

- Strategic planning about where and what the business wants to become and how to get there.
- Establish a Retirement Plan:
  - A when, where, and how plan for the retiring owner(s).
  - Can they fund their retirement?
- Prepare a Training and Development Plan for successor (if applicable):
  - What skills does the successor need to develop to be successful?
- Prepare a Financial Analysis for the retirees and successors (if applicable).
- Establish a human resource management for transition:
  - What will the plan accomplish?
  - What are the goals and how do you achieve them?
  - What is the process?
- Develop an Implementation Plan:
  - A process to assist the Program Applicant implementing the plan.
- Develop a Communication Plan:
  - How will the key stakeholders communicate during the development and implementation of the plan?
- Develop a Contingency Plan:
  - What can upset the plan?
  - What can we incorporate in the plan to mitigate the risks?
  - A means to update the plan.

## **RESOURCES AND TOOLS**

- Ministry of Agriculture and Food
  - Succession Planning Checklist [Link](#)
  - Farm Management Canada's [Recorded AgriWebinar: Taking Stock for Flood Recovery](#)
  - Business Plan Resources (DOCX, 752 KB) [Link](#)
  - Writing a Business Plan Check List (NEW) (DOCX, 764 KB) [Link](#)
  - Planning for Profits Sample Templates (Net Worth, Income and Expense, Cash Flow, Partial Budget, Crop Production Plan, Action Plan) [Link](#)
  - [Checklist - Preparing to meet your private insurance provider \(PDF, 263 KB\)](#)
  - [Province of British Columbia Taking stock self assessment tools](#)
  - [Towards Increased Profits \(TIP\) report](#) to compare your own farm's current year (income and expenses) to your previous 5-year average and to benchmarks with other farms of similar type and income range.

- Farm Credit Canada
  - [Business plans for producers | FCC \(fcc-fac.ca\)](#)
  - [Net Worth Statement \(fcc-fac.ca\)](#)
  - [Know your cost of production for better decision making | FCC \(fcc-fac.ca\)](#)
  - [How cash flow planning can benefit your business | FCC \(fcc-fac.ca\)](#)
  - [Cash flow planning for food and beverage manufacturers | FCC \(fcc-fac.ca\)](#)
  - Preparing to meet your financial provider.
    - [Agricultural Guide: Working with your FCC team](#)
    - [Food & Beverage Guide: Working with your FCC team](#)
- Farm Management Canada's comprehensive platform for managing farm risk: [Agrishield](#)