

# 2024 Dry season loan application

## Form Preview

### Guidelines, documentation to be provided and eligibility

\* indicates a required field

#### Objective of the scheme

- On 26 April 2024, the Minister for Agriculture and Food announced a package that included \$4 million in interest-free loans for farmers impacted by drought conditions.
- Farm businesses impacted by the drought conditions can apply for a loan of \$25,000 per business to help cover the cost of stockfeed, water, transportation, and other infrastructure that supports drought resilience.
- The Department of Primary Industries and Regional Development (DPIRD) will administer the scheme on behalf of the Rural Business Development Corporation (RBDC).
- The scheme offers an interest free loan of \$25,000 to support eligible primary production businesses directly impacted by the current drought conditions.
- No interest will be charged on the outstanding loan amount during the 5-year term of the loan.
- Approved loans will be secured by a caveat, registered against acceptable real estate (property).
- Loan terms will be a maximum of five years, with no repayments in the first two year period. The loan is to be repaid during years three to five by 6-monthly payments or repaid in full earlier if the securing property is sold or at the request of the borrower.
- The availability of loans is subject to funds being available.
- The application **closing date will be 30 November 2024** or when funding is fully committed, whichever occurs first.
- Please refer to the [Guidelines](#) and [Frequently Asked Questions](#) (FAQs) before proceeding with an application.

#### Documentation you will need to upload to support your application

- Certified copies of documents that satisfy the [100-point check](#) requirements for the applicant, trustees, shareholders with greater than 25% shareholding, all authorised signatories (who would be signing a loan agreement), or persons with effective control.
- Rates notice and/or lease/sharefarm agreement for the main farming property.
- Most recent bank statement that matches the bank account nominated by the applicant to receive any approved funds.
- Trust deed (if applicable).
- Australian Securities and Investments Commission Annual Business Statement (if applicable)
- Last two years individual taxation returns (that is, 2021-22 and 2022-23).
- Last two years business tax returns (that is, financial years 2021-22 and 2022-23).
- Quarterly Business Activity Statements (BAS) from the date of the last prepared financial statements for the applicant business.
- Last two years (that is, financial years 2021-22 and 2022-23) balance sheets and financial statements of the applicant farm business, these include profit and loss statements, livestock trading account.
- Lease and/or sharefarm agreements (if applicable)

# 2024 Dry season loan application

## Form Preview

- Invoices that show expenditure of more than \$25,000 that has been incurred since 1 October 2023 as a result of the dry season. Expenditure would be on stockfeed, water, transportation, or the establishment of feed silos, water tanks, improved irrigation systems, or any other infrastructure that supports drought resilience.
- Written confirmation of all existing debt/s e.g. loan/bank statements.

## Eligibility criteria

**To be eligible you must be able to answer YES to all questions below.**

If you answer **NO** to any question or you are unsure what the question means, please refer to the [Guidelines](#) and [Frequently Asked Questions](#) (FAQs) before proceeding with an application.

If you require further information please contact us via email at [ruralbusiness.developmentunit@dpird.wa.gov.au](mailto:ruralbusiness.developmentunit@dpird.wa.gov.au)

**1. You operate a farm business on a property wholly within Western Australia \***

- Yes  
 No

A farm business is a primary production business that excludes aquaculture, forestry and logging, fishing, hunting and trapping, and support services.

**2. The applicant farm business is operational, solvent, not under administration or bankruptcy \***

- Yes  
 No

**3. The applicant farm business has had an ABN since 1 July 2021 and is registered for GST \***

- Yes  
 No

ABN - Australian Business Number; GST - Goods and Services Tax

**4. The applicant farm business operates as a sole trader, partnership, trust or private company \***

- Yes  
 No

**5. The owners or beneficiaries of the applicant farm business collectively earn more than 50% of their income from primary production in a normal year \***

- Yes  
 No

**6. At least 1 (one) member of the applicant farm business spends at least 50% of their time on the farm business \***

- Yes  
 No

**7. The applicant farm business generates a gross farm income between \$150,000 and \$2 million in a normal year \***

- Yes

# 2024 Dry season loan application

## Form Preview

No

For example, income from sale of livestock, grain or other produce

**8. The applicant farm business has a current equity ratio between 50% and 90%, and no greater than \$5 million \***

Yes

No

This will include all off-farm assets and liabilities

**9. Off-farm assets (excluding complying superannuation funds) total less than \$2 million \***

Yes

No

**10. The applicant farm business owners have not held funds in a Farm Management Deposit (FMD) account since 1 January 2024 \***

