

Enabling the next generation of Canadian Ag and Food

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Products and Market Strategies

FCC



About me





An exciting time
for the next
generation of
farmers and
ranchers





fcc.ca

DREAM. GROW. THRIVE.



FCC by the numbers



\$60+ BILLION

Loan portfolio



103,000+

customers



101

offices



2,500

employees



82%

Primary ag
production

18%

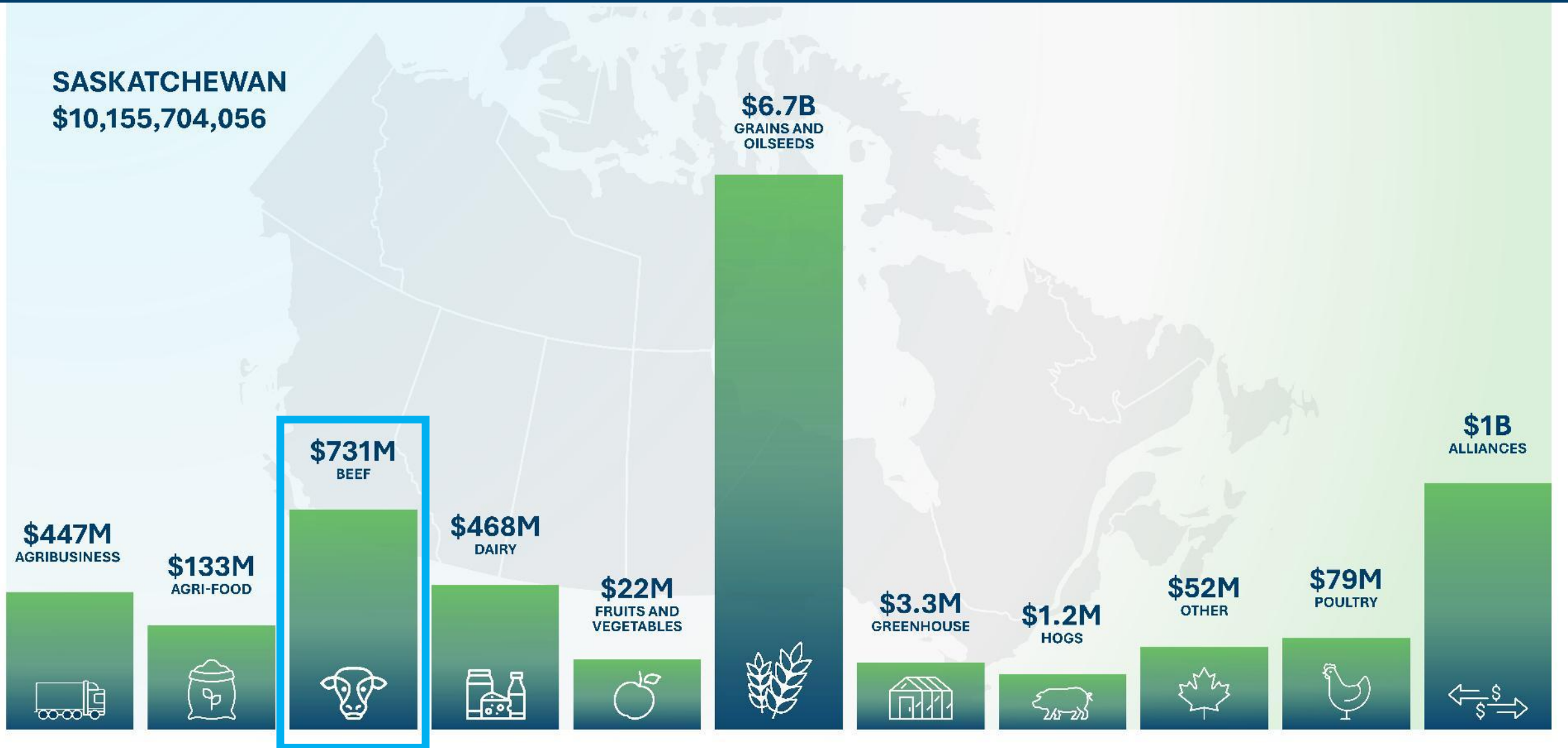
Agribusiness
and food



FCC portfolio by sector



FCC portfolio by sector





What customers want



Knowledge



Advice



Our talented team

344 Relationship Managers (RMs)



178 Relationship Management
Associates (RMAs)



121 Loan Analysts (LAs)



Partnership with IC Canada and Maverick

IC ▲

 **Maverick Ag**
AGRICULTURAL CONSULTANTS



ifac

FCC Advisory – Let's talk transition



FCC Advisory Services
Better transition planning starts here

FCC Transition Advisory Services is a **complementary program** designed to help farm families **gain clarity, identify goals** and **determine the next steps in their transition journey.**



