



Drought Ready and Recovery Finance Loan Application Form

Existing client ID No

OR new client to QRIDA

v3 13/9/2022

Information checklist

The following information is required by QRIDA to assess your application <i>You may use your own templates or the templates available on the QRIDA website</i>	Provided with this form:	
Financial Statements - past 3 years <i>Including Profit and Loss Statement, Livestock Trading Schedule, Balance Sheet and Depreciation Schedules</i> NOTE: 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 - please state why:
Statement of Position <i>The statement of position must be as at the time of application</i>	Yes	No - please state why:
Personal Income / Tax Returns - past 3 years <i>Returns for all associated individuals and all associated entities as prepared by your accountant.</i>	Yes	No - please state why:
Farm Business Resilience Plan (FBRP) <i>A template is available at daf.qld.gov.au/drought-assist Note: if using your own format for the Farm Business Resilience Plan it must comply with the requirements for a Farm Business Resilience Plan available at daf.qld.gov.au/drought-assist/farm-business-resilience-plan</i>	Own template	FBRP template
Monthly Cash Flows for the Current and Next Financial Year (July-June) <i>Available at qrda.qld.gov.au/tools-resources/forms-downloads</i>	Own template	QRIDA template
Production Schedule(s) <i>Available at qrda.qld.gov.au/tools-resources/forms-downloads For sugar producers, please provide your last five years mill production records.</i>	Own template	QRIDA template Not applicable
Australian Tax Office (ATO) Integrated Client Account Statement <i>Copy of the ATO Integrated Client Account Statement (previous 12 months) for the applicant / each member and all associated entities. (An Accountant may assist in providing these statements).</i>	Yes	No - please state why:
Schedule of Account Details from all lenders <i>(see last page of this application form)</i>	Yes	No - please state why:
Copy of quotes to verify costs of drought ready or recovery activity/ies	Yes	Not applicable
Trust Deed (and any Deed of Variation if amended)	Yes	Not applicable
Support information		
Planning approvals (please refer to section 13)	Yes	Not applicable

Funding under Drought Relief Assistance Scheme (DRAS)

As part of the eligibility for Drought Ready and Recovery Finance Loan Scheme, you **must not** have received either a freight subsidy under the Drought Relief Assistance Scheme or the Emergency Water Infrastructure Rebate (EWIR) under the Drought Relief Assistance Scheme in the six month period before an application is made to QRIDA for assistance under this scheme. Please indicate:

I have not received a freight subsidy or Emergency Water Infrastructure Rebate (EWIR) under the Drought Relief Assistance Scheme in the six month period before this application is made to QRIDA for assistance under this scheme.

1800 623 946 qrda.qld.gov.au

[/QRIDAMedia](#) [/QRIDAMedia](#) [/company/QRIDA](#) [@we.are.qrida](#)

Queensland Rural and Industry Development Authority (QRIDA)

GPO Box 211 Brisbane Qld 4001 Email: contact_us@qrda.qld.gov.au ABN: 30 644 268 943



Section 1 - Applicant details

Borrowing entity name

Borrowing entity ABN
(if applicable)

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GST registered?

Yes

No

Please select the borrowing entity:

Sole trader

Partnership

Individual trustees

Company directors

Title	Surname	Given Names	Date of Birth

or

Company

Company name

Please list the Company Director/s' details above

or

Trust

Trustee

Individual *(please provide the individual trustee/s details above)*

Company *(please provide the Company name and the Company Directors' details above)*

Trust name

Trading name

Trading name ABN

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Industry type

Borrowing entity contact name

Landline

Fax

Mobile

Email address

IMPORTANT:

By ticking this box, you consent to QRIDA using your personal information to provide you with information (including, where permitted by law, by telephone (including by text or SMS or electronically) about this loan product, including the progress of your loan application, and if your application is successful, loan account statements and payment reminders. Please refer to the privacy statement on page 12 of this document.

