STRICTLY CONFIDENTIAL

Rural Finance – A Division of Bendigo and Adelaide Bank Ltd ABN 11 068 049 178 AFSL/Australian Credit Licence 237879

FARM BUSINESS CONCESSIONAL LOANS SCHEME (VIC)
DROUGHT MANAGEMENT PLAN

Please submit applications to: PO Box 1313

Bendigo Central, Vic 3552

Enquiries: 1800 260 425 F (03) 5441 8901
Industryprograms@ruralfinance.com.au ruralfinance.com.au

PLEASE USE THIS TEMPLATE OR SUPPLY AN EXISTING PLAN THAT COVERS ALL OF THE TOPICS LISTED

PLEASE READ THE SCHEME GUIDELINES PRIOR TO COMPLETING THIS PLAN

Where there is insufficient space available throughout the form please attach additional information.

Each separate document must be clearly labelled and each page initialled.

FARM DETAILS			
Full Business Name:			
Farming Land used by your opera	tion (owned	, leased and share farmed)	
Property Known As	Area (ha)	Location	Own / Lease / Sharefarm

	Non Dro	Non Drought Year		2015/16		16/17	2017/18 - Estimated			
Commodity	Yield/ha	Production	Yield/ha	Production	Yield/ha	Production	Yield/ha	Production	Est. Income	
E.g. Wheat	2.5	1,000t	1.2	480t	0.8	320t	1.8	800	\$160,000	

^{*}Non-drought year – please provide comparative data for the last recent year you experienced reasonable seasonal conditions.

	(tor	nnes)			(tonn	es)	
Hay - Pasture							
Hay - Clover / Lucerne							
Silage							
Grain - Wheat							
Grain - Barley							
Grain -							
Other -							
Other -							
Feed Supply Plans (List any pl	ans to acquire stock	deed over t	he next 12 r	nonths)			
Туре	Quantity (tonnes	s)	Timing (mo	onth)	Estim	nated Cost	
WATER RESOURCES							
Stock Water							
Source	Qua	ntity		Availat	oility / R	eliability	
e.g. Dams	8 in	total		Low	– 5 alrea	dy dry	
Stock Water Availability Plans							
List the steps you will take as a	result of the availab	ility of wate	er (e.g. cart v	vater, destock etc	.)		
I							
Irrigation							
System	Entitlement (ML)	2015/16 A	llocation (%)	2016/17 Allocati	on (%)	Area Irrigated (ha)	
High-reliability water share (HRWS)							
Low-reliability water share (LRSW)							
Groundwater							
Irrigation Water Availability Pl				•			
If you are facing reduced irrigation s		you take as	a consequen	ce?			
(e.g. purchase temporary water, irri	gate less lariu)						

Peak Storage Amount Non Drought Year

Current On-Farm Storage Levels

FEED / FODDER RESERVES

Туре

DROUGHT PREPAREDNESS - ON FARM ACTIVITIES		
List the steps have you already undertaken to prepare for drought		
(e.g. weather and seasonal climate forecasting, water management measures including dams and water ref	iculation, water-effic	eient cropping,
reduction or agistment of stock, accumulation of feed reserves for stock, on-farm fodder storage, Farm Man	1	I
Activity	Date	Investment \$
DROUGHT PREPAREDNESS - FINANCIAL ACTIVITIES		
Have you discussed your financial needs with your existing bank? Yes No		
Details:		
Details.		
Is there a need to borrow additional funds? Yes No		
Details:		
Have you amended loan repayments or terms? e.g. moved to interest only terms	Yes 🔲 No	
Details:	-	
Have you deferred creditors? Yes No		
Details:		
What other plans do you have to manage the financial impact of the drought on your business of	ver the next 12 m	onths?

PLANS TO TRADE THROUGH THE DROUGHT		
What are your plans to manage the impact of the dr	rought on your business over the next 12 months	s?
Consider:	-	O = = 1 (ft)
Stock e.g. buy in feed, sell or agist stock		Cost (\$)
Environment e.g. protect soils, destock		
Cropping Program e.g. change cropping rotation, manage	e input costs	
Permanent Planting e.g. maintain trees		
remailent Flanting e.g. maintain trees		
Production inputs e.g. maintain fertiliser program in order	to boost plant growth and aid drought recovery	
Conital innutes and the first of the second		
Capital inputs e.g. stock feeding equipment		
DECLARATION		
I declare the above information provides a true and	accurate representation of the impact of the dro	ought on my farming
business and of the plans to manage the drought co		
Name	Signature	Date

MONTHLY CASH FLOW FOR THE NEXT 12 MONTHS (Your own computerised version is preferable)

Farm Income	Jul 17	Aug 17	Sep 17	Oct 17	Nov 17	Dec 17	Jan 18	Feb 18	Mar 18	Apr 18	May 18	Jun 18	Total 2017/18	Normal Year*
Cattle sales														
Sheep sales														
All crop income														
Other farm income														
Rebates / Grants / Subsidies														
ALL Off Farm Income														
Wages														
Rents														
Investments / Other														
TOTAL INCOME														
Farm Expenses														
Accountant														
Bank fees and charges														
Crop expenses														
Electricity and telephone														
Fertiliser / sprays														
Fuel / oil														
Motor vehicle expenses														
Rates / land taxes														
Water rates / purchases														
Other														
Finance Expenses														
Bank interest and charges														
Loan repayments (principal)														
Lease / HP instalments														
Other finance expenses														
Drawings														
Other personal expenses														
TOTAL EXPENDITURE														
Surplus (Deficit)														

^{*} Normal Year – refers to income received and expenses incurred in a year of normal production (that is, no adverse climatic conditions such as drought, fire or flood)

Enquiries 1800 260 425