

Existing client ID No

OR new client to QRIDA

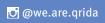
V15 27/4/2021

Financial Statement, Livestock Trading Schedule, Balance Sheet and Depreciation Schedules No-please state why: Including Profit and Loss Statement, Livestock Trading Schedule, Balance Sheet and Depreciation Schedules NOTE: Cashbook figures are acceptable if financial statements have not been prepared. Financials must be provided for the applicant entity and all associated entities. Personal Tax Returns - past 3 years Returns for all associated individuals and all associated entities as prepared by your accountant. **Business Plan** Available at grida.qld.gov.au/current-programs/first-start-loan/First-Start-Loan-Primary-producer Monthly Cash Flows for the Current and Next Financial Year (July - June) Available at grida.qld.gov.au/current-programs/first-start-loan/First-Start-Loan-Primary-producer Production Schedule(s) (if applicable) Production Schedule(s) (if applicable) Available at grida.qld.gov.au/current-programs/first-start-loan/First-Start-Loan-Primary-producer Production Schedule(s) (if applicable) Available at grida.qld.gov.au/current-programs/first-start-loan/First-Start-Loan-Primary-producer For sugar producers, please provide your last five years mill production records. 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. (An Accountant may assist in providing these statements). **Schedule of Account Details from all lenders** Schedule of Account Details from all lenders** Copy of Purchase Contract / Purchase Agreement Copy of Purchase Contract / Purchase Agreement Yes Not applicable Tyes Not applicable Tyes Not applicable	nformation checklist	
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Copy of licence, permit, approval or other authorisation for the proposed activity/ies Yes Not applicable	Trust Deed (and any Deed of Variation if amended)	Yes Not applicable
	Copy of licence, permit, approval or other authorisation for the proposed activity/ies	Yes Not applicable











Section 1 - Applicant detai	ls																		
Borrowing entity name																			
Borrowing entity ABN (if applicable)																			
Please select the borrowing entity:	Title	Surnai	me					Give	en N	ame	S						Date	of Birt	h
Sole trader																			
Partnership																			
Individual trustees																			
Company directors							\dashv												
or																			
Company	Compa	ıny nam		Please	e list th	e Comp	pany D	irecto	or/s'	detail	ls abo	ove							
or																			
Trust	Trustee	5											ual trustee/s det						
	Turret			(Comp	any (pleas	e pro	ovide	e the	Com	pan	y name and the	Compa	ny Dire	ectors	' details	above	?)
	Trust n	ame																	
Trading name																			
Trading name ABN																			
Industry type (e.g. horticulture, sheep, grain)																			
Borrowing entity contact name																			
Landline F	ax			Ν	Nobile	е				Em	nail	add	dress						
IMPORTANT: By ticking this box, you contelephone (including by to successful, loan account	text or SN	1S or elec	tronica	ally) ab	bout th	his loa	ın pro	duct	, inc	ludin	g the	pro	ogress of your loa	n appl	ication	, and	ted by l	aw, by	tion is
Road address of enterpris	e:							Pos	stal	add	ress	of	enterprise:	Ple	ase tio	ck if sa	ıme as ı	road ac	ddress
Town/city S	State			Р	ostco	ode		Tov	wn/	city			State				Post	code	
Accountant																			
Contact person							Tele	epho	one					Fa	Х				
Firm							Em	ail											
Bank or financier																			
Contact person							Tele	epho	one					Fa	Х				
Bank / Financier name							Em	ail											
Branch																			