Road address of enterprise:

Postal address of enterprise:

Please tick if same as road address

Town/city

State

Postcode

Town/city

State

Postcode

Accountant

Contact person

Telephone

Fax

Firm

Email

Bank or financier

Contact person

Telephone

Fax

Bank /
Financier name

Email

Branch

Section 2 - Payment details

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

Bank

Branch

BSB

Account name

Account no.

Section 3 - Drought Ready and Recovery Finance Loan purpose

One of the conditions to receive a Drought Ready and Recovery Finance Loan, is to present a Farm Business Resilience Plan (FBRP). The strategies that you are applying for in this loan must be drawn from your FBRP.

Please detail drought preparedness strategies for your property.
 (If applicable, please provide current water licenses (including water licence number and megalitres))

As part of the conditions to receive a Drought Ready and Recovery Finance Loan, a Farm Business Resilience Plan (FBRP) is required. The strategies that you are applying for in this loan must be drawn from your FBRP.

Project / purpose summary
 Please provide a clear, brief overview on the type of project or purpose of funding and intended outcomes. For drought recovery finance, for replanting or restocking, please detail how the seasonal conditions have improved following drought to enable the restocking or replanting activities.

Which of the below aligns with the purpose of this Loan?

(You can select both if requiring funding for both Drought Ready and Drought Recovery activities)

Drought ready activities to improve the drought resilience of your primary production business

Drought recovery activities to improve the drought resilience of your primary production business.

Section 4 - Loan requirements & sources of funding

Outline the total cost of this current proposal and how it will be funded in the following tables.

All amounts should be GST Exclusive. Itemised costs may include capital expenditure, plant and equipment, consumables used for the project etc.

Assets being purchased/activities being undertaken:	
Description of all project costs	Total cost (\$)
TOTAL	

How this will be funded:	
Source of funds <i>(e.g. family gift, cash, other loans, QRIDA loan)</i>	Amount (\$)
Grant funding requested*	
Cash contribution	
Bank loans	
Vendor finance	
Other (please specify):	
QRIDA Loan	
TOTAL	

Note: the total cost of the proposal and total amount of funding required must be equal

***Have you, or do you intend to, apply for a Drought Preparedness Grant as part of your funding arrangements?** Yes No

Section 5 - Drought ready or recovery project / activity milestones

Please identify the major activities you wish to undertake, the total cost for each, the timeframe for completion and the milestones you wish to achieve over the life of the project. **Please note projects should commence within 90 days and should be completed with approved funding drawn within six months from entering into a letter of offer.** An example project has been completed for your reference.

Example project activity milestone				
Activity	Increase watering points to 2.5km distance across 8 paddocks			
Description	Install water infrastructure to supply stock water to an additional 2,000 Ha of pasture 8 troughs and tanks 25km of poly pipe Install 2 solar pumps			
Total cost	Loan contribution	\$120,000	Additional contribution (if applicable)	\$20,000
Activity timeframe	Start date	01/06/2022	End date	01/12/2022

Project activity milestone one				
Activity				
Address project will take place on	Road address		LGA	
	Lot		Plan	Area (ha)
Description				
Total cost	Loan contribution		Additional contribution (if applicable)	
Activity timeframe	Start date		End date	

Project activity milestone two				
Activity				
Address project will take place on	Road address		LGA	
	Lot		Plan	Area (ha)
Description				
Total cost	Loan contribution		Additional contribution (if applicable)	
Activity timeframe	Start date		End date	

Section 5 - Drought ready or recovery project / activity milestones (continued)

Project activity milestone three						
Activity						
Address project will take place on	Road address				LGA	
	Lot		Plan		Area (ha)	
Description						
Total cost	Loan contribution			Additional contribution (if applicable)		
Activity timeframe	Start date			End date		

Section 6 - Preferred terms and conditions

Please outline your preferred repayment terms including length of the loan, repayment frequency and fixed interest rate period. QRIDA will contact you to discuss your preferred terms and conditions in more detail. The loan term, interest only period, repayment frequency and variable or fixed rate period will be outlined in your Letter of Offer.

