

+ Drought Carry-on Finance Loan Application Form

Existing client ID No
OR new client to QRIDA v2 17/5/2022

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: |
| 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 Not applicable | QRIDA template |
| 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: |
| Trust Deed (and any Deed of Variation if amended) | Yes | Not applicable |
| Supporting information | | |
| 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 will be provided later with approval from QRIDA. |
| Have you previously applied for assistance for the Emergency Drought Assistance Loan? | Yes | No |

Funding under Drought Relief Assistance Scheme (DRAS)

As part of the eligibility for Drought Carry-on 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)

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

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

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

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 9 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 - Business description and background

How many years have you been operating your business?

| | | |
|---------------------|--|---|
| Full time employees | Casual / part time employees (full time equivalent) | Total full time equivalent employees |
|---------------------|--|---|

***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).

Describe the history of the primary production business, what the primary production business does, date of commencement and future business plan. Please include any relevant business/employment history of applicants/directors.

Attach separate page if more space is required.

Section 4 - Details of drought impact

Please detail how the current drought has affected your primary production business's income.

Attach separate page if more space is required.

Please detail how the drought has significantly financially affected your primary production business. This may include:

- large reductions in the farm business net cash flow
- large reductions in production and/or yields
- large reductions in operating margins (the percentage margin of farm receipts over farm operating expenses)
- increases in drought-related operating expenses (this may include fodder and agistment expenditure)
- large reductions in livestock numbers through forced sales or losses.

Please include evidence that the financial impacts are directly related to drought conditions. This may include:

- forced destocking through forced sales and movement of stock to agistment or feedlots
- feeding purchased fodder to drought affected stock
- expenditure related to a reduction in water allocations
- purchasing water supplies for drought affected stock and/or crops
- crop failure or reduced yields owing to drought.

These impacts should be evident in the farm business's financial statements, taxation returns and cash flow statements provided with the application.

Section 4 - Details of drought impact (continued)

Operating expenses – necessary to continue normal operations of the farm business

Drought Carry-on Finance Loans are available to assist in funding operating expenses that are necessary to continue the normal operations of the farm business.

Examples of eligible operating expenses may include: paying employee wages, paying creditors, paying rent and rates, buying goods, including fuel, for carrying on the business. The loans may not be used to refinance existing business loans or equipment finance or purchasing new equipment or other assets.

Please list eligible operating expenses that your farm business plans to fund:

| Activity* | Amount (\$) |
|--------------|-------------|
| | |
| | |
| | |
| | |
| | |
| TOTAL | |

*These activities should be reflected in your budgets.

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

Section 5 - 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 |
| 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 6 - 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 7 - 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 | |
| Irrigated cultivation | ha | Unimproved/ timbered | ha | |
| Improved grazing | ha | Other (detail) | ha | |
| Open downs | ha | Total area | ha | |
| Carrying capacity (AE/DSE) (if applicable) | | | | |
| | | Industry Data | Dairy licence number | Dairy processor |
| | | | Sugar farm number | Sugar mill supplied |
| | | Unregulated source of storage details and megalitres | | |

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 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 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 10 - 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 Carry-on 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.

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 Carry-on 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*.

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 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:

| | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|

| 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