RURAL FINANCE

Victorian Horticulture Producer Storm Recovery Concessional Loans 2026

EXPRESSION OF INTEREST FORM

PLEASE READ THE PROGRAM GUIDELINES PRIOR TO COMPLETING THIS APPLICATION

1. Program Summary

The Victorian Horticulture Producer Storm Recovery Concessional Loans program provides assistance for horticulture producers directly impacted by the North-West Victorian Storms, which occurred in late February to early March 2026, to assist with the costs of clean-up and reinstatement of the horticulture production enterprise.

Concessional Loans of up to $250,000 are available to assist horticulture producers which have suffered significant damage to their assets, and Concessional Loans of up to $100,000 for significant loss of income as a direct result of the North-West Victorian Storms March 2026. The maximum total loan available under the program is $250,000.

To apply for the Victorian Horticulture Producer Storm Recovery Concessional Loans, this expression of interest form will need to be completed and lodged. Following assessment by Rural Finance of a submitted expression of interest form, eligible applicants will be asked to complete a more detailed application form.

Please read the Program Guidelines and refer to eligible Local Government Areas on the Rural Finance website at ruralfinance.com.au before completing this form.

2. How To Apply

Please submit this completed expression of interest form and supporting documents to Rural Finance via:

Email: admin@ruralfinance.com.au or **Post:** Rural Finance, PO Box 1313, Bendigo Central 3552

Please contact Rural Finance if you have any questions on 1800 260 425.

3. Expression of Interest Checklist

To avoid any delay in the processing of your expression of interest, please ensure you have provided all the information listed below.

- **A.** ☐ **Proof of Identity Documents (100 points) –** Valid Driver's Licence, Passport, Heavy Vehicle Licence
- **B.** ☐ **Proof of Property Location** – e.g. copy of latest Council Rates, lease documentation, share-farming contract, or other contract that confirms the place where the horticulture production enterprise is operating.
- **C.** ☐ **Proof of Income –** Past 3 years' financial statements and personal tax returns for the horticulture production enterprise and associated individuals, and a copy of your latest ATO Tax Portal
- **D.** ☐ **Proof of direct damage/loss of income –** Supporting documents such as photos (jpeg or gif only) and description of direct storm impacts, quotes, invoices, evidence of lost earnings, BAS statements.
- **E.** ☐ **Insurance -** Full details of any insurance claims and any settlement payments made relating to this disaster
- **F.** ☐ **Cash flow forecast/budget -** (including assumptions) for the present financial year and next financial year

NOTE: If you are deemed eligible to submit an application for a loan, further supporting documentation will be required in order to meet the banks credit requirements.

4. Proposed Borrower Details

Business/Trading Entity Name: **ABN:**

Sole Trader ☐ **Partnership** ☐ **Private Company** ☐ **Trust** ☐

Industry (e.g. Fruit, Vegetable, Nuts please specify):

Gross Annual Income: **Property Size (Ha):** **Number of Employees:**

Years of Operation:

Farm Property Address:

Suburb: **Postcode:** **Local Government Area (Shire):**

5. Associated Contacts

Given Name(s): **Surname:**

Your role in the business (e.g. Sole Trader, Partner, Director, Manager etc):

Residential Address:

Postal Address (if different to residential address):

Telephone: **Mobile:**

Email:

Secondary Contact Name: **Mobile:**

Secondary Contact Email:

6. Third-Party Authorisation (if applicable)

Name: **Financial Counsellor** ☐ **Accountant** ☐ **Lawyer** ☐

Telephone: **Mobile:** **Email:**

Do you allow for this Third-Party contact to receive correspondence relating to your application: ☐ Yes ☐ No

7. How you meet the Eligibility Criteria

Have you read and understood the Program Guidelines associated with this program?	☐ Yes	☐ No
Is your horticulture production enterprise located in the defined disaster area for the eligible disaster and have suffered direct damage as a result of the eligible disaster?	☐ Yes	☐ No
Do you devote part of your labour to the horticulture production enterprise?	☐ Yes	☐ No
Do you derive more than 50% of your gross income from the primary production business in an average year or do you generate more than $75,000 gross income from the primary production business in an average year?	☐ Yes	☐ No
Does your business hold a current Australian Business Number (ABN) and have held that ABN at the time of the disaster (late February to early March 2026)?	☐ Yes	☐ No
Were you engaged in carrying on the horticulture production enterprise when affected by the disaster?	☐ Yes	☐ No
Are you primarily responsible for meeting the costs claimed in this expression of interest?	☐ Yes	☐ No
Has your horticulture business suffered significant damage to assets and / or loss of income as a direct result of the eligible disaster?	☐ Yes	☐ No
Do you intend to continue/re-establish your horticulture business in the defined disaster area?	☐ Yes	☐ No
Do you understand that this is a Bank loan and sufficient land security satisfactory to the Bank is required?	☐ Yes	☐ No
Do you understand that this is an Expression of Interest only and additional information will be required to progress your loan application?	☐ Yes	☐ No

8. Direct Damage Caused to the Horticulture Production Enterprise

Please summarise the impact of this disaster on your horticulture business and outline the direct damage or loss of income incurred as a result of the eligible disaster. Please attach further evidence with your completed expression of interest form for costs incurred e.g. quotes, tax invoices, evidence of lost earnings, BAS statements and photographs of direct damage. Please attach additional pages if required.

