

AAFC AgrilInvest Agriwebinar

March 19, 2025

1. What portion of AgrilInvest savings is taxable when withdrawn?

- A. AgrilInvest accounts are comprised of two parts. Fund 1 is your deposits and Fund 2 is for the government contributions and interest. When you withdraw your money from your AgrilInvest account, funds are withdrawn from your account in the following order:
- Fund 2 - government contributions and interest (included in income for tax purposes)
 - Fund 1 - your deposits (not taxable)

2. Could you explain what counts as a commodity expense?

- A. Allowable Net Sales (ANS) are your gross sales minus purchases of your allowable commodities. Allowable commodity purchases include feed, seed, plants and livestock.

3. Est-ce qu'on reçoit plus d'agriculteurs lorsqu'on a plus de dépense ? (Do we receive more farmers (government funds ?) when we have more expenses?)

- A. Your deposit is based on a percentage of your Allowable Net Sales. Allowable Net Sales are the gross sales minus purchases of your allowable commodities. Therefore, the more purchases you have, the lower your ANS will be which impacts the matchable deposit.

4. The government 1% contribution is calculated on your deposit, correct? ie if you are only depositing a portion of your allowable net sales, the government portion be 1% of what you actually deposit?

- A. Your deposit is based on a percentage of your Allowable Net Sales (ANS). Allowable Net Sales are the gross sales minus purchases of your allowable commodities.

Producers can deposit up to 100 percent of their ANS into their AgrilInvest account, although any deposits over 1 percent do not receive matching government contributions.

For example:

- Allowable Net Sales (ANS) = \$100,000
 - If you deposit 1% of your ANS = \$1,000, you will receive a matching government contribution of \$1,000.
 - If you deposit 100% of your ANS = \$100,000, you will still only receive a matching government contribution of \$1,000.

5. What is the accrued interest rate for leaving the money in the account?

- A. The interest rate paid by the financial institution on funds held in an AgrilInvest account is determined by the institution and must be similar to or better than rates offered on standard savings accounts. Therefore, interest rates on AgrilInvest accounts may vary between financial institutions and you may choose to seek out the best rate available.

For information on your AgrilInvest account options and the interest rate paid on the account, contact any of the participating financial institutions. A list of participating financial institutions is available on the AgrilInvest website at <https://agriculture.canada.ca/en/programs/agriinvest>.

6. What is the benefit to deposit more than the matched amount? Is it to earn interest only?

- A. While only your deposits of up to 1% of your Allowable Net Sales (ANS) receive a matching government contribution, interest you earn in your AgrilInvest account would be based on your account balance. Therefore, some producers may choose to deposit more into their account in order to earn more interest.

7. Are all financial Institutions recognized to administer this program?

- A. A list of participating financial institutions is available on the AgrilInvest website at <https://agriculture.canada.ca/en/programs/agriinvest>.

8. What is the process to move the AgrilInvest account from one financial institution to another/Is there an easier process to transfer your AgrilInvest between FI's? Other than call, get the form mailed, then mail the form back?

- A. In order to move your AgrilInvest account from one financial institution to another, you must call AAFC to request an AgrilInvest Account Transfer form. Once you receive the form in the mail, you can take it to your new financial institution to open your AgrilInvest account and have your funds transferred. Call AAFC toll-free at 1-866-367-8506 to request the AgrilInvest Account Transfer form.

9. I received my pin back in March 2024, I have not gotten any further in setting up account. Is the pin still good at this point one year out?

- A. Yes, your Participant Identification Number (PIN) is still valid. You will need to supply your PIN on your program forms and when submitting any correspondence to the AgrilInvest administration.

We also encourage you to sign up for My AAFC Account to access your account information online and to keep up to date with your file and any correspondence. To sign up, please visit the website at [Sign in to Agriculture and Agri-Food Canada online services - agriculture.canada.ca](https://agriculture.canada.ca/en/programs/agriinvest).

