# Resources for Farm Operators in the Central Okanagan







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## **Market Research and Business Planning**

#### **Agrifood Business Management**

Whether you are interested in starting a new farm, improving your existing farm, or building your food processing business, resources and information are available to help implement best practices for business growth. Guides to getting started, lists of funding sources, business management resources, and marketing succession planning and advisory services are just some of the resources available to help B.C.'s entrepreneurial green thumbs.

#### **International Trade of Agri-Food Products**

Trade services for Canadian exporters, market information, business opportunities, trade shows, inmarket expertise, Canada Brand.

#### **BC Agri-Business Planning Program**

The B.C. Agri- Business Planning Program supports producers and food processors through three business planning streams:

- Business Plan Coaching
- Business Disaster Recovery Planning
- Specialized Business Planning

#### **BC Ministry of Agriculture and Food**

The Ministry of Agriculture and Food is responsible for the production, marketing, processing, and merchandising of agriculture and seafood products, as well as supporting our province's food security, and developing a resilient food system and economy.

#### Planning for Business Success Online Farm Business Self-Assessment Tool

This tool provides producers across Canada with the first step in the business planning process. Producers will come away with a comprehensive assessment of their farm business practices, priorities, key goals and ultimately, an Action Plan as a starting point towards the farm's business plan.

#### National Research Council Industrial Research Assistance Program (NRC-IRAP)

NRC-IRAP provides technical and business advisory services to farms and agricultural processors developing new technologies or innovations.

Jan Langton and Maureen Hatanaka, Industry Technology Advisors 1405 St. Paul St., Suite #201 Kelowna, BC V1Y 2E4 Tel. (250) 712-4304 (Jan Langton) Tel. (250) 712-4303 (Maureen Hatanaka)



#### **Community Futures Development Corporation (CFDC)**

Community Futures Development Corporation provides a wide array of services and financing. The CFDC self-employment program provides financial assistance, workshops in sales, marketing, bookkeeping and finances, and coaching and mentoring for those wishing to start their own business.

Larry Widmer, General Manager The Landmark Technology Centre #110 – 1632 Dickson Avenue Kelowna, BC V1Y 7T2 Tel. (250) 868-2132

## Rent, Lease, Buy and Sell

#### FARMSinBC.com | Farms for Sale in BC

FARMSinBC.com specializes and offers a competitive edge in purchasing and selling Agricultural Real Estate across *British Columbia*.

#### **FarmLINK**

A national land listing and linking tool designed to connect those looking for land to rent, lease or buy, on farm employment, business partnerships in agriculture, or farm succession arrangements with landowners and retiring farmers who have farmland or other on farm opportunities.

#### **B.C. Land Matching Program (BCLMP)**

Provides land matching and business support services to new farmers looking for land to farm, as well as landowners interested in finding someone to farm their land. The benefits of land matching are hands-on, personalized support services to new farmers and landowners to understand regulations, evaluate opportunities, access resources, and ultimately find a land match partner. The program delivered by Young Agrarians addresses the significant barrier to land access for those seeking to enter the B.C. agriculture industry.

#### **OpportuntiesBC**

A provincial government database connects foreign investors with business sectors including agricultural and food processing, wineries, tourism and accommodation. Business opportunities must worth at least \$100,000 and provide an economic benefit to the local community.



Landowners and Farmers post their land opportunities on the Young Agrarians blog. You can also list your farmland opportunity on the Young Agrarians Resource UMAP.

## **Business Consultants**

Qualified Business Consultants are eligible to provide services to applicants of the B.C. Agri-Business Planning Program. <u>Consultants on this list</u> were reviewed and pre-qualified based on professional experience and qualifications.

Business consultants are also available in the Central Okanagan to work one-on-one with farm operators on a fee-for-service basis. Please contact the Central Okanagan Economic Development Commission for names and contact information of potential consultants (250) 469-6280.

Consultants with specific technical expertise in agriculture, engineering, natural resources, the environment, and forestry.

