

CCGA 2025 Cash Advance Operations Report: Making an Impact for Farmers

Providing access to financing that helps farmers navigate the unique dynamics of Canadian agriculture.

Our history. For more than 40 years, CCGA has been an official administrator of the Government of Canada's Advance Payments Program, providing working capital financing to help farmers navigate the unique dynamics of Canadian agriculture. The Advance Payments Program is a federal program administered by CCGA. It offers Canadian farmers marketing flexibility through interest-free and low-interest cash advances.

Today, CCGA continues its work as a leading APP administrator, providing annual working capital financing for over 10,000 Western Canadian farmers. CCGA issues cash advances on more than 50 commodities including all major and most minor field crops, large and small livestock, as well as niche commodities.

Serving western Canadian farmers. Described by farmers as a “game changer”, CCGA's delivery of cash advances helps crop and livestock farmers each year better manage cash flow, market their commodities on their own timeline, and reduce their financing costs. For the 2025 program, CCGA injected \$3 billion of working capital financing into western Canadian farm businesses through its administration of [Advance Payments Program](#) cash advances.

Designed specifically for farmers, a cash advance offers flexibility that fits with each farm's needs, along with no-interest and low-interest financing.

What sets CCGA apart is the ability to achieve exceptional customer satisfaction levels each year because of a focus on customer feedback and steady, continual service improvements.



“The changes we implement frequently grow from conversations with farmers. We know we're hitting the target when they come back and tell us a cash advance is a ‘game changer’ for their farm, giving them greater financial flexibility and the ability to balance cash flow needs with marketing plans.”

*Dave Gallant, Vice-President
Finance & Operations*

Highlights from the 2025-26 program year include:

1. Implemented mid-season program changes to the interest-free portion of cash advances, ensuring eligible farmers received the maximum interest-free benefit with minimal disruption.
2. Found new ways to share knowledge, including a new series of 12 "[Farmers Ask Us](#)" videos, answering farmers' most frequently asked questions, from what is a cash advance to how do I calculate a repayment?
3. Gathered feedback through customer surveys, phone conversations, and farmer events that directly influence improvements that make applying for, managing, and repaying an advance simpler and more efficient.

CCGA 2025-26 Cash Advance Operations

APP Revenues	\$ 34,336,810
APP Expenses	\$ 32,225,149
APP Net Operating Income	\$ 2,111,661