10. If one farmed & had an account, but stepped away from the industry for a space, account closed - would the original PIN still be valid or would it require filing anew?

A. Your Participant Identification Number (PIN) is still valid. You do not require a new PIN.

11. We are looking to enroll in AgrilInvest. We are also looking at transitioning from partnership to incorporated. Should we wait until we incorporate later in the year or enroll now as a partnership? What is the process to transfer AgrilInvest to the corporation?

A. There is no enrollment process for AgrilInvest. To participate, you simply need to submit your program form. The deadline to submit your 2024 program year forms is September 30, 2025 (initial deadline) and December 31, 2025 (final deadline with penalty).

When submitting forms, you must apply to the program the same way you filed for taxes. Therefore, if you are applying for the 2024 program year and you filed your taxes as an individual in a partnership, then you would apply to AgrilInvest the same way. If you incorporate during your 2025 fiscal year and file your taxes for 2025 as a corporation, you would submit your 2025 AgrilInvest forms as a corporation. There is additional important information regarding your AgrilInvest account and incorporating. For further information, please visit the AgrilInvest website at <https://agriculture.canada.ca/en/programs/agriinvest/step-5-managing-your-account> or contact the AgrilInvest administration toll free at 1-866-367-8506.

12. How do you qualify for more than one account?

A. A participant may only have one AgrilInvest account.

13. Over the last few years my accountant has struggled to submit our information being in Alberta. We are a complicated structure - a partnership owned by two corps with 1% still personal between two partners. Was hard for accountant to submit from Alberta for the 1% partner AgrilInvest accounts as AFSC in Alberta only does corps not personals. We actually missed a year on deposits because we could not get the deposit info.

A. Without a bit more detail, this is a difficult issue to address. However, corporations farming in Alberta would use the Alberta forms for submitting their income and expenses for AgrilInvest. The forms are submitted to the Alberta administration and they send the information electronically to the AgrilInvest administration.

If you also file farming income as an individual in that partnership, you would use the joint form for individuals to participate as a partner in the partnership. Form T1163, *Statement A* -

AgriStability and AgrilInvest Programs Information and Statement of Farming Activities for Individuals is a joint form used for AgriStability, AgrilInvest and for tax purposes. This form can be submitted directly to the Canada Revenue Agency (CRA) by mail or can be submitted electronically (i.e. e-file). That information is then sent to the federal administration for AgrilInvest purposes and to your provincial administration for AgriStability purposes.

14. How does applying for AgrilInvest affect the filing of my T2042?

- A. Producers who want to participate in AgriStability or AgrilInvest do not file a T2042 form. Rather, Form T1163 or T1273 (depending which province you farm in) are used to report your farming income and expenses for both tax purposes and program purposes. The T2042 is only used by producers who do not wish to participate in AgriStability or AgrilInvest.

15. Our fiscal year-end is February 28. With the change in deadlines, what is the new initial deadline for our operation?

- A. A producer's fiscal year end does not impact the deadline for submitting program forms. The deadline for submitting your 2024 program year form is September 30, 2025 (initial deadline and December 31, 2025 (final deadline with penalty). For your 2025 program year, the deadlines to submit your forms will be June 30, 2026 (initial deadline) and September 30, 2026 (final deadline with penalty).

16. If you have a mid-year end ex July 2025 that is between the deadlines, how does that work?

- A. A producer's fiscal year end does not impact the deadline for submitting program forms. The deadline for submitting your 2025 program year form is June 30, 2026 (initial deadline) and September 30, 2026 (final deadline with penalty).

17. Corporate December year ends could have a challenge in meeting the June 30 deadline of the following year without penalties. Is this correct?

- A. The deadline for submitting your 2025 program year form is June 30, 2026 (initial deadline) and September 30, 2026 (final deadline with penalty). The earlier deadline better aligns with the deadline in place for filing your taxes.