BC Institute of Agrologists (BCIA)	Forest Professionals BC (FPBC)
Tel. (877) 855-9291	Tel. (604) 887-8027
Email: <u>p.ag@bcia.com</u>	Email: <u>info@fpbc.ca</u>
Association of Professional Engineers and	College of Applied Biology of BC (CAB-BC)
Geoscientists of BC (APEGBC)	Tel. (250) 383-3306
Tel. (888) 430-8035	Email: <u>cab@cab-c.org</u>
Email: apeginfo@apeg.bc.ca	
What the Fungus	
Mushroom Cultivation Education	
Brian Callow	
www.wtfmushrooms.ca	



## Financing

Farm Credit Canada Amos Rosswurm, Gianfelice Calabrese, Christina Litterick, Jonathan Blais 300- 1674 Bertram Street Kelowna, BC V1Y 9G4 Tel. (250) 470-5050 1-855-230-6821	Business Development Bank of Canada Steve North 460 Doyle Avenue, Suite 307 Kelowna, BC V1Y 0C2 1-888-463-6232
<u>Canadian Imperial Bank of Commerce</u> 2107 Harvey Avenue Kelowna, BC V1Y 9X4 Tel. (250) 470-1650 ext 447	<u>Canadian Imperial Bank of Commerce</u> 328 Bernard Ave Kelowna, BC V1Y 6N5 Tel. (250) 260-6300 x 449
<u>Royal Bank of Canada</u> Robin Smith - (250) 868-4206 Ryan Sirianni – (250) 490-4420 102 - 1665 Ellis Street Kelowna, BC V1Y 2B3	BMO (Bank of Montreal) Mark Johnson (250) 861-1605 James Dusik (250) 979 1070 Jennifer Lahn (250) 861-1781 294 Bernard Avenue Kelowna, BC V1Y 6N4
<mark>Scotia Bank</mark> Meagan Beattle 488 Bernard Ave Kelowna, BC V1Y 6N7 (250) 212-0555	TD Canada Trust Agricultural Services 1633 Ellis Street, Unit 100 Kelowna, BC V1Y 2A8 Jeremy.siddall@td.com (250) 763-4241 ext. 305 (250) 681-4656 cell
Farm Debt Mediation Service As a farmer having trouble meeting your financial obligations, you may be able to use the services of a mediator. You and your creditor can meet in a neutral setting to find a mutually acceptable solution.	Agricultural Credit Corporation ACC offers low cost operating loans to producers across Canada. 660 Speedvale Avenue West, Suite 201 Guelph, ON N1K 1E5 Tel: 1-519-766-0544 Toll Free: 1-888-278-8807



## **Funding Programs**

#### <u>AgPal</u>

AgPal is a website that allows BC Farmers to find all programs and services offered by the federal and provincial governments in one place. The site includes information and links to application details for approximately 100 federal and provincial grants to fund a variety of ventures. These include programs to assist B.C. food producers in reaching new markets, adopting new technology and developing more sustainable operations, as well as accessing insurance programs for weather-related losses.

#### **AgriService BC**

Providing funding, tools, webinars and services to help your business succeed

#### **AgriShield**

AgriShield is a comprehensive risk assessment and mitigation platform for Canada's farmers developed under the leadership of Farm Management Canada (FMC). It is the first platform to offer a 360° view to help assess and put a plan in place to manage risks on the farm.

#### **Canadian Agricultural Partnership**

The partnership offers enhanced programs for market development, agri-technology and on-farm and processor food safety, as well as continuing climate adaptation, the Environmental Farm Plan program and business-development services. New programs target knowledge transfer from agricultural leaders to new farmers, as well as a continued suite of support services to prepare and support new entrants. The partnership replaces Growing Forward 2. Programs include:

- <u>AgriMarketing Program: National Industry Association</u>
- AgriMarketing Program: Small and medium-sized enterprises
- <u>AgriCompetitiveness Program</u> <u>AgriScience Program – Clusters</u>
- <u>AgriScience Program Projects</u>
- <u>AgriInnovate Program</u>
- <u>AgriDiversity Program</u>
- AgriAssurance Program: National Industry Association
- AgriAssurance Program: Small and medium-sized enterprises

#### Agriculture and Agri-Food Canada Programs and Services

A number of programs are available for the agriculture sector.



