

Section 2 - Contact details

Nominated contact person
(from Section One)

Telephone

Business telephone

Fax

Mobile

Email address

By ticking this box, you consent to QRIDA using your personal information to provide you with information (including, where permitted by law, by telephone (including by text or SMS or electronically) about this loan product, including the progress of your loan application, and if your application is successful, loan account statements and payment reminders. Please refer to the privacy statement on page 7 of this document.

Road address of enterprise:

Postal address of enterprise:

Please tick if same as road address

Postal name

Town/city

State

Postcode

Postal address

Local Government area

Town/city

State

Postcode

Accountant

Contact person

Telephone

Fax

Firm

Email

Bank or financier

Contact person

Telephone

Fax

Firm

Email

Section 3 - Payment details

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

Bank

Branch

BSB

Account name

Account Number:

Section 4 - Business description and background

How many years have you been operating your business?

Please detail your number of employees (excluding owners/directors):

Full time employees

Casual/part time employees
(full time equivalent)

**Total full time
equivalent employees**

Calculating Full Time Equivalent Employees: Full time work is 35 hours per week or more. If your business has casual or part time workers, calculate the number of hours worked by these employees and divide that total by 35 to determine full time equivalents. (For example, 3 casual employees working 12 hours per week totalling 36 hours per week, equates to one full time employee.)

Describe briefly the history of the business, what the business does, date of commencement in the defined disaster area and future business plan. Please state any relevant business/employment history of the Applicants/Directors. Please attach separate page if more space is required.

Section 5 - Details of disaster

How did the disaster impact upon your business income? Attach a separate page if more space is required.

Section 5 - Details of disaster (continued)

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 Claim amount
 Details of claim
 Claim outcome

Section 6 - Requirement for Essential Working Capital funding

Please detail the Essential Working Capital necessary to continue the normal operation of your *small business* for up to one year. Note: This assistance **is not** intended to compensate the loss of income or provide assistance relating to direct damage suffered as a result of the *eligible disaster*.

Funding requirements (refer example page 8)	Amount
Peak closing bank balance over the next 12 months as shown on your cash flow projection	
Less your contribution - cash or investments*	
Less bank overdraft limit*	
Indicated Cashflow shortfall (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 - Disaster Assistance (loan up to \$100,000)	years (maximum 10 years)	Interest only for:	One year	Two years	N/A
Repayment frequency	Monthly	Quarterly	Half yearly	Yearly	

Section 7 - Property details

Please show all properties owned or leased 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 type
(e.g. workshop)

Owned	Purchase date	Purchase price	Current market value
Leased	Lease payment (p.a.)	Expiry	Options

Registered owners

Title reference No or Lease No	Lot	Plan	Area (ha)
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Property address

If rented - rental income per annum

Section 8 - Details of any vessels owned

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

Vessel name	Registered owner
Construction	Boat mark Boat make
Australian Ships Number	Current survey report attached Draft Beam
Insured value	Copy of insurance certificate attached Length Age

Section 9 - Security

The Disaster Assistance Scheme requires all loan recipients to provide adequate security (preferably in the form of a property mortgage). Please outline your available security and mortgage arrangements should your application be successful.

Section 10 - Income produced

Sales figures must agree with financials and budgets.

Sales	Product/service	Last Financial Year (20 Actuals)		This Financial Year (20 Actuals)		Next Financial Year Estimates		Year In - Year Out Estimates*	
		Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)	Quantity	Total (\$)

Section 11 - Financial

Please comment on any significant income or expense variations in your past 3 years financial statements, and any significant abnormalities (other than disaster related) in your projected cashflows.

