



Special Disaster Loan

Bushfire Recovery Loan

Application Form Small Business

Bushfires from 31st August 2019

Need help filling in this form?

If you have difficulty understanding or completing this form free confidential assistance for small businesses is available from Business Connect. Find your local advisor on the website: www.business-connect-register.industry.nsw.gov.au or phone 1300 134 359.

You can also give the RAA permission to work with your own private financial advisor or accountant to assist you however you will be liable for any professional fees charged.

Language Services (Interpreting and Translating) are available by contacting Multicultural NSW on 1300 651 500 or by visiting languageservices@multicultural.nsw.gov.au

You can also speak directly with the Rural Assistance Authority team on 1800 678 593.

This is an application form for the Special Disaster Bushfire Recovery Loan and is to be completed by the Small Business owner.

Are you applying for a:

< \$500,000 Bushfire Recovery Loan

Yes

Before you start

Find out if you are eligible

Do you receive the majority (>50%) of your income from your business?

Yes

No

Were you operating your small business in the defined disaster area prior to and at the time of the eligible disaster?

Yes

No

Do you intend to continue/re-establish your small business in the defined disaster area?

Yes

No

Are you primarily responsible for meeting the costs being claimed in this Special Disaster Loan application?
(If leased, lease agreement is required)

Yes

No

Have you received any other government assistance for the costs now being claimed?

Yes

No

Did you hold an ABN at the time of the disaster?

Yes

No

Further information about this loan is available in the Guidelines and can be viewed at www.raa.nsw.gov.au

Are you an existing NSW Rural Assistance Authority (RAA) customer

Have you previously applied for assistance from the RAA?

Yes

No

If yes, please provide your six digit BP Number (if known)

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Have this information ready to submit with your form

File types accepted: Word, Excel, PDF, JPEG

Maximum file size accepted: 25MB

Local Government rates notice (if you own the property)

Yes

Lease Agreement (If you lease the property)

Yes

Evidence of impact or proof of loss of income

Yes

This may include quotes, tax invoices, evidence of lost earnings, BAS statements, photographs (if related to infrastructure damage).

Mortgagee Consent

Yes

This loan must be secured. A Mortgagee Consent form, located on the last page of this document needs to be completed by you and your Financier/Bank.

3 years of business and personal tax returns

Yes

If you have previously submitted tax returns to the NSW RAA for Financial Year 2016/17 or more recent, you do not need to provide your tax return. If not, please provide your most recent tax return OR provide permission for the NSW RAA to contact your accountant directly to obtain.

Held by RAA

I hereby give permission for the NSW RAA to contact my accountant directly to obtain my most recent tax return.

Attached

Yes

No

Business Name:	
Contact Name:	
Phone:	Mobile:
Email:	

Which eligible disaster Impacted your primary production business?

Bushfire date:		LGA	
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Section 6 – Details of expenditure

Estimated cost of the impact to your business

Estimated cost of repair to bring your business back to pre-disaster level

Repayment terms

(Please specify the months you wish to make repayments for Quarterly, Half Yearly & Annual Payments)

Monthly Last day of the month

Quarterly

Half Yearly

Annual

Requested loan amount for this application *(maximum loan of \$500,000 available)*

Were any losses covered by insurance? Yes No

(If yes, please give full details and provide copy of insurance policy)

Name of Agent

Phone

Email

Provide details of claims made

Section 7 – Recovery plans

Outline your recovery plans *(For example, how you plan to; pay wages, rent and creditors; replenish stock; improve cashflow; marketing and advertising)*

Is your Taxation liability, including GST, up to date? Yes No

If no, what is the amount outstanding?

If No, what arrangements do you have with the ATO?