#### Canadian Agricultural Loans Act (CALA) Program

A loan guarantee program designed to increase the availability of loans to farmers and agricultural co-operatives. Farmers can use these loans to establish, improve, and develop farms, while agricultural co-operatives may also access loans to process, distribute, or market the products of farming.

#### Farm Debt Mediation Service (FDMS)

The Farm Debt Mediation Service offers financial counselling and mediation services to farmers who are having difficulties meeting their financial obligations. It is a free and voluntary service for both producers and for creditor(s). The service helps bring producers and their creditor(s) together with a mediator in a neutral forum to reach a mutually acceptable solution.

#### Farm Credit Canada Farm Financing

Loan options include credit lines, crop inputs, livestock, equipment, land and buildings, environmental solutions, young farmers under 40, women entrepreneurs and farm transition.

#### **Investment Agriculture Foundation of BC**

Invests federal and provincial funds in innovative projects to offer a variety of programs to assist the agriculture and food processing industries in BC. Whether you are interested in pursuing a local marketing or export opportunity, enhancing environmental sustainability or developing a new product or process, funding is available to help turn your idea into reality. Funding is not available for farm/business start-up or expansion.

Funding Opportunities:

- Agri-Food Futures Fund
- Agriculture and Agri-Food Adaptation Programs
- Agri-Food Environment Initiative
- BC Agriculture & Food Climate Action Initiative
- BC Grow Local Program
- Food & Beverage Processing Initiative
- Agricultural Area Planning Program
- CAP: Canada-BC Agri-Innovation Program

#### Price Pooling Program (PPP)

Provides marketing agencies and producers with a price guarantee for eligible products, as a form of security to assist and encourage cooperative marketing.



#### A HEAD START FOR NEW FARMERS IN THE CENTRAL OKANAGAN

The **Central Okanagan Community Farm Society** has created an incubator farms program for new farmers. An incubator farm provides a new farmer with affordable access to a small plot of land, limited equipment, and mentorship from experienced farmers in order to teach the skills necessary for faming as an independent business venture. Participants are educated through hands-on instruction at community farms, through field days and seminars, participation at fairs and public events, and through social media.

Interested individuals should email <u>grow.feeed.teach@gmail.com</u> or message via facebook <u>https://www.facebook.com/grow.feed.teach/</u>

They are also interested in mentors to assist with this project so if you are an existing farmer who may be able to lend a hand as a mentor, they would love to hear from you!

## Farm Transition & Succession Planning Resources

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

Eligible Activity: Developing a Transition / Succession Plan. Eligible applicants can access up to \$5,000 for individuals and \$30,000 for groups for business planning services from a **qualified business consultant** specializing in transition planning to develop a potential farm transition/succession strategy. Applicants must have reported total annual gross revenues greater than \$30,000/year in the previous year to Canada Revenue Agency.

#### Farm Management Canada's National Transition Program

This program seeks to help bridge the gap between generations of farmers to provide Canada's future farmers with the best chance for success. It is comprised of a series of Succession & Transition Planning workshops for farm families, coupled with a Successor Development program, exclusively for young farmers.

#### Farm Management Canada Succession Planning Webinars

These webinars from Farm Management Canada and RBC bring in Succession Planning experts. The webinars share valuable information on farm succession planning with a goal to inspire you to start thinking and be well prepared about the future of your farm. Topics include farm succession planning, why and how to hire an agriculture professional, tax planning opportunities and strategies on how to transfer farming assets to your children.



#### Farm Credit Canada Transition Planning Tools

From starting the conversation and preparation, to farm transfer and retirement, Farm Credit Canada has a collection of advice and resources to support the transition process.

#### **Elaine Froese Farm Succession Planning**

Elaine Froese is a certified coach and farm succession planner. She offers succession planning/coaching services, online courses, workshops around Canada, and a free-to-download Farm Family Toolkit.

#### A Growing Concern: How to Keep Farmland in the Hands of Canadian Farmers

A report by the Standing Senate Committee on Agriculture and Forestry. This report looks at farmland as a major asset for farmers, seeking to understand the use of farmland and changes in farmland values in Canada, as well as the factors behind their upward trend. In addition, this report describes the underlying challenges associated with access to farmland, including farmers' financial capacity, ownership types and the profitability of the agricultural sector.

