

APPLICATION FORM

**SEAFOOD INNOVATION FUND**

|  |  |  |
| --- | --- | --- |
| **Have you applied previously for assistance from the NSW Rural Assistance Authority?** | **Yes** | **No** |
| If you select ‘Yes’ please provide your 7 digit BP number, if available. | **BP: 25** | |

1. **BORROWING ENTITY** *(Individual, Partnership, Company or Trustee of Trust)*

|  |  |  |
| --- | --- | --- |
| **Applicant(s) Full Name(s) :**  *(If a Company also show details of all Directors)* | **Position** *(Director, Trustee, Partner)* | **Date of Birth** |
|  |  | /    / |
|  |  | /    / |
|  |  | /    / |
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|  |
| --- |
| **Trading name** *(if different from the legal / registered name):* |
| **ABN/ACN:** |

|  |  |  |
| --- | --- | --- |
| **Full Property Address:** | | |
|  | | |
|  | | **Postcode** |
| **Local Government Area (LGA) of property:** |  | |

|  |  |  |
| --- | --- | --- |
| **Postal Address** *(If different to property address)* | | |
|  | | |
|  | | **Postcode** |
| **Phone:** | **Mobile:** | |
| **E-mail :** | | |

|  |  |
| --- | --- |
| **Please select which best describes your business:** | |
| Aquaculture – Shellfish | Commercial fishing – Shellfish |
| Aquaculture – Fish | Commercial fishing – Fish |
| Aquaculture – Molluscs | Commercial fishing – Molluscs |
| Registered Fish Receiver | Other (describe): |
| Years of industry experience? |  |

**PREFERRED TERMS AND CONDITIONS**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **What is the amount of the loan required?** | | | | **$** |
| **Please outline your preferred 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** |  | |

1. **DETAILS OF PROPOSED WORKS**

Please provide an estimate of costs for each proposed purchase or work to be carried out. Permanent capital improvements including but not limited to:

|  |  |  |  |
| --- | --- | --- | --- |
| ***Preparedness*** |  | ***Environment*** |  |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
| ***Fishing and Aquaculture Equipment and Assets*** |  | ***Transport and Logistics*** |  |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |
|  | $ |  | $ |

Total estimated cost of works or purchases (ex GST) $

Less any Grant (if applicable) $

Net Cost of works or purchases $

Loan required $

|  |
| --- |
| **Full details of the proposed works or purchases** |

|  |
| --- |
| **How will the work or purchase complement your Seafood Business & Risk Assessment Plan and ensure the long term productivity and profitability of the Seafood enterprise?** |

1. **DETAILS OF PROPERTY(s) WHERE WORKS ARE TO BE CARRIED OUT**

**It is most important that this information is completed accurately.**

|  |  |  |
| --- | --- | --- |
|  |  |  |

***Please attach a copy of latest Council and LLS rate notice for each property***

**Property A**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Property Address:** | | | | | | | | | |
| **Registered Proprietor/s** | | | | | | | **Area** | | (ha) |
| **Date Purchased** | | **Current Market Value $** | | | | **Amount Owing $** | | | |
| **Title Reference** | **Plan Reference (DP No.)** | | **Portion/ Lot No.** | | **Parish** | | | **County** | |
|  |  | |  | |  | | |  | |
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|  |  | |  | |  | | |  | |
|  |  | |  | |  | | |  | |
| **Deeds Held By** |  | | | | | | | | |
| **Local Government Area (LGA) of property** | | |  | | | | | | |
| **Local Land Service (LLS) of property** | | |  | | | | | | |
| **Is this property to be used as security?** | | | **Yes** | **No** *If No, please complete below* | | | | | |

**Land Based Oyster Depot**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Property Address:** | | | | | | | | | |
| **Registered Proprietor/s (Crown Lands or privately owned)** | | | | | | | **Area** | | (ha) |
| **Date Purchased/Leased** | | **Current Market Value $** | | | | **Amount Owing $** | | | |
| **Lease Number (Crown Lands if applicable))** | **Plan Reference (DP No.)** | | **Portion/ Lot No.** | | **Parish** | | | **County** | |
|  |  | |  | |  | | |  | |
| **Deeds Held By** |  | | | | | | | | |
| **Local Government Area (LGA) of property** | | |  | | | | | | |
| **Is this property to be used as security?** | | | **Yes** | **No** *If No, please complete below* | | | | | |

