

To submit your application for initial assessment you must provide the following documents:	Attached
<p>Financial statements for at least the past three (3) years for all entities associated with this application. These should include accountant prepared:</p> <ul style="list-style-type: none"> • profit and loss statement • balance sheet • depreciation schedules. <p>Note: An application must be supported by the most recent finalised financial statements that are to be no more than 18 months old at the time of the RIC loan assessment.</p>	Yes <input type="checkbox"/>
<p>Statement of position This will include details of all assets and liabilities for all individuals and entities relating to the business.</p>	Yes <input type="checkbox"/>
<p>Cash flow budget - 'year in year out' Provide a detailed cash flow forecast which will represent the average business turn over once you achieve 'year in year out' (YIYO) production levels at optimum stocking/cropping rates for a long term average going forward. We understand it may take time to reach YIYO production which is why we seek forecasts representing optimum output levels being achieved at a year which you nominate.</p>	Yes <input type="checkbox"/>

During assessment your Agri Lending Specialist will request additional documentation to support your application, which may include but not limited to:
<p>Australian Taxation Office 'Integrated Client Account Statements' ATO integrated client account statement for all individuals and entities. These can be obtained from your accountant.</p>
<p>ATO tax returns The most recent three (3) years of fully completed ATO tax returns for all individuals and entities. Please be advised that an ATO 'Notice of assessment' will not be accepted as a substitute for a full tax return.</p>
<p>Personal bank statements The most recent 12 months personal bank statements on all transaction accounts, savings accounts and everyday accounts for all individuals.</p>
<p>Business bank statements The most recent 12 months business bank statements on all overdraft accounts, trading accounts or working accounts.</p>
<p>Business loans The most recent 12 months bank statements on all business market loans, term loans or other business loans regardless of refinance being requested within the RIC loan application.</p>
<p>Bank 'Letter of Offer' confirmation A copy of your latest bank 'Letter of Offer' you have for commercial facilities. A confirmed letter of offer will be required to support any proposed commercial debt you wish to refinance with a RIC loan.</p>
<p>Trust Deed A certified copy of any Trust deed(s) and if applicable containing state revenue stamped evidence of stamp duty being paid. Please also provide any certified Trust amendments if applicable (amendments do not require stamped duty evidence).</p>
<p>Rates notice A current period copy of the relevant rates notice relating to all properties. In the event you hold any water licences on any property, please provide a clear copy of such water licences.</p>
<p>Certified copies of appropriate identification documents</p> <ol style="list-style-type: none"> 1. Provide certified copies of respective driver's licences (front and back) for all individuals. The licences must indicate any change of address if applicable and match the address you have nominated in your application. 2. Provide certified copies of passports for all individuals. In lieu of passports for male applicants, both a certified Medicare card and certified Birth certificate will suffice. In lieu of passports for female applicants, a certified Marriage certificate must also be supplied to evidence name change in addition to Medicare cards and Birth certificates. <p>IMPORTANT: All copies must be certified, clearly legible and not expired.</p>
<p>Drought Management Plan If you have applied for a Drought Loan you will be required to provide details of your Drought Management Plan, either your own prepared plan, or details of your plan in the application details.</p>
<p>Succession Plan If you have applied for an AgriStarter loan as a succession applicant, please provide a completed succession plan as prepared by your chosen professional. This should be in a format considered acceptable to the RIC and contain sufficient detail around past, present and future succession activities nominating all relevant parties, assets, transfers, properties and activities to be undertaken.</p>
<p>Business Plan A detailed Business Plan aligned to your 'year in year out' projections will be required to support your application.</p>