

GUIDELINES FOR EXCEPTIONAL CIRCUMSTANCES INTEREST RATE SUBSIDY FOR SMALL BUSINESSES

(Updated February 2009)

GUIDELINES

Funding has been made available to assist commercial small businesses in financial difficulty due to the impact of drought conditions in recent years.

This document details the EC Interest Rate Subsidy guidelines for Small Businesses with less than 100 full time equivalent employees and derive 70 per cent or more of its normal total business turnover from the provision of goods or services from farming activities in EC declared areas, or operate in towns that are substantially reliant on farmer income, have less than 10,000 population and are located in an EC area.

Details of individual EC declared areas within South Australia including area description and relevant EC declaration dates are outlined in Schedule 1.

Maps of South Australian EC declared areas and application forms are available at <http://www.pir.sa.gov.au/pirsa/drought>

Enquiries

Please submit completed EC application forms and make enquiries to:

**Address: PIRSA
Prudential & Rural Financial Services
GPO Box 1671
ADELAIDE SA 5001**

Toll Free: 1800 182 235

Facsimile: (08) 8226 0229

Website: <http://www.pir.sa.gov.au/pirsa/drought>



Australian Government
Department of Agriculture,
Fisheries and Forestry



Government of South Australia
Primary Industries and Resources SA

1. Purpose of Support

Funding has been made available to assist Small Businesses who are:
reliant on farming activities carried out in Exceptional Circumstances (EC)
declared areas of SA specified in Schedule 1 during the period 7 November
2006 until the end of the exceptional circumstances declaration for the relevant
area, **and**

during the period 25 September 2007 until 30 June 2009 or until the end of the
exceptional circumstances declaration period for the relevant area, whichever
occurs first, for small businesses that operate in towns that are substantially
reliant on farmer income, have less than 10,000 population and are located in an
EC area, **and**

who would otherwise have prospects of long-term viability, but for exceptional
circumstances which have detrimentally affected the small business' normal total
business turnover, leading to financial difficulty.

The support will facilitate one or more of the following strategies:

- improvements in business viability;
- business continuity; and
- debt restructuring.

2. Application of Support

Interest Rate Subsidies are available for interest payable on, and associated
costs of, borrowings supplied by a commercial institution, vendor or by private
arrangements, where loans are provided on commercial terms at arms length
and at a competitive interest rate.

Support is subject to the following requirements -

- (a) (i) the interest subsidy granted in the first year of the EC declaration will be
no greater than a maximum of 50 per cent of the interest payable on, and
associated costs of borrowings being subsidised;
- (a) (ii) the interest subsidy granted in the remaining years of an EC declaration
should be no greater than a maximum of 80 percent of the interest
payable on, and associated costs of borrowings being subsidised;
- (a)(iii) when determining the level of commercial borrowings to be supported for
an initial interest rate subsidy, the State Authority will deduct from the
balance of existing commercial borrowings the full cost of the capital
purchase where the capital purchase was:
 1. made since 7 November 2006 in the case of small businesses who
derive 70% of their income from farm related activities; or

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2. made since 25 September 2007 in the case of small businesses that operate in towns that are substantially reliant of farmer income, have less than 10,000 population and are located in an EC area;
3. and who would otherwise have prospects of long-term viability, but for exceptional circumstances which have detrimentally affected the small business' normal total business turnover, leading to financial difficulty
- (b) any commercial borrowings or associated costs of borrowings already subsidised under any other Australian Government scheme will not be considered for support;
- (c) the period for which a subsidy is provided will be determined in each case by the State Authority, and will only be available for a maximum period of twelve months in respect of each application (or part thereof if the declaration is less than 12 months). The declaration periods and dates for submission of applications applicable to individual Exceptional Circumstances areas are listed in Schedule 1. Eligibility must be assessed in each EC declaration year and the provision of support in one year does not guarantee support in subsequent years. Applicants not receiving support in one year may be eligible in the following year(s);
- (d) the total amount of interest subsidy payable in each EC year may not exceed \$100,000 per applicant in any twelve month period, or part thereof if the declaration is less than 12 months;
- (e) applicants can only receive one subsidy in each EC declaration period;
- (f) to be eligible to apply for support applicants must, under normal circumstances, have a viable small business;
- (g) applicants can apply for an additional interest rate subsidy within the same tranche year as their last successful interest rate subsidy application on additional debt incurred in relation to drought carry-on on a pro-rata basis provided the total amount of support does not exceed \$100,000 (or part thereof if the declaration is less than 12 months).