**Aquaculture Lease**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Aquaculture Lease ID:** AL or OL\_ \_/\_ \_ \_ | | | | | | | |
| **Estuary:** | | | | | |  |  |
| **Lessee’s Name** | | | | | | **Area** | (ha) |
| **Expiry Date of Lease** | | **Current Market Value $** | | | **Amount Owing $** | | |
| **Lease Deeds Held By** |  | | | | | | |
| **Local Government Area (LGA) of property** | | |  | | | | |
| **Is this property to be used as security?** | | | **Yes** | **No** *If No, please complete below* | | | |

**Additional Property**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Property Address:** | | | | | | | | |
| **Registered Proprietor/s** | | | | | | **Area** | | (ha) |
| **Date Purchased** | | **Current Market Value $** | | | **Amount Owing $** | | | |
| **Title Reference** | **Plan Reference (DP No.)** | | **Portion/ Lot No.** | **Parish** | | | **County** | |
|  |  | |  |  | | |  | |
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|  |  | |  |  | | |  | |
| **Deeds Held By** |  | | | | | | | |
| **Local Government Area (LGA) of property** | | |  | | | | | |
| **Local Land Service (LLS) of property** | | |  | | | | | |

1. **DETAILS OF FISHING ENTERPRISE PROGRAMS**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Program** | Last 12 months | | Next 12 months | | Normal seasonal program | |
| **AQUACULTURE** | | | | | | |
| **OYSTER** | Number  (doz) | $ | Number  (doz) | $ | Number  (doz) | $ |
| Number of dozens of oysters sold |  |  |  |  |  |  |
|  | | | | | | |
| **LAND BASED AQUACULTURE** | Number  (kg) | $ | Number  (kg) | $ | Number  (kg) | $ |
| Number of kilograms of fish/seafood sold |  |  |  |  |  |  |
|  | | | | | | |
| **MARINE BASED AQUACULTURE** | Number  (kg) | $ | Number  (kg) | $ | Number  (kg) | $ |
| Number of kilograms of fish/seafood sold |  |  |  |  |  |  |
|  | - |  |  |  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COMMERCIAL FISHING** | | | | | | |
| **COMMERCIAL FISHING** | Number  (kg) | $ | Number  (kg) | $ | Number  (kg) | $ |
| Number of kilograms of fish/seafood sold\* |  |  |  |  |  |  |
| *\* If reporting worms or nippers estimate individuals into kgs* | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **REGISTERED FISH RECEIVER** | | | | | | |
| **REGISTERED FISH RECEIVER** |  | $ |  | $ |  | $ |
| Total value of seafood product sold Kilograms of fish/seafood sold\* |  |  |  |  |  |  |

1. **MONTHLY CASH FLOW FOR THE NEXT 12 MONTHS**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Business Income** | Past12 Months |  |  |  |  |  |  |  |  |  |  |  |  | Totals |
| Fish/Seafood sales |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Rebates/grants/subsidies |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| All Other Income not derived from your seafood business |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total Income** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Business Expenses** |  | | | | | | | | | | | | | |
| Boat & Boat Maintenance |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plant & Equipment |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Electricity & Telephone |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Fuel, Oil |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Lease or Land Rentals (Land) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Gear Expenses |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Repairs/Maintenance |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Technology |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Water Rates/Purchase |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Recurrent Government Fees & Charges |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sundry Expenses |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Personal drawings |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bank Interest |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Loan Repayments |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Lease/HP instalments |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Capital Purchases |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total Expenditure** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Surplus(Deficit)** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Opening Bank Balance |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Closing Bank Balance |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

1. **COMMITMENT SCHEDULE**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ***Part A- Overdraft, Commercial Bills, Credit Card facilities etc*** | | | | | | |
| Name of Lender or Credit Provider | Type of Facility | Term | Int Rate | Limit | Balance Owing  $ | Review Date |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **TOTAL** | | | | |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| ***Part B -Term Loans, Fixed Rate Loans, Investment, Private or Family loans*** | | | | | | | |
| **NOTE !** Indicate if (**1**) interest is a variable (**V**) or fixed (**F**) rate and  **(2)** if instalments are monthly (**M**) half yearly (**H**) or annually (**A**) | | | | | | | |
| Name of Lender | Type of Advance | Term | Int  Rate | Repayment  Frequency | Repayment Amount | Balance Owing | Expiry Date |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| **TOTAL** | | | | | |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ***Part C - Lease Arrangements*** | | | | | | |
| Lease Company | Int Rate | Instal Period | Instalment Amount | Instalment Due Date | Balance Owing | Expiry Date |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **TOTAL** | | | | |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ***Part D – Hire Purchase Agreements*** | | | | | | |
| HP Company | Int Rate | Instal Period | Instalment Amount | Instalment Due Date | Balance Owing | Expiry Date |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **TOTAL** | | | | |  |  |

