

PLEASE READ THE SCHEME GUIDELINES PRIOR TO COMPLETING THIS APPLICATION

The information in the following checklist must be provided with this *Application*. *Applications* will only enter the assessment queue when all of the required information is provided.

CHECKLIST

<p>At least the past three (3) years' Financial Statements (existing loan holders should provide updated financials where available). These should include:</p> <ul style="list-style-type: none"> o Profit and Loss Statement, Balance Sheet and depreciation schedules o Cashbook figures are acceptable if financial statements have not been prepared o Financials must be provided for the <i>Applicant</i> entity and all associated entities 	<p>Yes <input type="radio"/></p>
<p>Past three (3) years' Personal Taxation Returns (Taxation Assessment Notices are not acceptable)</p> <ul style="list-style-type: none"> o These should include returns for all associated individuals as prepared by your accountant 	<p>Yes <input type="radio"/></p>
<p>Monthly Cashflows and/or Actuals for the current financial year</p>	<p>Yes <input type="radio"/></p>
<p>Monthly Cashflows Projections for the next financial year</p>	<p>Yes <input type="radio"/></p>
<p>Schedule of Account Details A copy of this form is to be completed by each of your lenders (including banks, credit unions, lease/finance/credit card companies, etc.) and attached to this <i>Application</i>. Please arrange for your lenders to return this form to you prior to submission of the completed <i>Application</i> to the <i>Queensland Rural and Industry Development Authority (QRIDA)</i>.</p>	<p>Yes <input type="radio"/></p>
<p>Bureau of Meteorology Rainfall Deficiency Report</p>	<p>Yes <input type="radio"/></p>
<p>Company Constitution (Also known as a "Memorandum and Articles of Association") If your <i>Farm Business</i> trades as a company</p>	<p>Yes <input type="radio"/> N/A <input type="radio"/></p>
<p>Trust Deed - If your <i>Farm Business</i> trades as a Trust</p>	<p>Yes <input type="radio"/> N/A <input type="radio"/></p>
<p>ATO integrated client account</p>	<p>Yes <input type="radio"/></p>

How to Apply

The *Application Period* will close on the date notified on the Department of Primary Industry and Resources' (DPIR) website, currently **30 June 2018** or when funding is fully committed. Please submit your completed *Application*, including all supporting documents to QRIDA by:

Post: Drought Assistance Concessional Loans - Northern Territory
C/- Queensland Rural and Industry Development Authority
GPO Box 211
Brisbane Qld 4001

Email: contact_us@qrda.qld.gov.au

Enquiries

Further information on the Drought Assistance Concessional Loans (NT), is available at www.dpir.nt.gov.au

If you require assistance with completing your *Application*, please contact DPIR on (08) 8936 4089.

Section 1 - Applicant details

Please tick: <input type="radio"/> Sole Trader <input type="radio"/> Partners <input type="radio"/> Individual Trustees <input type="radio"/> Company Directors	Title	Surname	Given Names	Date of Birth
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Company

Please list the Company Directors' details above.

Company name

Trust

Trust name

If the Trustee is a Company, please provide the Company name in the Company section above and the Company Directors' names in the boxes above the Company name.

Trading Name

ABN

Industry Type (e.g. beef, sheep, grain)

GST Registered? Yes No

QRIDA Client ID (if known)

Is at least one *Member of the Farm Business* an Australian permanent resident? Yes No

Is at least one *Member of the Farm Business* a farmer who, under normal circumstances, contribute at least 75 per cent of his or her labour and derive at least 50 per cent of his or her income from the *Farm Business*? Yes No

Nominated contact person Telephone No.