Section 8 – Expected cash flow

Please enter details into the table below to enter your details or attach your own

EXPECTED CASHFLOW	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
OPENING BALANCE												
Income												
Cash Sales												
Trade debtors												
Other income												
Non business income												
Total incoming												
Expenditure												
Trade creditors												
Salaries & wages												
Stock purchases												
Electricity/Gas/Water												
Repairs/Maintenance												
Other operating expenses												
GST Liability												
Business lease/rent												
Bank interest												
Bank loan repayments												
Lease repayment												
Hire purchase repayments												
Personal drawings												
Personal tax liability												
Total outgoing												
Monthly cash balance												
CLOSING BALANCE												

Section 9 – Property holdings

The property where work is to be carried out

Property A

Street Town/city State Postcode

Registered Proprietor/s

Area Current market value Amount owing

Title reference/s

Is Property A to be used as Security? (For applications >\$50,000) Yes No
 If No, provide details of property offered as security for the loan. Provide attachment if required.

Property B

Street Town/city State Postcode

Registered Proprietor/s

Area Current market value Amount owing

Title reference/s

Section 10 – Business & Personal Liabilities (Provide attachment if required)

Part A

Overdraft, Commercial Bills, Credit Cards

Type (O/D, Credit Card etc)	Lender	Interest Rate	Limit	Balance Owing	Repayment frequency <i>e.g. Fortnightly, Monthly, Half Yearly, Annual etc</i>	Repayment amount <i>If Interest only, enter I/O</i>
TOTAL						

Part B

Term Loans, Fixed Rate Loans, Investment, Private or Family Loans, Lease Arrangement, Hire Purchase/ Asset Finance

Type <i>e.g. Term Loan, Investment etc</i>	Lender	Interest Rate	Balance Owing	Repayment frequency <i>e.g. Fortnightly, Monthly, Half Yearly, Annual etc</i>	Repayment amount <i>If Interest only, enter I/O</i>
TOTAL					

Section 11 – Commitment Schedule *(Provide attachment if required)***Financial Position – Properties****Property A**

Street	Town/city	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Area	Total		
<input type="text"/>	<input type="text"/>		

Property B

Street	Town/city	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Area	Total		
<input type="text"/>	<input type="text"/>		

Financial Position – Assets

Business – Premises	
Business – Stock	
Business – Plant & Equipment	
Business – Fixtures & Fittings	
Business – Good Will	
Other Business (describe)	
Trade debtors – Current	
Trade debtors – 30-60 days	
Trade debtors – 60 days +	
Motor Vehicle(s)	
Cash at bank – Business	
Cash at bank – Personal	
Other Investments (describe)	
Superannuation	
Other (describe)	
Other (describe)	

Have you ever been bankrupt, assigned a liquidator, or are there any unsatisfactory judgements against you in any court? *(If Yes, give details)* Yes No

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Section 12 – Contact details

Main Financier's details
Bank or Company Name:
Contact Name:
Phone: Mobile:
Email:

Declaration and authorisation

I/We understand and declare that:

1. I have read, understood and I will comply with the scheme guidelines.
2. The information I have provided in this application is true and correct.
3. If I am applying on behalf of a partnership, trust or corporation, I have the authority to make this application on its behalf.
4. The business listed in this application:
 - a. suffered direct damage to their assets and/or a significant loss of income as a result of the NSW Bushfires from 31 August 2019, and
 - b. is an eligible business.
5. It is intended that the business will be re-established within the affected area.
6. Any overpayment will be recovered.
7. I/We have made a claim for insurance where eligible, or insurance has been refused or the payout does not cover all costs, and proof of this claim is attached.
8. When asked for financial information, I must provide my personal tax returns in addition to financial information for all business entities with which I have a formal interest including companies, partnerships and self-managed super funds.
9. The invoices for this application have not been used to secure any other NSW Government funding. (i.e. I have not been reimbursed for these invoices in the past).
10. I authorise RAA to discuss this application with relevant private/public authorities, financial lending institutions and accountants, including my nominated financial counsellor/advisor. If required, I will provide documents from the relevant authority to permit the RAA to do this.
11. Any assistance received under this scheme will be applied in accordance with the scheme guidelines and the RAA may conduct an audit or inspection to ensure I have complied.
12. Any assistance received under this scheme will be applied in accordance with the scheme guidelines and the RAA may conduct an audit or inspection to ensure I have complied.
13. The NSW Rural Assistance Authority can make relevant enquiries to ensure I receive my correct entitlement.
14. Prior to applying for this assistance I/wesought independent financial advice and the taxation implications of any assistance granted has been explained to me.
15. Statistics may be collected and analysed in such a way as to protect my anonymity.
16. I/We agree to provide feedback in relation to this Scheme.
17. I confirm loan funds will be used for items not covered by insurance.

