

## Help for disaster affected Queenslanders now available through QRAA

**Primary producers, businesses and non-profit organisations directly affected by Tropical Cyclone Oswald and Associated Rainfall and Flooding, 21 – 29 January 2013, may be eligible for disaster assistance through QRAA.**

Assistance under the jointly funded Commonwealth/Queensland Government *Natural Disaster Relief and Recovery Arrangements* (NDRRA) includes:

- **Special Disaster Assistance** grants up to \$25,000 (primary producers, small businesses and non-profit organisations)
- **Natural Disaster Assistance** loans up to \$250,000 (primary producers and small businesses)
- **Exceptional Disaster Assistance** loan and grant packages up to \$650,000 (primary producers and businesses)

An initial concessional interest rate of 1.7% applies to all disaster events

activated from 1 July 2012 and there are no fees and charges for the life of the loan.

The assistance provides funds for clean-up and restoration costs arising out of direct damage and for re-establishing normal enterprise operations following the disaster.

QRAA Chief Executive Officer Colin Holden says many Queenslanders have already received financial assistance to get their businesses back up and running.

Concessional interest rate of 1.7% applies to all disaster events activated from 1 July 2012.

“As at 28 March 2013, QRAA had approved more than \$8 million in disaster assistance to primary producers, businesses and non-profit organisations throughout the state,” Mr Holden said.

“We will continue to deliver financial assistance as quickly as possible to provide timely support for flood affected communities across Queensland.

“I urge those who have been directly impacted by this disaster event to contact QRAA on **Freecall 1800 623 946** to discuss your individual situation.”

For more information including eligibility criteria contact QRAA on **Freecall 1800 623 946** or visit [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au).

### Disaster assistance available now

Grants up to \$25,000

Low interest loans up to \$250,000

Loan / grant packages up to \$650,000

*Assistance is subject to terms and conditions, please refer to the program guidelines for information on eligibility.*

### Inside

Recovery Focus.....	2
Productivity Focus.....	4
QRAA Focus.....	6
Industry Focus.....	8



Mr Allan Dingle, Chairman, Bundaberg Cane Growers surveying damage (Source: Bundaberg NewsMail)

## Disaster recovery assistance – what is available?

Tropical Cyclone Oswald and Associated Rainfall and Flooding, 21 – 29 January 2013	Primary producers	Small businesses	Non-profit organisations	Businesses (20 or more full-time equivalent employees)
<b>Natural Disaster Assistance</b>				
<b>Concessional interest loans</b> up to \$250,000 to assist with re-establishing normal enterprise operations.	✓	✓	✗	✗
<b>Special Disaster Assistance</b>				
<b>Grants</b> up to \$25,000 to pay for clean-up and restoration costs arising out of direct damage.	✓	✓	✓	✗
<b>Exceptional Disaster Assistance</b>				
<b>Loan/grant package</b> up to \$650,000 to assist with recovery from direct extreme damage.	✓	✓	✗	✓
<i>Joint Commonwealth/Queensland Government funded assistance schemes under the National Disaster Relief and Recovery Arrangements.</i>				

### Common recovery activities

- Conducting immediate clean up of business premises and property
- Engaging contractors to assist with early clean up
- Repairing buildings, irrigation infrastructure and farm sheds
- Repairing essential plant and equipment
- Repairing farm infrastructure including fencing, dams, internal roadways
- Repairing or replacing, office furniture and equipment
- Replacing lost livestock (loans only)
- Maintaining livestock health
- Replacing stock and temporary business relocation (small business)

**Assistance is not intended to compensate for loss of business income.**

### How to apply

Application forms and guidelines are available at [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au) or by contacting us on **Freecall 1800 623 946**.

To assist with the application process please take photographs of the damage and retain copies of invoices, receipts, cost estimates and quotes.

### Financial hardship

If you are unable to pay for clean-up and restoration costs you may be eligible to apply for Special Disaster Assistance under financial hardship whereby QRAA will make payments direct to suppliers or contractors.

To access financial hardship you must hold a current health care card or provide a financial hardship certificate from a suitably qualified person (e.g. accountant). The financial hardship certificate must state that the amount claimed in the application cannot be paid because of financial hardship and that continuation of the primary production enterprise or small business is in doubt because the amount claimed cannot be paid.

For further information please consult the Special Disaster Assistance Scheme guidelines at [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au) or **Freecall 1800 623 946**.