18. Do you need to have completed one full fiscal year in order to apply for AgrilInvest?

- A. To be eligible to participate in AgrilInvest, generally you must:
 - farm in Canada
 - file an income tax return reporting farming income (loss) to the Canada Revenue Agency by the final filing deadline for the program year
 - file an AgrilInvest form reporting sales and purchases of allowable commodities by the final filing deadline for the program year.

There is no requirement for completing a full fiscal year to be eligible.

19. Can I participate in AgrilInvest if my farm was planted in 2020 and our first harvest was in 2022 with small crop for a few years?

A. To be eligible to participate in AgrilInvest, generally you must:

- farm in Canada
- file an income tax return reporting farming income (loss) to the Canada Revenue Agency by the final filing deadline for the program year
- file an AgrilInvest form reporting sales and purchases of allowable commodities by the final filing deadline for the program year.

There is also a minimum deposit amount. You must have Allowable Net Sales of at least \$25,000 to make a deposit. Based on this limit, the minimum deposit you can make is \$250.

20. Do beverage producers qualify for this program? I am assuming Farmers who also have value-added beverage products would qualify for this program.

A. To be eligible to participate in AgrilInvest, generally you must:

- farm in Canada
- file an income tax return reporting farming income (loss) to the Canada Revenue Agency by the final filing deadline for the program year
- file an AgrilInvest form reporting sales and purchases of allowable commodities by the final filing deadline for the program year.

AgriStability is not intended to cover the processing or manufacturing of agricultural commodities as these are not considered farming. However, in certain circumstances, the agricultural products that you produce and process on your farm may also be eligible. For information on eligible commodities, visit the AgrilInvest website at <https://agriculture.canada.ca/en/programs/agriinvest/resources/agriinvest-fact-sheets#a1>.

21. Have an issue with their AgrilInvest account – it's not recognized by AgriCorp.

A. AgrilInvest is delivered by the federal administration for producers in Yukon, Northwest Territories and in all provinces except Quebec. Please contact the AgrilInvest administration at 1-866-367-8506 for help with your AgrilInvest account.

22. Can you please review how the ANS is calculated for the AERA requirements? Are allowable expenses (total D) also deducted from sales or is it just commodity purchases (Total C)

- A. Allowable Net Sales (ANS) are the gross sales (total a) minus purchases (total c) of your allowable commodities. Allowable expenses that are used for AgriStability are not included in the ANS calculation.

Starting in the 2025 program year, if your average Allowable Net Sales (ANS), before the ANS limit is applied, is \$1 million or more for the previous 3 program years (2022, 2023 and 2024), you must have an eligible and valid agri-environmental risk assessment to receive matching government contributions.

23. Will the notifications for farms who are required to submit an AERA continue to be sent to farms in subsequent years?

- A. Yes, the AgriInvest administration will continue to notify producers who will be required to have an agri-environmental risk assessment (AERA) in place for the program year.

24. Is there a template for the AERA?

- A. There is no template for an agri-environmental risk assessment (AERA).

25. My understanding was that to be accepted, the EFP needed to be at least our 4th Edition in Ontario (available since 2013) and that 3rd Editions completed previous to that would not qualify. Is that still correct?

- A. Producers with an average Allowable Net Sales (ANS) of \$1 million or more for the previous 3 program years must have an eligible and valid agri-environmental risk assessment to receive matching government contributions. Therefore, for the Ontario Environmental Farm Plan (EFP), the most recent edition would be required to be considered valid.

26. How often does the EFP need to be reapproved by the government?

- A. You must submit a declaration every year that your average ANS (before the ANS limit is applied) is \$1 million or more, unless you have an eligible agri-environmental risk assessment that is valid for more than one fiscal year. In these cases, you will not need to resubmit a declaration until the EFP on file has expired.

27. What if my EFP doesn't have an expiry date?

- A. If you got your agri-environmental risk assessment before or during your 2025 fiscal year, and it doesn't have an expiration date, then the assessment will be considered valid for the 2025 program year.

