



Natural Disaster Assistance Loan Application Primary Producers

Please advise which natural disaster has directly impacted your primary production enterprise:

Section 1 - Enterprise 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"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="radio"/> Company	Please list the company directors details above. Company name <input type="text"/>			
<input type="radio"/> Trust	Trust name <input type="text"/> If the Trustee is a Company, please provide the Company name in the company box above and the Company directors' names in the boxes above the company name.			
Trading Name <input type="text"/>				
ABN	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Industry Type (e.g. beef, sheep, grain) <input type="text"/>			GST Registered? Yes <input type="radio"/> No <input type="radio"/>	

Nominated contact person (from above) <input type="text"/>		Telephone No. <input type="text"/>		
Business Phone No. <input type="text"/>	Fax No. <input type="text"/>	Mobile No. <input type="text"/>	Email Address <input type="text"/>	
Road Address of Enterprise		Postal Address <input type="checkbox"/> Please tick if same as Road Address		
<input type="text"/>		<input type="text"/>		
<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"/>		Town <input type="text"/>	State <input type="text"/>	Post code <input type="text"/>

Section 2 - Business contact details

Accountant				
Contact Person <input type="text"/>	Telephone <input type="text"/>	Fax <input type="text"/>		
Firm <input type="text"/>	Email <input type="text"/>			
Bank or financier				
Contact Person <input type="text"/>	Telephone <input type="text"/>	Fax <input type="text"/>		
Firm <input type="text"/>	Email <input type="text"/>			

Section 3 - Payment details

Please provide your enterprise's bank account details for payment of the assistance by Electronic Funds Transfer:

Bank <input type="text"/>	Branch <input type="text"/>	BSB (Bank, State, Branch number) <input type="text"/>
Account Name (e.g. Maroon Grazing) <input type="text"/>	Account Number <input type="text"/>	

Section 4 - Details of natural disaster

Please provide details of the natural disaster event which damaged your enterprise. (If the damage to your enterprise did not occur in a declared disaster area and you are applying on an individually disaster stricken basis, please attach an IDSP Certificate issued by the Department of Employment, Economic Development and Innovation).

How did the natural disaster directly damage your enterprise (please include the location of damaged property in your description)?
Please attach a separate page if more space is required.

Details of Livestock Lost (if applicable)				
Stock Type/Class	Number usually carried	Number on hand at time of disaster	Number of stock lost	Estimated cost of replacement
Total				

Details of Crop Damage (if applicable)			
Crop (Type)	Area (ha)	Tonnes/Cartons	Estimated cost of replanting
Total			

Other Property Damage		
Item lost or damaged (e.g. dams, irrigation equip)	Details of loss/damage	Estimated cost of repairs/replacement
Total		

Do you hold an insurance policy for any losses suffered in the disaster event?
 No Yes - If yes, please provide the following details of your claim:

Insurance Company Name Claim Amount: \$

Details of claim

Section 5 - Proposed disaster-related project and funding details

What restocking /replanting / replacement and/or carry-on costs will you incur as a result of the natural disaster? (Please detail below)

Requirements (Note: include these costs in your cashflow projections - refer example page 3)	Cost
Requirements Sub total	
Carry-on** (Refer example page 3)	
Total	

How do you plan to fund the above requirements? (Please detail below)

Funding (refer example page 3)	Amount
Peak Closing Bank Balance shown on cash flow projection	
Less your contribution - cash or investments*	
Less overdraft limit*	
Less other (please detail)	
Indicated QRAA loan - (please do not include proposed loan in your cashflow projection)	

***You must use all liquid assets and available normal credit limits to be eligible for assistance under this scheme.**

Preferred terms and conditions	
Loan Terms - Natural Disaster Assistance (loan up to \$250,000)	<input type="text"/> years (Max 7 years) Interest Only for: <input type="radio"/> One Year <input type="radio"/> Two Years <input type="radio"/> N/A
Repayment Frequency	<input type="radio"/> Monthly <input type="radio"/> Quarterly (months of _____ / _____ / _____ / _____) <input type="radio"/> Half Yearly (months of _____ / _____) <input type="radio"/> Yearly