Yes (no funds currently held)

No

**11. The applicant farm business can demonstrate it has incurred at least \$25,000 of costs since 1 October 2023 due to the impact of the dry seasonal conditions \***

Yes

No

Includes costs such as feed and water for livestock, transportation of livestock etc

## 100 point identification check

A certified copy of documents that satisfy the [100 point check](#) requirements for each person will need to be provided for

- the applicant
- trustees
- shareholders with greater than 25% shareholding
- all authorised signatories (who would be signing a loan agreement)
- any other person/s with effective control of the applicant business

### Important to note:

- 1. Please indicate which documents are being provided for each person and upload these, preferably as individual pdf documents.**
- 2. Please check that you have uploaded documents totalling at least 100 points for each person listed.**
- 3. You must supply at least one (1) Primary document for each person listed.**

Name	Primary document	Secondary document	Upload
	<input type="checkbox"/> Passport (current Australian or Foreign) [70 points] <input type="checkbox"/> Australian citizenship certificate [70 points]	<input type="checkbox"/> Department of Veterans Affairs (DVA) card [40 points] <input type="checkbox"/> Centrelink card (with reference number) [40 points]	

# 2024 Dry season loan application

## Form Preview

<ul style="list-style-type: none"><li><input type="checkbox"/> Birth certificate (full, not an extract) [70 points]</li><li><input type="checkbox"/> Certificate of identity (issued by Australian Govt for entry to Australia) [70 points]</li><li><input type="checkbox"/> Australian driver licence or learner permit [40 points]</li></ul>	<ul style="list-style-type: none"><li><input type="checkbox"/> Birth certificate extract [25 points]</li><li><input type="checkbox"/> Medicare card [25 points]</li><li><input type="checkbox"/> Credit card or account card [25 points]</li><li><input type="checkbox"/> Marriage certificate (Australian registry issue only) [25 points]</li><li><input type="checkbox"/> Decree Nisi / Decree Absolute (Australian registry issue only) [25 points]</li><li><input type="checkbox"/> Change of name certificate (Australian registry issue only) [25 points]</li><li><input type="checkbox"/> Bank statement (showing transactions) [25 points]</li><li><input type="checkbox"/> Property lease agreement (current address) [25 points]</li><li><input type="checkbox"/> Taxation assessment notice [25 points]</li><li><input type="checkbox"/> Australian mortgage document (current address) [25 points]</li><li><input type="checkbox"/> Rating authority notice (current address eg land rates) [25 points]</li><li><input type="checkbox"/> Utility bill (electricity, gas, telephone - current address - less than 12 months old) [20 points]</li><li><input type="checkbox"/> Reference from Indigenous organisation [20 points]</li><li><input type="checkbox"/> Equivalent documents issued outside Australia (must have official translation attached) [20 points]</li></ul>
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## Applicant details

\* indicates a required field

## Applicant farm business details

# 2024 Dry season loan application

## Form Preview

### Applicant \*

Individual       Organisation

Organisation Name

Title      First Name      Last Name

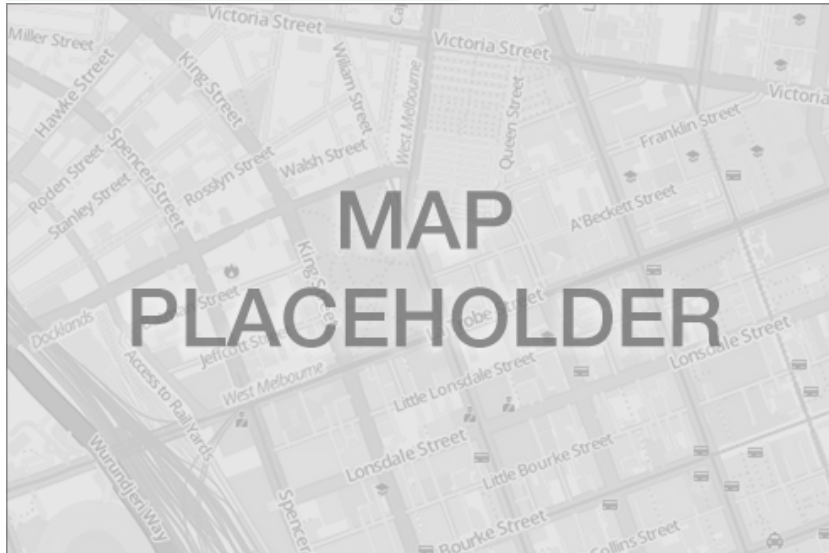
<input type="text"/>	<input type="text"/>	<input type="text"/>
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### Trading name of applicant farm business