All business owners, directors or trustees must sign below:

Applicant	Signature	Name	Position	Date
One				
Two				
Three				
Four				

How to submit your application

Please submit your completed application and include all supporting documents to the NSW RAA by:

Post: Locked Bag 23, Orange NSW 2800

Email: rural.assist@raa.nsw.gov.au

Fax: (02) 6391 3098

What happens next?

Once your form is received the RAA team will assess your application and will contact you if further information is required.

Privacy

The information in this application is provided voluntarily and is being collected by the NSW Rural Assistance Authority for purposes related to the administration of the scheme of assistance under which you have applied, including the assessment of the effectiveness of the scheme. This may involve disclosing the information in this application to contractors engaged by the Authority or to either State or Commonwealth government agencies. We will supply you with details of those that we have disclosed information to, if you apply to us in writing. Information regarding your application may also be discussed and exchanged with the nominated contact persons listed by you in your application. Not providing the information requested in this application or providing false or misleading or incomplete information may impact on the ability of the Authority to accurately assess your application. The NSW Rural Assistance Authority agrees to take all reasonable measures to ensure that the personal information collected by it is stored securely. You may access or correct your personal information by contacting the Authority by telephone on 1800 678 593 (toll free) or by writing to: Manager Administration, NSW Rural Assistance Authority, Locked Bag 23, ORANGE, NSW, 2800. Calls to "1800" numbers from your home phone are free. Calls from public phones and mobiles may be timed and attract charges.

Bushfire Recovery Loan – Mortgagee Consent Form (Not applicable for the Bushfire Working Capital Loan)

This section is to be completed by the Primary Producer

I/We are applying to the NSW Rural Assistance Authority (RAA) for a loan through the Special Disaster Loan Scheme to carry out repairs to my/our property and/or supply essential working capital following a declared natural disaster event.

The RAA will be taking as security a mortgage (not necessarily a first mortgage) over the property listed below to support the loan should it be approved. We ask that you endorse your consent 'in principle' at this stage to this arrangement.

Should the loan proceed, you will be asked to formally consent to the RAA mortgage and formalise priority arrangements in due course. Please do not prepare any priority documentation at this stage.

Have you previously applied for assistance from the RAA? If yes, please provide your six digit BP Number: **5** _____

Applicant's Name	
Property Address <i>(where works are to be done)</i>	
Loan amount sought from RAA	\$

This section is to be completed by your Financier / Bank

Loan Accounts held

Loan Type	Interest rate	Repayment arrangement & amount	Limit	Current Balance	Review/expiry date

Details of Security held

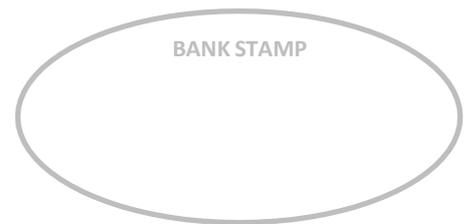
Mortgage No	Ranking (1st, 2nd etc)	Title Reference(s)	Area	Valuation

Priority required: \$ _____

Credit Accounts held

Account Type	Balance	Account Type	Balance

In signing this certificate, the Mortgagee agrees 'in principle' to the NSW Rural Assistance Authority taking a mortgage over the above mentioned property(s).



Financier Name	Signature	Date (DD/MM/YYYY)

Please attach this Mortgagee Consent form with your loan application.