3. Assessment Criteria

In assessing the eligibility of a small business for an interest subsidy the State Authority shall be satisfied that:

- (a) the small business has derived 70 per cent or more of its normal total business turnover from the provision of goods or services for farming activities in EC declared areas specified in Schedule 1 or, in the case of small businesses that operate in towns that are substantially reliant on farmer income, have less than 10,000 population and are located in an EC area;

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- (b) the small business is in financial difficulty due to the impact of exceptional circumstances on farm businesses or farming clients in EC declared areas. In considering whether a small business is in financial difficulty, the State Authority must consider the total amount of interest payable per annum, the estimated business surplus over the medium term, and the applicants equity in the small business in relation to the amount of current and future indebtedness, together with both business and non-business assets and income;
 - (c) the provision of support under these guidelines is necessary to achieve the strategies as outlined in Clause 1 of these guidelines (i.e. the small business is assessed to be in need of government assistance);
 - (d) without support under these guidelines the small business would not have the capacity to achieve or maintain long-term viability;
 - (e) in assessing the likelihood of the small business being viable in the long-term, the following factors must be taken into account by the State Authority
 - (i) the expected future capacity of the small business to be viable (without Government assistance) as measured by its ability to meet, from estimated surpluses, its future financial commitments relating to:
 - (a) the small business operating costs
 - (b) living costs of the small business owner's family
 - (c) servicing of the small business debts
 - (d) future capital requirements for plant and improvements; and
 - (e) investment requirements to return the small business to financial viability
 - (ii) the long-term economic trends which impact on the small business;
 - (iii) the demonstrated technical, financial and business management performance of the small business; and
 - (iv) the provision of financial support for the small business by commercial lenders through the exceptional circumstance and beyond;
 - (f) the applicant (owner/lessor/operator) has disposed of
 - (i) all non-essential small business assets, and

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- (ii) non-business assets, such that the net value of non-business assets is not in excess of double the Newstart Allowance Assets Test (NAAT) for homeowners (partnered), or if the application is received during the period 25 September 2007 to 30 June 2009 or the closure date for the EC area, which ever occurs first, then the net value of non-business assets is not to exceed \$750,000.
 - (g) disposal of assets must have been on commercial terms and applied the proceeds to the small business enterprise (except where this would result in extreme hardship to the applicant). Investments in bona fide insurance and superannuation funds are exempt from the non-business assets test;
 - (h) Under normal circumstances, the applicant (owner/lessor/operator) contributes at least 75 per cent of his/her labour to the small business, (or in the case of the applicant also being a farmer, at least 75 per cent of his/her labour contributed to the small business and the farming enterprise), at least 50 per cent of total business turnover is derived from the small business, and has operated the business for at least two years;
 - (i) the applicant's small business was affected by the impact of exceptional circumstances on farming enterprises in EC declared areas as defined in Clause 1 of these guidelines;
 - (j) loans supplied by a commercial institution, vendor or by private arrangements, are provided on commercial terms at arms length and the interest rate charged by the lender is competitive with that which is generally applicable to the type of loan(s) being subsidised;
 - (k) applicants who own / lease / operate more than one small business will collectively only be eligible for one interest subsidy on the commercial debts associated with the applicant's small business subject to the provisions of these guidelines; and
 - (l) applicants who are farmers and own / lease / operate one or more than one small business will collectively only be eligible for one interest rate subsidy on the commercial debts associated with the applicant's farm and small business subject to the provisions of these guidelines and the provisions of the guidelines applying to interest subsidies for farmers under the *Rural Adjustment Act 1992*.

4. Level of Support

- (a) The level of support to be provided to a small business will be determined by the extent of support needed for the strategies as outlined in Clause 1 and will be subject to Clause 2 of these guidelines; and
- (b) The level of support will be determined having considered budgets for the small business which make due allowance for financial demands on the enterprise appropriate to the exceptional circumstance.

5. Terms and Conditions to Attach to Support

- (a) The applicant must agree to use the support provided under these guidelines for the purposes as outlined in Clause 1 of these guidelines;
- (b) The period of support in respect of any application is limited to a maximum period of twelve months, or part thereof if the declaration is less than 12 months, in accordance with Clause 2(c);
- (c) The State Authority may terminate support under the Scheme where the applicant does not rectify breaches to the terms and conditions of that support;
- (d) The State Authority may attach other terms and conditions to the support considered necessary for the particular case; and
- (e) The applicant and their financial institution must agree to the terms and conditions of support before the payment of EC support.