## **Regulatory Agencies**

#### Food Safety

#### **Canadian Food Inspection Agency (CFIA)**

CFIA provides a number of services. Besides providing inspection services for food safety, it also provides assistance to agricultural enterprises wishing to import foreign plants and animals, and guidelines on food labeling.

1853 Bredin Rd Kelowna, BC Tel. (250) 470-4884

#### **Interior Health Authority**

IHA provides testing and analysis of water quality to assure its potability for both direct human consumption and for use in the production and processing of food products.

Kelowna Community Health & Services Centre 505 Doyle Avenue Kelowna, BC V1Y 0C5 (250) 469-7061 <u>HP.Admin.Central@interiorhealth.ca</u>



#### **BC Centre for Disease Control (BCCDC)**

The Food Protection Services division of the BCCDC is responsible for issuing licenses for the processing meat and related products by abattoirs.

Food Protection Services 655 West 12<sup>th</sup> Avenue Vancouver, BC V5Z 4R4 Tel. (604) 707-2440 <u>fpinfo@bccdc.ca</u>

#### Meat Inspection Regulation

The provincial government oversees the issuance of Class A and Class B licenses under the Meat Inspection Regulation (MIR) of the BC Food Safety Act.

## Land Use and Taxation

#### Agricultural Land Commission (ALC)

The ALC is the province's governing and regulatory agency over the use of land within the Agricultural Land Reserve (ALR). If you need information on what is a permissible use of agricultural land, wish to subdivide it, add or remove soil, or remove land from the ALR, you must contact the ALC.

Regional Land Use Planners for the Okanagan Riccardo Peggi (604) 660-7007 Mike Phillips (604) 660 7013 Celeste Barlow (604) 660-7046 <u>ALC.Okanagan@gov.bc.ca</u>

#### **BC Assessment Authority (BCAA)**

BCAA is the property assessment authority in BC. The BCAA determines whether an agricultural property is to be taxed as having farm status or not. If you wish to apply for farm status for your agricultural land, you must contact the BCAA.

Evelin Irons 202- 1500 Hardy St. Kelowna, BC V1Y 8H2 Tel. (250) 763-8300

<u>BC Ministry of Agriculture – AgriServiceBC</u> 1 (888)) 221-7141 <u>agriservicebc@gov.bc.ca</u>

#### **BC Farm Industry Review Board**

Formal farm practice complaints (250) 356-8945 <u>firb@gov.bc.ca</u>



## **Municipalities**

The City of Kelowna, and the Districts of Lake Country and West Kelowna have dedicated staff particularly for agricultural properties and lands. If you are seeking to build or develop on agricultural land in these jurisdictions, these are the first points of contact with their planning departments.

#### **City of Kelowna**

1435 Water Street Kelowna, BC V1Y 1J4 Tel. (250) 469-8586

#### **District of Lake Country**

10150 Bottom Wood Lake Road Lake Country, BC V4V 2M1 Tel. (250) 766-6674

#### **District of West Kelowna**

2760 Cameron Road West Kelowna, BC v1Z 2T6 Tel. (778) 797-1000

#### **District of Peachland**

5806 Beach Avenue Peachland, BC VOH 1X7 (250) 767-2647

#### **Regional District of Central Okanagan**

1450 K.L.O. Road Kelowna, BC V1W 3Z4 Tel. (250) 469-6229

## **Industry & Support Associations**

#### AgSafe BC

Provides site-specific health and safety programs, training courses, resource materials and advice. They offer the Certificate of Recognition program created to reward agricultural employers who successfully pass a series of audits attesting to achievement of a high standard in health and safety. Contact 1-877-533-1789 for more information.

#### **BC Agricultural Council (BCAC)**

The BCAC represents over 14,000 farmers and ranchers in the province of BC, and close to 30 farm sector associations. The councils mandate is to advocate on issues for its members, proactively communicate to the public on agricultural matters, and provide member services, including programs and funding to enhance their ability to compete, innovate and maintain viability. An extensive document library exists on their website providing information for the agriculture sector.