What is the purpose of the QRIDA First St	art Loan?			
Which of the below aligns with the purpo Choose the one most appropriate to your s				
Acquiring a viable primary	Building a viable primary			n existing family primary
production business in its own right.	production business by:acquiring and operating, a p			n business as part of a n plan to operate a
11511.	business on a staged basis	where you have	viable prin	nary production business
	defined longer-term plans;entering into lease or share		in your ow	n right.
	arrangements; or			
	 upgrading or building-up a viable business. 	n existing non-		
Section 3 - Loan requirements and sources	*			
Outline the total cost of this current propos All amounts should be GST exclusive Itemi			uinment a	nd any other costs
associated with this acquisition e.g. legal o		onancare, prant and eq	<i></i>	.a any other costs
Assets being purchased/project activities	being undertaken:	How this will be fur	ıded:	
Brief description	Total cost (\$)	Source of funds (e.g cash, other loans, QRIDA		Amount (\$)
		Cash contribution		
		Bank Loans		
		Vendor finance		
		Other (please detai	l):	
TOTAL*		QRIDA Loan		
			TOTAL*	
NOTE: the total cost of the proposal and to	otal amount of funding required m	ust be equal.		
Handa Charles	vill be secured?			
HOW do you propose the First Start Loan v		age over land or other	assets acc	eptable to QRIDA.
How do you propose the First Start Loan v Applicants are required to provide adequa	ite security in the form of a more			
Applicants are required to provide adequate Please outline the security available to QF		rul below.		
Applicants are required to provide adequa		ul below.		
Applicants are required to provide adequa		ul below.		
Applicants are required to provide adequa		ul below.		
Applicants are required to provide adequa		ul below.		
All amounts should be GST exclusive. Itemis associated with this acquisition e.g. legal of Assets being purchased/project activities	sed costs may include capital experient stamp duty. being undertaken:	How this will be fur Source of funds (e.g cash, other loans, QRIDA Cash contribution Bank Loans Vendor finance	nded: . family gift, loan)	

Section 4 - Project activity milestones Please identify the major activities you wish to undertake, the total cost for each, and the milestones you wish to achieve over the life of the project. There may be more than one project that relates to your chosen milestone(s). An example project has been completed for your reference. **Example Project Activity Milestone One** Initial Property purchase – Stage One Activity **Description** Purchasing block of 356ha to start running cattle **Total cost** 1/08/2020 **End date** \$630,000 Start date 31/07/2023 Milestone (outcome) Achieve and maintain herd of 150 breeders Milestone timeline Within 3 years of property purchase **Example Project Activity Milestone Two Activity** Additional Property purchase – Final Stage Description Purchasing 1,500 hectares from parents **Total cost End date** 1/07/2030 \$750,000 Start date 1/09/2024 Milestone (outcome) Achieve a viable primary production business running 500 breeders Milestone timeline Within 5 years of additional property purchase **Project Activity Milestone One** Activity **Description Total cost** Start date **End date** Milestone (outcome) Milestone timeline **Project Activity Milestone Two Activity** Description Total cost Start date **End date** Milestone (outcome) Milestone timeline **Project Activity Milestone Three Activity Description Total cost** Start date **End date**

Section 5 - Preferred terms and conditions

Milestone (outcome)

Milestone timeline

Please outline your preferred repayment terms including length of the loan, initial interest only period, repayment frequency and fixed interest rate period. **NOTE:** an initial interest only period can be considered by QRIDA where a financial need is clearly demonstrated.

QRIDA will be in contact with you to discuss your preferred terms and conditions in more detail.

Preferred terms and	conditions					
Loan term	years (maximum 20 years)	Initial interest only period required	No	Yes	Initial interest only for: (maximum 5 years)	years
Repayment frequency	Monthly	Quarterly		H	alf yearly	
Interest rate period	One year fixed	Three years f	ixed	Fi	ve years fixed	

Section 6 - Employment details

Number of Employees Full time Full time equivalent*

Number of existing employees (including owners, partners, directors, etc.)

