

# + Loan - Full Review Form

v4 1/9/2020

## Information checklist

The following information must be completed/provided to QRIDA as part of this loan review:	Provided with this form:	
<b>All sections of this Loan Review Form are complete</b>	Yes	
<b>Previous Financial Year Financials Statements</b> <i>Including Profit and Loss Statement, Balance Sheet and depreciation schedules.</i> <b>Note:</b> Cashbook figures are acceptable if financial statements have not been prepared. Financials must be provided for the applicant entity and all associated entities.	Yes	
<b>Previous Financial Year Taxation Returns</b> <i>Tax Returns for all associated individuals and all associated entities as prepared by your accountant</i>	Yes	
<b>ATO Portal – Integrated Client Account Statement</b>	Yes	
<b>Schedule of Account Details</b> <i>A copy of the form is to be completed by <b>each</b> of your lenders (including banks, credit unions, lease/finance companies etc.) and sent in with your loan review form.</i>	Yes	Not applicable
<b>Proof of expenditure (Tax invoices, receipts, bank statements)</b> <i>This applies if this is the First Annual Review of your loan. As per Section 15 of your facility letter or Section 14 of your Concessional Loan Agreement.</i>	Yes	Not applicable
<b>Any report/s required by your Mutual Obligation Milestone/s as part of your First Start or Sustainability Loan</b> <i>As per Section 15 of your Facility Letter</i>	Yes	Not applicable
<b>Insurance - Certificate of Currency for any significant assets used as security for your loan</b>	Yes	Not applicable
<b>Valuation</b> <i>If you have had a property/vessel valuation done in the last 3 years, please provide a copy</i>	Yes	Not applicable
<b>Any other information or documentation that you feel may assist with the Review.</b>	Yes	Not applicable

## Section 1 - Your contact details

Client Name		Client ID	
<b>Residential address:</b>		<b>Postal address:</b>	Please tick if same as road address
Telephone	Fax	Mobile	Email
Contact person		Contact person telephone (if different from above)	

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 loan account statements and payment reminders. Please refer to the privacy statement on page 5 of this document.

## Section 2 - Employment details

Number of Employees	Full time	Full time equivalent*
Number of <b>existing</b> employees (including owners, partners, directors, etc.)		
After completion of 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).

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Queensland Rural and Industry Development Authority (QRIDA)  
GPO Box 211 Brisbane Qld 4001    Email: contact\_us@qrida.qld.gov.au    ABN: 30 644 268 943



Queensland Government

### Section 3 - Statement of assets and liabilities - primary producers & small businesses

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 or have interest in.

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)	
<b>Total Assets</b>		<b>Total Liabilities</b>	

#### 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	
<b>Total owing</b> (transfer total to 'Statement of Assets and Liabilities' above)									

**Section 4 - Insurance**

If QRIDA holds security over your property and/or plant and equipment, are all of your assets used as security insured for their market/ replacement value?      Yes      No - If no, please provide a brief comment as to why not:

If you operate a commercial fishing business, please attach a current Insurance Certificate for your fishing vessel/s and a latest survey report.      Yes      No - If no, please provide a brief comment as to why not:

**Section 5 - Changes to property / assets / fishing vessel**

Please provide the details of the purchases and/or sale of any property, assets or fishing vessel since your last review.

No change                      Purchased (please describe)                      Sold (please describe)

**Section 6 - Business performance / progress of business plans**

Please provide a detailed comment on the performance and challenges of your business over the past year (i.e. livestock operations, crop production, etc.) If this is your first review please comment on how the funds are benefiting your enterprise.

**Section 7 - Progress towards meeting Mutual Obligation Condition development milestones**

Are you required to meet Mutual Obligation Condition Milestones as part of your First Start or Sustainability Loan?      Yes      No  
*Please refer to Section 15 of your Facility letter for the details.*

Mutual obligation condition milestone	Steps taken to achieve the milestone

If you were not able to achieve your milestone, please provide a detailed comment as to why not and when this may be achieved:

### Section 8 - Outlook for the next 12 months

Please detail any proposed development work for the next 12 months.

Please summarise your seasonal conditions and commodity prices outlook for the next 12 months.

### Section 9 - Current cropping details (average for the most recent production year)

Do you operate a cropping primary production enterprise? Yes (please enter your crop details below) No (go to Section 10)

Crop types (e.g. cotton, wheat, avocado)	Area (ha)	Yield (t, kg, bales, other)	Sugarcane growers	Tonnes cane	CCS	Area (ha)
			Sugar			
			Note: QRIDA would prefer you attach your sugar mill figures for the last year if possible.			

### Section 10 - Current livestock numbers

Do you operate a livestock primary production enterprise? Yes (please enter your stock numbers below) No (go to Section 11)

Livestock - Current Numbers & Carrying Capacity	Beef/Dairy		Sheep		Pigs		Other livestock		
	Herd breed:		Herd breed:			Current	Target	Herd breed:	
	Breeders		Breeder ewes		Sows				
	1st calf heifers		Maiden ewes		Gilts				
	Yearling heifers		Hoggets		Boars				
	Calves		Lambs		Growers				
	Yearling steers		Wethers		Licensed for:	SPUs			
	Steers		Rams		No. of litters/ sow/year				
	Bullocks		<b>Current Total</b>		Av no. live piglets/litter				
	Bulls				Av age @ sale	weeks			
	Cows - milking			Av weight @ sale	kgs				
	Cows - dry			Farrowing (%)					
	<b>Current Total</b>							<b>Current Total</b>	
	<b>Carrying capacity</b>		<b>Carrying capacity</b>					<b>Carrying capacity</b>	
	Breeders		Ewes						
Milkers		Total sheep (DSE)							
Total beef (AE)									
Calving (%)		Lambing (%)							
Losses past year		Losses past year					Losses past year		

## Section 11 - Authorisation

I / We hereby authorise QRIDA to obtain from and / or disclose to 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 such as information as considered necessary in relation to this review.

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

**At least one business owner, director or trustee must sign below.**

Applicant	Signature	Name	Position	Date
One				
Two				
Three				
Four				

## How to submit your review

Please submit your completed Loan Review Form including all supporting documents to QRIDA by:

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

## Enquiries

If you require assistance with completing your Loan Review please contact QRIDA on **Freecall 1800 623 946**.

## Privacy

*The Queensland Rural and Industry Development Authority (QRIDA) recognises that your privacy is important and is committed to protecting the personal information we collect from you. For more information about how we collect, use, disclose and otherwise manage personal information about you, please see QRIDA's privacy policy on its website at [www.qrda.qld.gov.au/privacy](http://www.qrda.qld.gov.au/privacy). QRIDA also complies with the Human Rights Act 2019 (Qld) when making any decision, including with respect to collection, use, and disclosure of personal information.*

# + 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: <span style="float: right;"><i>(Bank/Financier name)</i></span> 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: <span style="float: right;">Applicant's Signature:</span> Name/Company/Firm: <span style="float: right;">Applicant's Signature:</span>		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:

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## 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:		Date:						
Email address:		Phone number:		Fax Number:						

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

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