Image courtesy of CANEGROWERS Queensland

# \$377 million approved in disaster assistance

## CEO's Corner



Queensland is no stranger to natural disasters and since the last edition of Prime Focus, our state has again bore the brunt of considerable damage as a result of Tropical Cyclone Oswald and Associated Rainfall and Flooding, 21–29 January 2013.

In the wake of this disaster, QRAA has approved more than \$8 million in joint Commonwealth/Queensland

Government funded *Natural Disaster Relief and Recovery Arrangements* relief to flood affected Queensland primary producers, businesses and non-profit organisations.

Since assistance measures were activated, our dedicated staff have already responded to more than 6,000 enquiries and processed more than 1,700 grant applications.

Our team of Client Liaison Officers will continue to provide support in affected areas through regional temporary offices, recovery centres and industry forums.

Over the past three years, Queenslanders have faced significant challenges as a result of devastating natural

disasters. QRAA has been there every step of the way to promote, assess and administer, financial assistance to those affected.

Since November 2010, QRAA has approved more than \$377 million in disaster assistance to primary producers, businesses and non-profit organisations affected by natural disasters including the Queensland Floods and Tropical Cyclone Yasi.

The financial assistance administered by QRAA has made a significant contribution to Queensland's recovery and symbolises the dedication and commitment of QRAA's staff in delivering recovery programs and services to those in need.

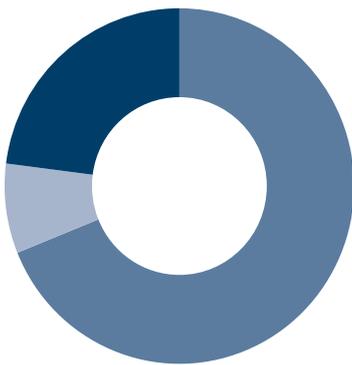
I encourage all those affected by the disasters to avoid self-assessment and contact QRAA on **Freecall 1800 623 946** to discuss assistance available, eligibility criteria and the application process.

Until next time...

Colin Holden  
Chief Executive Officer

## \$377 million approved

Assistance approved (\$m)\*



- Exceptional Disaster Assistance (\$86.64 million)
- Special Disaster Assistance (\$259.81 million)
- Natural Disaster Assistance (\$30.77 million)

\*Figures from November 2010 to 28 March 2013

QRAA has approved more than \$377 million in disaster assistance to primary producers, businesses and non-profit organisations affected by natural disasters since November 2010.

## Do you have an existing loan with QRAA?

QRAA is offering financial relief for existing loan customers who have been severely affected by Tropical Cyclone Oswald and Associated Rainfall and Flooding, 21 – 29 January 2013.

Special arrangements may be made for your current loan if you are experiencing difficulty in meeting your repayments.

Our specialist Account Management team is happy to work with you to identify the range of financial relief options available for your individual situation.

Where possible this may include following assistance measures:

- extending the loan term
- providing interest only arrangements
- deferring loan instalments
- restructuring of future arrears and the re-calculation of instalments over the balance of the loan term
- repayment suspension.

For more information please contact QRAA on **Freecall 1800 623 946** or visit [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au).

**Did you know?** QRAA Client Liaison Officers can visit you on-farm and assist you with your application. Contact QRAA on **Freecall 1800 623 946** to speak to your regional officer.

## First Start and Sustainability Loans

*If you are a primary producer looking to upgrade, expand or diversify your primary production enterprise or if you have the desire to enter into primary production or become a partner in an existing family operation - QRAA can help you reach your goals.*

The Queensland Government is committed to working with agribusinesses and the community to grow agriculture as one of the four pillars of the Queensland economy.

The First Start and Sustainability Loans of up to \$650,000, available through QRAA, help emerging and existing primary producers achieve their farming aspirations by offering:

- concessional interest rates
- no set up or exit fees
- up to 20 year repayment terms
- joint lending with commercial banks.

First Start Loans can provide finance of up to \$650,000 for eligible applicants wishing to enter into primary production or become a partner in an existing family operation.

Sustainability Loans provide finance of up to \$650,000 for eligible primary producers wishing to expand, improve or diversify their current operations to increase productivity.

QRAA can also consider joint lending options with commercial banks if applicants require partial funding or more than the maximum loan amount of \$650,000 for a project.

For more information about First Start and Sustainability Loans please visit [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au) or contact QRAA on **Freecall 1800 623 946**.