Example Cash Flow Projection and Requirements and Funding Tables

CLIENT NAME		Maroon Grazing		CLIENT ID		123456									
MONTHLY CASHFLOW FOR CURRENT FINANCIAL YEAR													Jul-09	TO	Jun-10
INCOME	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	TOTAL		
Cattle Sales		33,000		7,000		4,000		23,000		32,000		40,000	139,000		
Fuel Rebate					2,000						2,000		4,000		
Agistment			5,000			5,000			5,000			5,000	20,000		
Other-															
TOTAL INCOME:		33,000	5,000	7,000	2,000	9,000		23,000	5,000	32,000	2,000	45,000	163,000		
EXPENDITURE - FIXED & VARIABLE (Amend add or delete headings as necessary to suit your business - refer to your past financials)															
Fixed Costs	1,340	640	160	1,340	1,640	140	1,390	540	140	1,340	1,000	2,140	11,310		
Livestock Exp - Dips/Sprays	100	560	200		120		265		115		700		2,060		
Fodder & Supplements			200				1,000					800	2,000		
Freight & Selling Costs		2,000							3,500				5,500		
Fuel & Oil	100	100	600	100	120	300	100	100	500	100	100	100	2,320		
Motor Vehicle Expenses			200			200			200		2,000	200	2,800		
Repairs & Maintenance		1,000			1,200			600			1,000		3,800		
Salaries & Wages	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	36,000		
SUB TOTAL	4,540	7,300	4,360	4,440	6,080	3,640	5,755	4,240	7,455	4,440	7,800	6,240	66,290		
PURCHASES															
Cattle (Normal purchases)				32,000							32,000		64,000		
Cattle (Replacements)							20,000						20,000		
Fencing Repairs								38,000					38,000		
Dam and Road Repairs								123,000					123,000		
SUB TOTAL				32,000			20,000	161,000			32,000		245,000		
OTHER EXPENSES															
Lease/HP/Chattel Mortgage	220	220	220	220	220	220	220	220	220	220	220	220	2,640		
Interest							100	100	100	10	300	50	660		
Loan Repayments	1,000	1,000	1,000	1,000	1,000	1,000	1,000	3,000	3,000	3,000	3,000	3,000	22,000		
Personal Living Expenses	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24,000		
Medical/Education/Insurance	500	500	500	500	500	500	500	500	500	500	500	500	6,000		
SUB TOTAL	3,720	3,720	3,720	3,720	3,720	3,720	3,820	5,820	5,820	5,730	6,020	5,770	55,300		
TOTAL EXPENDITURE:	8,260	11,020	8,080	40,160	9,800	7,360	29,575	171,060	13,275	10,170	45,820	12,010	366,590		
SURPLUS (DEFICIT)	-8,260	21,980	-3,080	-33,160	-7,800	1,640	-29,575	-148,060	-8,275	21,830	-43,820	32,990	-203,590		
Opening Bank Balance	-24,420	-32,680	-10,700	-13,780	-46,940	-54,740	-53,100	-82,675	-230,735	-239,010	-217,180	-261,000			
Closing Bank Balance	-32,680	-10,700	-13,780	-46,940	-54,740	-53,100	-82,675	-230,735	-239,010	-217,180	-261,000	-228,010			
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun			

Overdraft Limit \$50,000

	Example One
Requirements (Please detail)	Cost
Replacement of 100 head lost cattle @ \$200 head	\$20,000
Fencing Repairs and replacement - 8 km @ \$4,750 per km	\$38,000
Dam and road repairs (As per quote attached)	\$123,000
Requirements Sub Total	\$181,000
Carry-On**	\$30,000
Total	\$211,000

	Example Two
Requirements (Please detail)	Cost
Replacement of 100 head lost cattle @ \$200 head	\$20,000
Fencing Repairs and replacement - 8 km @ \$4,750 per km	\$38,000
Dam and road repairs (As per quote attached)	\$123,000
Requirements Sub Total	\$181,000
Carry-On**	0
Total	\$181,000

