

**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><b>At least the past three (3) years' Financial Statements</b> (existing loan holders should provide updated financials where available). These should include:</p> <ul style="list-style-type: none"> <li>o Profit and Loss Statement, Balance Sheet and depreciation schedules</li> <li>o Cashbook figures are acceptable if financial statements have not been prepared</li> <li>o Financials must be provided for the <i>Applicant</i> entity and all associated entities</li> </ul>	Yes <input type="radio"/>
<p><b>Past three (3) years' Personal Taxation Returns</b> (Taxation Assessment Notices are not acceptable)</p> <ul style="list-style-type: none"> <li>o These should include returns for all associated individuals as prepared by your accountant</li> </ul>	Yes <input type="radio"/>
<b>Monthly Cashflows and/or Actuals for the current financial year</b>	Yes <input type="radio"/>
<b>Monthly Cashflows Projections for the next financial year</b>	Yes <input type="radio"/>
<p><b>Schedule of Account Details</b> 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 QRIDA.</p>	Yes <input type="radio"/>
<b>Proof of exhausting Farm Household Allowance</b> (e.g. Notification 90 day exit letter or an 'Exit checklist')	Yes <input type="radio"/>
<p><b>Australian Taxation Office (ATO) Integrated Client Account Statement</b> Copy of the integrated Client Account Statement (previous 12 months) for the applicant and all associated entities.</p>	Yes <input type="radio"/>
<b>Trust Deed</b> - If your <i>Farm Business</i> trades as a Trust	Yes <input type="radio"/> N/A <input type="radio"/>

**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:** Business Improvement Concessional Loans - Northern Territory  
C/- QRIDA  
GPO Box 211  
Brisbane Qld 4001

**Email:** contact\_us@qrida.qld.gov.au

**Enquiries**

Further information on the program is available at [www.dpir.nt.gov.au](http://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

<b>Road Address of Enterprise</b> <input type="text"/> <input type="text"/> Town <input type="text"/> State <input type="text"/> Postcode <input type="text"/> City/Shire/Regional Council <input type="text"/>	<b>Postal Address</b> <input type="checkbox"/> Please tick if same as Road Address Postal Name <input type="text"/> Postal Address <input type="text"/> Town <input type="text"/> State <input type="text"/> Postcode <input type="text"/>
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DHS Customer Reference Number CRN

Your CRN is required for the purpose of verifying FHA payments and eligibility for a Business Improvement Concessional Loan where QRIDA considers it reasonably necessary to do so.

## 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 Business Improvement 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 Business Improvement Concessional Loan has been funded, and
- A Business Improvement Concessional Loan cannot exceed \$1 million.

Please indicate below how you wish to use a Business Improvement Concessional Loan:

Loan use	Amount
<b>Restructuring all or part of your existing Commonwealth Concessional Loans</b> Complete Parts A, B and C below	\$
<b>Restructuring all or part of your existing eligible commercial debt</b> Complete Parts A, B and D below	\$
<b>Total</b>	\$

#### Part A - Eligible commercial debt

To assist QRIDA in determining the maximum Business Improvement Concessional Loan for which you may be eligible, please list your eligible commercial debt facilities (refer to the Business Improvement 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 Business Improvement Concessional Loan*

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

# 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 in determining the maximum Business Improvement 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#
			\$
			\$
			\$
			\$
			\$
			\$
		<b>Total</b>	\$

# 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 <b>Farm Finance Concessional Loan</b> you are seeking to restructure with a Business Improvement Concessional Loan:	\$
Portion of an existing <b>Drought Assistance Concessional Loan</b> you are seeking to restructure with a Business Improvement Concessional Loan:	\$
<b>Total*</b>	\$

\*Note the total of a Business Improvement 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 Business Improvement Concessional Loan:

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

\*Note the total of a Business Improvement 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.