*\$54 million in First Start and Sustainability Loans approved (July 2012 – March 2013)*

### QRAA interest rates

1 year fixed **4.18%**

3 years fixed **4.21%**

5 years fixed **4.47%**

Fixed rates apply to First Start and Sustainability Loans drawn down from 1 January 2013 to 30 June 2013.

### Popular uses for QRAA loans...

#### Can your primary production enterprise benefit from these activities?

- Purchasing additional property
- Expanding farming operations
- Carrying out capital works
- Improving fencing and waters
- Purchasing and upgrading plant and machinery
- Purchasing livestock
- Purchasing part of a family property
- Installing a solar power system
- Farm upgrade / build up
- Improving/upgrading irrigation infrastructure

*First Start and Sustainability Loans are administered by QRAA under the Queensland Government Primary Industry Productivity Enhancement Scheme.*

QRAA

### QRAA...Here for a changing landscape

Life on the land is not without challenges. So if you need finance to make a change for the better, consider QRAA's First Start or Sustainability Loans. With no set up fees, no exit fees and no hidden costs, we have the loan to best suit your needs.

**Loans up to \$650,000 | Low interest rates | Up to 20 year repayment terms**

**Freecall 1800 623 946** or visit [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au) for more information.

Great state. Great opportunity.



# Organic dairy farmers create sustainable business

**M**ark and Pamela Comello knew that their organic system of farming was unique, and with financial support from QRAA, have been able to build on their vision and create a profitable and sustainable operation.

The Comellos took over the lease at Ivyhome, Kingaroy in 1996 then went on in 2002 to produce their own organic dairy products.

Despite the success of their operation and the purchase of all plant, machinery, equipment and milking herd, they did not own the Ivyhome property.

With the support of their QRAA Client Liaison Officer, the Comellos applied for a QRAA First Start Loan and were successful in owning their first farm, Ivyhome, in 2007.

“The previous owners of Ivyhome offered us vendor finance for part of the value, and QRAA provided the rest for us to purchase the property,” the couple said.

“Without this opportunity we would not have been able to purchase Ivyhome for which we are very grateful,” the Comellos said.

*“Without their assistance, we would not be in the position that we are in today.”*

Today they successfully run 130 head to produce their whole milk, low-fat milk, yoghurt, cream and a variety of cheeses for supply to outlets throughout Queensland and New South Wales.

The Comellos were also interested in reducing the high cost of electricity consumed by their property.

This initiative led them to apply for a QRAA Sustainability Loan in 2011 for the purchase of solar panels.

“The financial assistance from QRAA enabled us to purchase our first property as well as install solar panels for the farm,” the Comellos said.

“QRAA loans have no fees and charges and good interest rates, so that made the task of proving to ourselves and QRAA that our plan was financially viable a lot easier.

“Without their assistance, we would not be in the position that we are in today.”

Arrange a meeting with your local Client Liaison Officer to find out how our loans can best suit your needs. Call QRAA on **Freecall 1800 623 946**.



**Above:** Ivyhome employee Jenny putting the final touches to another delicious batch of Chocolate Mud Cream especially made for Easter celebrations  
(Source: Mark and Pamela Comello)



**Mark and Wayne inspecting the solar farm**  
(Source: Mark and Pamela Comello)

# Meet the QRAA Board of Directors...



**Above:** From left to right – Christopher Hood, Damian Morgan, Beth Woods, Wayne Carlson (Chairperson), Georgie Somerset, Drew Ellem and John Pollock.

QRAA is fortunate to be governed by a board of directors who have a wealth of diverse governance experience that assists QRAA adapt to changing trends and embrace opportunities for growth.

Led by Chairperson Wayne Carlson, the Board consists of seven directors, with representatives from Queensland industry, the Department of Agriculture, Fisheries and Forestry (DAFF) and Queensland Treasury and Trade.

The Board's role includes:

- approving strategies and operational, administrative and financial policies
- ensuring QRAA performs its functions properly, effectively and efficiently

The board is accountable to the Queensland Minister for Agriculture,

Fisheries and Forestry, and reports QRAA's achievements to the Minister on a quarterly basis.

The ongoing support and commitment of the QRAA Board of Directors, helps QRAA progress its vision to become the preferred provider of government financial programs and services.

QRAA

## New look QRAA: Same commitment to Queensland...

QRAA is pleased to announce that we have adopted the new Queensland Government whole-of-government brand and visual identity.

