



Disaster Assistance Loans

Application Form Primary Producers

v6 2/9/2019

Information checklist

The following information must be provided to QRIDA:	Provided with this form:	
Past 3 (three) Years' Financial Statements <ul style="list-style-type: none"> Including Profit and Loss Statement, Balance Sheet and depreciation schedules Cashbook figures are acceptable if financial statements have not been prepared Financials must be provided for the applicant entity and all associated entities 	Yes	No - state why:
Past 3 (three) Years' Personal Taxation Returns <ul style="list-style-type: none"> Returns for all associated individuals as prepared by your accountant 	Yes	No - state why:
Monthly Cash Flows for the Current Financial Year	Yes	
Monthly Cash Flows for the Next Financial Year	Yes	
Schedule of Account Details A copy of the form is to be completed by each of your lenders (including banks, credit unions, lease/finance companies etc.) and attached to this application . Please arrange for your lenders to return this form to you prior to submission of the completed application to QRIDA .	Yes	
Australian Tax Office (ATO) Integrated Client Account Statement Copy of the ATO Integrated Client Account Statement (previous 12 months) for the applicant / each member and all associated entities.	Yes	
Trust Deed	Yes	No - not a trust
Past 7 (seven) years sugar production history	Yes	Not applicable
Individual Disaster Stricken Property (IDSP) Certificate If the damage to your enterprise did not occur in a declared disaster area and you are applying on an individually disaster stricken basis, please attach an IDSP Certificate issued by the Department of Agriculture and Fisheries.	Yes	Not applicable

Please provide any additional information or documentation that you feel may support your application.

Which eligible disaster caused damage to your primary production enterprise? (Refer Disaster Assistance Scheme Guidelines)

Section 1 - Borrower details

Please select:	<input type="checkbox"/> Sole trader	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="checkbox"/> Partners	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="checkbox"/> Individual trustees	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="checkbox"/> Company directors	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="checkbox"/> Company	Please list Company Director's details above		
<input type="checkbox"/> Trust	Company/ Trustee name:			
	Trust name (if applicable):			
	If the Trustee is a Company, please provide the Company name and the Company Directors' names in the boxes above			
Trading name				
Borrower's ABN: <input type="text"/>				
Industry type (e.g. sugar cane)				



Section 2 - Contact details

Nominated contact person (from Section One) Telephone

Business telephone Fax Mobile Email address

Road address of enterprise: **Postal address of enterprise:** Please tick if same as road address

Postal name

Town/city State Postcode Postal address

Local Government area Town/city State Postcode

Accountant

Contact person Telephone Fax

Firm Email

Bank or financier

Contact person Telephone Fax

Firm Email

Section 3 - Payment details

Please provide your bank account details for payment of the assistance funds by Electronic Funds Transfer:

Bank Branch BSB

Account name Account Number:

Section 4 - Details of disaster

Please provide details of the disaster event which damaged your enterprise.

Details of livestock lost (if applicable)

Stock type/class	Number usually carried	Number on hand at time of disaster	Number of stock lost	Estimated cost of replacement
Total				

Details of crop damage (if applicable)

Crop type	Area (ha)	Tonnes/cartons	Estimated cost of replanting
Total			

Other property damage

Item lost or damaged (e.g. dams, irrigation equipment)	Details of loss/damage	Estimated cost of repairs/replacement
Total		

Do you hold an insurance policy for any losses suffered in the disaster event?

No Yes - if yes, please provide the following details of your claim:

Insurance company Claim amount

Details of claim

Claim outcome

Section 5 - Proposed disaster-related project and funding details

What restocking / replanting / replacement and/or carry-on costs will you incur as a result of the disaster? Please detail below.

Requirements (Note: include these costs in your cashflow projections - refer example page 10)	Cost
Requirements sub total	
Carry-on** (refer example page 10)	
Total	

How do you plan to fund the above requirements? Please detail below.

Funding (refer example page 10)	Amount
Peak closing bank balance shown on cash flow projection	
Less your contribution - cash or investments	
Less overdraft limit*	
Less other (please detail)	
Indicated QRIDA loan (please do not include proposed loan in your cashflow projection)	

*** You must use all liquid assets and available normal credit limits to be eligible for assistance under this scheme.**

Preferred terms and conditions					
Loan terms - Disaster Assistance (loan up to \$250,000)	years (maximum 10 years)	Interest only for:	One year	Two years	N/A
Repayment frequency	Monthly	Quarterly	Half yearly	Yearly	

Section 6 - Primary production property details

Please show all primary production land held by applicants either individually or jointly with partners, other persons or associated entities. Please copy and attach additional pages if you have more than one property.

