

## Let Your Local Beef Breeder Co-operative Work for You!

## What the Co-operative Does for You

## Additional Costs to Members May Include

### A Simple Four Step Process:

1. Beef producer applies to the co-operative's board of directors\* for membership.
2. After becoming a member, producer applies for a purchase order for the amount of anticipated breeding livestock purchase, loan of \$75,000+ depending on the co-operative.
3. Once the member receives purchase order, breeding livestock may be purchased.
4. The co-operative facilitates the payment for the breeding cattle.

\* Each co-operative has a board of directors, which is made up of local beef producers who are also members.

- ▶ Attractive interest rate.
- ▶ Annual payments with loan financed over five years.
- ▶ Financing up to 100%.
- ▶ Loans may be obtained for replacement heifers, youthful cows or cow-calf pairs.
- ▶ Limited financial information required for application.
- ▶ Lending is based on producer's integrity and ability to feed and manage a cow herd.
- ▶ Co-operative supplies ID ear tags (not RFID), handles all paperwork for loan, administers all correspondence with the lender, and insures the cattle.

- ▶ Annual membership fee.
- ▶ 15% security deposit required. This deposit can be drawn upon by the co-op in the event there is a major shortfall in the co-op.
- ▶ Costs that may be included in the loan:
  - ▶ Processing fee
  - ▶ Co-op ear tags
  - ▶ Cattle insurance
  - ▶ PMSI registration

"Over the years, the program has helped me, and many young beef farmers, to develop successful breeding programs to support our herd management systems."  
- Dan Hoggart, Beef Farmer



## For More Information

- ▶ Membership Benefits
- ▶ Membership
- ▶ Financing

## Contact Us

**Barb Caswell**  
Supervisor of Provincial Programs  
Office: 519.824.0334  
Cell: 519.924.1731  
barb@ontariobeef.com

## Counties and Districts with Breeder Co-operatives

Algoma • Brant • Bruce • Carleton  
Dundas • Dryden • Elgin • Essex • Frontenac  
Glengarry • Grey • Haldimand • Hastings  
Huron • Kenora • Kent • Lanark • Leeds  
Lambton • Lennox & Addington • Manitoulin Island  
Middlesex • Norfolk • North Wellington • Oxford  
Perth • Prescott • Prince Edward • Rainy River  
Renfrew • Simcoe • Stormont • Thunder Bay



The Ontario Beef Breeder Co-operative Program  
is supported by the Beef Farmers of Ontario

# ONTARIO BEEF BREEDER CO-OPERATIVE PROGRAM

INSTRUMENTAL IN BUILDING  
ONTARIO BEEF HERDS!