|  |  |  |
| --- | --- | --- |
| ***Summary of Borrowings*** | Balance Owing | Instalments |
| Total Part A |  |  |
| Total Part B |  |  |
| Total Part C |  |  |
| Total Part D |  |  |

1. **STATEMENT OF FINANCIAL POSITION OF APPLICANT(S)**

**(If individual partners or directors hold assets or liabilities that are not shown below please provide a separate statement)**

**WHOLE DOLLARS ONLY- DO NOT USE CENTS**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Liabilities**  (Show present debts) | **$** | **Assets**  (Show at present fair market value) | | **$** |
|  |  | **Land(s)/Property Held \*\*** | |  |
| Total Borrowings (from previous page) |  | Property Type: | ha |  |
|  |  |  |
|  |  | Property Type: | ha |  |
|  |  |  |
|  |  | Property Type: | ha |  |
|  |  |  |
|  |  |  | |  |
|  |  |  | |  |
|  |  | **Authority =- Aquaculture Permit, Aquaculture Lease, Fishing Business, Fishing Licence(s) Held** | |  |
|  |  | Authority No.       Type | |  |
|  |  | Authority No.       Type | |  |
|  |  | Authority No.       Type | |  |
| Income/Land Tax |  |  | |  |
|  |  | Other Real Estate (Details) | |  |
|  |  |  | |  |
| Crown Land Debt |  |  | |  |
|  |  | Plant & Equipment | |  |
|  |  | Motor Vehicles | |  |
|  |  | Boat(s) | |  |
| Sundry Creditors |  |  | |  |
|  |  |  | |  |
|  |  | Cash at Bank | |  |
|  |  | Share Portfolio held | |  |
|  |  | Co-Operative Shares | |  |
|  |  |  | |  |
|  |  | Superannuation | |  |
|  |  |  | |  |
|  |  |  | |  |
|  |  | Seafood product on hand (Saleable) | |  |
|  |  |  | |  |
|  |  |  | |  |
|  |  |  | |  |
|  |  |  | |  |
| **TOTAL** |  | **TOTAL** | |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Have you ever been bankrupt, assigned a liquidator, or are there any unsatisfactory judgements against you in any court?** | | | |
| **YES** |  | **NO** | **If YES give details** |
|  | | | |

# CONTACT DETAILS

**Solicitor’s Details**

|  |  |  |
| --- | --- | --- |
| **Firm Name:** | | |
| **Contact Name:** | | |
| **Phone:** | **Mobile:** | **Fax:** |
| **E-mail:** | | |

**Accountant’s Details**

|  |  |  |
| --- | --- | --- |
| **Firm Name:** | | |
| **Contact Name:** | | |
| **Phone:** | **Mobile:** | **Fax:** |
| **E-mail:** | | |

**Main Financier’s Details**

|  |  |  |
| --- | --- | --- |
| **Bank or Company Name:** | | |
| **Contact Name:** | | |
| **Phone:** | **Mobile:** | **Fax:** |
| **E-mail:** | | |

**Rural Financial Counsellor’s Details**

|  |  |  |
| --- | --- | --- |
| **Counselling Service Name:** | | |
| **Contact Name:** | | |
| **Phone:** | **Mobile:** | **Fax:** |
| **E-mail:** | | |

1. **CONSENT FOR RELEASE OF INFORMATION**

I/We have lodged an application with the NSW Rural Assistance Authority for a **Seafood Innovation Fund Loan** to carry out works on my/our property.

To allow this application to be assessed, I/we authorise the release of information by relevant authorities, including Commonwealth, state/territory or local authorities to the NSW Rural Assistance Authority relating to my/our application for a **Seafood Innovation Fund Loan**.