Property name & address (if applicable)

Owned	Purchase date	Purchase price	Current market value
Leased	Lease payment (p.a.)	Expiry	Options

Registered owners

Title reference No or Lease No	Lot	Plan	Area (ha)
This property is	kms in a	direction from the town of	in the
Local Government area of	City/Shire/Regional Council.		

Soil types			
Type of standing timber			
Dryland cultivation	ha	Unimproved grazing	ha
Irrigated cultivation	ha	Unimproved/timbered	ha
Improved grazing	ha	Other (detail)	ha
Open downs	ha	Total area	ha
	Water licence no	Expiry date	
	Water allocation no (Water Act 2000)	No of allocated megalitres	
	Has allocation been assigned?	No	Yes - detail to whom:
	Unregulated source of storage details and megalitres		
Industry Data	Dairy licence number	Dairy processor	
	Sugar farm number	Sugar mill supplied	

Please provide details of any agistment or sharefarming arrangements including costs and agreement terms:

Section 7 - Primary production information

Livestock - Current Numbers & Carrying Capacity	Beef/Dairy		Sheep		Pigs		Other livestock		
	Herd breed:		Herd breed:			Current	Target	Herd breed:	
	Cows		Ewes		Sows				
	Heifers		Wethers		Gilts				
	Steers		Hoggets		Boars				
	Calves		Lambs		Growers				
	Bulls		Rams		Licensed for:	SPUs			
	Current Total		Current Total		No. of litters/ sow/year			Current Total	
	Carrying capacity		Carrying capacity		Av no. live piglets/litter			Carrying capacity	
	Breeders		Ewes		Av age @ sale	weeks			
Milkers		Total sheep (DSE)		Av weight @ sale	kgs				
Total beef (AE)									
Calving (%)		Lambing (%)		Farrowing (%)					

Sales	Livestock sold (e.g. wethers, steers, porkers)	Last Financial Year (20 Actuals)		This Financial Year (20 Actuals)		Next Financial Year Estimates		Year In - Year Out Estimates*	
		Number	Total (\$)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)
Purchases	Livestock purchased (e.g. wethers, steers, porkers)	Last Financial Year (20 Actuals)		This Financial Year (20 Actuals)		Next Financial Year Estimates		Year In - Year Out Estimates*	
		Number	Total (\$)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)
Dairy	Production results	Last Financial Year (20 Actuals)		This Financial Year (20 Actuals)		Next Financial Year Estimates		Year In - Year Out Estimates*	
	Average no. of milkers in daily production		Head		Head		Head		Head
	Total litres produced		Litres/annum		Litres/annum		Litres/annum		Litres/annum
	Gross milk proceeds								

Crop Information	Crop types	Last Financial Year (20 Actuals)			This Financial Year (20 Actuals)			Next Financial Year Estimates			Year In - Year Out Estimates*		
		Area (ha)	Total Yield	Total (\$)	Area (ha)	Total Yield	Total (\$)	Area (ha)	Total Yield	Total (\$)	Area (ha)	Total Yield	Total (\$)
	Sugar	Tonnes		Tonnes		Tonnes		Tonnes		Tonnes			
		CCS		CCS		CCS		CCS		CCS			
		Area (ha)		Area (ha)		Area (ha)		Area (ha)		Area (ha)			
		Total (\$)		Total (\$)		Total (\$)		Total (\$)		Total (\$)			
Wool	Months wool sold	Last Financial Year (20 Actuals)			This Financial Year (20 Actuals)			Next Financial Year Estimates			Year In - Year Out Estimates*		
	Number shorn												
	Total kgs												
	Yield %												
	Micron												
	Total \$												
Other	Product	Last Financial Year (20 Actuals)		This Financial Year (20 Actuals)		Next Financial Year Estimates		Year In - Year Out Estimates*					
		Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)				

Section 8 - Security

The Disaster Assistance Scheme requires all loan recipients to provide adequate security (preferably in the form of a property mortgage). Please outline your available security and mortgage arrangements should your application be successful.

Section 9 - Fishing information

Please copy and attach additional pages if more than one vessel.

Vessel name				Registered owner			
Construction				Boat mark		Boat make	
Australian Ships number	Current survey report attached	Yes	No	Draft		Beam	
Insured value	Copy of Insurance Certificate attached	Yes	No	Length		Age	
Licence no		Issuing authority		Endorsements			

Please provide a copy of any fishing licences with all endorsements including quota/effort units/TAC etc. If your licence is leased, please provide details of the owner.