28. Does the VBP+ PROGRAM qualify?

- A. Yes. Under Canadian Roundtable for Sustainable Beef (CRSB) approved certification bodies includes Verified Beef Production Plus, Where Food Comes From Inc., and Ontario Corn Fed Beef Quality Assurance Program.

29. Is there a document that my 4R designated Agronomist can fill out for farmers to meet this criteria or does she just provide a nutrient plan for us.

- A. If you are choosing to [use](#) a 4R agri-environmental risk assessment (AERA) for your farm, you would need to get the nutrient management plan from your 4R designated agronomist.

30. I am trying to understand who/where I can get a Agri-Environmental Risk Assessment from. Can you provide an example?

- A. The following agri-environmental risk assessments are eligible for AgrilInvest:
- Canadian Roundtable for Sustainable Beef (CRSB) Sustainable Beef Production Standard
 - Certified Organic
 - Environmental Farm Plan
 - Nutrient Management Plans (such as manure management)
 - Nutrient Management Plans from 4R Designated or Certified Experts
 - Saskatchewan agri-environmental risk assessment
 - Plan agroenvironnemental de fertilisation
 - Plan d'accompagnement agroenvironnemental

AgrilInvest is not directly involved with the delivery of the agri-environmental risk assessments. You'll need to determine which agri-environmental risk assessment is available in your province and appropriate for your commodity type.

31. So we have to pay someone to do the assessment? We can't do it ourselves?

- A. If your average ANS (before the ANS limit is applied) is \$1 million or more, you must get one of the following risk assessments to be eligible for AgrilInvest:
- Canadian Roundtable for Sustainable Beef (CRSB) Sustainable Beef Production Standard
 - Certified Organic
 - Environmental Farm Plan
 - Nutrient Management Plans (such as manure management)
 - Nutrient Management Plans from 4R Designated or Certified Experts
 - Saskatchewan agri-environmental risk assessment
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 - Plan d'accompagnement agroenvironnemental

32. A lot of our clients are having issue finding the declaration and uploading it - can they upload their risk assessment statement of completion?

- A. Yes, they can upload their agri-environmental risk assessment (AERA) to their My AAFC Account.

33. In completing the AERA, is there in terms of assessment, a pass or fail in terms of your level of enviro risk? as in areas where you will have to meet an standard to receive the matching contribution? Can you be refused upon assessment?

- A. The agri-environmental risk assessment must be valid at any point during the program year for which it applies and cover a reasonable portion of your production. While there are no standards you must meet, the agri-environmental risk assessment must be specific to an individual farm's operation, support a producer in assessing their relevant environmental risks and mitigation measures and provide formal documentation that the producer has used that tool (for example, through a certificate of completion).

34. Does an AERA have to be filed every year?

- A. You must submit a declaration every year that your average ANS (before the ANS limit is applied) is \$1 million or more, unless you have an eligible agri-environmental risk assessment that is valid for more than one fiscal year. In these cases, you will not need to resubmit a declaration until the AERA on file has expired.

35. If you do have 2 accounts, do you need to have 2 separate AERAs? Or can you have a single EFP as an example that covers both operations.

- A. If you have 2 separate farming operations (each file their own taxes) and each operation participates in AgrilInvest separately, then each individual farming operation would be required to have an eligible and valid agri-environmental risk assessment (AERA) in place, if they each have an average Allowable Net Sales (ANS) of \$1 million or more.

36. Will the AERA eventually be applied to producers with ANS <\$1million.

- A. At this time, this requirement only applies to operations with an average Allowable Net Sales (ANS) of \$1 million or more. It is unknown whether the agri-environmental risk assessment (AERA) requirement will change under subsequent agriculture framework agreements.

37. If a producer has been receiving the \$10,000 in 2022-2023-2024, but for the 2025 program has incorporated is a AERA required?

- A. If you have average Allowable Net Sales (ANS) of \$1 million or more and roll over your operation into a corporation in the 2025 program year, you may be required to have an eligible and valid

agri-environmental risk assessment (AERA) in place. Please contact the AgrilInvest administration at 1-866-367-8506 for any questions.