Additional information

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

Section 12- Statement of assets and liabilities

Please complete one statement of your **business and personal** assets and liabilities including those held individually or jointly with partners, other persons or associated entities. **The Statement must include all assets you own and all debts you owe.**

Please tick if your statement of assets and liabilities is included in a separate template

Assets (show present fair market value)	\$	Liabilities (current amount owing)	\$
Cash at Bank		Overdraft (Limit:\$)	
Term Deposits			
		Term loans	
Real estate			
Address:			
		Other Loans (e.g. Private Loans)	
Stock (show type)		Stock Loans/Floor plans	
Plant and machinery		Hire Purchase, Leasing & Chattel Mortgage <i>(transfer total from table below)</i>	
Vehicles			
		Entitlements Owing to Employees	
		Taxation Debt	
Accounts Receivable		Accounts Payable	
Debentures/Shares/Investments		Margin Loans	
		Real Estate Loans (show details)	
Superannuation (current estimated value)		Personal Loans	
Life Insurance (estimated surrender value)		Credit Cards	
Other Assets (detail)		Other Liabilities (detail)	
Total Assets		Total Liabilities	

Hire purchase and lease repayment schedule

Item	Lender	Instalments					Lease residual		Total owing (a x b + c + d)
		(a) Instalment amount	Frequency e.g. monthly/ yearly	(b) No. of payments remaining	Date of final payment	(c) Overdue payments (Arrears)	(d) Amount	Due date	
Total owing (transfer total to 'Statement of Assets and Liabilities' above)									

Section 13 - Acknowledgements, consents and privacy statement

In the following sections, titled acknowledgements, consents and privacy statement:

- QRIDA means Queensland Rural and Industry Development Authority; and
- Credit Reporting Body means Dun & Bradstreet (Australia) Pty Limited ACN 006 399 677 trading as Illion.

Acknowledgements

I/We have read and understood the guidelines at www.qrida.qld.gov.au for the Disaster Assistance Essential Working Capital Loan – Small Business and have obtained clarification where needed.

I/We certify that:

- a) all of the information provided in the whole of this application is true and accurate and discloses my/our correct financial position; and
- b) to the extent this application or any information provided in relation to this application contains information of, or about, another person, I/we have the authorisation of that person to provide the information and for it to be used and disclosed in accordance with the above authorisations.

I/We are aware that it is an offence and that penalties may be applied under the *Rural and Regional Adjustment Act 1994* (Qld) if any information provided in an application or any document provided in respect of an application is found to be false misleading or incomplete in a material manner.

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

Consents

I/We authorise QRIDA and each of its authorised representatives to obtain or collect such information as QRIDA or an authorised representative considers to be necessary or appropriate in connection with this application or any aspect of the Scheme from:

- a) any accountant, solicitor, business consultant, bank, financier, supplier, processor, or other agent named or identified in this application or in supporting documentation provided with, or in support of, this application; and
- b) any Commonwealth, state or local government department, agency or authority that QRIDA or an authorised representative may consider relevant, (each a **Relevant Person**).

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

I/We understand and agree that QRIDA and its authorised representatives will use information contained in or provided in relation to this application and my /our financial statements and personal taxation returns and other supporting information to determine if my/our business is eligible to receive a loan under the Scheme and in relation to the administration and management of the Scheme and any loan provided to me/us under the Scheme.

I/We authorise:

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

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

Credit information

To enable QRIDA to assess your application for a loan, QRIDA may need to be provided credit reporting information and credit eligibility information about your business and yourself.

I appoint QRIDA as an access seeker under the *Privacy Act 1988* (Cth) and authorise QRIDA to make applications on my behalf to request credit reporting information and credit eligibility information from the Credit Reporting Body and other credit providers. I authorise QRIDA to disclose personal information to the Credit Reporting Body and other credit providers in order to request credit reporting information and credit eligibility information and to obtain and use information contained in the Failure Risk Report and any other information provided to us by the Credit Reporting Body and other credit providers.

Notice that credit information may be given to a credit reporting body:

To assist the Australian credit reporting system to function effectively, QRIDA may disclose to a credit reporting body certain business and personal information about you which includes:

- a) your identification;
- b) that credit has been applied for and the amount;
- c) that QRIDA is a current credit provider to you (although is not a 'credit provider' for the purposes of the Privacy Act 1988 (Cth));
- d) details of payments which become overdue for more than 60 days;
- e) that payments are no longer overdue;
- f) details of payments made by you which have been dishonoured more than once;
- g) that you have committed fraud in applying for or receiving credit from QRIDA or in evading your obligations regarding the credit received, or have attempted to do so;
- h) that the credit provided to you by QRIDA has been paid or discharged.