**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.**

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Please indicate your preferred repayment frequency:

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

Please indicate your preferred transactional or overdraft account:

<b>Bank</b>	<b>Branch</b>	<b>BSB (Bank, State, Branch number)</b>	
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/>
<b>Account Name</b>	<b>Account Number</b>		
<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	<b>Total Area</b>	<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			
	<b>Current Total</b>		<b>Current Total</b>		No. litters/ sow/year			<b>Current Total</b>	
	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 (%)					
Calving (%)									

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	<b>Livestock Sold (e.g. Wethers, Steers, Porkers)</b>	Number	Total (\$)	Number	Total (\$)		Number	Total (\$)		Number	Total (\$)		
Purchases	<b>Livestock Purchased (e.g. Wethers, Steers, Porkers)</b>	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	<b>Crop Types</b>	Area (ha)	Total Yield	Total (\$)	Area (ha)	Total Yield	Total (\$)	Area (ha)	Total Yield	Total (\$)	Area (ha)	Total Yield	Total (\$)
	<b>Sugar</b>	Tonnes			Tonnes			Tonnes			Tonnes		
	CCS			CCS			CCS			CCS			
	Area (ha)			Area (ha)			Area (ha)			Area (ha)			
	Total (\$)			Total (\$)			Total (\$)			Total (\$)			
Wool	<b>Months Wool Sold</b>	( )											
	Number shorn												
	Total Kgs												
	Yield %												
	Micron												
	Total \$												
Other	<b>Product</b>	Quantity	Total (\$)	Quantity	Total (\$)		Quantity	Total (\$)		Quantity	Total (\$)		

## 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.

<b>ASSETS</b> (Show present fair market value)	<b>\$</b>	<b>LIABILITIES</b> (Current amount owing)	<b>\$</b>
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 <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 (please attach a separate list if required).

Item	Lender	INSTALLMENTS					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 - Authorisation

I/We have read and understood the *Business Improvement 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).

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 *Business Improvement Concessional Loans* in any jurisdiction. DPIR, *QRIDA* and/or the Australian Government will store personal information collected through the *application*, supporting documentation, the *Business Improvement 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](http://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](http://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)

<b>INCOME</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>TOTAL</b>
Livestock sales													
Crop sales													
Fuel rebate													
Agistment													
Wages/Salary													
Contracting													
Capital introduced													
GST & Tax Refunds													
Asset sales (detail)													
<b>TOTAL INCOME</b>													
<b>EXPENSES - FIXED &amp; VARIABLE (amend, add or delete headings as necessary to suit your business - refer to your past financials)</b>													
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 & Accommodation													
Workers Compensation													
GST & Tax Paid													
<b>SUB TOTAL</b>													
<b>PURCHASES</b>													
Capital													
Livestock/Stock													
<b>SUB TOTAL</b>													
<b>OTHER EXPENSES</b>													
Lease/HP/Chattel Mort													
Interest													
Loan Repayments													
Personal Living													
Medical/Educ/Life Ins.													
<b>SUB TOTAL</b>													
<b>TOTAL EXPENSES</b>													
<b>SURPLUS (DEFICIT)</b>													
Opening Bank Balance													
Closing Bank Balance													

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

Name  QRIDA Client ID (if known)

<b>INCOME</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>TOTAL</b>
Livestock sales													
Crop sales													
Fuel rebate													
Agistment													
Wages/Salary													
Contracting													
Capital introduced													
GST & Tax Refunds													
Asset sales (detail)													
<b>TOTAL INCOME</b>													

**EXPENSES - FIXED & VARIABLE (amend, add or delete headings as necessary to suit your business - refer to your 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 & Accommodation													
Workers Compensation													
GST & Tax Paid													
<b>SUB TOTAL</b>													

**PURCHASES**

Capital													
Livestock/Stock													
<b>SUB TOTAL</b>													

**OTHER EXPENSES**

Lease/HP/Chattel Mort													
Interest													
Loan Repayments													
Personal Living													
Medical/Educ/Life Ins.													
<b>SUB TOTAL</b>													
<b>TOTAL EXPENSES</b>													
<b>SURPLUS (DEFICIT)</b>													
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)

V7 1/7/17

Consent and Authorisation	Return Instructions
<p>To: _____ (Bank/Financier Name)</p> <p>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 <i>right</i> 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.</p> <p>Name/Company/Firm _____ Applicant's Signature _____</p> <p>Name/Director/Partner _____ Applicant's Signature _____</p>	<p>Please return this form to me/us by:</p> <p><input type="radio"/> Fax ( ) _____</p> <p><input type="radio"/> Email _____</p> <p><input type="radio"/> Post _____</p>

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