

# STRENGTH IN NUMBERS

T W E N T Y  
5



MEMBER REPORT 2025

**UFA and the UFA Foundation are proud to invest in local community programs, organizations and projects with a goal to educate, engage and enrich agricultural communities.**



**475** community initiatives

The UFA Agricultural Community Foundation (UFA Foundation) is a new, long-term commitment to strengthening the communities that sustain agriculture. In its first year of operations in 2025, the UFA Foundation supported local initiatives, partnerships and programs that helped

agricultural communities thrive. Built with a \$25-million endowment, the UFA Foundation provides stable, ongoing funding for programs such as Grassroots Giving, Major Partnerships and the Rural Communities Grant Program, which shared \$100,000 with community capital projects. With a goal of investing \$1 million annually, the UFA Foundation ensures reliable, lasting support for projects that make a real difference across rural Western Canada.

\$1,000,000 invested

2025 was an exceptional year for UFA. Together, our team achieved the highest earnings in our history and will deliver the highest patronage payout ever returned to our members – clear evidence there is strength in numbers. These results reflect the strength of our co-operative model and the unwavering loyalty of the members and customers who choose UFA every day.

We are proud of what we accomplished this year, from investing in our people and modernizing our digital tools to advancing major developments across our network. As we continue our expansion, we remain committed to delivering lasting value, supporting rural communities and ensuring UFA is a partner our members can count on for generations to come.

Thank you for the trust you place in UFA and the vital role you play in our shared success.



**\$2.2<sub>B</sub>**

**revenue** Compared to \$2.1B in 2024

**\$167<sub>M</sub>**

**EBITDA\*** Compared to \$150M in 2024

**\$365<sub>M</sub>**

**gross margin** Compared to \$339M in 2024

**\$83<sub>M</sub>**

**net income** Compared to \$63 M in 2024

**\$99<sub>M</sub>**

**capital invested** Compared to \$61M in 2024

\*Earnings before Income Tax, Depreciation and Amortization

**Last year was a major step forward in UFA's growth across Saskatchewan as we expanded our Petroleum Cardlock network and strengthened our presence in the Western Canadian agriculture basin.**

121

**Petroleum Agency & Cardlock locations**

Alberta 111 locations  
**Saskatchewan 10 locations**



**PETROLEUM RESULTS**

1.4B  
**litres sold**

Compared to 1.35 B in 2024

Our investment at Regina's Global Transportation Hub (GTH) placed UFA in one of the province's busiest logistics areas with direct access to rail and highway routes that support transport and agri-food operations. The GTH Cardlock was designed for high efficiency with wide access lanes, high-speed satellite pumps, overnight amenities, DEF, lubricant products and our premium Dieselex® Gold fuel. The new location enhances our ability to serve commercial fleets and aligns our co-operative with the continued growth of Saskatchewan's logistics and agriculture sectors.

New sites in Estevan, Humboldt and Melville continued this momentum. Estevan and Humboldt were built under UFA's agent model and offer a full suite of fueling options to support local and regional customers. Melville, an unmanned site supported by the Yorkton Petroleum Agency, provides reliable access to diesel, gasoline and DEF for east-central Saskatchewan. Together these locations reflect UFA's commitment to providing dependable fuel solutions where our members need them most and strengthen our service reach across the province.



In 2025, construction began on a new purpose-built Distribution Centre (DC) in Leduc that will increase storage capacity and strengthen efficiency across our entire network that is slated to open in 2027. With more space, upgraded equipment and room to grow, the new DC will support product availability and enhance service for members and customers. In Two Hills, work is progressing on a new Farm & Ranch Supply store that will introduce UFA's first Express model. This updated design brings the full feed category directly into the store, creating a more convenient and efficient shopping experience for members and customers. The existing location remains open throughout construction to ensure uninterrupted service with the new store expected to open in 2026. Together, these projects reflect UFA's focus on improving accessibility, supporting rural communities and investing in the future of agriculture.