Credit reporting bodies may include the above information in reports provided to other credit providers to assist them to assess your credit worthiness.

Authority to disclose certain information to joint applicants –

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

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

Section 13 - Acknowledgements, consents and privacy statement (continued)

Privacy statement

QRIDA may collect, use, and disclose the personal information provided via this form in accordance with the *Information Privacy Act 2009* (Qld) and its privacy policy, available at: www.qrida.qld.gov.au/privacy. Personal information provided on, or in support of, this application by you or that is obtained from any Relevant Person, may be used by QRIDA and its authorised representatives to assess your eligibility for the Scheme and your application for the Scheme, and in relation to the administration and management of the Scheme or any loan provided to you under the Scheme. QRIDA may also use this information to provide you with information, goods or services, facilitate its internal business operations and fulfil legal obligations, research and develop its service, to collate statistical data, and otherwise where required or permitted by law. In some cases, QRIDA may use or disclose your personal information to provide you with information on other QRIDA programs or other support programs that may be relevant and of interest to you. QRIDA may disclose your personal information in accordance with the authorisations above and any department, agency, authority or other person to which such information is disclosed may use the information for the purposes stated in the authorisations. QRIDA may also disclose your personal information to its employees, contractors, related affiliates and third parties who assist it in operating its business and providing information, goods and services to you, or as otherwise required or authorised by law. Further information on these third parties is set out in the privacy policy. Some third parties may be located overseas and you agree to QRIDA disclosing your personal information to overseas entities to enable it to perform its functions and activities. Other than as set out in the authorisations above, QRIDA is not aware of any further disclosures of your personal information made by any recipient. More information about the way QRIDA uses, discloses, and secures your personal information, how you can access and correct that information, and how you can make a complaint about a breach of privacy can be found in its privacy policy. QRIDA will comply with the *Human Rights Act 2019* (Qld) when making any decision, including with respect to collection, use, and disclosure of personal information.

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

Applicant	Signature	Name	Position	Date
One				
Two				
Three				
Four				

Further information

Did you engage with a QRIDA Regional Area Manager for this application? Yes No

Who else assisted you with this application process?

Financial Counsellor Accountant Consultant QRIDA - Head Office

Other, please specify:

How did you find out about this assistance?

QRIDA Regional Area Manager QRIDA Head Office QRIDA Website Financial Counsellor

Newspaper advertisement Radio advertisement Social media Event (please specify below)

Prime Focus (QRIDA newsletter) Word of mouth Other, please specify:

How to apply

Please submit your completed application including all supporting documents to QRIDA by:

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

Enquiries

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

If you need assistance with completing your application, or wish to speak to a Regional Area Manager, please contact QRIDA on **Freecall 1800 623 946**.

Application and cashflow guidance

General guidance

QRIDA has Regional Area Managers based in Brisbane, Bundaberg, Cloncurry, Emerald, Innisfail, Kingaroy, Mackay, Rockhampton, Roma, Toowoomba and Townsville who can assist you with any questions. To speak to your local Regional Area Manager, please contact QRIDA on **Freecall 1800 623 946**.

Please complete each section in the application form and forward it to QRIDA with the required attachments (listed on page 7). 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.

QRIDA 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 QRIDA website, www.qrida.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 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 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 9 (page 4-5) 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 QRIDA 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 9 (page 4-5) 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 2-3).
5. Other Expenses
 - Here you would list all of 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 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. 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.