	Amount
Funding	Amount
Peak Closing Bank Balance shown on cash flow projection	\$261,000
Less your contribution - cash or investments	nil
Less overdraft limit	\$50,000
Indicated QRAA loan	\$211,000

	Amount
Funding	Amount
Peak Closing Bank Balance shown on cash flow projection	\$261,000
Less your contribution - cash or investments	\$60,000
Less overdraft limit	\$50,000
Indicated QRAA loan	\$151,000

Example One

** When the Indicated QRAA Loan amount **exceeds** the Requirements Sub Total amount, the difference needs to be recorded against **Carry-On** to balance.
(eg. The \$211,000 Indicated QRAA Loan amount exceeds the \$181,000 Requirements Sub Total Amount by \$30,000.

Example Two

When the Indicated QRAA Loan is equal to or less than the Requirements Sub Total amount, there are no requirements for **Carry-On**.

**PLEASE REFER ALSO TO
CASHFLOWS AND GUIDELINES
PAGES 8, 9 & 10**

Section 6 - Primary production property details

Please show all primary production land held by applicants either individually or jointly with partners, other persons or associated entities. Please copy and attach additional pages if you have more than one property.

Property Name (if applicable) <input style="width: 400px;" type="text"/>		Current Market Value \$ <input style="width: 100px;" type="text"/>	
<input type="radio"/> Owned	Purchase Date <input style="width: 150px;" type="text"/>	Purchase Price	\$ <input style="width: 100px;" type="text"/>
<input type="radio"/> Leased	Lease Payment (pa.) \$ <input style="width: 50px;" type="text"/>	Expiry <input style="width: 50px;" type="text"/>	Options <input style="width: 100px;" type="text"/>
Registered Owners	<input style="width: 100%; height: 20px;" type="text"/>		
Title Ref No or Lease No	<input style="width: 80px;" type="text"/>	County <input style="width: 80px;" type="text"/>	Parish <input style="width: 80px;" type="text"/>
		Area (ha)	<input style="width: 80px;" type="text"/>
Lot/Plan No	<input style="width: 100%; height: 20px;" type="text"/>		
Property Address	<input style="width: 100%; height: 20px;" type="text"/>		
This property is _____ kms in a _____ direction from the town of _____ in the Local Government area of _____ City/Shire/Regional Council.			

