



Disaster Assistance Loans

Application Form Primary Producers

Western QLD Surface Trough and Associated Rainfall and Flooding,
21 March - 19 May 2025

v1 18/09/2025

This Disaster Assistance Loan application form is only for primary producers affected by the Western Queensland Surface Trough and Associated Rainfall and Flooding, 21 March - 19 May 2025, event.

A loan amount of up to \$5,000,000 is available for approved applicants for this event.

Information checklist

The following information must be provided to QRIDA:	Provided with this form:	
Proof of identification Please provide copies of identification for all borrowers. Acceptable documents can include any three of the following: • Birth Certificate - if your current name does not match your Birth Certificate, please also provide a Marriage Certificate or Change of Name Certificate. Birth Extracts are not acceptable. • Drivers Licence - please ensure both the front and back of the card is included. • Medicare card • Passport If QRIDA is unable to verify your identity using the provided documents, you may be requested to provide alternate forms of identification.	Yes	No - please state why:
Past 3 (three) Years' Financial Statements • 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 - please state why:
Past 3 (three) Years' Personal Taxation Returns (Taxation Assessment Notices are not accepted) • Returns for all associated individuals as prepared by your accountant Please include copies only as under the Public Records Act 2023 documents cannot be returned	Yes	No - please 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 Primary Industries.	Yes	Not applicable

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



Section 1 - Applicant details

Borrowing entity name

Borrowing entity ABN
(if applicable)

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

Please select the borrowing entity:

Sole trader (Please list individuals below)

Partnership (Please list individual partners below)

Trust

Trustee

Individual (please provide the individual trustee/s details below)

Company (please provide the Company name and the Company Directors' details below)

Trust name

Company

Company name

Please list all the Company Director/s' details below.

Applicant One (this applicant will be the borrowing entity contact for ongoing correspondence with QRIDA)**Identification provided**
(refer to checklist on page 1).

Title	Surname	Given names	Date of birth
Mobile	Business landline	Email (QRIDA will issue loan documentation from DocuSign to this email address if the loan application is successful)	
Residential address	Town/city	State	Postcode

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 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 9 of this document.

Applicant Two**Identification provided (refer to checklist on page 1)**

Title	Surname	Given names	Date of birth
Mobile	Email (QRIDA will issue loan documentation from DocuSign to this email address if the loan application is successful)		
Residential address	Town/city	State	Postcode

Applicant Three**Identification provided (refer to checklist on page 1)**

Title	Surname	Given names	Date of birth
Mobile	Email (QRIDA will issue loan documentation from DocuSign to this email address if the loan application is successful)		
Residential address	Town/city	State	Postcode

Applicant Four**Identification provided (refer to checklist on page 1)**

Title	Surname	Given names	Date of birth
Mobile	Email (QRIDA will issue loan documentation from DocuSign to this email address if the loan application is successful)		
Residential address	Town/city	State	Postcode

Trading name

Trading name ABN

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

Industry type (e.g.
horticulture, sheep, grain)

Section 1 - Applicant details (continued)**Road address of enterprise:****Current postal address of enterprise:**

Please tick if same as road address

Town/city

State

Postcode

Town/city

State

Postcode

Accountant

Contact person

Telephone

Firm

Email

Bank or financier

Contact person

Telephone

Bank /
Financier name

Email

Branch

Nominated contact person on behalf of the entity

Name

Position title

Telephone

Email

Section 2 - 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 3 - 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 4 - 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 9)	Cost
Requirements sub total	
Carry-on** (refer example page 9)	
Total	

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

Funding (refer example page 9)	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 \$5,000,000)	years (maximum 10 years)		Interest only for:	One year	Two years	N/A
Repayment frequency	Monthly	Quarterly	Half yearly	Yearly		