38. Will an AERA be required for producers who have reached the \$10,000 matchable amount for the first time in the 2025 program year?

- A. The calculation to determine if a producer is required to have an eligible and valid agri-environmental risk assessment (AERA) for 2025 is based on the average Allowable Net Sales (ANS) from the 3 previous program years (2022-2024). Therefore, if your farming operation did not have an average ANS of \$1 million or more in those years, you will not be required to have an AERA in place for 2025, even if your 2025 program year ANS is \$1 million or more.

39. What if we have a group of companies in a partnership or Joint Venture type of arrangement and the individual companies files and submits a Statement A in their individual farm company. If the Joint Venture that the Company is a part of has a valid agri-environmental risk assessment, will that work for the individual company?

- A. Each partner with an average ANS of \$1 million or more must submit a declaration confirming they have an eligible and valid agri-environmental risk assessment (AERA). However, if you are required to submit proof (e.g. certificate) that you have an eligible and valid AERA, only one of the partners in the partnership would be required to have the AERA.

For a joint venture, each producer involved in the joint venture with an average ANS of \$1 million or more must submit a declaration confirming they have an eligible and valid agri-environmental risk assessment (AERA). Additionally, each producer with an average ANS of \$1 million or more must be able to show proof, if asked, that they have an eligible and valid AERA.

40. If 3 people are in a partnership and the total ANS is over 1 million, but each partner is getting 1/3 of the matchable do the need an AERA.

- A. Each partner with an average ANS of \$1 million or more must submit a declaration confirming they have an eligible and valid agri-environmental risk assessment. The calculation of the average Allowable Net Sales (ANS) is based on each partner's share in the partnership, not based on the partnership itself.

41. Where an informal partnership exists, is one Environmental Farm plan sufficient for all partners?

- A. Each producer with an average ANS of \$1 million or more, involved in an informal partnership, would be required to have an eligible and valid agri-environmental risk assessment (AERA) in place.

42. If a new participant for the 2025 program year has over 1 million ANS will they need an AERA (no prior years to take an average from)

- A. The calculation to determine if a producer is required to have an eligible and valid agri-environmental risk assessment (AERA) for 2025 is based on the average Allowable Net Sales (ANS) from the 3 previous program years (2022-2024). Where ANS was not calculated under AgrilInvest for 1 or more of the 3 preceding program years, the average ANS will be calculated using the year(s) available. If no years are available, the average ANS will be considered zero. Therefore, if you are a new participant for AgrilInvest in the 2025 program year, you will not be required to have an eligible and valid agri-environmental risk assessment (AERA) in place for 2025.

43. What if your 2025 year end is passed, but we don't have an assessment yet?

- A. If you were notified by the AgrilInvest administration that you should have an eligible and valid agri-environmental risk assessment (AERA) in place, you may be ineligible for AgrilInvest benefits. However, if there were valid reasons why you could not get an AERA before your 2025 fiscal year end, the administration may, on a case-by-case basis, allow some flexibility.

44. Can you please explain again the timing of when the AERA needs to be done? Our y/e is April 30th. Thank you.

- A. Producers with an average Allowable Net Sales (ANS) of \$1 million or more for the previous 3 program years must have an eligible and valid agri-environmental risk assessment (AERA) to receive matching government contributions. Based on your 2025 fiscal year end, if you have average ANS of \$1 million or more, you would need to have an eligible and valid AERA in place by April 30, 2025 to receive a matching government contribution for the 2025 program year.

45. If AgrilInvest is not affiliated with any of the environmental risk assessments, why is the program now requiring the assessment to qualify for the AgrilInvest program?

- A. Under the Sustainable Canadian Agricultural Partnership, there is a commitment by governments to integrate climate risk management, environmental practices and climate readiness into business risk management programming that would encourage awareness and action to help producers respond to the challenges of climate change. The agri-environmental risk assessment is a way to support positive environmental outcomes.