Business Phone No. Fax No. Mobile No. Email Address

Road Address of Enterprise <input type="text"/> <input type="text"/> Town <input type="text"/> State <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> City/Shire/Regional Council <input type="text"/>	Postal Address <input type="checkbox"/> Please tick if same as Road Address Postal Name <input type="text"/> Postal Address <input type="text"/> <input type="text"/> Town <input type="text"/> State <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Section 2 - Farm business contact details

Accountant

Contact Person Telephone Fax

Firm Email

Bank or financier

Contact Person Telephone Fax

Firm Email

Section 3 - Loan details

The Drought Assistance Concessional Loan Guidelines (NT) require:

- That the total of all Commonwealth loan facilities do not exceed more than 50% of a *Farm Business's* Final Debt Position after a new Drought Assistance Concessional Loan has been funded, and
- A Drought Assistance Concessional Loan cannot exceed \$1 million.

Please indicate below how you wish to use a Drought Assistance Concessional Loan:

Loan use	Amount
Restructuring all or part of your existing Commonwealth Concessional Loans Complete Parts A, B and C below	\$
Restructuring all or part of your existing eligible commercial debt Complete Parts A, B and D below	\$
New loan funds for Drought Recovery Activities – restocking/replanting plus associated expenses Complete Parts A, B and E below	\$
New loan funds for Drought Preparedness Activities – to prepare for future droughts Complete Parts A, B and F below	\$
New loan funds for Operating Expenses – necessary to continue normal operations of the <i>Farm Business</i> Complete Parts A, B and G below	\$
Total	\$

Part A - Eligible commercial debt

To assist QRIDA in determining the maximum Drought Assistance Concessional Loan for which you may be eligible, please list your eligible commercial debt facilities (refer to the Drought Assistance Concessional Loan Guidelines (NT) to assist you determining what is eligible commercial debt):

Note: You must have existing Eligible Debt to be eligible for a Drought Assistance Concessional Loan

Account name	Bank/Financier	Loan type	Loan balance#
			\$
			\$
			\$
			\$
			\$
			\$
		Total	\$

The loan balances entered should be the same as those in the Schedule of Account/s completed by your bank or financial institution.

Part B - Non-eligible debt

To assist QRIDA determine the maximum Drought Assistance Concessional Loan for which you may be eligible, please list your Farm Related Non-Eligible Debt facilities.

Examples of Farm Related Non-Eligible Debt facilities may include:

- Hire Purchase/Equipment Finance Loans
- Vendor finance loans, private debt and family debts
- Overdraft facilities

Account name	Bank/Financier	Loan type	Loan balance#
			\$
			\$
			\$
			\$
			\$
		Total	\$

The loan balances entered should be the same as those in the Schedule of Account/s completed by your bank or financial institution.

Section 3 - Loan details - continued...

Part C - Restructuring existing Commonwealth Concessional Loans

If you wish to restructure all or part of any of your existing Commonwealth Concessional Loans, please enter the amounts you wish to restructure:

Portion of an existing Farm Finance Concessional Loan you are seeking to restructure with a Drought Assistance Concessional Loan*:	\$
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*Note the total of a Drought Assistance Concessional Loan cannot exceed \$1 million.

Part D - Restructuring existing eligible commercial debt

Eligible commercial debt is *Farm Business* debt that has been established upon commercial interest rates, terms and conditions.

Please enter the amounts you wish to restructure with a Drought Assistance Concessional Loan:

Account name	Bank/Financier	Loan type	Loan balance#	Amount seeking to restructure
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			Total	\$

*Note the total of a Drought Assistance Concessional Loan cannot exceed \$1 million.

The loan balances entered should be the same as those in the Schedule of Account/s completed by your bank or financial institution.

Part E - Drought recovery activities - restocking/replanting plus associated expenses

Drought Assistance Concessional Loans are available for *planting* and/or *restocking activities* (as seasonal conditions allow) and associated expenses (refer to **Clause 7.3** of the *Drought Assistance Concessional Loans Scheme NT Guidelines*).

Please enter the amounts you wish to fund with a Drought Assistance Concessional Loan:

<i>Planting/restocking activities and associated expenses*</i>	Estimated start date	Estimated completion date	Estimated cost
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
Total estimated cost of your <i>planting</i> and/or <i>restocking activities</i> and associated expenses			\$

*These costs should be reflected in your budgets.