<p>Soil types: <input style="width: 100%; height: 20px;" type="text"/></p> <p>Type of standing timber: <input style="width: 100%; height: 20px;" type="text"/></p> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Dryland cultivation</td> <td style="width: 15%; text-align: center;"><input style="width: 80px;" type="text"/></td> <td style="width: 15%; text-align: center;">ha</td> <td style="width: 15%;">Unimproved grazing</td> <td style="width: 15%; text-align: center;"><input style="width: 80px;" type="text"/></td> <td style="width: 15%; text-align: center;">ha</td> </tr> <tr> <td>Irrigated cultivation</td> <td style="text-align: center;"><input style="width: 80px;" type="text"/></td> <td style="text-align: center;">ha</td> <td>Unimproved/timbered</td> <td style="text-align: center;"><input style="width: 80px;" type="text"/></td> <td style="text-align: center;">ha</td> </tr> <tr> <td>Improved grazing</td> <td style="text-align: center;"><input style="width: 80px;" type="text"/></td> <td style="text-align: center;">ha</td> <td>Other (detail)</td> <td style="text-align: center;"><input style="width: 80px;" type="text"/></td> <td style="text-align: center;">ha</td> </tr> <tr> <td>Open downs</td> <td style="text-align: center;"><input style="width: 80px;" type="text"/></td> <td style="text-align: center;">ha</td> <td>Total Area</td> <td style="text-align: center;"><input style="width: 80px;" type="text"/></td> <td style="text-align: center;">ha</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Irrigation potential</td> <td style="text-align: center;"><input style="width: 80px;" type="text"/></td> <td style="text-align: center;">ha</td> </tr> </table>	Dryland cultivation	<input style="width: 80px;" type="text"/>	ha	Unimproved grazing	<input style="width: 80px;" type="text"/>	ha	Irrigated cultivation	<input style="width: 80px;" type="text"/>	ha	Unimproved/timbered	<input style="width: 80px;" type="text"/>	ha	Improved grazing	<input style="width: 80px;" type="text"/>	ha	Other (detail)	<input style="width: 80px;" type="text"/>	ha	Open downs	<input style="width: 80px;" type="text"/>	ha	Total Area	<input style="width: 80px;" type="text"/>	ha				Irrigation potential	<input style="width: 80px;" type="text"/>	ha	<p>Water licence no. <input style="width: 80px;" type="text"/> Expiry Date <input style="width: 80px;" type="text"/></p> <p>Water Allocation no. (Water Act 2000) <input style="width: 80px;" type="text"/> No. of allocated Megalitres <input style="width: 80px;" type="text"/></p> <p>Has allocation been assigned? <input type="radio"/> No <input type="radio"/> Yes - Detail to whom <input style="width: 100%; height: 20px;" type="text"/></p> <p>Unregulated source or storage details & megalitres <input style="width: 100%; height: 20px;" type="text"/></p> <p>Dairy Licence Number <input style="width: 80px;" type="text"/> Dairy Processor <input style="width: 80px;" type="text"/></p> <p>Sugar Farm No. <input style="width: 80px;" type="text"/> Sugar Mill Supplied <input style="width: 80px;" type="text"/></p>
Dryland cultivation	<input style="width: 80px;" type="text"/>	ha	Unimproved grazing	<input style="width: 80px;" type="text"/>	ha																										
Irrigated cultivation	<input style="width: 80px;" type="text"/>	ha	Unimproved/timbered	<input style="width: 80px;" type="text"/>	ha																										
Improved grazing	<input style="width: 80px;" type="text"/>	ha	Other (detail)	<input style="width: 80px;" type="text"/>	ha																										
Open downs	<input style="width: 80px;" type="text"/>	ha	Total Area	<input style="width: 80px;" type="text"/>	ha																										
			Irrigation potential	<input style="width: 80px;" type="text"/>	ha																										
For agistment/sharefarming properties, please provide details and costs of any agreements in place:																															
<input style="width: 100%; height: 20px;" type="text"/>																															

For other types of properties (e.g. investment or residential), please advise details:

<input style="width: 100%; height: 100%;" type="text"/>
<input style="width: 100%; height: 100%;" type="text"/>
<input style="width: 100%; height: 100%;" type="text"/>

Section 7 - Fishing vessel and licence details or details of any other vessel

Please copy and attach additional pages if more than one vessel.

Vessel Name	<input style="width: 300px;" type="text"/>	Registered Owner	<input style="width: 350px;" type="text"/>
Construction	<input style="width: 300px;" type="text"/>	Boat Mark	<input style="width: 100px;" type="text"/>
Australian Ships Number	<input style="width: 60px;" type="text"/>	Current Survey Report Attached	<input type="radio"/> Yes <input type="radio"/> No
Insured Value	<input style="width: 60px;" type="text"/>	Copy of Insurance Certificate Attached	<input type="radio"/> Yes <input type="radio"/> No
Licence No.	<input style="width: 100px;" type="text"/>	Issuing Authority	<input style="width: 100px;" type="text"/>
		Endorsements	<input style="width: 150px;" type="text"/>
Draft	<input style="width: 80px;" type="text"/>	Boat Make	<input style="width: 100px;" type="text"/>
Beam	<input style="width: 80px;" type="text"/>	Age	<input style="width: 80px;" type="text"/>
Length	<input style="width: 80px;" type="text"/>		

Please provide a copy of any fishing licences with all endorsements including quota/effort units/TAC etc. If your licence is leased, please provide details of the owner.

Contact Name	<input style="width: 300px;" type="text"/>	Phone	<input style="width: 100px;" type="text"/>	Fax	<input style="width: 100px;" type="text"/>
Address	<input style="width: 300px;" type="text"/>	Email	<input style="width: 300px;" type="text"/>		

Section 8 - 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 (%)				
	Calving (%)								

Please ensure the following sales and purchase amounts correspond to your financial statements or cash book figures.