Section 5 - 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)	Property type	Property location	Property status	Property description	Property value	Property use	Property owner	Property manager	Property agent	Property contact	Property notes
123 Main Street, New York, NY 10001	Residential	New York, NY	For Sale	3 bed, 2 bath, 1500 sq ft	\$1,200,000	Single Family Home	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.
456 Oak Avenue, Los Angeles, CA 90001	Commercial	Los Angeles, CA	Leased	Office space, 2000 sq ft	\$500,000	Office Building	ABC Company	XYZ Corp	ABC Company	ABC@xyz.com	Lease agreement signed, all documents in order.
789 Pine Road, San Francisco, CA 94101	Residential	San Francisco, CA	For Sale	2 bed, 1 bath, 1000 sq ft	\$800,000	Condo	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.
101 Elm Street, Chicago, IL 60601	Commercial	Chicago, IL	Leased	Office space, 1500 sq ft	\$400,000	Office Building	ABC Company	XYZ Corp	ABC Company	ABC@xyz.com	Lease agreement signed, all documents in order.
202 Maple Avenue, Houston, TX 77001	Residential	Houston, TX	For Sale	3 bed, 2 bath, 1800 sq ft	\$1,500,000	Single Family Home	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.
303 Cedar Lane, Phoenix, AZ 85001	Commercial	Phoenix, AZ	Leased	Office space, 1200 sq ft	\$300,000	Office Building	ABC Company	XYZ Corp	ABC Company	ABC@xyz.com	Lease agreement signed, all documents in order.
404 Birch Street, San Diego, CA 92101	Residential	San Diego, CA	For Sale	2 bed, 1 bath, 1100 sq ft	\$900,000	Condo	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.
505 Walnut Avenue, Dallas, TX 75201	Commercial	Dallas, TX	Leased	Office space, 1800 sq ft	\$450,000	Office Building	ABC Company	XYZ Corp	ABC Company	ABC@xyz.com	Lease agreement signed, all documents in order.
606 Spruce Road, Austin, TX 78701	Residential	Austin, TX	For Sale	3 bed, 2 bath, 1600 sq ft	\$1,300,000	Single Family Home	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.
707 Ash Lane, Fort Worth, TX 76101	Commercial	Fort Worth, TX	Leased	Office space, 1400 sq ft	\$350,000	Office Building	ABC Company	XYZ Corp	ABC Company	ABC@xyz.com	Lease agreement signed, all documents in order.
808 Hickory Street, San Antonio, TX 78201	Residential	San Antonio, TX	For Sale	2 bed, 1 bath, 1050 sq ft	\$850,000	Condo	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.
909 Cypress Avenue, El Paso, TX 79901	Commercial	El Paso, TX	Leased	Office space, 1600 sq ft	\$400,000	Office Building	ABC Company	XYZ Corp	ABC Company	ABC@xyz.com	Lease agreement signed, all documents in order.
1010 Redwood Lane, San Jose, CA 95101	Residential	San Jose, CA	For Sale	3 bed, 2 bath, 1700 sq ft	\$1,400,000	Single Family Home	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.
1111 Sycamore Street, Santa Clara, CA 95050	Commercial	Santa Clara, CA	Leased	Office space, 1900 sq ft	\$480,000	Office Building	ABC Company	XYZ Corp	ABC Company	ABC@xyz.com	Lease agreement signed, all documents in order.
1212 Magnolia Avenue, San Francisco, CA 94102	Residential	San Francisco, CA	For Sale	2 bed, 1 bath, 1150 sq ft	\$950,000	Condo	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.
1313 Dogwood Lane, San Francisco, CA 94103	Commercial	San Francisco, CA	Leased	Office space, 1700 sq ft	\$420,000	Office Building	ABC Company	XYZ Corp	ABC Company	ABC@xyz.com	Lease agreement signed, all documents in order.
1414 Juniper Street, San Francisco, CA 94104	Residential	San Francisco, CA	For Sale	3 bed, 2 bath, 1850 sq ft	\$1,600,000	Single Family Home	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.
1515 Fir Avenue, San Francisco, CA 94105	Commercial	San Francisco, CA	Leased	Office space, 2100 sq ft	\$520,000	Office Building	ABC Company	XYZ Corp	ABC Company	ABC@xyz.com	Lease agreement signed, all documents in order.
1616 Willow Lane, San Francisco, CA 94106	Residential	San Francisco, CA	For Sale	2 bed, 1 bath, 1200 sq ft	\$1,000,000	Condo	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.
1717 Poplar Street, San Francisco, CA 94107	Commercial	San Francisco, CA	Leased	Office space, 2200 sq ft	\$550,000	Office Building	ABC Company	XYZ Corp	ABC Company	ABC@xyz.com	Lease agreement signed, all documents in order.
1818 Cherry Avenue, San Francisco, CA 94108	Residential	San Francisco, CA	For Sale	3 bed, 2 bath, 1900 sq ft	\$1,700,000	Single Family Home	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.
1919 Peach Lane, San Francisco, CA 94109	Commercial	San Francisco, CA	Leased	Office space, 2300 sq ft	\$580,000	Office Building	ABC Company	XYZ Corp	ABC Company	ABC@xyz.com	Lease agreement signed, all documents in order.
2020 Apple Street, San Francisco, CA 94110	Residential	San Francisco, CA	For Sale	2 bed, 1 bath, 1250 sq ft	\$1,050,000	Condo	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.
2121 Pear Avenue, San Francisco, CA 94111	Commercial	San Francisco, CA	Leased	Office space, 2400 sq ft	\$600,000	Office Building	ABC Company	XYZ Corp	ABC Company	ABC@xyz.com	Lease agreement signed, all documents in order.
2222 Plum Lane, San Francisco, CA 94112	Residential	San Francisco, CA	For Sale	3 bed, 2 bath, 2000 sq ft	\$1,800,000	Single Family Home	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.
2323 Walnut Street, San Francisco, CA 94113	Commercial	San Francisco, CA	Leased	Office space, 2500 sq ft	\$620,000	Office Building	ABC Company	XYZ Corp	ABC Company	ABC@xyz.com	Lease agreement signed, all documents in order.
2424 Chestnut Avenue, San Francisco, CA 94114	Residential	San Francisco, CA	For Sale	2 bed, 1 bath, 1300 sq ft	\$1,100,000	Condo	John Doe	Jane Smith	John Doe	John.Doe@realestate.com	Property is in excellent condition, close to schools and parks.