Signed Applicant:

Signed Applicant:

Date: / /

Date: / /

Signed Applicant: Signed Applicant:

Date: / /

Date: / /

# STATEMENTS General Statement

Any person who knowingly and with intent to defraud the NSW Rural Assistance Authority or another person, files 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 a crime under the *Crimes Act 1900* and subjects the person to criminal penalties.

# 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) (Calls to “1800” numbers from your home phone are free. Calls from a public phone and mobiles may be timed and attract charges.) or by writing to: Manager Administration, NSW Rural Assistance Authority, Locked Bag 23, ORANGE, NSW, 2800.

# DECLARATION

I/We have read and understood the Seafood Innovation Fund Information Brochure.

I/We have read the Privacy statement above about how information provided in my/our application may be used.

I/We understand that completed applications under the Scheme will be assessed in order of receipt and loan offers will be based on the availability of funds.

I/We hereby give approval to the NSW Rural Assistance Authority to obtain and provide information relevant to this application from my/our lender(s), accountant or any other nominated person.

I/We give ongoing approval for the NSW Rural Assistance Authority to obtain and provide information as required from my/our lender regarding any review (annual or otherwise) of my facilities with that lender and/or this loan if approved.

I/We solemnly declare that this is a true and correct statement of all my/our affairs and I/We make this solemn declaration subject to punishment by law provided for any wilful false statement.

I/We agree to provide feedback and/or participate in a review of this Scheme.

Signed Applicant:

Signed Applicant:

Date: / /

Date: / /

Signed Applicant:

Signed Applicant:

Date: / /

Date: / /

# LODGEMENT OF APPLICATIONS

Applicants can lodge completed application forms including required documentation with the NSW Rural Assistance Authority by post, email, facsimile or personal delivery at:

Post: Locked Bag 23 Orange NSW 2800

Email: [rural.assist@raa.nsw.gov.au](mailto:rural.assist@raa.nsw.gov.au)

Fax: (02) 6391 3098

In person: 161 Kite Street Orange NSW 2800

Telephone: 1800 678 593 (Toll Free) Website: [www.raa.nsw.gov.au](http://www.raa.nsw.gov.au/)

If you have difficulty understanding or completing this form you should seek the assistance of your rural/financial counsellor, business advisor, accountant or a trusted family member/friend.

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



|  |  |
| --- | --- |
| **RAA colour logo** | **Seafood Innovation Fund Loan**  **Existing Mortgagee’s Consent Form** |

I/We are applying to the NSW Rural Assistance Authority (RAA) for a loan through the Seafood Innovation Fund (SIF) Scheme to enhance the productivity of our business.

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.

**Applicant to Complete**

|  |  |
| --- | --- |
| **Applicant’s Name(s)** |  |
| **Property Address where works are to be done** |  |
| **Loan amount sought from RAA** | **$** |

**Financier to Complete:**

**Loan Accounts held**

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

**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).  **When completed by your financier/bank, please attach this form to your Seafood Innovation Fund Application.** | Stamp of Financier and Branch Name  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature – Print Name  Date / / |

|  |  |
| --- | --- |
|  | APPLICATION FORM  **SEAFOOD INNOVATION FUND** |

**To avoid any delay in the processing of your application,**

**please ensure you have provided all the information listed below.**

**CHECK LIST**

|  |  |
| --- | --- |
|  | Signed Mortgage Lenders Consent Form from your existing mortgagee. |
|  | Last 3 years balance sheets and Financial Statements of your business/enterprise.  *(These include Profit and Loss Statements and Depreciation schedules)*  Tax Assessment Notices are **not** acceptable |
|  | Last 3 years individual Taxation Returns and a current listing of all Assets & Liabilities held by each:   * Individual members of a Partnership/ Family Trust * Individual Director(s)/Shareholder(s) of all Companies |
| *In each of the above, each Director/Shareholder, etc. is to provide details including the source of income, if they are not primarily dependent on the business for their livelihood.*  **Do not send original Tax Returns** | |
|  |  |
|  | Monthly Cash Flow Budget for the next 12 months |
|  | Copy of current LGA (council) rates for property(s) for property offered as security, if applicable |
|  | Copy of current LGA (council) rates for property(s) where the work is to be completed, if applicable |
|  | Have all parties (applicants) to the application signed the Consent (Page 9) and the declaration (Page 10)? |