88% Have
NO
Transition Plan

1 in 4 Farms
Identified a
Successor

\$50 Billion
in farm assets are set to transfer in the next decade



40%
Retiring
by 2033

98%
Want to keep the Farm in the Family

Historic Labour &
Leadership Shift



How we can help

- Support families in creating **formalized succession plans**
- Provide producers with **more options and resources for planning and executing farm transitions**
- Provide **access to capital and partner solutions** to implement succession plans
- **Link capital, advisory services, and producers** in a coordinated, multi-partner ecosystem
- Empower small to medium farms to **grow, transition, and build resilience**
- **Strengthen rural communities** by ensuring **farmland stays in the hands of local producers**



Capital



FCC Young Farmer Loan

- Special interest rates, no loan processing fees
- Available for eligible farmers under 40yrs old
- Up to \$2,000,000
- Free one-year subscription to the AgExpert Premium Bundle



fcc

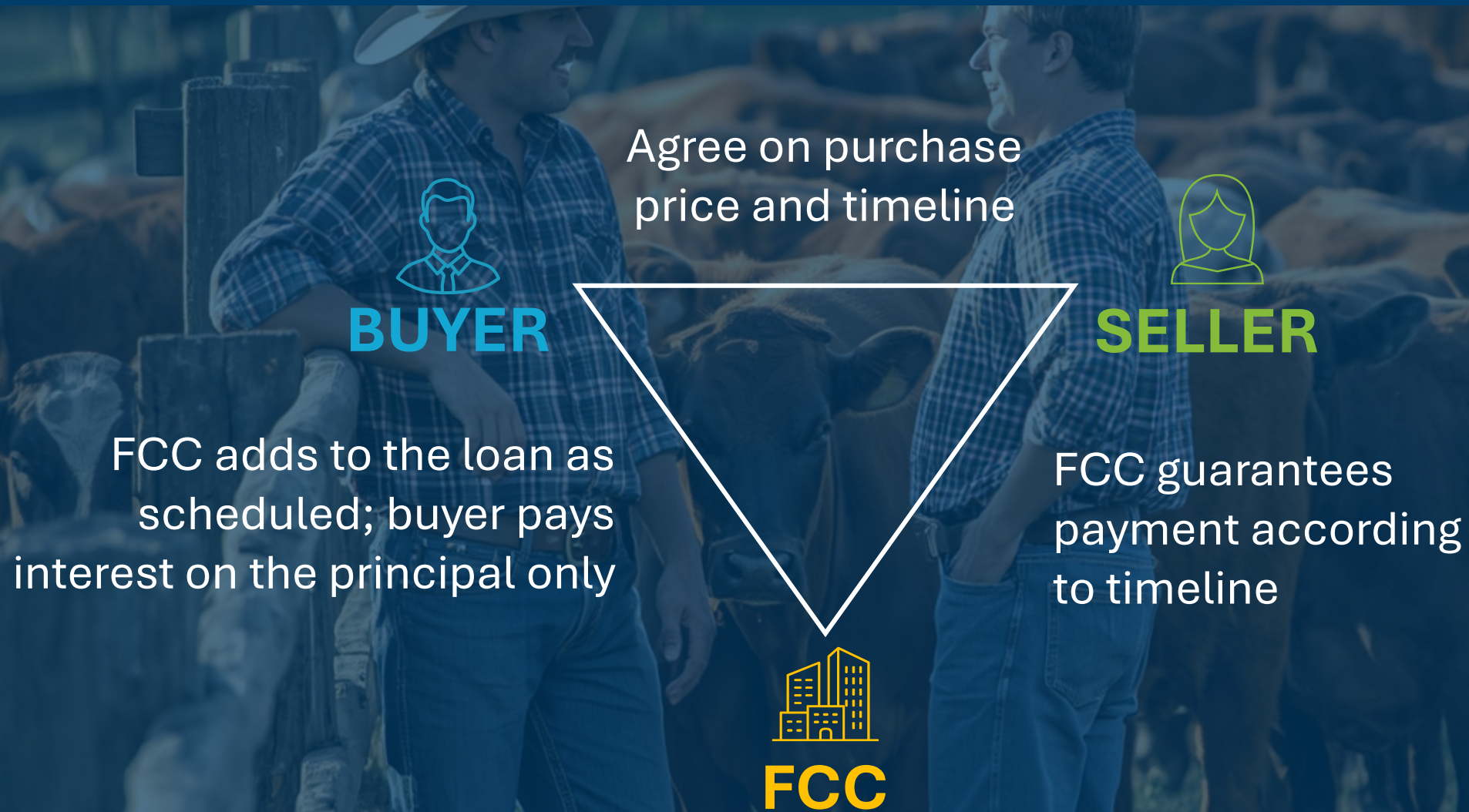


FCC Transition Loan

- No need for down payment
- Full payment of the sale proceeds guaranteed
- Flexible payment options
- Allows customers to transition operations to a new buyer without putting their own money at risk



How the Transition Loan works



Benefits for the buyer

- No down payment required
- Choice between equity building or cash flow optimization
- Access to AgExpert bundle for one year (valued at \$499)



Benefits for the seller



- FCC guarantees full payment of sale proceeds via a Payment Schedule Guarantee;
- Payments over time may offer tax advantages, such as capital gains reserve benefits
- Enables sellers to support the next generation without financial risk



**See how FCC's
Transition Loan
works for you**



IJK Ranch | within the family

Loan amount: \$5,000,000

Interest rate: 5%

Amortization: 25 years

Disbursements: 10 years
(\$500,000 per year)



IJK Ranch | within or without the family

Equity Building

Total years to pay

Transition loan	18
Standard loan	25
<hr/>	
Savings	7

Total interest paid

Transition loan	\$1,161,370
Standard loan	\$3,924,696
<hr/>	
Savings	\$2,763,326

Cash flow Optimization

Total payments made in first 10 years

Transition loan	\$1,392,188
Standard loan	\$3,569,878
<hr/>	
Savings	\$2,177,691

Total interest paid

Transition loan	\$3,648,417
Standard loan	\$3,924,696
<hr/>	
Savings	\$276,279



Livestock Lending at FCC



Direct Lending

Customers **work directly with their local FCC office** or the Customer Service Centre. Fees and down payment varies.