9. Insurance

Has a claim for insurance been made in relation to direct damage caused by the disaster?

A copy of the outcome of the claim must be provided to Rural Finance once determined.

☐ Yes – please summarise claim below

Insurance company:
Policy/Claim No.:
Claim manager name:
Claim Manager phone number:

☐ No – please indicate why below:

☐ Uninsured

☐ My/Our policy does not provide cover for the items damaged or damage caused by the disaster

10. Loan Purpose

Please refer to the Program Guidelines from more information about how the loan funds can be used to help pay for the costs of clean-up and the reinstatement of your horticulture production enterprise.

LOAN PURPOSE DETAILS

Please include all eligible asset replacement costs incurred as a direct result of the disaster that are not covered by insurance or other government assistance.	**Cost: ($ - Excluding GST)**
Cost of repairing or replacing buildings (other than housing)	**$**
Cost of repairing or replacing damaged plant and equipment	**$**
Cost of replacing lost stock	**$**
Cost of replanting, restoring, or re-establishing areas impacted by the disaster	**$**
Please include all working capital (essential expenses) unable to be met due to the disaster to help your business return to its normal level of trading.	
Salaries/Wages	**$**
Rent/rates	**$**
Goods or services, including for example fuel, essential to carry-on the business	**$**
Bills	**$**
Transporting produce	**$**
Estimated Total Costs:	**$** 0
Total Loan Amount Sought: (up to $250,000) The Loan Amount Requested cannot exceed Total Costs Incurred	**$**

Note: The level of support provided will also have regard for insurance recoveries and the financial resources available to affected entities.

11. Assets and Liabilities

ASSETS	Liabilities
Cash at Bank:	Overdraft:
Term Deposits:	Term Loans:
Real Estate:	Other Loans:
Livestock:	Stock Loans:
Plant/machinery/vehicles:	Hire Purchase, Leasing & Chattel Mortgages:
Accounts Receivables:	Entitlements owing to Employees:
Debentures/Shares/Investments:	Vendor Loans:
Superannuation:	Personal Loans:
Other Assets:	Other Liabilities (e.g. ATO Debt, creditors etc) :
Total of Assets:	**Total of Liabilities:**

What is the total value of the existing debts (i.e. term loans, overdraft, hire purchase, credit/store cards, tax debt)?

What is the total current market value of your current business assets (i.e. property, water, plant and equipment, cash at bank, term deposits, stock, plant and equipment, and superannuation)?

12. Mortgage Land Security

All loan recipients must provide adequate land security in the form of a property mortgage.

Do you have property available as security for this loan? ☐ Yes ☐ No

Address/Property Name	Registered Owners(s)	Mortgagee	Area (Ha)	To be provided at security?	Estimated market value
				☐ Yes ☐ No	$
				☐ Yes ☐ No	$
				☐ Yes ☐ No	$
				☐ Yes ☐ No	$
If you need more space, attach a page with additional details					**Total Estimated Value** $ 0

During the assessment stage of your application, you will be asked to provide further information about your property, including title details, or do you consent to Bendigo Bank contacting your existing financier to confirm available land security? ☐ Yes ☐ No

Please note that if we do not have permission to contact your existing financer for shared securities, we cannot proceed with an application.

13. Bank Contact

Bank: **Branch:**

Primary Contact: **Mobile:** **Email:**

14. Privacy Consent and Declaration

We, Rural Finance and Agriculture Victoria, are collecting your personal information to process your application for the Victorian Horticulture Producer Storm Recovery Concessional Loan. We will use the personal information you have provided to assess your eligibility for assistance against the scheme criteria and provide the assistance to you if applicable and for reporting, publicity, evaluation and audit purposes. You do not have to provide this information, but failure to do so means Rural Finance which is a brand used by Bendigo and Adelaide Bank Ltd ABN 11 068 049 178 ("Rural Finance") and/or Agriculture Victoria will not be able to assess your application. You authorise Rural Finance and Agriculture Victoria to obtain in connection with this Application, any personal and other information about your expenditure and your business including your assets, liabilities, income and/or expenditure from third parties (e.g. your accountant).

Your personal information will be managed by Agriculture Victoria in accordance with the Privacy and Data Protection Act 2014 (Vic.) and other applicable laws. For copies of the Privacy Policy or information on how each of Rural Finance and Agriculture Victoria manages privacy, including handling complaints, please refer to: foi.unit@deeca.vic.gov.au and/or www.deeca.vic.gov.au/doing-business-with-us/information-privacy documents. You have a right to access the personal information we hold about you and can request access to or correction of your personal information. To make a complaint contact Rural Finance by telephone on 1800 260 425, by email to admin@ruralfinance.com.au or by post at PO Box 1313, Bendigo Central, VIC, 3552. Your personal information is not disclosed to overseas recipients; however may be disclosed to staff in other divisions of Bendigo and Adelaide Bank Ltd.

By submitting an application as a sole trader, trust, partnership or private company, I have the authority to make this application on its behalf and do solemnly and sincerely declare that this application is true and correct in every particular and in accordance with the Program Guidelines. I make this declaration with the understanding that if the application is found to be untrue or misleading the matter may be referred to law enforcement and penalties may apply.

Full name:

Signature:

Date: