

Choosing the right loan for your needs

Loan features	NSW Farm Innovation Fund	Commercial Fisheries Business Adjustment Program Shareholder Loan	Commonwealth Farm Business Concessional Loans			Natural Disaster Loans Primary Producers & Small Business Operators	Natural Disaster Loans Not for Profit Organisations Sporting & Recreational Clubs
			Business Improvement	Drought Assistance	Dairy Recovery		
Purpose of loan	To meet the cost of carrying out permanent capital works that fall in to 4 main categories: <ul style="list-style-type: none"> Preparedness Environmental Farm Infrastructure Natural Resources 	To assist commercial fishing operators with the purchase of shares within or following the subsidised share trading market. Loans are available for the purchase of: <ol style="list-style-type: none"> Species Shares; or Access Shares; or a combination of i) and ii) . 	For restructuring existing eligible debt, including Commonwealth Farm Finance, Drought, Drought Recovery, Dairy Recovery and /or Drought Assistance Concessional Loans.	For restructuring existing eligible debt, providing new debt for operating expenses or drought recovery and preparedness activities, or a combination of these.	For Dairy Farms impacted by the 2015-16 reduction in milk prices. For restructuring existing eligible debt, new debt for operating expenses or productivity enhancements, or a combination of these.	To meet the essential working capital required to continue operations and the replacement and repair of damage caused to property and associated improvements not covered by insurance.	To meet the restoration of essential facilities, equipment or other assets that have been damaged or destroyed; and/or temporary storage or leasing of alternate premises.
Maximum amount available	\$250,000 per project	\$80,000	\$1 million	\$1 million	\$1 million	\$130,000	\$25,000 & \$10,000
Current interest rate	2.50% fixed	2.50% fixed	2.47% variable	2.47% variable	2.47% variable	1.16% fixed	1.16% fixed
Loan term	Up to 20 years	Up to 12 years	10 years	10 years	10 years	Up to 10 years preceded by 2 years repayment free period	Up to 5 years
Repayment	Principle + Interest	Interest only payments during the first two years of the loan followed by Principle + Interest for the remainder of the term	Interest only for first five (5) years followed by Principle + Interest years 6 to 10	Interest only for first five (5) years followed by Principle + Interest years 6 to 10	Interest only for first five (5) years followed by Principle + Interest years 6 to 10	Principle + Interest	Principle + Interest
Repayment Frequency	Monthly, half yearly or annually	Monthly	Monthly, half yearly or annually	Monthly, half yearly or annually	Monthly, half yearly or annually	Monthly, half yearly or annually	Monthly, half yearly or annually
Security	Statutory Charge and Registered Caveat over property	Registered interest over fishing shares (existing and purchased)	Registered Mortgage over land or other assets satisfactory to RAA	Registered Mortgage over land or other assets satisfactory to RAA	Registered Mortgage over land or other assets satisfactory to RAA	Registered Mortgage over land	Registered Mortgage over land
Establishment costs (registering security documents, title searches)	✓	✓	✓	✓	✓	✓	✓
Ongoing fees and other charges	✗	✗	✗	✗	✗	✗	✗
Extra repayments available (without incurring additional cost)	✓	✓	✓	✓	✓	✓	✓
For more information	www.raa.nsw.gov.au/assistance/farm-innovation-fund	http://www.raa.nsw.gov.au/assistance/business-adjustment-program	www.raa.nsw.gov.au/assistance/concessional-loans	www.raa.nsw.gov.au/assistance/concessional-loans	www.raa.nsw.gov.au/assistance/concessional-loans	www.raa.nsw.gov.au/assistance/natural-disaster-relief	www.raa.nsw.gov.au/assistance/natural-disaster-relief