The new brand features the tagline 'Great state. Great opportunity' as well as the Queensland Coat of Arms, which represents the state's most abundant industries; beef, sheep, wheat, mining, and sugar cane.

Although QRAA's branding has changed QRAA Chief Executive Officer Colin Holden says the services and the people of the organisation remain the same.

"As a statutory authority of the Queensland Government, QRAA will continue to administer financial assistance programs on behalf of government," Mr Holden said.

"QRAA's functions and activities directly contribute to the Queensland Government's commitment to grow the economy, and we will continue to do this under the banner of the Queensland Government."

QRAA is currently in the process of revising communication material, however the new design has already been rolled out across a wide range of promotional activities including advertisements, brochures and industry events.

Keep an eye out for QRAA's new look in the coming months.

For further information please contact QRAA on **Freecall 1800 623 946**.

Great state. Great opportunity.



## QRAA's regional presence

Take note of the following opportunities to catch up with your local QRAA Client Liaison Officer in 2013.

Month	Date	Event	Location
<b>April</b>	11 - 12	Ag.Trade.Life	Mackay
<b>May</b>	29 - 30	Far North Queensland Rotary Field Days	Mareeba
<b>May</b>	29 - 1	Banana Industry Conference	Sunshine Coast
<b>June</b>	4 - 6	CRT Farm Fest	Toowoomba
<b>July</b>	9 - 11	Ag-Grow Emerald	Emerald
<b>September</b>	3 - 5	AgShow	Toowoomba

# News from our regional Client Liaison Officers...



**Geoff Kerr**  
Longreach

## Positive outlook for wool

Weather conditions have been mixed throughout the Longreach region with record temperatures being recorded in the far West and North West. Significant rainfall has been recorded in some pastoral areas whilst some properties have been drought declared.

Merino breeders report a positive outlook for sheep and wool with medium micron wool trading within a narrow price range and Autumn prices superior to Spring. Demand for merino ewes and lambs from restockers has been excellent.

Cattlemen have voiced concerns regarding the market outlook especially with a significant influx of the number of head being consigned from Northern Queensland and the Territory.

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**Kate Dunk**  
Toowoomba

## Disaster assistance

Many areas within the Toowoomba region were impacted by the flooding and high winds of ex Tropical Cyclone Oswald. Some areas were flooded for a second time in 2 years whilst others experienced greater damage than previous events.

QRAA has been providing assistance at recovery centres in Laidley, Lowood and Dalby and at temporary offices throughout the Southern and Western Downs, Somerset, Scenic Rim and the Lockyer Valley.

With significant erosion and loss of topsoil recorded in many areas, Special Disaster Assistance grants provide for reparation to cultivation including retrieval of topsoil, laser planing, repairs to headlands and irrigation channels.

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**Peter Crowley**  
Mackay

## Productivity loans

With limited negative impacts from weather events, enquiry for productivity loans through the dry tropics continues to be very strong.

There has been an increase in the number of First Start Loan clients. Having established the first phase of their progression to full time primary production, these clients are now looking at their next borrowing options to continue their plans.

Many clients understand that the concessional lending rates and no fees allow them to achieve their plans for viable full-time primary production more quickly.

Seasonal conditions are such that Winter crops have been sown early and cane and tree crops are performing well. The outlook for the rest of the year looks very positive.

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**Mark Barrett**  
Bundaberg

## Disaster recovery

The Bundaberg, Fraser Coast and North Burnett areas suffered significant damage from ex-Tropical Cyclone Oswald. QRAA's response was quick and coordinated which saw two thirds of Bundaberg's identified affected small businesses receiving financial relief within 6 weeks of the assistance being announced.

QRAA has and continues to work closely with Bundaberg Regional Council, industry bodies, Government Departments and the Queensland Reconstruction Authority.

QRAA will continue to have a strong presence in the regions - further temporary offices will be announced in the coming months.

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**Brendan Hamilton**  
Rockhampton

## Temporary offices

Temporary offices were conducted in some of the worst affected areas in the Boyne and Callide following the activation of Special Disaster Assistance grants.

The response has been overwhelming in all districts and the assistance of the Department of Agriculture, Fisheries and Forestry, Australian Tax Office, regional councils and the Rural Financial Counselling Service has been greatly appreciated.

Local communities have used social media, community notice boards and their own networks to ensure widespread awareness of financial assistance and support services available.