#### **BC Artisan Cheese Association (BCACA)**

The BC Artisan Cheese Association is a space for B.C.'s cheesemakers to share experiences, challenges and successes with one another. There are approximately 25 artisan cheese producers throughout B.C. The founding members of BCACA are from cheese companies in B.C.'s dairy centres. They include Emma Davison of Golden Ears Cheesecrafters in the Fraser Valley, Chair and Jason Dykstra, director and treasurer, from Mt. Lehman Cheese Company in the Fraser Valley. Raymond Gourlay, vice-chair and secretary is from Little Qualicum Cheeseworks on Vancouver Island.

#### **BC Association of Abattoirs**

Represents BC Meat Producers as a significant voice in the BC meat industry, assists with greater access to retail and distribution markets, industry communications and public education and promotion of the industry.

#### **BC Association of Agricultural Fairs and Exhibitions**

A provincial association that represents agricultural fairs, exhibitions, festivals and related events, and increases awareness of BC agriculture through alliances with other organizations.

#### **BC Association of Farmers Markets**

The BC Association of Farmers' Markets (BCAFM) represents farmers' markets throughout the Province. To become a member, vendors at the market must make, bake or grow the products and then sell them at the market.

#### **BC Cherry Growers Association**

Their mission is to increase research and development of cherry production. Other services to members include an online horticultural forum, orchard listings for employment, classified advertising, and marketing directory to help buyers of all kinds find the fruit they are looking for.

#### **BC Chicken Marketing Board**

The Association acts as a liaison between the chicken growers, other branches of the chicken industry and the government.

#### **BC Food Connection Database**

The BC Food Connection Database helps locate manufacturing services with co-packers, commercial kitchens, and other complementary facilities. The service allows a food processor to check off specific criteria for their needs. It then matches them with a list of businesses who may be able to support their requirements. Co-packers get started by <u>completing your profile</u>. Direct inquiries to tanya@bcfpa.ca or call 604-371-4245.



#### **BC Foodlands Cooperative**

The Foodlands Cooperative of BC (Foodlands) is a registered society founded in 2017 with the mission to secure and hold land in trust and promote the protection and utilization of food providing lands across BC. Foodlands works with landholders, farmers, local communities and leaders in the agricultural and land trust sectors to develop and support community foodlands models and build healthy, local food systems.

#### **BC Dairy Association**

The Association is dedicated to increasing consumption of milk in BC and delivering innovative nutrition education programs to British Columbia. The Association supports BC dairy producers with programs and initiatives to promote a vibrant and sustainable industry that supplies the best quality milk to consumers.

#### BC Eco Seed Co-op

BC Eco Seed Co-op is a producer's cooperative of farmers providing BC grown certified organic and ecological seeds all grown on farms in BC. From packet size to large bulk quantities, the BC Eco Seed Co-op has seeds for growers of all sizes.

#### **BC Egg Marketing Board**

Improving business analytics to bring breeders, egg producers, graders and marketers closer together, with the kind of real-time information they all need to be the best at what they do.

#### **BC Forage Council**

The purpose of the society is to promote growth and development of a viable forage industry for domestic and export markets. The council provides a unified voice for forage crop producers, representing all sectors of the industry.

#### **BC Fruit Growers Association (BCFGA)**

The BCFGA represents all tree fruit growers in BC at the BC Agricultural Council.

#### **BC Grape Growers Association (BCGGA)**

The BCGGA represents all grape growers in BC at the BC Agricultural Council. This includes both table and wine grapes.

#### **BC Milk Marketing Board**

The British Columbia Milk Marketing Board has the authority to promote, control and regulate the production, transportation, packing, storing and marketing of milk, fluid milk and manufactured milk products within British Columbia.



#### **BC Wine Grape Council**

The BC SWP identifies and promotes sustainable practices for grape growing, wine production, and winery hospitality services that will support a viable, competitive and continually improving wine industry in British Columbia.

#### **BC Wine Institute (BCWI)**

The BC Wine Institute promotes and is responsible for marketing the Wines of British Columbia brand and acting as the voice of BC's wine industry and advocating to government on wine industry issues on behalf of its members.

#### **Canadian Association of Farm Advisors (CAFA)**

CAFA is a national, non-profit professional umbrella organization dedicated to assisting farm families and farm businesses by increasing the skills and knowledge of farm advisors and consultants.