Loan term	years (maximum 10 years)	Initial interest only period	Initial interest only period is 2 years
Preferred repayment frequency	Monthly	Quarterly	Half yearly
Interest rate	Variable	The loan will initially be at a variable rate with fixed interest rate options available once the loan is fully drawn.	

Section 7 - Employment details

	Full time	Full time equivalent*
Number of existing employees (including owners, partners, directors, etc.)		
After completion of drought ready project, number of additional employees (if applicable)		

*Calculating Full Time Equivalent

Full time work is 35 hours per week or more. If your business has casual or part time workers, calculate the number of hours worked by these employees and divide that total by 35 to determine full time equivalents. (For example, seven casual employees working 10 hours per week totalling 70 hours per week, equates to two full time employees).

Section 8 - Project delivery

Legislative regulatory issues and approvals

Please provide details of the current status of the project and any licenses or approvals required before the project can commence. If applicable, attach copies of approvals and/or project planning including feasibility studies, business and marketing plans and research documents.

Project risks

Please outline the key risks that the project will face, likelihood and proposed mitigations. These should be drawn from your FBRP. Consider risks including construction, financing, planning and approvals, legal, property acquisitions, procurement etc. (max. 250 words)

Section 8 - Project delivery (continued)

Governance and partnership arrangements

Please detail all governance and partnership arrangements throughout all phases of the project delivery (e.g. roles, responsibilities and accountability).

Outline the way the project will be organised including key decision makers (e.g. project sponsor, councillors), partnership/collaboration members, governance bodies (e.g. steering committees, advisory groups), proposed personnel, key stakeholders (e.g. stakeholder groups, liaison/communications officers), government agencies (e.g. DAF, State Development) and contractors. (max. 250 words)

Please detail the land tenure arrangements of the project location (please attach copies of tenure and/or lease arrangements)

Section 9 - Statistics

Please indicate your average farm cash income (based on income in an average financial year):

Farms with receipts greater than \$1 million

Farms with receipts between \$200K and \$1 million

Farms with receipts less than \$200K

Section 10 - Primary production property details

Please provide additional primary production property details. Please download and attach additional pages if you have more than two properties.

Property name & address
(if applicable)

Owned	Purchase date	Purchase price	Current market value	
Leased	Lease date	Lease payment (p.a.)	Term and options	
To be purchased	Contract date	Settlement date	Finance date	Purchase price

Registered owners

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

Please provide details of any agistment or sharefarming arrangements including costs and agreement terms (attach contracts/agreements):

Please provide a listing of the farm improvements and infrastructure of this property:

Building	Description (type, size) and construction (e.g. brick and tile)	Condition (e.g. good, fair, poor)	Insured value (where applicable)
Main homestead			
Homestead 2			
Shearing shed			
Equipment shed/s			
Hay shed/s			
Feedlot			
Irrigation infrastructure			
Other:			
Other:			

Section 10a - Additional primary production property details

Please provide additional primary production property details. Please download and attach additional pages if you have more than two properties.

Property name & address
(if applicable)

Owned	Purchase date	Purchase price	Current market value	
Leased	Lease date	Lease payment (p.a.)	Term and options	
To be purchased	Contract date	Settlement date	Finance date	Purchase price

Registered owners

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

Please provide details of any agistment or sharefarming arrangements including costs and agreement terms (attach contracts/agreements):

Please provide a listing of the farm improvements and infrastructure of this property:

Building	Description (type, size) and construction (e.g. brick and tile)	Condition (e.g. good, fair, poor)	Insured value (where applicable)
Main homestead			
Homestead 2			
Shearing shed			
Equipment shed/s			
Hay shed/s			
Feedlot			
Irrigation infrastructure			
Other:			
Other:			

Section 11 - Security

The Drought Ready and Recovery Finance Loan Scheme requires all loan recipients to provide adequate security. Please outline your available security and mortgage arrangements should your application be successful.

Section 12 - 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 Management Deposits			
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	
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)									

Section 13 - Do I need a licence, permit, approval or other authorisation?