Section 3 - Loan details - continued...

Confirmation of Seasonal Conditions

Funding of *Drought Assistance Concessional Loans* for drought recovery activities is subject to confirmation that seasonal conditions have improved sufficiently to support the proposed *planting* and/or *restocking* activities.

Do the seasonal conditions now allow for the *planting* and/or *restocking* drought recovery activities detailed in Section 3E of this Application to commence?

- Yes Please provide additional information to support (refer below).
- No Please continue with this *Application*. Note - *Should your Application be successful, your loan will be Approved in Principle, subject to you providing this certification.*

Please comment on how recent rainfall has improved conditions sufficiently to commence your *planting* and/or *restocking* activities.

Please consider:

If your <i>Farm Business</i> produces crops:	If your <i>Farm Business</i> involves the carrying of livestock:
<ul style="list-style-type: none">Soil moisture and/or agronomists reportsIncreases in current dam levels	<ul style="list-style-type: none">Rainfall and Pasture Growth Report (available from www.longpaddock.gov.au/forage/rainfallpastureoutlook.php)Ground cover percentage and/or feed availability

Part F - Drought preparedness activities - to prepare for future droughts

Drought Assistance Concessional Loans are available to contribute to the cost of activities to prepare for future droughts.

Examples of eligible drought preparedness activities may include:

- use of weather and seasonal climate forecasting products or tools to inform production decisions
- proactive water management measures, such as increasing dam capacity, investment in water reticulation and groundwater infrastructure
- water-efficient cropping techniques
- reduction or agistment of stock
- change to more water efficient crop type
- accumulation of feed reserves for stock or sale
- adoption of early weaning practices.

Please list eligible drought preparedness activities that your *Farm Business* plans to fund with a Drought Assistance Concessional Loan:

Activity*	Amount
	\$
	\$
	\$
	\$
	\$
Total	\$

*These activities should be reflected in your budgets.

Section 3 - Loan details - continued...

Part G- Operating expenses - necessary to continue normal operations of the Farm Business

Drought Assistance Concessional 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 outstanding bills on hand
- paying salaries or wages of employees
- paying creditors
- paying farm rent or rates
- buying consumables that are essential to carry on the *Farm Business*, for example, fuel and other farm inputs
- buying fodder or carting of water for livestock or produce or transporting livestock or produce

Please list eligible operating expenses that your *Farm Business* plans to fund with a Drought Assistance Concessional Loan:

Activity*	Amount
	\$
	\$
	\$
	\$
	\$
Total	\$

*These activities should be reflected in your budgets.

Section 4 - Preferred terms and conditions

You are required to provide adequate security in the form of a registered mortgage over land or other assets acceptable to QRIDA. Please outline the security available to QRIDA (e.g. first or second mortgage over property, stock mortgage) should your loan be successful.

Note: QRIDA may need to negotiate an acceptable security position with you and your commercial lender/s.

Please indicate your preferred repayment frequency:

Repayment Frequency	<input type="radio"/> Monthly	<input type="radio"/> Quarterly	<input type="radio"/> Half yearly
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Drought Assistance Concessional Loan proceeds for restructuring debt will be applied directly to the relevant loan account/s.

Drought Assistance Concessional Loan proceeds for Drought Recovery Activities, Drought Preparedness Activities or Operating Expenses would normally be applied to your transactional or overdraft account.

Please indicate your preferred transactional or overdraft account:

Bank	Branch	BSB (Bank, State, Branch number)			
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>
Account Name	Account Number				
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>				

Section 5 - Primary production property details

Please provide details of all properties owned or leased (copy and attach separate pages for each property if necessary).

