



# Choose the right LOAN for your needs

This information is current as at 23 September 2019

[www.raa.nsw.gov.au](http://www.raa.nsw.gov.au)

	Drought	Infrastructure		Natural Disaster Loans		
Loan Features	Drought Assistance Fund	Farm innovation Fund	Seafood Innovation Fund	Primary Producers & Small Business Operators	Not for Profit Organisations	Sporting & Recreational Clubs
<b>Purpose of loan</b>	Interest free loans to cover 100% of costs (GST exclusive) to assist with: <ul style="list-style-type: none"> <li>Transport of Stock, Fodder and/or water</li> <li>Fodder &amp; Water Infrastructure</li> <li>Banking of Genetic Material.</li> <li>Activities that promote profitability and resilience as a result of the on-farm investment</li> </ul>	To meet the cost of carrying out permanent capital works that fall in to 4 main categories: <ul style="list-style-type: none"> <li>Preparedness</li> <li>Environmental</li> <li>Farm Infrastructure</li> <li>Natural Resources.</li> </ul>	To meet the cost of carrying out permanent capital works in these four key areas: <ul style="list-style-type: none"> <li>Preparedness</li> <li>Environment</li> <li>Fishing &amp; Aquaculture Farming Equipment &amp; Assets</li> <li>Transport &amp; Logistics</li> </ul>	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.	
<b>Maximum amount available</b>	\$50,000 in 2018/19 \$50,000 in 2019/20	\$1,000,000	\$500,000	\$130,000	\$25,000	\$10,000
<b>Current Interest Rate</b>	Interest Free	2.5% fixed	2.50% fixed	0.82% fixed	0.82% fixed	0.82% fixed
<b>Loan term</b>	7 years	Up to 20 years	Up to 20 years	Up to 10 years preceded by 2 years repayment free	Up to 5 years	Up to 5 years
<b>Repayment</b>	2 years repayment free from fully drawn date and then up to 5 years of principal only repayments	Principal + Interest	Principal + Interest	Principal + Interest	Principal + Interest	Principal + Interest
<b>Repayment Frequency</b>	Monthly, half yearly, quarterly or annually	Monthly, half yearly, quarterly or annually	Monthly, half yearly	Monthly, half yearly, quarterly or annually	Monthly, half yearly, quarterly or annually	Monthly
<b>Security</b>	Statutory First Charge and Registered Caveat over property	Statutory First Charge and Registered Caveat over property	Statutory First Charge and Registered Caveat	Registered Mortgage over land	Registered Mortgage over land	Agreement from Committee Members that loan will be repaid
<b>Establishment costs (registering security, title searches)</b>	✓	✓	✓	✓	✓	✗
<b>Ongoing fees and other charges</b>	✗	✗		✗	✗	✗
<b>Extra repayments available (without incurring additional cost)</b>	✓	✓		✓	✓	✓



# Choose the right GRANT for your needs

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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
<b>Purpose</b>	Rebate of 25% of costs incurred from 1st July 2018 for: <ul style="list-style-type: none"> <li>• New purchases,</li> <li>• installation of pipes,</li> <li>• Water storages and water pumps,</li> <li>• De-silting dams,</li> <li>• Associated power supplies.</li> </ul>	Subsidy up to 50% of the full cost of freight up to a max of \$7.50/km/journey. Transport of: <ul style="list-style-type: none"> <li>• Stock to/from agistment,</li> <li>• Stock to sale/slaughter</li> <li>• Transport of fodder</li> <li>• Transport of water.</li> <li>• From 1<sup>st</sup> July also includes transport of farm chemicals, fertiliser and seed to farms.</li> </ul>	Available to farmers affected by a declared natural disaster event. Transport of: <ul style="list-style-type: none"> <li>• Stock to/from agistment,</li> <li>• Stock to sale/slaughter,</li> <li>• Transport of fodder,</li> <li>• Transport of water.</li> </ul>	Available where: <ul style="list-style-type: none"> <li>• Animals are at significant risk</li> <li>• There is little or no feed/ water available, including both pasture and stored fodder,</li> <li>• Animals leave the farming enterprise permanently,</li> <li>• The business demonstrates a significant financial need.</li> </ul>	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"> <li>• Risk management</li> <li>• Financial management</li> <li>• Business management</li> <li>• Succession planning.</li> </ul>		Education and service providers can apply to be listed as a pre-approved course on the RAA website.
<b>Maximum amount available</b>	\$25,000 per farm business.	\$40,000 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.
<b>Availability</b>	<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		
<b>Apply</b>	<ul style="list-style-type: none"> <li>• Online</li> <li>• Manual</li> </ul>	<ul style="list-style-type: none"> <li>• Online</li> <li>• Manual</li> </ul>	<ul style="list-style-type: none"> <li>• Online</li> <li>• Manual</li> </ul>	<ul style="list-style-type: none"> <li>• Online</li> <li>• Manual</li> </ul>	<ul style="list-style-type: none"> <li>• Manual</li> </ul>	<ul style="list-style-type: none"> <li>• Online</li> </ul>	<ul style="list-style-type: none"> <li>• Online</li> </ul>	<ul style="list-style-type: none"> <li>• Online</li> </ul>
<b>More information</b>	<a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a>							