Example cashflow projection and requirements and funding tables

Client Name: GT Retail Nursery				Client ID: 65432									
MONTHLY CASHFLOW FOR CURRENT FINANCIAL YEAR: JULY 2017 - JULY 2018													
Income	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Plant sales	25,000	25,000	30,000	35,000	40,000	35,000	30,000	40,000	40,000	55,000	45,000	40,000	440,000
Cut flower sales	10,000	10,000	10,000	10,000	10,000	15,000	5,000	50,000	20,000	45,000	30,000	10,000	225,000
Other													
Total Income	35,000	35,000	40,000	45,000	50,000	50,000	35,000	90,000	60,000	100,000	75,000	50,000	665,000
Expenditure - fixed and variable (amend, add or delete headings as necessary to suit your business - refer to past financials)													
Fixed costs	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	96,000
Variable costs	22,750	22,750	26,000	29,250	32,500	32,250	22,750	58,500	39,000	65,000	48,750	32,500	432,250
Sub total	30,750	30,750	34,000	37,250	40,500	40,500	30,750	66,500	47,000	73,000	56,750	40,500	528,250
Purchases													
Seedlings							30,000	30,000					60,000
Plant stock							68,000						68,000
Watering system repairs								30,000					30,000
Equipment replacement								27,000					27,000
Sub total							98,000	87,000					185,000
Other expenses													
Lease/HP/Chattel Mortgage	560	560	560	560	560	560	560	560	560	560	560	560	6,720
Interest	300	310	320	310	300	290	290	290	290	290	290	290	3,570
Loan repayments	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	48,000
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	7,360	7,370	7,380	7,370	7,360	7,350	7,350	7,350	7,350	7,350	7,350	7,350	88,290
Total Expenditure:	38,110	38,120	41,380	44,620	47,860	47,850	136,100	160,850	54,350	80,350	64,100	47,850	801,540
Surplus (Deficit)	-3,110	-3,120	-1,380	380	2,140	2,150	-101,100	-70,850	5,650	19,650	10,900	2,150	-136,540
Opening bank balance	-53,110	-56,220	-59,340	-60,720	-60,340	-58,200	-56,050	-157,150	-228,000	-222,350	-202,700	-191,800	
Closing bank balance	-56,220	-59,340	-60,720	-60,340	-58,200	-56,050	-157,150	-228,000	-222,350	-202,700	-191,800	-189,650	
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	

How QRIDA will determine your borrowing needs:

The level of assistance for which you may be eligible will be determined by:

1. Establishing from your cashflow budgets accompanying this application the anticipated Peak Closing Debit Balance of your working account over the next 12 months.
2. Deducting from that figure any available cash contribution and/or drawdown of undrawn lines of credit, (excluding your overdraft limit) to be applied toward your post disaster working capital needs.
3. Then deducting your full overdraft limit (if any).

	Example one	Example two
Funding	Amount	Amount
Peak closing bank balance over the next 12 months as shown on your cashflow projection shown on cashflow projection	\$228,000	\$228,000
Less your contribution - cash or investments	nil	\$48,000
Less overdraft limit	\$150,000	\$150,000
Indicated QRIDA Loan	\$78,000	\$30,000

+ Schedule of Account Details

A separate copy of this form is to be completed by *each* of your lenders. Please arrange for your lenders to return this form to you before submitting your completed application form to QRIDA.
(Includes banks, finance companies, building societies, credit unions and private lenders. For applicants and *all* related entities)

Consent and Authorisation		Return Instructions
To: <i>(Bank/Financier name)</i> Please list below details of all my/our accounts held with your company and return this form to me/us according to the Return Instructions (shown to the right of this form). You are also authorised to discuss my/our accounts with QRIDA and provide any information QRIDA may request regarding my/our accounts. Name/Company/Firm: Applicant's Signature: Name/Company/Firm: Applicant's Signature:		Please return this form to me/us by: Fax: Email: Post:

Loan Accounts, Equipment Finance and Other Borrowings <i>(Debit Accounts)</i>										
Account name	Account BSB & Number	Facility Type	Balance	Limit	Interest Rate	Expiry Date	Repayment Amount	Repayment Frequency	Balloon or Residual	Arrears

Contingent Liabilities:

--	--	--	--	--	--	--	--	--	--	--

Savings Accounts, Term Deposits, Investment Accounts and other Asset Accounts <i>(Credit Accounts)</i>			
Account name	Account BSB & Number	Account Type	Balance

I/we confirm the above information is true and correct at the date executed.

Branch address/stamp:			
Manager name:		Manager signature:	
Email address:		Phone number:	
		Date:	
		Fax Number:	

An additional Schedule of Account Details form is available on QRIDA's website