Contact name		Telephone		Fax	
Address		Email			

Fishing	Product	Last Financial Year (20 Actuals)		This Financial Year (20 Actuals)		Next Financial Year Estimates		Year In - Year Out Estimates*	
		Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)

Additional information

If you would like to provide any additional information to support your application for assistance, please provide this below.

Section 10 - Statement of assets and liabilities

Please complete one statement of your **business and personal** assets and liabilities including those held individually or jointly with partners, other persons or associated entities. The Statement must include all assets you own and all debts you owe should be included.

Please tick if your statement of assets and liabilities is included in a separate template

Assets (show present fair market value)	\$	Liabilities (current amount owing)	\$
Cash at Bank		Overdraft (Limit:\$)	
Term Deposits			
		Term loans	
Farm Properties			
1. Land ha @ \$ /ha=\$ Buildings () \$		Other Loans (eg. Private Loans)	
2. Land ha @ \$ /ha=\$ Buildings () \$			
3. Land ha @ \$ /ha=\$ Buildings () \$			
Livestock (show type)		Stock Loans/Pastoral House	
Fishing Vessels			
Fishing Licences			
Plant and machinery		Hire Purchase, Leasing & Chattel Mortgage <i>(transfer total from table below)</i>	
Vehicles			
Crops (harvested, stored and unsold)		Entitlements Owing to Employees	
		Taxation Debt	
Accounts Receivable		Accounts Payable	
Debentures/Shares/Investments		Margin Loans	
Other Real Estate (show details)		Real Estate Loans (show details)	
Superannuation (current estimated value)		Personal Loans	
Life Insurance (estimated surrender value)		Credit Cards	
Other Assets (detail)		Other Liabilities (detail)	
Total Assets		Total Liabilities	

Hire purchase and lease repayment schedule

Item	Lender	Instalments					Lease residual		Total owing (a x b + c + d)
		(a) Instalment amount	Frequency e.g. monthly/ yearly	(b) No. of payments remaining	Date of final payment	(c) Overdue payments (Arrears)	(d) Amount	Due date	
Total owing (transfer total to 'Statement of Assets and Liabilities' above)									

Applicant authorisation

I/We hereby confirm that the above financial and other required documentation is included with this application.

I/We hereby authorise QRIDA to also notify the following person/firm/company of the decision of the application (optional):

Contact
person

Address

Firm

I/We hereby authorise QRIDA to obtain and disclose such information as considered necessary in relation to this application from my/our Accountants, Solicitors, Business Consultants, Commercial lenders (e.g. Banks and other Financiers), other Government Departments, Regional and Shire Councils, Suppliers, Processors, Credit Reporting Agencies or other agents.

I/We authorise QRIDA to email copies of loan documents to the email address listed in this application form, should my loan be approved.

I/We certify that all of the information provided in the whole of this application is true and accurate and discloses our correct financial position. I/We also agree to participate in a follow-up survey if requested.

All business owners, directors or trustees must sign below.

Applicant	Signature	Name	Position	Date
One				
Two				
Three				
Four				

Privacy

We understand and appreciate that our customers are concerned about their privacy and the confidentiality and security of any information that may be provided to us. QRIDA has always prided itself on its standards of confidentiality, and will continue those standards, in line with new privacy legislation. The personal information collected and maintained by QRIDA comprises your name, address, contact details and information specific to the support program. QRIDA may use your personal information in order to provide the services you require, administer and manage those services, and research and develop our services. Your personal information is also collected to advise or offer information on other support programs that may be relevant and of interest to you. If you do not wish to receive these offers or information, please call 1800 623 946 and ask for the Privacy Contact Officer. It should be noted that financial information received by QRIDA for the purposes of assessing eligibility and level of assistance under specific schemes of support, that may enable an individual to be identified, at no stage is divulged to any third party or government department.

Application and cashflow guidance

General guidance

QRIDA has Regional Area Managers based in Bundaberg, Cloncurry, Emerald, Innisfail, Kingaroy, Mackay, Rockhampton, Roma and Toowoomba who can assist you with any questions. To speak to your local Regional Area Manager, please contact QRIDA on **Freecall 1800 623 946**.

Please complete each section in the application form and forward it to QRIDA with the required attachments (listed on page 7). Incomplete applications or missing attachments are likely to cause delays in assessing your application and may result in the application being declined.

Cashflow guidance

The cashflow forms should be completed by those who understand the business best. This is usually the owners and operators of the business. Your Accountant or Financial Advisor may be able to assist, if needed.

