



Choose the right LOAN for your needs

This information is current as at 10 February 2020

www.raa.nsw.gov.au

	Drought	Infrastructure	
Loan Features	Drought Assistance Fund	Farm innovation Fund	Seafood Innovation Fund
Purpose of loan	Interest free loans to cover 100% of costs (GST exclusive) to assist with: <ul style="list-style-type: none"> • Transport of Stock, Fodder and/or water • Fodder & Water Infrastructure • Banking of Genetic Material. • Activities that promote profitability and resilience as a result of the on-farm investment 	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 meet the cost of carrying out permanent capital works in these four key areas: <ul style="list-style-type: none"> • Preparedness • Environment • Fishing & Aquaculture Farming Equipment & Assets • Transport & Logistics
Maximum amount available	\$50,000 in 2018/19 \$50,000 in 2019/20	\$1,000,000	\$500,000
Current Interest Rate	Interest Free	2.5% fixed	2.50% fixed
Loan term	7 years	Up to 20 years	Up to 20 years
Repayment	2 years repayment free from fully drawn date and then up to 5 years of principal only repayments	Principal + Interest	Principal + Interest
Repayment Frequency	Monthly, half yearly, quarterly or annually	Monthly, half yearly, quarterly or annually	Monthly, half yearly
Security	Statutory First Charge and Registered Caveat over property	Statutory First Charge and Registered Caveat over property	Statutory First Charge and Registered Caveat
Establishment costs (registering security, title searches)	✓	✓	✓
Ongoing fees and other charges	✗	✗	
Extra repayments available (without incurring additional cost)	✓	✓	
More information	https://www.raa.nsw.gov.au		



Grant Features	Drought		Transport			Farm Business Skills		
	Emergency Water Infrastructure Rebate	Emergency Drought Relief Transport Subsidy	Natural Disaster	Animal Welfare	Donated Fodder	Pre - Approval	Reimbursement	Course Provider
Purpose	Rebate of 25% of costs incurred from 1st July 2018 for: <ul style="list-style-type: none"> New purchases, installation of pipes, Water storages and water pumps, De-silting dams, Associated power supplies. 	Subsidy up to 50% of the full cost of freight up to a maximum//km/journey (see Guidelines). Transport of: <ul style="list-style-type: none"> Stock to/from agistment, Stock to sale/slaughter Transport of fodder Transport of stock & domestic (household) drinking water. From 1st July also includes transport of farm chemicals, fertiliser and seed to farms. 	Available to farmers affected by a declared natural disaster event. Transport of: <ul style="list-style-type: none"> Stock to/from agistment, Stock to sale/slaughter Transport of fodder, Transport of water. 	Available where: <ul style="list-style-type: none"> Animals are at significant risk There is little or no feed/ water available, including both pasture and stored fodder, Animals leave the farming enterprise permanently, The business demonstrates a significant financial need. 	Available for transporting donated fodder organised by community groups to a central location for distribution to properties affected by drought and other emergencies.	Available to provide access to vocational and skills training in the following categories: <ul style="list-style-type: none"> Risk management Financial management Business management Succession planning. 		Education and service providers can apply to be listed as a pre-approved course on the RAA website.
Maximum amount available	\$25,000 per farm business.	\$50,000 per farm business.	\$15,000 per financial year.	\$20,000 per financial year. Limited with \$500,000 available in each financial year.	Limited with \$500,000 available in each financial year.	\$5000 for the first individual. Additional \$1000 available per person for a maximum of four people for a total maximum of \$9000 per farm business.		Assessed on case by case basis.
Availability	<u>Opened:</u> 14 January 2019 <u>Closes:</u> 30 June 2021 or when funding is exhausted	<u>Opened:</u> 1 July 2019 <u>Closes:</u> 30 June 2020.	Available in the event of a declared natural disaster.	Always available.	Always available.	<u>Opened:</u> 2 November 2015 <u>Closes:</u> 30 June 2020		
Apply	<ul style="list-style-type: none"> Online Manual 	<ul style="list-style-type: none"> Online Manual 	<ul style="list-style-type: none"> Online Manual 	<ul style="list-style-type: none"> Online Manual 	<ul style="list-style-type: none"> Manual 	<ul style="list-style-type: none"> Online 	<ul style="list-style-type: none"> Online 	<ul style="list-style-type: none"> Online
More information	https://www.raa.nsw.gov.au							