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

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

Section 6 - 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 (\$)
Wool	Sugar	Tonnes			Tonnes			Tonnes			Tonnes		
		CCS			CCS			CCS			CCS		
		Area (ha)			Area (ha)			Area (ha)			Area (ha)		
		Total (\$)			Total (\$)			Total (\$)			Total (\$)		
	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 %												
Other	Micron												
	Total \$												
	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 7 - 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 8 - 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 9 - 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 (transfer total from table below)	
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 10 - Acknowledgements, consents and privacy statement

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

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

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 Disaster Assistance Loan – Primary Producer 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.

I/We are aware that QRIDA is bound by the *Public Records Act 2023* and is unable to return any documents forwarded as part of this application.

I/We are aware that should our loan application be approved, the loan documents will be issued through DocuSign. I/We agree to execute the loan documents electronically via DocuSign (if you are unable to receive documents via DocuSign, please contact QRIDA at any time throughout the application process).

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 credit reporting body, the Electronic Signature Service Provider, any accountant, solicitor, business consultant, bank, financial, 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.

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 and credit reporting information;
- 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 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 Disaster Assistance Loan;
- 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*.

Continued over page...

Section 10 - Acknowledgements, consents and privacy statement (continued)

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 Primary Industries
- Queensland Reconstruction Authority
- Queensland Treasury

Consent

By completing and submitting this application, you are consenting to QRIDA using the email address listed in this application, should your loan be approved, for the provision of any or all necessary loan documentation and 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 on 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**.

Application and cashflow guidance

General guidance

QRIDA has Regional Area Managers based in Bundaberg, Emerald, Hughenden, 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 **1800 623 946**.

Please complete each section in the application form and forward it to QRIDA with the required attachments (listed on page 1). 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, qrda.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 7 (page 4) 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 7 (page 4) 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 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

Example one

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 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: _____ (Bank/Financier name) 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 (Debit Accounts)										
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 (Credit Accounts)			
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:	

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