Name of Entity as listed in official documentation such as ABR, ACNC or ATO

### Applicant Primary Address \*

Address



<input type="text"/>	<input type="text"/>
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Address Line 1, Suburb/Town, State/Province, Postcode, and Country are required.

### In which Shire or Local Government Area is most of your farm business situated? \*

### Upload a copy of the latest rates notice for the main farming property (if owned) \*

Attach a file:

The rates notice should reflect the applicant's name and address provided in earlier questions.

### Applicant Postal Address \*

Address

# 2024 Dry season loan application

## Form Preview

Address Line 1, Suburb/Town, State/Province, and Postcode are required.

### Applicant Primary Phone Number \*

Must be an Australian phone number.

### Applicant Primary Email \*

Must be an email address.

### Applicant ABN \*

The ABN provided will be used to look up the following information. Click Lookup above to check that you have entered the ABN correctly.

Information from the Australian Business Register	
ABN	
Entity name	
ABN status	
Entity type	
Goods & Services Tax (GST)	
DGR Endorsed	
ATO Charity Type	<a href="#">More information</a>
ACNC Registration	
Tax Concessions	
Main business location	

Must be an ABN.

### Authorised third party details (if required)

#### I have been provided the authority to complete this application on behalf of the applicant farm business

Yes

#### Authorised third party

Individual       Organisation

Organisation Name

Title      First Name      Last Name

<input type="text"/>	<input type="text"/>	<input type="text"/>
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#### Authorised contact position

# 2024 Dry season loan application

## Form Preview

### Authorised contact address

Address

### Authorised contact phone number

Must be an Australian phone number.

### Authorised contact email

Must be an email address.

## Financier/s and their contact details

Please provide the name of each of the financiers (eg bank, building society etc) you have debt accounts with, including loan accounts and other borrowings.

Please provide their contact details if you know them.

Financier organisation	Name of financier	Phone Number	Email
Name of the financial organisation		Must be an Australian phone number.	Must be an email address.
Organisation Name	First Name Last Name		

## Banking Details

Please provide the banking details where you would like funds to be credited should your application be successful.

Please make sure the details you provide here reflect the applicant business information that is in the Australian Business Register.

### Account Name \*

This must be the entity account name provided by the bank, not the nickname for the account provided by the client.

### Name of financial institution to receive funding \*

Include Bank Name and Branch

### BSB \*

Remove spaces and/or dashes

### Account Number \*

# 2024 Dry season loan application

## Form Preview

Remove spaces and/or dashes

**Upload a copy of a recent statement for the account detailed above to receive any approved funds \***

Attach a file:

## Farm business details and impact of the dry season

\* indicates a required field

### Ownership of the farm business

Please list all of the people involved in the ownership of the farm business. This applies to sole traders, partnerships, companies and trusts.

Ownership type	Name	Date of birth	Position held in business	% share of business ownership	% time worked on farm
		Must be a date.		Must be a number.	Must be a number.
	First Name Last Name				

**If your business is a trust, upload a copy of your trust deed/s here**

Attach a file:

Must be fully executed, signed and certified and include any amending supplementary deed

**If your business is a company, upload a copy of the last Annual Statement your company received from ASIC**

Attach a file:

Australian Securities and Investments Commission

**Upload the last 2 years' Individual Tax Returns, that is 2021-22 and 2022-23 (in full and not the Notice of Assessment), for each person nominated above as a business owner \***

Attach a file:

### About the farm

**How long has the farm business been operating? (years) \***



# 2024 Dry season loan application

## Form Preview

Must be a number.