Sales	Livestock Sold (e.g. Wethers, Steers, Porkers)	Last Financial Year (20__ Actuals)		This Financial Year Actuals/Estimates		Next Financial Year Estimates		Year In - Year Out Estimates*					
		Number	Total (\$)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)				
Purchases	Livestock Purchased (e.g. Wethers, Steers, Porkers)	Last Financial Year (20__ Actuals)		This Financial Year Actuals/Estimates		Next Financial Year Estimates		Year In - Year Out Estimates*					
		Number	Total (\$)	Number	Total (\$)	Number	Total (\$)	Number	Total (\$)				
Dairy	Production Results	Last Financial Year (20__ Actuals)		This Financial Year Actuals/Estimates		Next Financial Year Estimates		Year In - Year Out Estimates*					
	Average No. of milkers in daily production		Head		Head		Head		Head				
	Total Litres produced		Litres/annum		Litres/annum		Litres/annum		Litres/annum				
	Gross Milk Proceeds	\$		\$		\$		\$					
Crop Information		Last Financial Year (20__ Actuals)			This Financial Year Actuals/Estimates			Next Financial Year Estimates			Year In - Year Out Estimates*		
	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	Last Financial Year (20__ Actuals)		This Financial Year Actuals/Estimates		Next Financial Year Estimates		Year In - Year Out Estimates*					
	Number Shorn												
	Total Kgs												
	Yield %												
	Micron												
	Total \$												
Fishing / Other	Product	Last Financial Year (20__ Actuals)		This Financial Year (Actuals/Estimates)		Next Financial Year (Estimates)		Year In - Year Out (Estimates*)					
		Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)				

*Given normal seasons and commodity prices

Section 9 - Statement of assets & liabilities

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.

ASSETS (Show present fair market value)	\$	LIABILITIES (Current amount owing)	\$
Cash at Bank		Overdraft (Limit:\$)	
Term Deposits			
		Term loans	
Farm Properties			
1. Land ha @ \$ /ha = \$ Buildings () \$		Other Loans (eg. Private Loans)	
2. Land ha @ \$ /ha = \$ Buildings () \$			
3. Land ha @ \$ /ha = \$ Buildings () \$			
Livestock (show type)		Stock Loans/Pastoral House	
Fishing Vessels			
Fishing Licences			
Plant & 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		Real Estate Loans	
Superannuation (current estimated value)		Personal Loans	
Life Insurance (estimated surrender value)		Credit Cards	
Other Assets (detail)		Other Liabilities (detail)	
Total ASSETS		Total LIABILITIES	

Hire purchase and lease repayment schedule

Item	Lender	INSTALMENTS					LEASE RESIDUAL		Total Owing (a x b + c + d)
		(a) Instalment Amount	Frequency eg. Monthly/ Yearly	(b) No. of payments remaining	Date of final payment	(c) Overdue payments (Arrears)	(d) Amount	Due Date	
Total Owing (transfer total to 'Statement of Assets and Liabilities' above)									

Section 10 - Supporting Documents Checklist

The following information must also be provided to QRAA.	Provided with this form
Past 3 (three) Years' Financial Statements - including Profit and Loss Statement, Balance Sheet and depreciation schedules - Cashbook figures are acceptable if financial statements have not been prepared - Financials must be provided for the applicant entity and all associated entities	<input type="radio"/> Yes <input type="radio"/> No - state why _____ _____
Past 3 (three) Years' Personal Taxation Returns - Returns for all associated individuals as prepared by your accountant	<input type="radio"/> Yes <input type="radio"/> No - state why _____
Monthly Cash Flows for the <u>Current</u> Financial Year	<input type="radio"/> Yes
Monthly Cash Flows for the <u>Next</u> Financial Year	<input type="radio"/> Yes
Schedule of Account Details - A copy of the form is to be completed by <u>each</u> of your lenders (including banks, credit unions, lease/finance companies etc) and attached to this application . Please arrange for your lenders to return this form to you prior to submission of the completed application to QRAA.	<input type="radio"/> Yes
Company Constitution - Also known as a 'Memorandum and Articles of Association'	<input type="radio"/> Yes <input type="radio"/> No, not a company
Trust Deed	<input type="radio"/> Yes <input type="radio"/> No, not a trust

Please provide any additional information or documentation that you feel may support your application.