## AGRIBUSINESS RESULTS

\$445M

sales

Compared to \$422 M in 2024

**Significant construction and development work continued across UFA's retail network this past year, marking important progress on projects that will benefit producers for years to come.**

One of the most meaningful milestones was the start of construction on UFA's first Farm & Ranch Supply store in Saskatchewan, located in Emerald Park just east of Regina. Thoughtfully designed around the needs of producers, the five-acre site includes a full-service farm store, building materials space, cold storage and a compact chemical building, all in a highly accessible location along Highway 1. Expected to open in the Spring of 2026, this new store signals UFA's commitment to expanding our retail presence in Saskatchewan and strengthening how we support producers in the province.

34

Farm & Ranch Supply stores



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**2026 PAYOUT FOR  
2025 PURCHASES\***

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- 6.5¢** per litre on Deselex® Gold
- 5.5¢** per litre on diesel
- 1¢** per litre on gasoline
- \$20** per bag of canola seed\*\*
- 3%** on other purchases\*\*\*

# 36.6¢

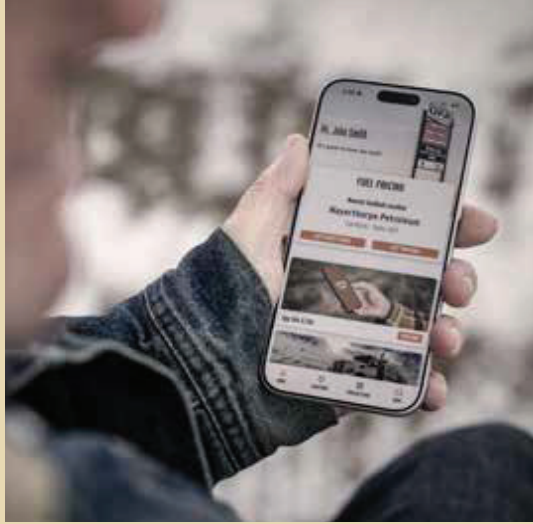
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**2027 PAYOUT FOR  
2026 PURCHASES\***

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\* Minimum purchase(s) of \$5,000 combined on all categories to qualify for patronage. Subject to UFA Board approval and ratification by the Assembly. \*\* Bag or bag equivalent. \*\*\* Exclusions include: Fuel, Canola seed, select Micro Technologies Feedlot Solutions products, select petroleum products, bulk fertilizer (other than micronutrients) and leased purchases.



In 2025, UFA continued to deliver value to our members and customers by improving access, clarity and flexibility across our programs and tools. Enhanced digital features in the UFA Mobile App provided clearer visibility into fuel pricing, transactions and member patronage and equity status, making it easier to track progress and manage accounts with confidence. Members also benefited from flexible credit options and financing programs that supported cash flow during peak seasons, reinforcing our commitment to practical on-farm support.



**UFA's culture is rooted in valuing people and investing in their growth. In 2025, UFA was again recognized as one of Alberta's Top Employers, for 14 consecutive years, a reflection of our ongoing commitment to creating an environment where our team feels supported and appreciated.**

Our scholarship program, designed to support post secondary students pursuing careers in agriculture, provides financial assistance, paid summer employment, mentorship and hands on experience at rural UFA locations, helping future leaders build skills and contribute to the communities we serve. Alongside this, UFA strengthened benefits for employees such as expanded mental health coverage and continued to recognize meaningful contributions through internal recognition programs. Together, these initiatives reflect our commitment to fostering a workplace where people feel valued, equipped to grow and proud to be part of the team.



At UFA, safety is more than a requirement. It's a reflection of who we are. Every day, we work with a deep sense of responsibility to ensure that everyone on our team returns home safe. Our commitment to Health & Safety is rooted in care, accountability and a culture where safety is a shared value across the co-operative, as demonstrated by our 2025 COR Audit score of 97%. We reinforce this mindset through clear expectations, strong internal policies and ongoing training and programs like SafeStart that help build awareness and reduce risk. Safety is embedded in how we work, how we support each other and how we continue to grow as a co-operative.

**34**

**Farm & Ranch Supply Stores**

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**121**

**Petroleum Agency & Cardlock locations**

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**6**

**Fertilizer Blending Facilities**

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**5**

**Provinces: Alberta, Saskatchewan,  
British Columbia, Manitoba and Ontario**

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**120,000**

**UFA Members**

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**44**

**Delegates represent members  
across 44 districts**

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**50,000**

**Eligible Voting  
Members**

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**118**

**Communities served**

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