

Is the drought affecting your Small Business?



Supporting Queensland Industry

Financial assistance is available for your small business...

Small business owners, operators and lessees, whose business turnover has been impacted as a result of the drought, are eligible to apply for drought assistance under the **Small Business Emergency Assistance Package** or the **Small Business Exceptional Circumstance Financial Assistance Package**, which was announced by the Australian Government on 7 November 2006.

Key requirements of both assistance packages are outlined below to enable you to determine which program may assist your current circumstances. Please contact us to discuss your situation on Freecall 1800 623 946 or visit our website www.qraa.qld.gov.au.

What assistance is available?

	Small Business Exceptional Circumstance Assistance (Australian/State Government funded)	Small Business Emergency Assistance (State Government funded)
Maximum subsidy available	Interest subsidy support is available up to \$100,000 p.a.	Interest subsidy support is available up to \$10,000 p.a.
Number of employees	 Less than 100 full time or full time equivalent employees 	■ Less than 100 employees
Interest subsidy support	Up to 80% on annual interest commitment on commercial loans up to \$100,000p.a. over two years	Up to 50% on annual interest commitment on commercial loans up to \$10,000p.a. over two years
Non-business assets	Net value of non-business assets can be up to double the NewStart Allowance Assets Test (e.g. \$458,000, if NewStart Allowance Test is \$229,000 - current as at 1 July 2006).	■ Not applicable
Additional capital purchase during drought	Assessments for interest subsidy support will deduct the full cost of the capital purchase from the balance of existing commercial borrowings, for purchases made since 7 November 2006.	■ Not applicable
Reliance on Primary Production	■ To be eligible for assistance small business owners, lessees or operators must operate a business that derives 70% or more of its business turnover from goods and services for farming activities in Exceptional Circumstance declared areas.	■ To be eligible for assistance, small business owners and operators must operate a business that is located in, adjacent to or dependent upon an Exceptional Circumstance declared area.
When did the assistance become available?	 Assistance became available from 7 November 2006. 	 Assistance became available when Exceptional Circumstance areas were first declared in 2001.

Can I apply for assistance under both packages?

Yes you can apply for interest subsidy assistance under both packages. However, the subsidy amount approved under one package would be deducted from the other.

Freecall 1800 623 946 www.qraa.qld.gov.au

Are you already receiving Small Business Emergency Assistance?

Due to the two packages having different subsidy levels, an additional subsidy may be available to eligible small businesses who have already received subsidy support under Small Business Emergency Assistance. Please contact QRAA to discuss your eligibility for further assistance under the new package.

Please see overleaf for further information

Ref: SB EC FS 27/02/07

Small Business Drought Assistance

EC Declared Area	Declared Area Expiry
Burnett Region Upper Brisbane Valley Crows Nest, Esk, Pine Rivers (part)	
South Burnett Kingaroy, Wondai, Nanango, Murgon, Kilkivan, Gayndah & Mundubbera Shires, Rosalie (part)	15 Jun 08
Wooccoo, Biggenden, Isis, Perry, Kolan, Eidsvold & Monto Shires	
Burnett Addendum (previously Dairy Producer region) Banana, Burnett, Calliope & Miriam Vale Shires	15 Jun 08
Central Coastal Belyando (part), Bowen, Nebo, Broadsound, Duaringa (part), Fitzroy & Livingstone Shires & Rockhampton City	15 Jun 08
Central Mid West Aramac, Barcaldine, Blackhall, Ilfracombe, Isisford (part), Jericho, Longreach (part), Murweh (part)	15 Jun 08
Darling Downs Central Darling Downs Jondaryan, Toowoomba, Pittsworth & Millmerran Shires, Wambo & Dalby Shires (part) and Tara Shire (part) Northern Darling Downs	15 Jun 08
Chinchilla, Wambo & Dalby Shire North of Warrego Highway, Rosalie Shire (part) & Murilla Shire Southern Darling Downs	
Cambooya, Clifton & Warwick Shires	
Emerald - Bauhinia Emerald (part) & Buahinia (part)	15 Jun 08
Hinchinbrook/Thuringowa Hinchinbrook & Thuringowa	15 Jun 08
Mackay/Whitsunday Mackay, Sarina, Mirani & Whitsunday	15 Jun 08
North West Ashy Downs Cloncurry (part), Flinders (part), Longreach (part), McKinlay (part), Richmond (part), Winton (part)	24 Jun 07
Peak Downs Peak Downs, Southern portions of Belyando Shire & Northern portions of Emerald Shire	15 Jun 08
South West Diamantina, Bullo, Barcoo, Quilpie & Paroo, portion of Balonne Shire and southern portion of Isisford Shire	15 Jun 08
Southern Murweh Southern portion of Murweh Shire	15 Jun 08
Southern South East Beaudesert, Boonah, Gatton, Ipswich & Laidley Shires	15 Jun 08
Stanthorpe - Inglewood Stanthorpe, Inglewood (part)	15 Jun 08
Sunshine Coast Cooloola, Kilcoy, Maroochy Shire (part) & Tiaro	15 Jun 08
Western Downs - Maranoa Baloone (part), Bendemere, Booringa, Bungil, Murilla (part), Tara (part), Taroom, Waggamba (part) & Warroo	15 Jun 08

Applying for interest subsidy support...

To apply for interest subsidy support from QRAA, please obtain the following by contacting us or by visiting our website.

QRAA Small Business Application Form Please complete and submit to QRAA.

2) Small Business Guidelines

Programs delivered by QRAA are bound by Guidelines which detail the terms and conditions of applying and receiving the assistance. These also highlight the eligibility criteria for each program. We recommend that you obtain copies of these for your information, prior to completing an application form. Please note that complete applications may be submitted to QRAA up to 28 days after the declared area expiry.

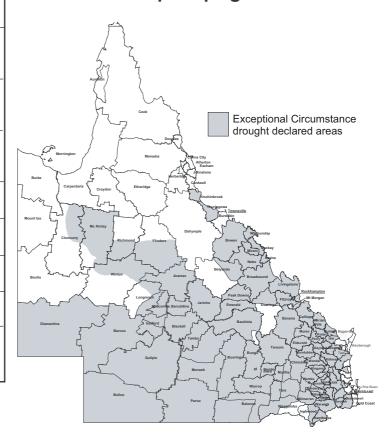
Personalised regional service...

We understand that you may have questions about the assistance available for your situation and how to apply. Please refrain from self assessing your situation, instead, talk to our experienced staff who can assist you with any enquiries that you may have regarding our programs.

If you prefer personalised service, our Client Liaison Officers are available to discuss your needs and eligibility and are located in:

- Kingaroy
- Innisfail
- Mackay
- Roma
- Toowoomba

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