Authorisation

I/We hereby confirm that the above financial and other required documentation is included with this application.

I/We hereby authorise QRAA to also notify the following person/firm/company of the decision of the application (optional):

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

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

I/We hereby authorise the QRAA 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 business owners, directors or trustees must sign below.

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

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

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

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

Privacy Information

We understand and appreciate that our customers are concerned about their privacy and the confidentiality and security of any information that may be provided to us. QRAA has always prided itself on its standards of confidentiality, and will continue those standards, in line with new privacy legislation. The personal information collected and maintained by QRAA comprises your name, address, contact details and information specific to the support program. QRAA may use your personal information in order to provide the services you require, administer and manage those services, and research and develop our services. Your personal information is also collected to advise or offer information on other support programs that may be relevant and of interest to you. If you do not wish to receive these offers or information, please call 1800 623 946 and ask for the Privacy Contact Officer. It should be noted that financial information received by QRAA for the purposes of assessing eligibility and level of assistance under specific schemes of support, that may enable an individual to be identified, at no stage is divulged to any third party or government department.

General Guidance

QRAA has Client Liaison Officers based in Bundaberg, Innisfail, Kingaroy, Longreach, Mackay, Rockhampton, Roma and Toowoomba who can assist you with any questions. To speak to your local Client Liaison Officer, please contact QRAA on Freecall 1800 623 946.

Please complete each section in the application form and forward it to QRAA with the required attachments (listed on page 8). Incomplete applications or missing attachments are likely to cause delays in assessing your application and may result in the application being declined.

Cashflow Guidance

The cashflow forms should be completed by those who understand the business best. This is usually the owners and operators of the business. Your Accountant or Financial Advisor may be able to assist, if needed.

A projected cashflow, in which you estimate as accurately as you can the income and expenses for a current/future period, is probably the most important tool your business can have. You should base your projections on your historical results (past financials) and your knowledge of what might be different this year and the following year. The ability to check your actual results with what you expected will assist you to make critical decisions about your business.

QRAA requires a monthly cashflow for the current year, plus the next full financial year. Microsoft Excel versions of the cashflow form are available to download from the QRAA website, www.qraa.qld.gov.au. If you utilise the Excel cashflow, the totals will automatically calculate and you may find it is easier to complete. If you have your own computer prepared cashflows, please feel free to send them instead.

Completing a Cashflow

The steps below outline how to complete a QRAA application cashflow:

1. Fill in your name and QRAA Client Identification Number (if known) at the top of the form and complete the relevant year.

2. Income

- 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 8 (page 5) 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. Do not include the QRAA loan amount you are applying for.

3. Expenses

- 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. Purchases

- 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 8 (page 5) 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 to restore your business from Section 5 (page 2).

5. Other Expenses

- 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. Surplus or (Deficit)

- This total will be automatically calculated if you are using the Microsoft Excel version of this form from the QRAA 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. Opening and Closing Bank Balances.

- If completing the cash flow for the current 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 QRAA 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													
GST & Tax Refunds													
Asset sales (detail)													
TOTAL INCOME													

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													
Licences													
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 Remitted/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 QRAA 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													
GST & Tax Refunds													
Asset sales (detail)													
TOTAL INCOME													

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													
Licences													
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 Remitted/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

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 prior to submission of the completed application to QRAA.
 (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 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 to discuss my/our accounts with QRAA and provide any information QRAA may request regarding my/our accounts. Name/Company/Firm _____ Applicants Signature _____ Name/Director/Partner _____ Applicants Signature _____	Please return this form to me/us by: <input type="radio"/> Fax () _____ <input type="radio"/> Email _____ <input type="radio"/> 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				
We confirm the above information is correct and agree to continue to support the above account holder for a further 12 months unless default occurs.				
Branch Address/Stamp				
Manager Name	Manager Signature	Date		
Email Address	Phone Number	Fax Number		