**What name/s is the main farm or property known by?**

**If you run livestock, what is your Property Identification Code (PIC)**

The PIC consists of 4 letters and 4 numbers

**What is the main output of your primary production business? \***

- Cattle - beef (014)
- Cattle - dairy (014)
- Poultry (017)
- Sheep (014)
- Fruit/nut trees (013)
- Grain (014)
- Mushroom/vegetables (012)
- Nursery/floriculture (011)
- Other livestock (eg deer, horse, pig) (018, 019)
- Other crops (015)
- Other:

These are Australian and New Zealand Standard Industrial Classification (ANZSIC)

**Upload the last 2 years' business Tax Returns, that is 2021-22 and 2022-23 (in full and not the Notice of Assessment) \***

Attach a file:

**Upload the quarterly Business Activity Statements (BAS) for the applicant farm business since the date the last financial statements were prepared (that is since 1 July 2023) \***

Attach a file:

**Upload the last 2 years' business financial statements (to include balance sheet, profit-loss statement, livestock trading schedule, depreciation schedule, and may include a statement of assets and liabilities dated on or after 1 February 2024) \***

Attach a file:

**Do you lease farm property? \***

- Yes
- No

**Do you sharefarm property? \***

- Yes
- No

# 2024 Dry season loan application

## Form Preview

### Leased property/properties (if applicable)

Please note that the lease agreement must be current and for a minimum term of 2 years.  
 Applicants that ONLY lease farmland MUST be able to demonstrate they have had a continuous lease arrangement in place for the last 24 months.

Hectares	Lease start date	Lease expiry date	Lease payment/s per annum	Upload a copy of the written and signed lease agreement
Must be a number.	Must be a date.	Must be a date.	Must be a dollar amount.	

### Share-farmed property/properties (if applicable)

Please note that the share-farming agreement must be current and for a minimum term of 2 years.  
 Applicants that ONLY share-farm MUST be able to demonstrate they have had a continuous share-farming arrangement in place for the last 24 months.

Hectares	Share-farm start date	Share-farm expiry date	Upload a copy of the agreement
Must be a number.	Must be a date.	Must be a date.	Must be in writing and signed

### Impact of the dry season

#### What costs have you incurred as a direct result of the dry season? \*

- Establishment of feed silo/s
- Improved irrigation system/s
- Infrastructure to support drought resilience
- Stockfeed
- Transport of stockfeed
- Water tank/s
- Transport of water
- Other:

#### Upload all invoices related to the costs you have listed above \*

Attach a file:

#### Give details of how expenditure of \$25,000 or more has been incurred since 1 October 2023 as a direct result of the dry season \*

# 2024 Dry season loan application

## Form Preview

Expenditure may be on any of the costs above or for any other infrastructure that supports drought resilience

### Assets, Liabilities and Equity

\* indicates a required field

#### Farm property details

Farm property includes town and/or residential property for farm use.

Please add more rows as needed.

Property name or description	Certificate of Title	Registered owner/s	Area (Ha)	Property value (including improvements)
	Lot/Plan	Volume/Folio	Must be a number.	Must be a dollar amount.

#### Non-farm property or real estate details

Please add more rows as needed.

Property description	Certificate of Title	Registered owner/s	Street address	Market value	Amount owing
Eg town building block, brick/tile home, commercial etc	Lot/Plan	Volume/Folio		Must be a dollar amount.	Must be a dollar amount.

#### Total farm area (Hectares)

This number/amount is calculated.

#### Upload copies of bank/financier statements covering the last 12 months for all current loans and/or debts \*

Attach a file:

The following Statement of Assets and Liabilities is provided as at:

Please note that your Statement of Assets and Liabilities **MUST be dated on or after 1 February 2024.**

# 2024 Dry season loan application

## Form Preview

\*

Must be a date.

### Statement of Assets and Liabilities

**Statement of Assets and Liabilities (*this should be current or as at your last annual review with your bank, be market value and not a tax or depreciated value, and be no earlier than 1 February 2024*)**

Complete one (1) combined Statement for **all 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 (at market value) and all debts of all members of the business.

Please note that each item requires a value to be entered. **Where you have nothing to enter, please use a zero (0).**

#### ASSETS (current fair market value)

**Farm property value \***

This number/amount is calculated.

**Livestock \***

Must be a dollar amount.

**Plant, machinery and vehicles \***

Must be a dollar amount.