Choose the right DISASTER RECOVERY Grant or Loan for your needs

This information is current as at 10 February 2020

Northern NSW Bushfires - from 31 August 2019

Special Disaster GRANTS - Bushfires			Special Disaster LOANS – Bushfires For Primary Producers, Small Business and Not-for-Profits		
Features	Primary Producers	Small Business and Not-for-Profit Organisations	Features	Bushfire Working Capital Loan	Bushfire Recovery Loan
Purpose	Available to eligible primary producers to contribute towards the costs of: <ul style="list-style-type: none"> clean-up, removal of debris and disposal of dead livestock; repair or replacement (purchase or hire/lease) of damaged assets such as farm buildings and essential plant and equipment (excluding housing). salvaging crops, health maintenance of livestock and poultry; and fencing, pasture restoration, and infrastructure (including access and internal roads). 	Service NSW is taking applications for the recently announced NSW Small Business and Non-Profit Organisation Grant of up to \$50,000. This new grant replaces the previous \$15,000 disaster recovery grant for small business which was administered by the RAA. If you have already applied for the \$15,000 grant, your application will be assessed as a priority and you can apply for additional funding (up to a total of \$50,000, to cover expenses not already claimed) under the new grant. Please visit the Service NSW website	Purpose	To provide immediate funds for essential expenses, such as paying; salaries or wages, rent, lease and rates, goods or services, buying fodder or water for livestock or produce or transporting livestock or produce.	For repairing or replacing damaged plant and equipment, buildings and fences, purchasing livestock to replace those that have been lost or replanting, restoring, or re-establishing areas that were affected by the disaster
Maximum amount available	\$75,000 per eligible farm business.	Visit Service NSW	Maximum amount available	\$50,000	\$500,000
Availability	Available in the event of a declared natural disaster.	Visit Service NSW	Current interest rate	0.82%	0.82%
Apply	<ul style="list-style-type: none"> Online Manual 	Visit Service NSW	Loan term	Five years	Ten years
More information	www.raa.nsw.gov.au	Visit Service NSW	Repayment	Two years repayment and interest free from fully drawn date, then principal and interest	Two years repayment and interest free from fully drawn date, then principal and interest
			Repayment Frequency	Monthly, half yearly, quarterly or annually	Monthly, half yearly, quarterly or annually
			Security	None	Registered mortgage over land
			Establishment costs	X	X
			Ongoing fees and other charges	X	X
			Extra repayments available	Yes	Yes



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Northern NSW Storm Grants 20 December		Natural Disaster Loans			
Features	Primary Producers	Features	Primary Producers & Small Business Operators	Not for Profit Organisations Sporting & Recreational Clubs	
Purpose	Available to eligible primary producers to contribute towards the costs of: <ul style="list-style-type: none"> clean-up, removal of debris and disposal of dead livestock; repair or replacement (purchase or hire/lease) of damaged assets such as farm buildings and essential plant and equipment (excluding housing). salvaging crops, health maintenance of livestock and poultry; and fencing, pasture restoration, and infrastructure (including access and internal roads).	Purpose	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.	
Maximum amount available	\$15,000 per eligible farm business.	Maximum amount available	\$130,000	\$25,000	\$10,000
Availability	Available in the event of a declared natural disaster.	Current interest rate	0.82% fixed	0.82% fixed	0.82% fixed
Apply	Online Manual	Loan term	Up to 10 years preceded by 2 years repayment free	Up to 5 years	Up to 5 years
		Repayment	Principal + Interest	Principal + Interest	Principal + Interest
		Repayment frequency	Monthly, half yearly, quarterly or annually	Monthly, half yearly, quarterly or annually	Monthly
		Security	Registered Mortgage over land	Registered Mortgage over land	Agreement from Committee Members that loan will be repaid
		Establishment costs	✓	✓	✗
		Ongoing fees and other charges	✗	✗	✗
More information	www.raa.nsw.gov.au	Extra repayments available	✓	✓	✓