

1. Program Summary

Concessional loans are now available to assist businesses in need of financial assistance as a result of direct damage or significant loss of income to their business caused by the Victorian Floods October 2022. Applicants who satisfy the program eligibility criteria will be sent a loan application form and assessed on bank credit loan requirements. Applicants will be expected to demonstrate that they have reasonable prospects of profitability in the future, and each case will be assessed on its merits.

For details visit www.ruralfinance.com.au

2. Checklist

- Proof of property location: Copy of latest Council Rates or lease documentation
- Evidence of direct damage/loss of income eg. quotes, invoices, evidence of lost earnings, BAS statements, and photos (if applicable)
- Full details of any insurance claims and any settlement payments made relating to this disaster
- Past 3 years' financial statements and personal tax returns for yourselves and your business and a copy of your ATO Tax Portal
- Cash flow budget (including assumptions) for the present financial year and next financial year
- Statement of assets and liabilities
- Proof of identity documents (100 points)

3. Applicant Details

Name: Registered GST? Yes No

Your role in the business (eg. Director, Manager, owner-operator, sole trader etc):

Telephone: Mobile: Email:

Have you attached x 3 proof of identity documents eg. drivers licence, passport, medicare card) Yes No

4. Additional Contacts

Contact Name 1: Financial Counselor Accountant Recovery Worker

Telephone: Mobile: Email:

Contact Name 2: Financial Counselor Accountant Recovery Worker

Telephone: Mobile: Email:

Contact Name 3: Financial Counselor Accountant Recovery Worker

Telephone: Mobile: Email:

5. Business Details

Business / trading name:

Sole Trader Partnership Company Trust

Annual Turnover:

Industry:

Employees:

Australian Business number (ABN):

Years of Operation:

Property Address:

Suburb:

Post Code:

Postal Address (if different to above):

Suburb:

Post Code:

Local Government Area:

6. Eligibility Criteria

Is your business located in the defined disaster area?	Yes	No
Has your business suffered significant damage to assets and / or loss of income as a direct result of the eligible disaster?	Yes	No
Do you hold an Australian Business Number and held that ABN at the time of the disaster?	Yes	No
Were you operating your business in the defined area prior to and at the time of the eligible disaster?	Yes	No
Do you intend to continue/re-establish your business in the defined disaster area?	Yes	No
Do you receive the majority of your income from your business and devote considerable time and capital to the business?	Yes	No
Are you primarily responsible for meeting the costs being claimed in this loan application?	Yes	No
Are you aware that this is a Bank loan and sufficient land security satisfactory to the Bank is required?	Yes	No
Are you aware that this is an Expression of Interest only and additional information will be required to progress your loan application?	Yes	No
Have you read and understood the eligibility criteria in the Program Guidelines at www.ruralfinance.com.au	Yes	No

7. Summary of Direct Damage

Please summarise the impact of this disaster on your business and outline the direct damages or loss of income incurred as a result of the eligible disaster and attach further evidence with your completed Expression of Interest form of costs incurred eg. quotes, tax invoices, evidence of lost earnings, BAS statements and photographs of direct damage. Please attach additional pages if required.

8. Insurance

Has a claim for insurance been made in relation to direct damage caused by the disaster?

A copy of the outcome of the claim must be provided to Rural Finance once determined.

Yes - please provide insurance details below	No - please indicate why
Insurance Company	Uninsured
Policy/Claim No.	My/our policy does not provide cover for the items damaged or damage caused by the eligible disaster (please attach insurance policy
Claim Manager name	
Claim Manager phone number	Goods or services

9. Loan Purpose

Please include all eligible asset replacement costs incurred as a direct result of the disaster that are not covered by insurance or other government assistance.

Costs (Ex GST)

Cost of repairing or replacing damaged plant and equipment

Cost of repairing or replacing buildings (other than housing)

Cost of disposal and replacement of damaged stock

Cost of supplying stock to replace lost stock and maintain liquidity of the business

Please include all working capital (essential expenses) unable to be met due to the disaster to help your business return to its normal level of trading.