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**Bill Fletcher**  
Kingaroy

## Do not self assess

QRAA staff travelled from as far west as Longreach to assist in the North and South Burnett

With Exceptional Disaster Assistance loan/grant packages announced, potential applicants are encouraged to read all guidelines. Applicants are also urged to not self assess and discuss their situation with QRAA.

If significant damage to orchards and fodder production enterprises has been experienced, QRAA loans may assist with replanting of crops, pasture and trees plus any operation incorporated with replanting.

With an interest rate of 1.7% and no fees and charges, affected producers should consider this assistance once their needs are identified.

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**Sam Spina**  
Innisfail

## Bushfire assistance

Whilst Southern areas have received significant rainfall, the Gulf and Northern areas have had a dry summer.

Natural Disaster Assistance loans have been declared for areas impacted by bushfires in the Etheridge and Tablelands Regional Council areas.

Sugar cane crops are still looking good and a solid harvest is expected mid year and onwards.

Enquiry for First Start loans for succession in the sugar industry continues to stay strong.

QRAA will be at the Australian Banana Growers Conference from 29 May - 1 June 2013. Growers are invited to come and discuss how QRAA can assist with their farming initiatives.

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**Heather Smith**  
Roma

## Sustainability Loans

Disaster recovery has been the main focus in the flood affected areas of Goondiwindi and Western Downs with support also being provided in Gympie and Lockyer Valley.

Enquiry for Sustainability Loans remains significant in the Maranoa and Western Downs, with producers looking to improve water management for both irrigation and stock watering purposes.

Enquiry for loans to assist with solar pumps demonstrates that producers are looking at more efficient and sustainable inputs into their primary production enterprises.

Potential loan applicants are encouraged to complete the farm business plan available on the QRAA website and then contact QRAA to discuss.

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## Industry Recovery Officers hitting the ground

The Queensland Farmers' Federation (QFF) has partnered with industry organisations and the State and Federal Governments to have Industry Recovery Officers (IROs) on the ground to assist farmers recover from the record rain and flooding associated with ex-Tropical Cyclone Oswald.

This initiative was previously used successfully after Cyclone Yasi to assist farmers with the recovery effort and to ensure that farmers were able to access

the full range of assistance measures that would be available to them.

The approach will be repeated in 2013, with IROs to be deployed to assist the dairy, cotton, nursery, sugarcane, grazing and horticulture industries.

At the time of Prime Focus going to print, QFF and industry partners were still finalising details around the IROs, with full deployment of the officers imminent. Some training has been conducted with

further training scheduled for April. The IROs will be assisting farmers throughout impacted regions in coming months.

Farmers seeking more information can contact their industry organisation or QFF on 3837 4747.

Story and photos by QFF



Above: Aerial photograph of QFF president Joanne Grainger's property near Mungindi, Queensland



Above: Damaged local government road in the Scenic Rim region.

## Infopest: Agvet pest solutions now available free online

Australia's premier information source on registered agricultural and veterinary chemicals has become a free online website.

Infopest is a user-friendly easily searchable database of all nationally registered agricultural and veterinary (Agvet) chemical products, approved Australian Pesticides and Veterinary Medicines Authority (APVMA) off-label permits and their uses.

It is owned and managed by agricultural peak body, Growcom, for the benefit of anyone interested in finding Agvet solutions to their pest problems.

By using the powerful Infopest search engine users can easily locate Australian registered agricultural and veterinary products.

Chief Executive Officer Alex Livingstone said that Infopest was originally developed and distributed by the Queensland Department of Agriculture Fisheries and Forestry (formerly DEEDI) and supplied

on DVD as a paid subscription service. This was continued when Growcom took over ownership of the product last year.

"Over many years Infopest has been recognised as the go-to tried and trusted resource for helping Australia's primary industries and other agencies achieve disease and pest free produce and animals.

"However, modern work practices and tools dictated the need for a more convenient format. The new free online web version is accessible from a wider array of devices including desktops, laptops, tablets and smartphones," Mr Livingstone said.

The website also helps employers to meet their requirements under Workplace Health and Safety regulations. Material Safety Data Sheets are included in the Infopest resource.

Users wishing to use Infopest should register on the Infopest website at [www.infopest.com.au](http://www.infopest.com.au).



Above: Infopest: Free access to a database of chemical products. (Source: Growcom)

Story by Growcom



To unsubscribe to Prime Focus contact us on Freecall 1800 623 946 or email [contact\\_us@qraa.qld.gov.au](mailto:contact_us@qraa.qld.gov.au)

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