6. DEFINITIONS

- i) **Applicant** means a Small Business applying for Support under the scheme.
- ii) **Business activity** is defined as legal activity for profit directly associated with the applicant's viable commercial business (not a hobby) and is measured by business turnover. The activity should occur with farming enterprises located in the Exceptional Circumstances area or in the case of businesses in towns that are substantially reliant on farmer income, have less than 10,000 population and are located in an EC declared area.
- iii) **Business Assets** are the assets owned by the Small Business.
- iv) **Business Turnover** means the value of all goods and services supplied by the Small Business (or likely to be supplied) from its business activity during the current month or from the last completed Business Activity Statement (BAS) period plus the value of all those supplied during the past 11 months or respective BAS periods to calculate the annual business turnover. When calculating annual business turnover, do **not** include:
 - (1) Any GST charged;
 - (2) Goods and services supplied that are not connected with the business (such as sales of a private nature of personally owned goods); or
 - (3) Transfer of capital assets (such as amounts received from the sale of business assets).

For most applicants, annual business turnover will be the sum of business sales of goods and services for the year ending on the last day of the current month (excluding GST).

The State Authority may use other methods for determining or assessing business turnover.

- v) **Exceptional Circumstances area** - an area that has been declared by the Australian Government as suffering Exceptional Circumstances
- vi) **Exceptional Circumstances** - a rare climatic or other event that:
 - (1) has resulted in a rare and severe downturn in farm income over a prolonged period (i.e. greater than 12 months);
 - (2) cannot be planned for or managed as part of farmers' normal risk management strategies; and
 - (3) is a discrete event that is not part of long-term structural adjustment processes or of normal fluctuations in commodity prices.
- vii) **Employee** means a person paid for his/her labour. If the person is contributing capital or other resources, has a say in what work is done and how it is done, is paid according to the results he or she achieves, and shares in the profits and losses, then they are likely to be either/or a partner, a director or an independent contractor, not an employee.
- viii) **Farming enterprise** means an enterprise carried on by a farmer within the farm sector in a State, the Northern Territory or the Australian Capital Territory.
- ix) **Full time** work is not less than 35 hours per week. Businesses with a range of employment arrangements should calculate the number of hours worked by employees such as casuals and part-time workers and divide that total by 35 to determine full time equivalents. (For example 3 casual employees working 12 hours per week work a total of 36 hours per week, equates to one full time employee.)
- x) **Small Business** means a commercial enterprise that:
 - (1) has less than 100 full time employees or equivalent;
 - (2) holds a registered Australian Business Number; and
 - (3) derives 70 per cent or more of its normal total business turnover from the provision of goods or services for farming enterprises in EC declared areas or operates in towns that are substantially reliant on farmer income, have less than 10,000 population and are located in an EC area.

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- xi) **State Authority** means PIRSA Prudential & Rural Financial Services.
- xii) **Viable** means having prospects of long term viability if not for exceptional circumstances which have detrimentally affected the business turnover of the small business concerned.

Accessibility

This publication is available in alternate formats upon request.

Please contact Prudential & Rural Financial Services

- Telephone: 1800 182 235 (toll-free) or (08) 8226 0240.
- Facsimile: (08) 8226 0229
- E-mail: pirsa.drought@saugov.sa.gov.au

Central North Pastoral EC Area

SCHEDULE 1

Area Description

The area is defined as:-

Farmers in the region described below and whose properties are located in a drought affected former Soil Boards described as:

- North of the current Central North East EC area, including the pastoral properties of Murnpeowie, Etadunna, Mulka, Muloorina, Clayton and Dulkaninna. The area is bounded by Strzelecki Regional Reserve, Mungeranie Station and the Lake Eyre Regional Reserve; and
- West of the Central North East EC area, including the pastoral properties of Part Mulgaria, Andamooka, Bosworth, as well as properties covered by the Gawler Ranges Soil Conservation Board to the east of Lake Gairdner and a line due south of Lake Gairdner.