Please note that it is the applicant's responsibility to ascertain if a licence, permit, approval or other authorisation is required for the proposed activity, the subject of this application.

As the applicant, you should obtain independent, technical advice to determine if a licence, permit, approval or other authorisation is required for the proposed activity, the subject of this application. Please confirm that you have obtained this advice as follows (tick one box):

The proposed activities, the subject of this application, **do not** require a licence, permit, approval or other authorisation

The proposed activities, the subject of this application, **do** require a licence, permit, approval or other authorisation, and a copy of the relevant document is attached

Source of technical advice (e.g. DNRME, DSDMIP):

Name of person providing advice:

Contact number

Section 14 - Acknowledgements, consents and privacy statement

In the following sections, titled acknowledgements, consents and privacy statement:

- **QRIDA** means Queensland Rural and Industry Development Authority; and
- **Identify Verification Service Provider and credit reporting body** means Dun & Bradstreet (Australia) Pty Limited ACN 006 399 677 trading as Illion.

Please tick each of the below to indicate your acceptance. Your acknowledgement and acceptance of each item is a condition of submitting a valid application.

Acknowledgements

I/We have read and understood the guidelines at qrda.qld.gov.au for the Drought Ready and Recovery Finance Loan Scheme and have obtained clarification where needed.

I/We certify that all of the information provided in the whole of this application is true and accurate and discloses my/our correct financial position.

I/We certify that to the extent this application or any information provided in relation to this application contains information of, or about, another person, I/we have the authorisation of that person to provide the information and for it to be used and disclosed in accordance with the above authorisations.

I/We are aware that it is an offence and that penalties may be applied under the *Rural and Regional Adjustment Act 1994* (Qld) if any information provided in an application or any document provided in respect of an application is found to be false misleading or incomplete in a material manner.

I/We have read the Collection Notice and the Privacy Statement below and understand how personal information provided in my/our application may be collected, used and disclosed.

I/We certify that the business which is subject of this application is not in administration, liquidation or a state of insolvency and that all of the business owners are similarly, to the best of my/our knowledge, not in a state of bankruptcy, insolvency, financial distress or difficulty.

Do you have, or have you had, any business dealings with QRIDA that could be considered an actual, potential or perceived conflict of interest with this application? Yes No

If Yes - please provide details of all your business dealings with QRIDA that may be considered an actual, potential or perceived conflict of interest:

Consent to Third Party Disclosures

I/We authorise any Relevant Person to disclose to QRIDA and each of its authorised representatives such information as QRIDA or an authorised representative considers to be necessary or appropriate in connection with this application or any aspect of the Scheme from a Relevant Person[^], including my/our financial statements and personal taxation returns and other supporting information to verify my/our identity, determine if my/our business is eligible to receive a loan under the Scheme and in relation to the administration and management of the Scheme and any loan provided to me/us under the Scheme

[^] For the purposes of the above consents, **Relevant Person** includes:

- the Identity Verification Service Provider and any accountant, solicitor, business consultant, bank, financier, supplier,
- processor, or other agent named or identified in this application or in supporting documentation provided with, or in support of, this application; and
- any Commonwealth, state or local government department, agency or authority that QRIDA or an authorised representative may consider relevant.

Credit information

To enable QRIDA to assess your application for a loan, QRIDA may need to be provided credit reporting information and credit eligibility information about your business and yourself.

I appoint QRIDA as an access seeker under the *Privacy Act 1988* (Cth) and authorise QRIDA to make applications on my behalf to request credit reporting information and credit eligibility information from the Credit Reporting Body and other credit providers. I authorise QRIDA to disclose personal information to the Credit Reporting Body and other credit providers in order to request credit reporting information and credit eligibility information and to obtain and use information contained in the Failure Risk Report and any other information provided to us by the Credit Reporting Body and other credit providers.