Property Name

Owned Year Purchased Current Market Value \$

Leased Lease Payment (pa) \$ Expiry Options

Registered Owners

Title Ref No or Lease No County Parish Area (ha)

Lot/Plan No

Property Address

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 cultivation	<input type="text"/> ha	Unimproved grazing	<input type="text"/> ha
Irrigated cultivation	<input type="text"/> ha	Unimproved /timbered	<input type="text"/> ha
Improved grazing	<input type="text"/> ha	Other (detail)	<input type="text"/> ha
Open downs	<input type="text"/> ha	Total Area	<input type="text"/> ha
		Irrigation potential	<input type="text"/> ha

Water licence no. Expiry Date

Water Allocation no. (Water Act 2000) No. of allocated Megalitres

Has allocation been assigned? No Yes - Detail to whom

Unregulated source or storage details & megalitres

Dairy Licence Number Dairy Processor

Sugar Farm No. Sugar Mill Supplied

Please provide details of any agreements in place for agisted or sharefarmed properties:

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Other relevant property details:

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Section 6 - 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:	SPU's			
	Current Total		Current Total		No. 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)		Lambing (%)		Farrowing (%)					

Please ensure the following sales and purchase amounts correspond to your financial statements or cash book figures.
Stock schedules are available on QRIDA's website for your use if preferred.

Production details		Last Financial Year (20__ Actuals)		This Financial Year Actuals/Estimates		Next Financial Year Estimates		Year In - Year Out Estimates*					
Sales	Livestock Sold (e.g. Wethers, Steers, Porkers)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)				
Purchases	Livestock Purchased (e.g. Wethers, Steers, Porkers)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)				
Dairy	Average no. of milkers in daily production	Head		Head		Head		Head					
	Total Litres produced	Ltrs/annum		Ltrs/annum		Ltrs/annum		Ltrs/annum					
	Gross Milk Proceeds	\$		\$		\$		\$					
Crop Information	Crop Types	Area (ha)	Total Yield	Total (\$)	Area (ha)	Total Yield	Total (\$)	Area (ha)	Total Yield	Total (\$)	Area (ha)	Total Yield	Total (\$)
	Sugar	Tonnes			Tonnes			Tonnes			Tonnes		
		CCS			CCS			CCS			CCS		
	Area (ha)			Area (ha)			Area (ha)			Area (ha)			
	Total (\$)			Total (\$)			Total (\$)			Total (\$)			
Wool	Months Wool Sold	()											
	Number shorn												
	Total Kgs												
	Yield %												
	Micron												
Total \$													
Other	Product	Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)

*Given normal seasons and commodity prices

Section 7 - Statement of Assets and Liabilities (all applicants to complete)

Complete one Statement of your **business and personal** assets and liabilities including those held individually or jointly with partners, other person or associated entities. The statement must include all assets owned and all liabilities.

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 (e.g. Private Loans)	
2. Land ha @ \$ /ha = \$ Buildings () \$			
3. Land ha @ \$ /ha = \$ Buildings () \$			
Livestock/stock (show type)		Stock Loans/Pastoral House	
Plant & 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 (please attach a separate list if required).

Item	Lender	INSTALMENTS					LEASE RESIDUAL		Total Owing (a x b + c + d)
		(a) Installment 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 8 - Drought Management Plan

Part A - Rainfall Deficiency Report

You must submit a valid Bureau of Meteorology *Rainfall Deficiency Report* with this *Application* form.

Information on how to obtain this report is available at www.dpir.nt.gov.au

Please indicate if your *Rainfall Deficiency Report* confirms that your property has experienced a **Rainfall Deficiency, which is equivalent to, or worse than a 1 in 20 year rainfall event (a rainfall deficiency at or below the 5th percentile)**. Your *Rainfall Deficiency Report* will be considered evidence that the financial impacts being experienced by your *Farm Business* are a result of the effects of drought.

- Yes** - Please complete **Parts B, D and E** of the *Drought Management Plan*.
- No**- Please complete **Parts B, C, D and E** of the *Drought Management Plan*.