There is no buffer zone

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Applications for the second tranche of support for small businesses close on 6 November 2008 and the third tranche (calculated on a pro rata basis due to the period being less than 12 months) close on 15 June 2009

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Applications for the first tranche close on 24 September 2008 and the second tranche (calculated on a pro rata basis due to the period being less than 12 months) close on 15 June 2009

Central North East Pastoral EC Area

Area Description

The area is defined as the drought affected former Soil Boards listed below:

- Part Eastern Districts Soil Conservation Board;
- North East Pastoral District Soil Conservation Board;
- Northern Flinders Ranges Soil Conservation Board;
- Part Marree Soil Conservation Board*; and
- Part Central Flinders Soil Conservation Board Hundreds of Kanyaka, Boolcunda, Palmer, part of Mookra, Cudlamudla, Uroonda, Yanyarrie, Eurilpa, McCulloch, Bendleby, Oladdie, Yalpara, Erskine, Morgan, Cavenagh, Paratoo, Coglin, Nackara, Gumbowie, Parnaroo, Hardy.

The area is bounded in the south by the River Murray; in the east by the border with NSW, and in the north by the Bollards Lagoon road. The western boundary is the boundary of Lake Torrens and the Soil Board boundary that follows the break between cropping and permanent grazing.

* This includes five cattle properties outside the dog fence that adjoins severely drought-affected areas of NSW being Merty Merty, Bollards Lagoon, Lindon, Quinyambie and Lakeside and the pastoral properties of Mulgaria, Witchelina, Callanna, Muloorina, Mundowdna, Marree Station, Wilpoorinna, Farina, and Mount Lyndhurst.

Buffer Zone

Farmers whose properties are wholly or partly within the remainder of the former Central Flinders Soil Conservation Board District are accepted as a buffer zone of the declared EC region where, in the opinion of State Authority the enterprise has suffered a downturn in income caused by the EC event.

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Applications for the second tranche of support for small businesses close on 6 November 2008 and the third tranche (calculated on a pro rata basis due to the period being less than 12 months) close on 15 June 2009

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Applications for the first tranche close on 24 September 2008 and the second tranche (calculated on a pro rata basis due to the period being less than 12 months) closes on 15 June 2009

Upper North Cropping EC Area

Area Description

The area is defined as:

- Within the District Council (DC) of **Mount Remarkable**, it includes parts of the Hundreds of: Telowie, Baroota and Winnowie west of the Lower Flinders Ranges escarpment; Gregory, Wongyarra and Booleroo, north of the Wilmington-Melrose and Melrose-Black Rock Roads respectively, and Mookkra, as delineated by the council boundary.
- Within the **Flinders Ranges** DC, it includes parts of the Hundreds of: Pichi Richi, Yarra, Wyacca, delineated by the council boundary; Kanyaka and Boolcunda, east of the north south Road through Partacoona and Simmonston to the Hawker Quorn Road; Palmer west of the Hawker Quorn Road, south of the Quorn to Carrieton Road and west of the north-south Road through Stephenston to the council boundary; and the Hundreds of Woolundunga, Willochra, Willowie, Pinda and Coonatto, within the DC Flinders Ranges and Mt Remarkable.
- Within the **Orroroo/Carrieton** DC, it includes parts of the Hundreds of: Pekina and Black Rock Plain, north of the Pekina-Yongala Road; and the Hundreds of Eskine, Walloway, Coomooroo, Oladdie, Eurelia, Yanyarrie.
- Within the **Peterborough** DC, it includes parts of the Hundred of: Yongala, north/east of the Yongala-Terowie Road; and the Hundreds of Gumbowie, and Morgan.
- Within the **Goyder** DC, it includes parts of the Hundred of: Whyte and Terowie, north/east of the Yongala-Terowie-Whyte Yarcowie Roads and the Barrier Highway to the southern boundary of the Hundred of Terowie.

Buffer Zone

There is no buffer zone.

Annex Area

The Upper North EC Annex area (the Appila area) is defined as The Hundred of Appila east of the Yandiah/Pine Creek Road and the Hundred of Tarcowie west of the Tarcowie/Caltowie Road and south of the Booleroo/Tarcowie Road. The other smaller part of the Annex area is adjacent to the original EC area and is defined as the Hundred of Mannanarie to the east of the Depot Road, north of Langs Road, east of Stock Road and north of the Mannanarie/Yongala Road.

Buffer Zone

There is no buffer zone.