Notice that credit information may be given to a credit reporting body:

To assist the Australian credit reporting system to function effectively, QRIDA may disclose to a credit reporting body certain business and personal information about you which includes:

- a) your identification;
- b) that credit has been applied for and the amount;
- c) that QRIDA is a current credit provider to you (although is not a 'credit provider' for the purposes of the *Privacy Act 1988* (Cth));
- d) details of payments which become overdue for more than 60 days;
- e) that payments are no longer overdue;
- f) details of payments made by you which have been dishonoured more than once;
- g) that you have committed fraud in applying for or receiving credit from QRIDA or in evading your obligations regarding the credit received, or have attempted to do so;
- h) that the credit provided to you by QRIDA has been paid or discharged.

Credit reporting bodies may include the above information in reports provided to other credit providers to assist them to assess your credit worthiness.

Continued over page...

Section 14 - Acknowledgements, consents and privacy statement (continued)

Information Collection Notice

Collection and use of your personal information

QRIDA and its authorised representatives are collecting and obtaining (from you and from the Relevant Persons) your personal information in connection with the Scheme, for the following purposes:

- verification of your identity;
- assessment of your application and your eligibility for the Scheme at the time of making the application and on an ongoing basis;
- the administration and management of the Scheme or any grant or loan provided to me/us under the Scheme including for compliance and enforcement purposes; and
- any other purposes related, or otherwise necessary to give effect, to the purposes listed above.

QRIDA and its authorised representatives may also use your personal information for the following purposes:

- to contact you in relation to your application, and the evaluation of the Drought Ready and Recovery Finance Loan Scheme;
- to facilitate its internal business operations and fulfil legal obligations;
- to assess the performance of QRIDA and other Queensland and Commonwealth Government grant and loan programs and services;
- to promote or market QRIDA and other Queensland and Commonwealth Government grant and loan programs and services (including the success and outcomes of the programs and services);
- research and development of QRIDA and other Queensland and Commonwealth Government actual and proposed services;
- to identify and assess your eligibility for or interest in other QRIDA and Queensland and Commonwealth Government administered grant and loan programs or services;
- to collate statistical data; and
- as permitted by law, including in accordance with QRIDA's disclosure rights under s. 40 of the *Rural and Regional Adjustment Act 1994*.

Disclosure of your personal information

QRIDA may disclose your personal information to the Relevant Persons, QRIDA's employees, contractors, related affiliates and third parties to the extent necessary or convenient to enable QRIDA to further the purposes described above (which do not extend to commercial purposes).

Government agencies to whom personal information is to be disclosed are:

- Department of Agriculture and Fisheries
- Queensland Treasury

Consent

By completing and submitting this application, you are consenting to QRIDA managing your personal information in the manner described in this Collection Notice and our Privacy Policy.

Privacy statement

More information about the way QRIDA uses, discloses, and secures your personal information, how you can access and correct that information, and how you can make a complaint about a breach of privacy can be found in its privacy policy. QRIDA will comply with the *Human Rights Act 2019* (Qld) when making any decision, including with respect to collection, use, and disclosure of personal information.

By ticking this box, I/we are acknowledging and/or consenting to each of the matters I/we have indicated above.

Further information on the program is available at qrda.qld.gov.au

Applicant	Signature	Name	Position	Date
One				
Two				
Three				
Four				

Further information

Did you engage with a QRIDA Regional Area Manager for this application? Yes No

Who else assisted you with this application process?

Financial Counsellor Accountant Consultant QRIDA - Head Office
 Other, please specify:

How did you find out about this assistance?

QRIDA Regional Area Manager QRIDA Head Office QRIDA Website Financial Counsellor
 Newspaper advertisement Radio advertisement Social media Event (please specify below)
 Prime Focus (QRIDA newsletter) Word of mouth Other, please specify:

How to apply

Please submit your completed application including all supporting documents to QRIDA by:

Post: GPO Box 211, Brisbane QLD 4001 **Email:** contact_us@qrda.qld.gov.au **Fax:** (07) 3032 0300

Enquiries

Further information on the program is available on the QRIDA website at qrda.qld.gov.au

If you need assistance with completing your application, or wish to speak to a Regional Area Manager, please contact QRIDA on **1800 623 946**.

+ 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:

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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 true and correct at the date executed.

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