**Shares - debentures - deposits \***

Must be a dollar amount.

**Grain (harvested, stored and unsold) \***

Must be a dollar amount.

**Seed on hand \***

Must be a dollar amount.

**Other produce or materials on hand (eg wool) \***

Must be a dollar amount.

**Farm Management Deposit/s \***

Must be a dollar amount.

#### LIABILITIES (current amount owing)

**Overdraft balance \***

Must be a dollar amount.

**Term loan/s \***

Must be a dollar amount.

**Other loan or credit card \***

Must be a dollar amount.

**Stock firm \***

Must be a dollar amount.

**HP, leasing and chattel mortgage \***

Must be a dollar amount.

**Creditors (accounts payable) \***

Must be a dollar amount.

**Taxation liability \***

Must be a dollar amount.

**Personal loan/s \***

Must be a dollar amount.

# 2024 Dry season loan application

## Form Preview

**Cash at bank \***

Must be a dollar amount.

**Margin loans (eg shares) \***

Must be a dollar amount.

**Accounts receivable \***

Must be a dollar amount.

**Non-farm real estate loans \***

This number/amount is calculated.

**Non-farm real estate \***

This number/amount is calculated.

**Personal credit card/s \***

Must be a dollar amount.

**Complying superannuation \***

Must be a dollar amount.

**Other non-farm liabilities \***

Must be a dollar amount.

**Non-farm vehicles, boats, caravans, vintage etc \***

Must be a dollar amount.

**Total farm assets**

This number/amount is calculated.

**Total farm liabilities**

This number/amount is calculated.

**Total non-farm assets**

This number/amount is calculated.

**Total non-farm liabilities**

This number/amount is calculated.

**Total Assets**

This number/amount is calculated.

**Total Liabilities**

This number/amount is calculated.

## Equity

**Equity \$**

This number/amount is calculated.

**Equity %**

This number/amount is calculated.

## Checklist and declaration

\* indicates a required field

**Please check that you have uploaded the following documents before submitting your application \***

# 2024 Dry season loan application

## Form Preview

- 1. 100 point identity check certified documents [page 1]
- 2. Shire rates notice for main property (if owner) [page 2]
- 3. Most recent statement for the bank account you have nominated to receive any approved funding [page 2]
- 4. Trust deed for any Trust involved in the business structure (must be fully executed, signed and certified and include any amending supplementary deed) [page 3]
- 5. ASIC Annual Business Statement [page 3]
- 6. Last 2 years individual tax returns (in full and not the notice of assessment) [page 3]
- 7. Last 2 years business tax returns (in full and not the notice of assessment) [page 3]
- 8. Quarterly BAS statements for the farm business since the date the last financial statements were prepared [page 3]
- 9. Last 2 years business financial statements (to include balance sheet, profit-loss statement, livestock trading account and, if available, statement of assets and liabilities) [page 3]
- 10. Any lease / sharefarm agreements for all properties [page 3]
- 11. Invoices that show you have incurred at least \$25,000 in expenditure because of the dry season [page 3]
- 12. Statements for the last 12 months for each current loan or debt [page 4]

At least 12 choices must be selected.

## Declaration

**Any person who knowingly and with intent to defraud the WA Government submits an application for assistance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which is an offence under the Criminal Code (WA).**

\*

- I confirm I have read and understood the Guidelines and information contained within this application
- I declare the information provided in this application, attachments and any details subsequently provided is true and correct
- I confirm the farm business listed as the applicant meets the eligibility criteria detailed in this application and Guidelines
- I authorise the Department of Primary Industries and Regional Development (DPIRD) to seek any additional relevant information that may be required to assess and process this application
- I hereby request and authorise any parties to supply such information as requested by the Department of Primary Industries and Regional Development (DPIRD)
- I confirm I am authorised to make this declaration as an owner, partner or beneficiary of the farm business listed as the applicant

At least 6 choices must be selected.

### **Name of the person making this declaration \***

First Name

Last Name

### **Position of person making this declaration \***

# 2024 Dry season loan application

## Form Preview

To submit

**Please make sure you have provided**

- 1.all required responses accurately, including checking the declarations above**
- 2.all requested documents (preferably as individual pdf documents)**

**Please make sure you save and review your application before clicking on the submit button below.**