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Third declaration year is from 7 November 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Fourth declaration year is from 1 April 2009 to 31 March 2010

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Second declaration year is from 25 September 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 30 June 2009

Central Eyre Peninsula EC Area

Area Description

The area is defined as the District Councils of:

- Cleve;
- Elliston;
- Franklin Harbour;
- Kimba;
- LeHunte; and
- the Unincorporated area located between the LeHunte and Kimba councils.

The Spencer Gulf and the Great Australian Bight form the eastern and western boundaries, the north is bounded by the South Australian rangelands and the southern region abuts the local government areas of Lower Eyre Peninsula and Tumby Bay.

There is no buffer zone

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Second declaration year is from 19 January 2008 to 18 January 2009
- Third declaration year is from 19 January 2009 to 31 March 2010

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Second declaration year is from 25 September 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 30 June 2009

Western Eyre Peninsula EC Area

Area Description

The area is defined as the District Councils of:-

- Ceduna;
- Streaky Bay; and
- a portion of the Unincorporated West Coast Area, up to the eastern boundary of the Yalata Indigenous Protected Area.

There is no buffer zone

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Second declaration year is from 19 January 2008 to 18 January 2009
- Third declaration year is from 19 January 2009 to 31 March 2010

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Second declaration year is from 25 September 2008 to 31 March 2009
(calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 30 June 2009

Murray Mallee EC Area

Area Description

The area is defined as:-

The Murray-Mallee area includes portions of eight Local Government areas. The area is described as starting east at the South Australian-Victorian border, then going north and west to a boundary line that is 10 kilometres below the River Murray and the southern boundary is the SA Murray Darling Basin Natural Resource Management Board boundary.

There is no buffer zone

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Second declaration year is from 19 January 2008 to 18 January 2009
- Third declaration year is from 19 January 2009 to 31 March 2010

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Second declaration year is from 25 September 2008 to 31 March 2009
(calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 30 June 2009

Upper South East EC Area

Area Description

The area is defined as the district councils of:

- Naracoorte-Lucindale;
- Kingston (South East)
- Tatiara; and
- those parts of the Coorong Council located in the South East Natural Resource Management Board.

There is no buffer zone

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Second declaration year is from 19 January 2008 to 18 January 2009
- Third declaration year is from 19 January 2009 to 31 March 2010

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Second declaration year is from 25 September 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 30 June 2009

Lower Eyre Peninsula EC Area

Area Description

The area is defined as the District Councils of:-

- Lower Eyre Peninsula; and
- Tumby Bay.

There is no buffer zone

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Second declaration year is from 29 March 2008 to 31 March 2009
- Third declaration year is from 1 April 2009 to 31 March 2010

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Second declaration year is from 25 September 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 30 June 2009

River Murray & Lower Lakes Corridor EC Area

Area Description

The area is defined as:-

the hundreds of Bonney, Baker, Alexandrina, Bremer, Strathalbyn, Freeling, Brinkley, Malcolm, Seymour, Burdett, Mobilong, Youngusband, Finnis, Angas, Ridley, Forster, Bagot, Fisher, Bowhill, Nildottie, Paisley, Skurray, Murbko, Hay, Eba, Cadell, Lindley, Stuart, Markaranka, Waikerie, Holder, Pooginook, Parcoola, Moorook, Pyap, Loveday, Katarapko, Bookpurnong, Gordon, Paringa and Murtho and includes all other land north of the River Murray up to a line from the northeast corner of the Hundred of Parcoola to where the River Murray crosses the Victorian border at Chowilla.

This includes the District Councils of Berri-Barmera and Renmark-Paringa.

There is no buffer zone

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Second declaration year is from 18 April 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 31 March 2010

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Second declaration year is from 25 September 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 30 June 2009

Fleurieu Peninsula EC Area

Area Description

The area is defined as the District Councils of:-

- Alexandrina (Excluding the hundreds of Alexandrina, Bremer and Strathalbyn);
- Victor Harbor;
- Yankalilla; and
- the hundreds of Macclesfield and Kuitpo which are part of the Onkaparinga and Mt Barker district councils respectively.

There is no buffer zone

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Second declaration year is from 18 April 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 31 March 2010

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Second declaration year is from 25 September 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 30 June 2009

Clare, Light and Barossa EC Area

Area Description

The area is defined as the District Councils of:-

- Clare and Gilbert Valley, Light Regional and Barossa including the Hundred of Jutland, part of which is located in the Mid-Murray District Council.