Part B - Evidence of Significant Financial Impact

You must provide evidence that your *Farm Business* has experienced a *Significant Financial Impact* over at least a two year period (which can include the forthcoming season).

Evidence that your *Farm Business* is experiencing a *Significant Financial Impact* may include:

- large reductions in the *Farm Business's* 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, particularly fodder and agistment expenditure
- large reductions in livestock numbers through forced sales or losses.

These impacts should be evident in the *Farm Business's* financial statements, taxation returns and cash flow statements provided with the *Application*.

Please comment on and/or detail by listing the event, financial impact and timing (as relevant):

Section 8 - Drought Management Plan - continued...

Part C - Evidence of Significant Financial Impact as a direct result of the effects of drought

You must provide evidence that the *Significant Financial Impacts* (refer Part B) that your *Farm Business* has experienced is as a direct result of the effects of drought.

Evidence that the financial impacts are directly related to drought conditions examples may include the following (as relevant):

- 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
- expenditure related to assisting the business recover from drought conditions (e.g. restocking, de-silting of dams, replanting)
- other drought management strategies adopted to manage the *Farm Business* both over the duration of the drought conditions and its recovery phase.

These impacts should be evident in the *Farm Business's* financial statements, taxation returns and cash flow statements provided with the *Application*.

Please comment on and/or detail by listing the event, financial impact and timing (as relevant):

Part D - Drought preparedness

You must demonstrate that you have taken reasonable steps to prepare your *Farm Business* for the effects of drought. Please list the steps you have undertaken and where possible, provide evidence confirming completion of these activities. Some examples are listed below:

- Any use of weather and seasonal climate forecasting products or tools to inform production decisions
- Any proactive water management measures, such as increasing dam capacity, investment in water reticulation and groundwater
- Water-efficient cropping techniques stock management strategies
- Reduction or agistment of stock
- Accumulation of feed reserves for stock or sale
- Adoption of early weaning practices

Drought preparedness steps and/or activities	Completion date

Section 8 - Drought Management Plan - continued...

Part E - Livestock and cropping management

If your *Farm Business* is carrying livestock please detail the changes in your stock numbers, and what actions you have had to undertake in managing your livestock numbers because of drought conditions.

Livestock numbers on the property			Forced destocking numbers (above normal since the commencement of the drought)				
Livestock Type	Prior to the drought	Currently on the property	Deaths	Forced sales	To agistment	To feedlots	Humanely destroyed on animal welfare grounds
Cows							
Heifers							
Steers							
Calves							
Bulls							
Ewes							
Wethers							
Lambs							
Rams							
Other e.g. goats							

Please provide further comments on the above Livestock information, if required:

If your *Farm Business* produces crops (including for your own use) please comment on:

- Change in cropping yields or areas planted as a result of the drought
- Any reduced water allocation, bore levels or access to water

Section 9 - Authorisation

I/We have read and understood the *Drought Assistance Concessional Loans* Guidelines for the Northern Territory and obtained clarification where needed.

I/We have read the Privacy Statement below and understand how information provided in my/our *Application* may be used.

I/We understand that completed *Applications* under the scheme will be assessed in the order of receipt and loan offers will be based on the availability of funds.

I/We hereby authorise QRIDA to also notify the following person/firm/company of the decision of the *Application* (optional):

Contact Person	<input type="text"/>	Address	<input type="text"/>
Firm	<input type="text"/>		<input type="text"/>

I/We are aware that giving false or misleading information is a serious offence under the *Criminal Code Act 1995* (Cth).

I/We understand that my/our *Application* will not enter the assessment queue until all of the required information, as outlined in the checklist on page 1 of this *Application*, is received at QRIDA.

I/We understand that QRIDA will use information contained in this loan *Application*, and my/our Financial Statements and Personal Taxation Returns to determine if my/our *Farm Business* has experienced a *Significant Financial Impact* over at least a two year period (can include the forthcoming season) (refer to **Box 1** and **Box 2** of the *Drought Assistance Concessional Loans NT* Guidelines).