A projected cashflow, in which you estimate as accurately as you can the income and expenses for a current/future period, is probably the most important tool your business can have. You should base your projections on your historical results (past financials) and your knowledge of what might be different this year and the following year. The ability to check your actual results with what you expected will assist you to make critical decisions about your business.

QRIDA requires a monthly cashflow for the current year, plus the next full financial year. Microsoft Excel versions of the cashflow form are available to download from the QRIDA website, www.qrida.qld.gov.au. If you utilise the Excel cashflow, the totals will automatically calculate and you may find it is easier to complete. If you have your own computer prepared cashflows, please feel free to send them instead.

Completing a cashflow

The steps below outline how to complete a QRIDA application cashflow:

1. Fill in your name and QRIDA Client Identification Number (if known) at the top of the form and complete the relevant year.
2. Income
 - Refer to your past financials for suitable headings or use those shown as a guide. Please note that livestock/stock sales are shown (not the profit), with purchases shown in the purchases section of the form. These monthly figures should agree with the total sales shown in Section 9 (page 4-5) of your application form.
 - All income should be shown, including personal wages, interest and dividends from investments, rents from properties, any other personal income, government assistance and all business income. Use your historical records to estimate when income will be received, but adjust for your knowledge of any changes to sales patterns or income receipts. Do not include the QRIDA loan amount you are applying for.
3. Expenses
 - Again you should refer to your past financials for suitable headings for your business. Please use the headings shown as a basic guide. These will also assist you with the timing of payments. Do not include non-cash items such as Depreciation or Bad Debts in your cashflow.
4. Purchases
 - Here you should include all your livestock/stock purchases in the months when you expect to pay for them. These figures should agree with the total purchases shown in Section 9 (page 4-5) of your application form. Capital purchases would include major items such as vehicles or equipment (the cash amount paid excluding lease/HP etc), major renovations or improvements, new fences, irrigation equipment etc. Please make a note of the type of capital purchase. Include in this section the costs to restore your business from Section 5 (page 2-3).
5. Other Expenses
 - Here you would list all of your:
 - lease, hire purchase or chattel mortgage payments - interest on overdraft or similar type of non reducing facility, and
 - total repayments on term loans, personal loans, private loans, housing loans and credit cards.

You also need to record your personal drawings, medical contributions and payments, education expenses for yourselves or dependants and life insurance payments.
6. Surplus or (Deficit)
 - This total will be automatically calculated if you are using the Microsoft Excel version of this form from the QRIDA website. If you are completing the form manually, please calculate the difference between Income and Expenses. If income is greater, you have made a surplus or profit. If Expenses are greater, you have made a (deficit) or loss.
7. Opening and Closing Bank Balances.
 - If completing the cash flow for the current year, the opening bank balance of your overdraft or operating account for July should be taken from your bank statement and adjusted if necessary for outstanding cheques. If completing the cash flow for the following or subsequent years, the opening bank balance will be the closing bank balance from the previous year's cash flow which you have completed.

The purpose of this calculation is to provide an estimate of your bank balance (the closing balance) at the end of each month, and indicate your peak debt or credit. The closing balance is calculated by adding the opening balance to the monthly surplus or (deficit), which then becomes the opening balance for the next month.