Bills

Salaries/Wages

Rent/Rates

Goods or Services

Other - Please explain

Total Costs Incurred (ex GST):

Loan amount requested (up to \$250,000):

The Loan Amount Requested cannot exceed Total Costs Incurred.

The level of support provided will also have regard for insurance recoveries and the financial resources available to affected entities.

10. Assets and Liabilities Statement (Please complete)

Assets	Liabilities
Cash at Bank	Overdraft
Term Deposits	Term Loans
Real Estate	Other Loans
Stock	Other Loans
Plant/Machinery/Vehicles	Hire Purchase, Leasing & Chattel Mortgage
Accounts Receivable	Entitlements owing to Employees
Debentures/Shares/Investments	Vendors Loans
Superannuation	Personal Loans
Other Assets	Other Liabilities (eg ATO debt, creditors)
Total	Total

What is the total value of the existing debts (ie. term loans, overdraft, hire purchase, credit/store cards, tax debt)?

What is the total current market value of your current business assets (ie. property, plant and equipment, cash at bank, term deposits, stock, and superannuation)?

11. Mortgage Land Security

All loan recipients must provide adequate land security in the form of a property mortgage.

Do you have property available as security for this loan?

Yes No

Address/Property name	Registered Owner(s)	Mortgagee	Area (ha)	To be provided as security	Estimated market value
				Yes No	\$
				Yes No	\$
				Yes No	\$

If you need more space, attached a page with additional details and tick this box

Total estimated value \$

Note: During the assessment stage of your application, you will be asked to provide further information about your property, including Title details

Or, do you consent to Bendigo Adelaide Bank contacting your existing financier to confirm available land security?

Yes No

12. Bank Contact

Bank:

Primary Contact:

Branch:

Mobile:

Email:

13. Privacy Consent

We, Rural Finance and Department of Jobs, Precincts and Regions (DJPR), are collecting your personal information to process your application for the Victorian Small Business Flood Recovery Concessional Loan.

We will use the personal information you have provided to assess your eligibility for assistance against the scheme criteria and provide the assistance to you if applicable and for reporting, publicity, evaluation and audit purposes. You do not have to provide this information, but failure to do so means Rural Finance which is a brand used by Bendigo and Adelaide Bank Ltd ABN 11 068 049 178 ("Rural Finance") and/or DJPR will not be able to assess your application.

You authorise Rural Finance and DJPR to obtain in connection with this Application, any personal and other information about your expenditure and your business including your assets, liabilities, income and/or expenditure from third parties (e.g. your accountant).

Your personal information will be managed by DJPR in accordance with the Privacy and Data Protection Act 2014 (Vic.) and other applicable laws. For copies of the Privacy Policy or information on how each of Rural Finance and DJPR manages privacy, including handling of complaints, please refer to: privacy@ecodev.vic.gov.au and/or www.ruralfinance.com.au/disclosure documents.

You have a right to access the personal information we hold about you and can request access to or correction of your personal information or make a complaint by contacting Rural Finance by telephone on 1800 260 425, by email to admin@ruralfinance.com.au or by post at PO Box 1313, Bendigo Central, VIC, 3552. Your personal information is not disclosed to overseas recipients; however may be disclosed to staff in other divisions of Bendigo and Adelaide Bank Ltd.

14. Signed Declaration

By submitting an application as a sole trader, trust, partnership or private company, I have the authority to make this application on its behalf, and do solemnly and sincerely declare that this application is true and correct in every particular and in accordance with the Program Guidelines. I make this declaration with the understanding that if the application is found to be untrue or misleading the matter may be referred to law enforcement and penalties may apply.

Full name:

Signature:

Date:

15. How to Submit

Please submit your completed form and supporting documents to Rural Finance via:

Post: Rural Finance, PO Box 1313, Bendigo Central VIC 3552

Email: admin@ruralfinance.com.au (please ensure that you send your email to the correct address)

16. Further Assistance

Please review the Program Guidelines on the Rural Finance website at www.ruralfinance.com.au and call 1800 260 425 if you have any questions.