I/We hereby authorise QRIDA to obtain and disclose such information as considered necessary in relation to this *Application* from my/our accountants, solicitors, business consultants, commercial lenders (e.g. banks and other financiers), other government departments, regional and shire councils, suppliers, processors or other agents.

I/We certify that all of the information provided in the whole of this *Application* is true and accurate and discloses our correct financial position. I/We also agree to participate in a follow-up survey if requested.

All Members of the Farm Business, including directors and trustees must sign below.

Applicant (1)
<input type="text"/>
Signature
Print Name: <input type="text"/>
Position: <input type="text"/>
Date: <input type="text"/> <input type="text"/> <input type="text"/>

Applicant (2)
<input type="text"/>
Signature
Print Name: <input type="text"/>
Position: <input type="text"/>
Date: <input type="text"/> <input type="text"/> <input type="text"/>

Applicant (3)
<input type="text"/>
Signature
Print Name: <input type="text"/>
Position: <input type="text"/>
Date: <input type="text"/> <input type="text"/> <input type="text"/>

Applicant (4)
<input type="text"/>
Signature
Print Name: <input type="text"/>
Position: <input type="text"/>
Date: <input type="text"/> <input type="text"/> <input type="text"/>

Privacy statement

Information provided by *applicants* may be used by the Department of Primary Industry and Resources (DPIR), QRIDA and/or the Australian Government for administration of the *Farm Business Concessional Loans Scheme* and assessment of an *application*. Provision of information (personal or otherwise) constitutes the *applicant's* consent to DPIR, QRIDA and/or the Australian Government using the information for the above-mentioned purposes and any other incidental or related purpose. DPIR, QRIDA and/or the Australian Government may disclose your personal information to any party engaged in the assessment or evaluation of the *Drought Assistance Concessional Loans* in any jurisdiction. DPIR, QRIDA and/or the Australian Government will store personal information collected through the *application*, supporting documentation, the *Drought Assistance Concessional Loan Agreement* and any monitoring and evaluation activities in compliance with their respective obligations under the *Information Privacy Act 2009* (Qld), *Information Act 2002* (NT) and the *Privacy Act 1988* (Cth). Your personal information will not be disclosed overseas. You may access or correct your personal information at any time by contacting QRIDA via email or in writing to the address provided on the front of this *application* form. Further information about the relevant Australian Government privacy policy, including rights of access and complaints handling, may be accessed at agriculture.gov.au/about/privacy or by calling 1800 900 090.

Cashflow guidance

QRIDA requires a monthly cashflow for the current financial year, plus the next full financial year. Microsoft Excel versions of the cashflow form are available to download from the QRIDA website, www.qrida.qld.gov.au. If you use the Excel cashflow, the totals will automatically calculate and you may find it is easier to complete. Alternatively, you may wish to use your own computer generated cashflow.

Completing a cashflow

Please ensure the drought recovery *planting* and/or *restocking* activities and associated expenses, or operating expenses, or drought recovery and preparedness expenses listed on Section 3 (page 5) of this *Application*, are included in your 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 financial year.
2. Complete the Income section.
 - 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 6 (page 8) 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.
3. Complete the Expenses section.
 - 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. Complete the Purchases section.
 - 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 6 (page 8) 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 of your planting and/or restocking activities, or the costs of your drought recovery and preparedness activities shown in Section 3 (page 5) of this *Application* form.
5. Complete the Other Expenses section.
 - Here you would list all 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. Complete the Surplus or (Deficit) section.
 - 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. Note your Opening and Closing Bank Balances.
 - If completing the cash flow for the current financial 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.