Advancer Loan – **pre-approved revolving secured loan; flexibility to re-advance funds** for capital purchases (i.e., bred cows).

Capacity Builder Loan – **pre-approved extended disbursement loan** (up to 18mo); makes **financing available when capital asset purchases need to be made** (i.e., breed cows).

New! FCC can now finance the purchase of and use SK agricultural Crown leases as security

- *Specific security ratios must be met based on security type. Cannot be used to fully secure all FCC products; some restrictions apply.*



Alliance Livestock Financing

FCC program **offered through third-party livestock providers** (e.g., auction house, co-op)

Livestock partners work directly with customers to finance their livestock purchases, complete paperwork, collect payments, etc.

Customers **can access lending for feeder and breeder** cattle

No penalties for prepayments; variable and fixed rate options

Down payments between 10-20%



How might we support the Industry better?

By providing a **flexible** and **easy-to-deliver** financing experience that brings **clarity** and **confidence** to both producers and partners, enabling **stable herd management** in a **volatile industry**.

Evaluating our **third-party financing offering** to better support producers in the market with **more time to pay, less cash upfront** and **more flexible** financing options.





Sustainability Incentive Programs

For producers who create more sustainable and productive operations in the following sectors:

- Beef
- Grains and oilseeds
- Dairy
- Fertilizer
- Potato
- Marginal areas

Eligible producers can apply annually to receive incentive payments up to \$4,000.



Beef Incentives



Canadian Roundtable for Sustainable Beef (CRSB)

CRSB certification is achieved through one of the following:

- Verified Beef Production Plus (VBP+)
- Where Food Comes From

How it Works

- **CRSB sets the standards** for certification with bodies carry out certification and audits
- Upon application approval, an incentive payment amount is calculated based on 50 basis points (bps) of the customer's total amount owing at the time of application
- A maximum payment of **\$4,000 per year is available** (doubled from \$2,000 in 2024)
- Recipients can **reapply for the incentive once per program year** for the life of the program
- To learn more and apply, go to the **Sustainability Incentive Program page on FCC.ca**



Knowledge. Advice. Capital.





