



# HELPING FARMERS INNOVATE AND EXPAND

The *Canadian Agricultural Loans Act (CALA)* Program

## WHAT IS THE CALA PROGRAM?

A loan program for farmers and agricultural co-operatives.



**CALA LOANS ARE ADMINISTERED THROUGH YOUR LOCAL FINANCIAL INSTITUTIONS.**

## WHAT ARE THE BENEFITS?

- Up to \$500,000 per farm operation.
  - \$500,000 for purchasing land and constructing or improving buildings.
  - \$350,000 for all other eligible loan purposes such as purchasing farm equipment and breeding livestock.
- Up to \$3 million per agricultural co-operative.
- Low interest rates and down payments with flexible repayment options.
- Incentives for beginning and start-up farmers.



For more information about the CALA program and how to apply, visit [www.agr.gc.ca/CALA](http://www.agr.gc.ca/CALA) or call us toll-free at **1-866-367-8506**.