Example cashflow projection and requirements and funding tables

Client Name: Maroon Grazing				Client ID: 123456									
MONTHLY CASHFLOW FOR CURRENT FINANCIAL YEAR: JULY 2017 - JULY 2018													
Income	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Cattle sales		33,000		7,000		4,000		23,000		32,000		40,000	139,000
Fuel rebate					2,000						2,000		4,000
Agistment			5,000			5,000			5,000			5,000	20,000
Other													
Total Income		33,000	5,000	7,000	2,000	9,000		23,000	5,000	32,000	2,000	45,000	163,000
Expenditure - fixed and variable (amend, add or delete headings as necessary to suit your business - refer to past financials)													
Fixed costs	1,340	640	460	1,340	1,640	140	1,390	540	140	1,340	1,000	2,140	11,310
Livestock Exp - Dips/Sprays	100	560	200		120		265		115		700		2,060
Fodder & supplements			200				1,000					800	2,000
Freight & selling costs		2,000							3,500				5,500
Fuel & oil	100	100	600	100	120	300	100	100	500	100	100	100	2,320
Motor vehicle expenses			200			200			200		2,000	200	2,800
Repairs & maintenance		1,000			1,200			600			1,000		3,800
Salaries & wages	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	36,000
Sub total	4,540	7,300	4,360	4,440	6,080	3,640	5,755	4,240	7,455	4,440	7,800	6,240	66,290
Purchases													
Cattle (normal purchases)				32,000							32,000		64,000
Cattle (replacements)							20,000						20,000
Fencing repairs								38,000					38,000
Dam & road repairs								123,000					123,000
Sub total				32,000			20,000	161,000					245,000
Other expenses													
Lease/HP/Chattel Mortgage	220	220	220	220	220	220	220	220	220	220	220	220	2,640
Interest							100	100	100	10	300	50	660
Loan repayments	1,000	1,000	1,000	1,000	1,000	1,000	1,000	3,000	3,000	3,000	3,000	3,000	22,000
Personal living expenses	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24,000
Medical/education/insurance	500	500	500	500	500	500	500	500	500	500	500	500	6,000
Sub total	3,720	3,720	3,720	3,720	3,720	3,720	3,820	5,820	5,820	5,730	6,020	5,770	55,300
Total Expenditure:	8,260	11,020	8,080	40,160	9,800	7,360	29,575	171,060	13,275	10,170	45,820	12,010	366,590
Surplus (Deficit)	-8,260	21,980	-3,080	-33,160	-7,800	1,640	-29,575	-148,060	-8,275	21,830	-43,820	32,990	-203,590
Opening bank balance	-24,420	-32,680	-10,700	-13,780	-46,940	-54,740	-53,100	-82,675	-230,735	-239,010	-217,180	-261,000	
Closing bank balance	-32,680	-10,700	-13,780	-46,940	-54,740	-53,100	-82,675	-230,735	-239,010	-217,180	-261,000	-228,010	
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	

Overdraft limit \$50,000

Requirements (please detail)	Cost
Replacement of 100 head lost cattle @ \$200 head	\$20,000
Fencing repairs and replacement - 8 km @ \$4,750 per km	\$38,000
Dam and road repairs (as per quote attached)	\$123,000
Requirements sub total	\$181,000
Carry-on**	\$30,000
Total	\$211,000

Example one

Example two

Cost
\$20,000
\$38,000
\$123,000
\$181,000
0
\$181,000

Example One

** When the Indicated QRIDA Loan amount **exceeds** the Requirements Sub Total amount, the difference needs to be recorded against **Carry-On** to balance (e.g. the \$211,000 Indicated QRIDA Loan amount exceeds the \$181,000 Requirements Sub Total Amount by \$30,000.

Example Two

When the indicated QRIDA Loan is equal to or less than the Requirements Sub Total amount, there are no requirements for **Carry-On**.

Funding	Amount
Peak closing bank balance shown on cashflow projection	\$261,000
Less your contribution - cash or investments	nil
Less overdraft limit	\$50,000
Indicated QRIDA Loan	\$211,000

Amount
\$261,000
\$60,000
\$50,000
\$151,000

+ Schedule of Account Details

A separate copy of this form is to be completed by *each* of your lenders. Please arrange for your lenders to return this form to you before submitting your completed application form to QRIDA.
(Includes banks, finance companies, building societies, credit unions and private lenders. For applicants and *all* related entities)

Consent and Authorisation		Return Instructions
To: <i>(Bank/Financier name)</i> Please list below details of all my/our accounts held with your company and return this form to me/us according to the Return Instructions (shown to the right of this form). You are also authorised to discuss my/our accounts with QRIDA and provide any information QRIDA may request regarding my/our accounts. Name/Company/Firm: Applicant's Signature: Name/Company/Firm: Applicant's Signature:		Please return this form to me/us by: Fax: Email: Post:

Loan Accounts, Equipment Finance and Other Borrowings <i>(Debit Accounts)</i>										
Account name	Account BSB & Number	Facility Type	Balance	Limit	Interest Rate	Expiry Date	Repayment Amount	Repayment Frequency	Balloon or Residual	Arrears

Contingent Liabilities:

--	--	--	--	--	--	--	--	--	--	--

Savings Accounts, Term Deposits, Investment Accounts and other Asset Accounts <i>(Credit Accounts)</i>			
Account name	Account BSB & Number	Account Type	Balance

I/we confirm the above information is correct and confirm the account holder currently has the lender's support. Requests for additional funding and/or continued support will be considered in line with conditions prevailing at the time of any such request and the lender's usual credit requirements.

Branch address/stamp:			
Manager name:		Manager signature:	
Email address:		Phone number:	
		Date:	
		Fax Number:	

An additional Schedule of Account Details form is available on QRIDA's website