The image is a screenshot of the FCC website. At the top, there is a dark blue navigation bar with the FCC logo on the left and links for 'About FCC', 'Contact Us', 'Careers', 'Feedback', and a search bar. On the right side of the navigation bar are language options 'En | Fr'. Below the navigation bar is a secondary menu with dropdown arrows for 'Knowledge', 'Financing', 'Resources', 'Community', 'Software', and 'Sign In'. The main content area features a hero section with a background image of a young woman looking down. The text in this section reads 'YOUNG FARMER LOAN' in all caps, followed by 'Financing for the next generation' in a large font. Below this is a paragraph: 'Canadian agriculture needs more young farmers like you. Take the next step with customized financing through the Young Farmer Loan.' and a blue button that says 'Let's get started'. Below the hero section is a white box with the heading 'Build your farm business with confidence'. Underneath this heading are four columns, each with an icon and a title: 1. A circular arrow with a dollar sign icon, titled 'Flexible terms', with the text 'Preferential variable and five-year fixed rates available'. 2. A bar chart icon, titled 'Growth potential', with the text 'Establish or expand your business and build credit history'. 3. A gear with a checkmark icon, titled 'Beyond financing', with the text 'Knowledge, products, services – we're more than a lender'. 4. A speech bubble with a question mark and a star icon, titled 'Expert advice', with the text '100% invested in Canadian agriculture and food – it's all we do'. The FCC logo is visible in the bottom right corner of the white box.


YOUNG FARMER LOAN
Financing for the next generation

Canadian agriculture needs more young farmers like you. Take the next step with customized financing through the Young Farmer Loan.

[Let's get started](#)

Build your farm business with confidence

- **Flexible terms**
Preferential variable and five-year fixed rates available
- **Growth potential**
Establish or expand your business and build credit history
- **Beyond financing**
Knowledge, products, services – we're more than a lender
- **Expert advice**
100% invested in Canadian agriculture and food – it's all we do



FCC Advantage



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FCC Advantage



WHAT IS LET'S GROW CANADA?

A BOLD, NATIONAL
MOVEMENT
CELEBRATING THE
FOOD, LAND, AND
PEOPLE WHO GROW
CANADA'S FUTURE



THE MOVEMENT AIMS TO SUPPORT FOUR STRATEGIC GOALS:

**INSPIRE
PRIDE
ACROSS
CANADA**



**ATTRACT THE
NEXT
GENERATION
OF TALENT**



**GROW
DEMAND IN
DOMESTIC
AND GLOBAL
MARKETS**



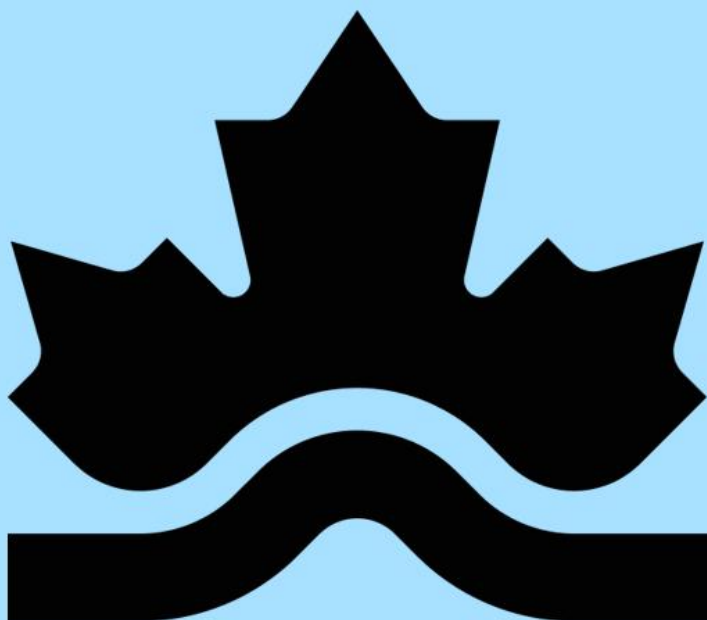
**INCREASE
INVESTMENT
IN CANADIAN
AG & FOOD**





LET'S GROW
CANADA

ON SORT
DU RANG



LinkedIn



Instagram

JOIN THE MOVEMENT • REJOIGNEZ LE MOUVEMENT

Questions?





Dream. Grow. Thrive.