Number of proposed employees (e.g. are they any staff potentially required if approved))

*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 7 - Primary production property details

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

Property name & address

(if applicable)

Owned	Purchase date	Purchase price	urchase price Current market value			
Leased	Lease date	Lease payment (p.a.)	Те	rm and options		
To be purchased	Contact date	Finance date	Settlement 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 Type of standing timber Dryland Unimproved ha ha cultivation grazing Irrigated Unimproved/ ha ha cultivation timbered Improved Other (detail) ha ha grazing Open downs Total area ha ha Carrying capacity (AE/DSE) (if applicable)

lic	Water ence no.	Expiry date	
	ter allocation no. (Water Act 2000)	No. of allocated megalitres	
Ha	s allocation been assigned?	No Yes - detai	l to whom:
Un	regulated source of storage det	ails and megalitres	
Industry Data	Dairy licence number	Dairy processor	

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 7a - Additional primary production property details

Show all primary production land held or to be purchased by applicants either individually or jointly with partners, other persons or associated entities.

Property name & address

(if applicable)

Owned	Purchase date	Purchase price	Cı	urrent market value	
Leased	Lease date	Lease payment (p.a.)	Te	rm and options	
To be purchased	Contact date	Finance date	Settlement date	Purchase price	

Registered owners

Title reference no. / Lease no. Plan Area (ha) Lot

This property is kms in a direction from the town of

in the Local Government Area of City/Shire/Regional Council.

Soil types Type of standing timber Dryland Unimproved ha ha cultivation grazing Unimproved/ Irrigated ha ha timbered cultivation Other (detail) Improved ha ha grazing Open downs ha Total area ha Carrying capacity (AE/DSE) (if applicable)

Water Expiry licence no. date No. of allocated Water allocation no. (Water Act 2000) megalitres Yes - detail to whom: No Has allocation been assigned? Unregulated source of storage details and megalitres Dairy licence Dairy number processor Sugar mill

supplied

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

Sugar farm

number

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 8 - 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 Leave (as Drivete Leave)	
)\$	Other Loans (eg. Private Loans)	
2. Land ha @ \$ /ha=\$ Buildings (
)\$		
3. Land ha @ \$ /ha=\$ Buildings (
)\$		
Liverted (days to a)	Charles and (Bastonal Harra	
Livestock (show type)	Stock Loans/Pastoral House	
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

			I	nstalments	5		Lease r		
Item	Lender	(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 (a x b + c + d)

Total owing (transfer total to 'Statement of Assets and Liabilities' above)

Section 9 - 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 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
- Credit Reporting Body means Dun & Bradstreet (Australia) Pty Limited ACN 006 399 677 trading as Illion.

Acknowledgements

I/We have read and understood the guidelines at qrida.qld.gov.au for the First Start 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; and
- 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 b) 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.

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?

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:

I/We have read the Credit Information and Privacy Statement below and understand how personal information provided in my/our application may be used.

Consents

I/We authorise QRIDA and each of its authorised representatives to obtain or collect 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:

- any accountant, solicitor, business consultant, bank, financier, supplier, processor, or other agent named or identified in this application or in a) 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, b) (each a Relevant Person).

Without limiting the above, I/we authorise any Relevant Person to disclose to QRIDA and its authorised representatives such information as may be requested about me/us in connection with this application or any aspect of the Scheme.

I/We understand and agree that QRIDA and its authorised representatives will use information contained in or provided in relation to this application and my /our financial statements and personal taxation returns and other supporting information to 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.

I/We authorise:

- QRIDA and each of its authorised representatives to disclose: a)
- that I/we have made this application;
- information contained in this application or any supporting documentation provided with, or in support of, this application;
- information collected by QRIDA or an authorised representative from any Relevant Person; and
- information about any previous application I/we have made to, or financial assistance I/we have received from, QRIDA. Email copies of loan documents to the email address listed in this application, should my loan be approved.
- (in each case, Disclosable Information) to any:
- Relevant Person or any contractor or agent of QRIDA, for purposes related to the assessment of this application or the administration and management of the Scheme or any loan provided to me/us under the Scheme, and for the purposes set out in the Privacy Statement; and
- any other, Queensland Government department or Commonwealth Government department, agency or authority, for policy planning or other governmental purposes of that department, agency or authority; and
- the use of Disclosable Information by any department, agency or authority or other person referred to in a) above for a purpose stated in a) above or b) any purpose set out in the Privacy Statement.