#### **Certified Organic Association of BC (COABC)**

The COABC represents all certified organic growers in BC at the BC Agricultural Council. It also regulates and provides inspection services to organic farmers and processors in the province of BC.

#### Farm Management Canada

A national umbrella for Canadian farm business management activity, devoted exclusively to the development and delivery of education through events, conferences and webinars, advanced business management information, tools and resources to position Canada's farmers for success.

#### Manufacturing Safety Alliance of BC

The Manufacturing Safety Alliance of BC is the health and safety association for manufacturers and food processors in British Columbia. They help to transform the safety culture of organizations by guiding the implementation of effective occupational health and safety management systems. They can help you develop and engage your team in a safety management system that protect workers, boosts productivity, and reduces your WorkSafeBC insurance costs.

#### **Oliver Osoyoos Wineries Association (OOWA)**

A non-profit organization with a goal to develop the wine industry in Oliver and Osoyoos through education and promotion. The OOWA consists of 43 wineries, united in drawing recognition to the superb terroir of their region.

#### Small Scale Food Processors' Association (SSFPA)

The SSFPA promotes the interests of small scale and cottage food processors in the province. It



also provides food safety training.

#### **North American Farm Direct Marketing Association**

The North American Farmers' Direct Marketing Association (NAFDMA) advances the prosperity of its members and the farm direct marketing industry through networking, participation, education, and innovation.

#### **Young Agrarians**

Growing the next generations of farmers and food lovers in Canada! Young Agrarians is a grassroots initiative made up of agriculturalists and media conspirators' intent on growing food sustainably. Inspired to build a network to celebrate, connect and recruit young farmers. The Young Agrarians are young agriculturalists, farmers, urban farmers, market and community gardeners, community groups and academics, organizations and the public who want to ecologically rebuild, promote and inspire the agriculture of our Canada.

## **Education**

#### Agri-Food Management Excellence, Inc (AME)

Offering management, strategic planning, custom programs and risk management courses for primary producers, farm operators/managers, senior managers and executives in the agri-food sector.

#### **Sustainable Tourism Certification**

This certification program offers a third party assessment and recommendations to tourism businesses on how to make their operations more sustainable, while still delivering a high quality of service.

#### The Countryside and You – How to be a Farm Friendly Neighbor

If you are new to an agricultural area or a new farming operation moves into your community, this document may be useful to explain or clarify farming activities that you may expect to encounter. Several typical farm practices are described in alphabetical order. If you have additional questions or concerns, a list of agencies and organizations is provided that may be able to help you.

## Support Businesses

#### **Container World**

A 40,000 square foot warehouse with 25,000 dedicated to long term wine and beverage storage, with security and temperature control technology. The company offers pickup and delivery services. Wineries may have their products shipped anywhere in the world.



#### **Mobile Juicing**

mobilejuicing.com is a locally owned and operated mobile juicing business, making great tasting juice from your fruit. Their clean, professional service provides you with your pasteurized, packaged apple juice, ready for resale or personal use. They are HACCP certified.

#### Soil Mate

A business planning assistance service and farm to table social networking site pairing consumers with farmers, farmers' markets and wineries. The site allows farmers to blog, put up photo galleries, feed in social media similar to their own website.

## **Publications & Directories**

Agriculture/AgriFood Canada Newsletter Agrifood Trade Service Bulletin BC Food Processors Assoc. Newsletter BC Specialty Food Directory Country Life in BC Magazine Farmwest Investment Agriculture Foundation News Marketing on the Edge: A Marketing Guide for Progressive Farmers Modern Agriculture New Farm Start Up Guide Orchard and Vine Magazine Rooted in Strength - Mental Health Resource Rural Opportunities Network Buyers & Sellers Directory Small Farm Canada

## Find Local Food - Farmers Markets & Websites

BC Farmers Market Trail Get Local BC Soilmate Specialty Food Directory The Field Guide

This Guide Produced by:

Central Okanagan Economic Development Commission 1450 K.L.O. Road Kelowna, BC V1W 3Z4

Tel. 1-877-332-2673 Email: <u>info@investkelowna.com</u>

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## Web: www.investkelowna.com