There is no buffer zone

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Second declaration year is from 3 July 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 31 March 2010

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Second declaration year is from 25 September 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 30 June 2009

Mid North EC Area

Area Description

The area is defined as:

- the District Councils of Copper Coast, Barunga West, Mallala, Wakefield and Pt Pirie;
- portions of the Northern Areas, Mt Remarkable, Orroroo-Carrieton, Peterborough and Goyder District Council areas not already under full EC declarations and includes those located in buffer zones for the Upper North Cropping EC area; and
- the Hundreds of Dutton, Anna, Brownlow, Jellicoe, Maude and Beatty located in the Mid-Murray District Council.

There is no buffer zone

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Second declaration year is from 3 July 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 31 March 2010

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Second declaration year is from 25 September 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 30 June 2009

Yorke Peninsula EC Area

Area Description

The area is defined as the District Council of Yorke Peninsula.

There is no buffer zone

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Second declaration year is from 3 July 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 31 March 2010

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Second declaration year is from 25 September 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 30 June 2009

North West Rangelands EC Area

Area Description

The area is defined as extending;

- to the North of the existing Central North and Central North East Exceptional Circumstances declared areas;
- to the West of the existing Central North and Central North East Exceptional Circumstances declared areas and the Queensland border;
- to the South of the Queensland South West Exceptional Circumstances declared area and the Northern Territory border;
- to the East of the Alinytjara Wilurara Natural Resource Management Board region; and
- to the North of Central Eyre and Western Eyre EC areas.

The area excludes National Parks and Reserves with the exception of the Innamincka Regional Reserve that is managed as a pastoral lease and is included in the North West Rangelands area.

The following stations are included: Allandale, Anna Creek , Arckaringa, Arcoona,

Billa Kalina, Bon Bon, Bulgunnia, Clifton Hills, Commonwealth Hill, Coondambo, Cowarie, Crown Point, Derose Hill, Evelyn Downs, Gidgealpa, Hamilton, Ingomar, Innamincka, Kalamurina, Kokatha, Kondoolka, Lake Everard, Lambina, Lockes Claypan, Mabel Creek, Macumba, McDouall Peak, Millers Creek, Mobella, Moonaree, Mt Barry, Mt Cavanagh, Mt Clarence, Mt Eba, Mt Sarah, Mt Vivian, Mt Willoughby, Mulgathing, Mungeranie, Nilpinna, North Well, Parakylia, Pinjarra, Pt Narlaby, Purple Downs, Roxby Downs, Stuarts Creek, The Peake, Teyon, Todmorden, Welbourn Hill, Wilgena, Wintinna, Wirraminna and Yardea.

There is no buffer zone

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Applications for the first tranche of support for small businesses close on 6 August 2008 and the second tranche close on 15 June 2009 (calculated on a pro rata basis due to the period being less than 12 months).

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Applications for support commenced 25 September 2007 and the first tranche will close on 24 September 2008. Applications for the second tranche close on 15 June 2009 (calculated on a pro rata basis due to the period being less than 12 months)

Kangaroo Island EC Area

Area Description

The area is defined as the whole of Kangaroo Island.

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Second declaration year is from 17 August 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 31 March 2010

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Second declaration year is from 25 September 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 30 June 2009

Lower South East EC Area

Area Description

The area is defined as the District Councils of Grant, Mount Gambier, Wattle Range and Robe.

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Applications for the first tranche of support for small businesses close on 24 September 2008 and the second tranche close on 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months).

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Applications for support commenced 25 September 2007 and the first tranche will close on 24 September 2008. Applications for the second tranche close on 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)

Central & Eastern Mount Lofty Ranges EC Area

Area Description

The area is defined as the District Council of Adelaide Hills, the Hundred of Kanmantoo in the District Council of Mount Barker, the Hundred of Tungkillo in the Mid Murray Council and the Hundred of Monarto in the Rural City of Murray Bridge.

There is a 5 kilometre buffer zone to the west of the area.

EC Declaration Periods

Small Business deriving 70% or more normal turnover from farming

- Second declaration year is from 25 September 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 31 March 2010

Small Business operating in towns substantially reliant on farmer income with a population less than 10,000

- Second declaration year is from 25 September 2008 to 31 March 2009 (calculated on a pro rata basis due to the period being less than 12 months)
- Third declaration year is from 1 April 2009 to 30 June 2009