I/We agree to participate in follow up surveys regarding any loan provided under the Scheme or its outcomes, if requested.

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 vourself.

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.

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

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:

- your identification;
- that credit has been applied for and the amount; b)
- that QRIDA is a current credit provider to you (although is not a 'credit provider' for the purposes of the Privacy Act 1988 (Cth));
- details of payments which become overdue for more than 60 days; d)
- that payments are no longer overdue;
- details of payments made by you which have been dishonoured more than once; 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;
- 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.

Authority to disclose certain information to joint applicants -

I understand that if QRIDA declines my loan application due to adverse information on my personal credit file then each applicant for the credit may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me.

I understand that if I fail to provide any information requested in this form or do not agree to any of the possible exchanges or uses detailed above my application may not be accepted by QRIDA.

Privacy statement

QRIDA may collect, use, and disclose the personal information provided via this form in accordance with the Information Privacy Act 2009 (Qld) and its privacy policy, available at: grida.qld.gov.au/privacy. Personal information provided on, or in support of, this application by you or that is obtained from any Relevant Person, may be used by QRIDA and its authorised representatives to assess your eligibility for the Scheme and your application for the Scheme, and in relation to the administration and management of the Scheme or any loan provided to you under the Scheme. QRIDA may also use this information to provide you with information, goods or services, facilitate its internal business operations and fulfil legal obligations, research and develop its service, to collate statistical data, and otherwise where required or permitted by law. In some cases, QRIDA may use or disclose your personal information to provide you with information on other QRIDA programs or other support programs that may be relevant and of interest to you. QRIDA may disclose your personal information in accordance with the authorisations above and any department, agency, authority or other person to which such information is disclosed may use the information for the purposes stated in the authorisations. QRIDA may also disclose your personal information to its employees, contractors, related affiliates and third parties who assist it in operating its business and providing information, goods and services to you, or as otherwise required or authorised by law. Further information on these third parties is set out in the privacy policy. Some third parties may be located overseas and you agree to QRIDA disclosing your personal information to overseas entities to enable it to perform its functions and activities. Other than as set out in the authorisations above, QRIDA is not aware of any further disclosures of your personal information made by any recipient. 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

In signing below, I/we are acknowledging and/or consenting to each of the matters indicated above:

Applicant	Signature	Name	Position	Date
One				
Two				
Three				
Four				

Further information										
Did y	ou 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:

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

Enquiries

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

If you need assistance with completing your application, or wish to speak to a Regional Area Manager, please contact QRIDA on Freecall 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:		(Bank/Financier name)							Please return this form to me/us by:				
		I with your company and return this form to me/us according to the Return Instructions (shown to the s my/our accounts with QRIDA and provide any information QRIDA may request regarding my/our					he	Fax: Email:					
Name/Company/Firm:	Applicant's Signature:							Post:					
Name/Company/Firm:	Applicant's Signature:												
Loan Accounts, Equipment Finance and Other Borrowings (Debit Accounts)													
Account name	Account BSB & Number	Facility Type	Balance	Limit	Interest Rate	Expiry Date	Repayment Amount	Repayr Freque		Balloon or Residual	Arrears		
Contingent Liabilities:							T						
		Savings Accounts,	, Term Deposits	, Investment Accou	nts and othe	er Asset Accour	its (Credit Accounts	5)					
Account name		Account BSB & Number Account Typ				Туре				Balance			
I/we confirm the above information is true and correct at the date executed.													
Branch address/stamp:													
Manager name:		Manager signature:							ate:	:			
Email address:		Phone number:				F			ax Number:				
		An a	dditional Schedu	le of Account Details f	orm is availab	ble on QRIDA's we	bsite						