46. What is the benefit to the producer completing the AERA? Are they going to get an enhanced matching?

- A. If your average Allowable Net Sales (ANS), before the ANS limit is applied, is \$1 million or more for the previous 3 program years, you must have an eligible and valid agri-environmental risk

assessment (AERA) to receive matching government contributions. If you are required to have an AERA in place but do not get one, you will not receive matching government contributions.

47. Our agri invest accounts are for individuals but our VBP+ certification is for our farm as a whole will that matter?

- A. There is not enough details regarding your situation to provide an appropriate response as it would depend if you are involved in a partnership or other type of business arrangement. Generally, each individual that participates in AgriInvest with an average Allowable Net Sales (ANS) of \$1 million or more is required to have an eligible and valid agri-environmental risk assessment. Ideally the certificate or documentation should be in the legal name of the individual or corporation (same name used when filing your taxes).

48. Will producers with year ends early in the 2025 calendar year (ie Jan 31/25 yearend) have to have a valid risk assessment effective prior to their fiscal yearend date?

- A. The AgriInvest administration has been sending letters out to producers who have participated in AgriInvest previously where they appear to have an average Allowable Net Sales (ANS) of \$1 million or more, or are close to that threshold, to let them know they may need to have an eligible and valid agri-environmental risk assessment (AERA) in place before their 2025 fiscal year end. Producers with a January 2025 fiscal year end should have received this letter in August. Therefore, the expectation is that they would have an AERA in place at some point before their 2025 fiscal year end. However, if there were valid reasons why you could not get an AERA before your 2025 fiscal year end, the administration may, on a case-by-case basis, allow some flexibility.

49. Who administers/provides Agri-Environmental Risk Assessments in PEI? What is the cost to have one done?

- A. AgriInvest is not directly involved with the delivery of the agri-environmental risk assessments. You'll need to determine which agri-environmental risk assessment is available in your province and appropriate for your commodity type. You'll need to contact the provider to determine any cost associated with getting the agri-environmental risk assessment.

50. Are we following/defining as per a provincial risk assessment or a federal assessment?

- A. The following risk assessments are eligible for AgriInvest:
- Canadian Roundtable for Sustainable Beef (CRSB) Sustainable Beef Production Standard
 - Certified Organic
 - Environmental Farm Plan
 - Nutrient Management Plans (such as manure management)
 - Nutrient Management Plans from 4R Designated or Certified Experts

- Saskatchewan agri-environmental risk assessment
- Plan agroenvironnemental de fertilisation
- Plan d'accompagnement agroenvironnemental

51. If I get soil tests done annually, would that work as an agri environmental risk assessment?

- A. The following risk assessments are eligible for AgriInvest:
- Canadian Roundtable for Sustainable Beef (CRSB) Sustainable Beef Production Standard
 - Certified Organic
 - Environmental Farm Plan
 - Nutrient Management Plans (such as manure management)
 - Nutrient Management Plans from 4R Designated or Certified Experts
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 - Plan d'accompagnement agroenvironnemental

52. How can producers most easily meet the new requirements for an environmental assessment for AgriInvest?

- A. If your average Allowable Net Sales (ANS), before the ANS limit is applied, is \$1 million or more for the previous 3 program years (2022-2024), review the list of eligible agri-environmental risk assessments to determine which one would be appropriate for your farming operation. Reach out to a provider of the AREAs to start the process of getting certified or accredited.

53. Est-ce que ce sont des programmes administrés par Financement Agricole Canada?

“Are these programs administered by Farm Credit Canada?”

- A. AgriInvest is delivered by the federal government in Yukon, Northwest Territories and in all provinces except Quebec. In Quebec, it is provincially delivered by [La Financière agricole](#).

AgriStability is federally delivered in Yukon, Northwest Territories, Manitoba, New Brunswick, Nova Scotia and Newfoundland and Labrador. It is provincially delivered in British Columbia, Alberta, Saskatchewan, Ontario, Quebec and Prince Edward Island.