Monthly Cashflow for CURRENT Financial Year (Period 1 July to 30 June)

Name QRIDA Client ID (if known)

INCOME	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	TOTAL
Livestock sales													
Crop sales													
Fuel rebate													
Agistment													
Wages/Salary													
Contracting													
Capital introduced													
GST & Tax Refunds													
Asset sales (detail)													
TOTAL INCOME													
EXPENSES - FIXED & VARIABLE (amend, add or delete headings as necessary to suit your business - refer to past financials)													
Account/Admin fees													
Bank charges													
Electricity & Gas													
Insurance													
Licence fees/levies													
Phone & Internet													
Postage & Stationery													
Rates & Rent													
Subscriptions													
Crop - harvesting													
Fertiliser & Chemicals													
Planting & Seed													
Livestock - dips/sprays													
Fodder & Supplements													
Freight & Selling costs													
Shearing													
Vet costs													
Advertising													
Freight & Cartage													
Fuel & Oil													
Motor Vehicle Expenses													
Plant & Equip Hire													
Repairs & Maintenance													
Salaries & Wages													
Sundry													
Superannuation													
Travel & Accomm													
Workers Compensation													
GST & Tax Paid													
SUB TOTAL													
PURCHASES													
Capital													
Livestock/Stock													
SUB TOTAL													
OTHER EXPENSES													
Lease/HP/Chattel Mort													
Interest													
Loan Repayments													
Personal Living													
Medical/Educ/Life Ins.													
SUB TOTAL													
TOTAL EXPENSES													
SURPLUS (DEFICIT)													
Opening Bank Balance													
Closing Bank Balance													

Monthly Cashflow for NEXT Financial Year (Period 1 July to 30 June)

Name QRIDA Client ID (if known)

INCOME	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	TOTAL
Livestock sales													
Crop sales													
Fuel rebate													
Agistment													
Wages/Salary													
Contracting													
Capital introduced													
GST & Tax Refunds													
Asset sales (detail)													
TOTAL INCOME													
EXPENSES - FIXED & VARIABLE (amend, add or delete headings as necessary to suit your business - refer to past financials)													
Account/Admin fees													
Bank charges													
Electricity & Gas													
Insurance													
Licence fees/levies													
Phone & Internet													
Postage & Stationery													
Rates & Rent													
Subscriptions													
Crop - harvesting													
Fertiliser & Chemicals													
Planting & Seed													
Livestock - dips/sprays													
Fodder & Supplements													
Freight & Selling costs													
Shearing													
Vet costs													
Advertising													
Freight & Cartage													
Fuel & Oil													
Motor Vehicle Expenses													
Plant & Equip Hire													
Repairs & Maintenance													
Salaries & Wages													
Sundry													
Superannuation													
Travel & Accommod													
Workers Compensation													
GST & Tax Paid													
SUB TOTAL													
PURCHASES													
Capital													
Livestock/Stock													
SUB TOTAL													
OTHER EXPENSES													
Lease/HP/Chattel Mort													
Interest													
Loan Repayments													
Personal Living													
Medical/Educ/Life Ins.													
SUB TOTAL													
TOTAL EXPENSES													
SURPLUS (DEFICIT)													
Opening Bank Balance													
Closing Bank Balance													

Schedule of Account Details

OFFICE USE ONLY
Client ID No:

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 review to QRIDA.
(Includes banks, finance companies, building societies, credit unions and private lenders. For *Applicants* and **all** related entities)

Consent and Authorisation

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 and directed 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/Director/Partner _____ Applicant's Signature _____

Return Instructions

Please return this form to me/us by:

Fax () _____

Email _____

Post _____

Loan Accounts, Equipment Finance & 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 & other Asset Accounts (Credit Accounts)

Account Name	Accounts BSB & Number	Account Type	Balance

Certification

I/we confirm the above information is correct and the account holder currently has the lender's support. Requests for additional funding and / or continued support will be considered in line with conditions prevailing at the time of any such request and the lender's usual credit requirements.

Branch Address/Stamp			
Manager Name	Manager Signature	Date	
Email Address	Phone Number	Fax Number	