

## Farm Finance Concessional Loans Scheme closes 30 June 2015



“A Farm Finance Concessional Loan offers farm businesses the chance to restructure existing debt of up to \$1 million at a low interest rate of 4.34 per cent to assist the viability of their farm business,” he said.

“Producers who are considering applying for these loans should save time by not self-assessing their eligibility.

“QRAA’s Client Liaison Officers are available to meet on-farm to discuss loan applications and requirements under the scheme,” Mr Holden said.

The loans scheme has delivered much needed assistance to farm businesses and has been of particular benefit to the banana and sugar industries based in North Queensland.

Following a two month extension, the Farm Finance Concessional Loans Scheme (Qld) will close on 30 June 2015.

QRAA Chief Executive Officer, Colin Holden, encouraged producers who may not be eligible for drought assistance to review the Farm Finance Concessional Loans Scheme guidelines and consider applying.

Since the Farm Finance Concessional Loans Scheme (Qld) commenced in 2013, QRAA has approved over 95 applications, totalling more than \$55 million in concessional finance.

For further information about the Farm Finance Concessional Loans Scheme visit [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au) or contact QRAA on Freecall 1800 623 946.

### What our clients have said:

*“The Farm Finance Concessional Loans Scheme has been an enormous help. It has taken some stress out of life and will enable us to look into replacing some of our machinery down the track.”*

**Jeff Coy**

*“Securing a Farm Finance Concessional Loan has freed up funds allowing us to implement works on the farm that were urgently required and provided a clear strategy to move forward with confidence.”*

**QRAA Client (name withheld)**

*“Having a Farm Finance Concessional Loan has given the support to allow us time to breathe and think through hard times.”*

**QRAA Client (name withheld)**

## New drought assistance measures announced

Drought-stricken farmers are set to receive additional financial relief following the release of the 2015-16 Federal Budget in early May.

In recognition of the drought’s effect on farming businesses and rural communities, the Australian government announced a further \$250 million in 2015-16 to continue access to Drought and Drought Recovery Concessional Loans Schemes.

Queensland is expected to receive a significant share of the new funds to be distributed in the 2015-16 financial year.

The Australian Government is working with the Queensland Government to finalise details of the concessional loan schemes in Queensland, with more information available soon. To keep up to date on drought specific loan schemes, visit [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au).

*These programs are funded by the Australian Government and delivered by QRAA.*

### Keep up to date

To keep up to date with QRAA news, the programs we deliver and our regional events, submit your contact details by visiting:

[www.qraa.qld.gov.au/contact-us](http://www.qraa.qld.gov.au/contact-us)

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## Sustainability Loans lift grazing productivity



*Predator fencing constructed using a QRAA Sustainability Loan*

The increased uptake of QRAA's Sustainability Loans to implement predator control fencing is boosting productivity, profitability and the sustainability of Queensland farming enterprises.

The concessional loans of up to \$650,000 are being accessed by producers to fence their whole property, and to support community instigated 'cluster fencing'.

Graziers who have used a Sustainability Loan to implement predator control fencing are expecting improvements of up to 30 per cent in lambing and calving. The boost in the number of lambs or calves weaned results in more kilograms produced per hectare and drives breeding operation profit.

The benefits of the fencing are far broader than the immediate production gains achieved on-property. The exclusion of feral predators such as wild dogs, pigs and foxes improves the biodiversity of the fenced areas - providing an opportunity for smaller native animals to thrive and improving ground cover, pasture and herbage growth.

In areas where running sheep has become economically prohibitive due to the impact of wild dogs, construction of predator control fencing allows graziers to diversify - avoiding reliance on a single animal production system.

Sheep graziers, Mark and Sandra Tully, own a property located 112 kilometers North West of Quilpie which has been in the family since the 1870s.

*Graziers who have used a Sustainability Loan to implement predator control fencing are reporting improvements of up to 30 per cent in lambing and calving...*

Years of intergenerational experience and the enterprise's bottom line reinforced the impact predators were having.

Investigating the benefits of a Sustainability Loan to help build a cluster fence made good business sense for the Tullys.

"We applied for a Sustainability Loan to build a cluster fence around neighbouring properties to control competing grazing pressure and exclude dingoes and wild pigs," Mr Tully said.

"Better predator control makes us more profitable with better calving rates and better lambing. It also allows for the continued re-establishment of native perennial tussock grasses, a project we began 20 years ago.

"We are grateful for the opportunity that the loan offers. The cluster fence will help secure a viable future for our eldest son to take on the farm in the future."

QRAA's Sustainability Loans provide up to \$650,000 at concessional interest rates for Queensland's primary producers to increase productivity and long term viability.

QRAA Chief Executive Officer, Colin Holden, encouraged more graziers to apply for the loans.

"Projects like predator control fencing are a good fit with the Sustainability Loans program. The benefits are tangible in terms of increased livestock turnover and longer term management of grazing pressures," Mr Holden said.

"The flexibility of Sustainability Loans and loan terms of up to 20 years align with producer cash flows and assist graziers undertake strategic longer term investments such as these fencing projects."

Sustainability Loan recipients can fix the interest rate for up to five years and access an interest only period of up to two years. This feature provides the opportunity for infrastructure projects to be completed and the financial benefit to begin prior to principal and interest repayments commencing.

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

***Sustainability Loans are an initiative of the Queensland Government's Primary Industry Productivity Enhancement Scheme administered by QRAA.***

# Natural Disaster Assistance

## Grant and loan assistance aids recovery from Cyclone Marcia

Central Queensland ‘battered down the hatches’ earlier this year as Severe Tropical Cyclone Marcia damaged properties, machinery and crops, severely impacting enterprises leading to areas being disaster declared.

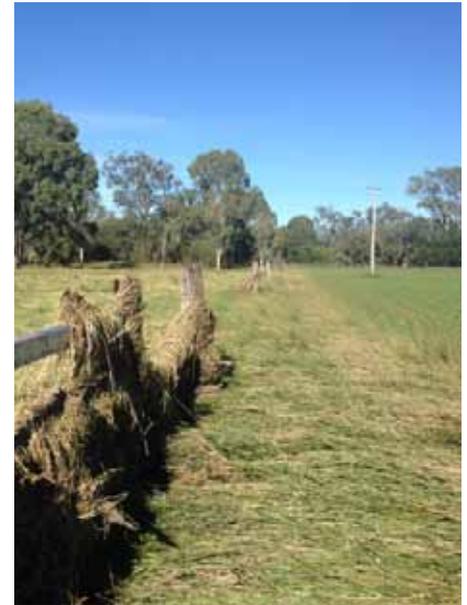
To help primary producers and small businesses get back on track, loans of up to \$250,000 with an interest rate currently set at 1.92 per cent are available to cover costs associated with the effects of the cyclone.

Special Disaster Assistance grants of up to \$25,000 are also available to assist eligible primary producers, small businesses and non-profit organisations with cleaning and restoration activities.

QRAA Client Liaison Officers have been on the ground in the disaster affected areas, providing information to producers and businesses recovering from the natural disaster.

To date, uptake of the assistance measures has been strong, with more than \$2.2 million approved to assist primary producers, small businesses and non-profit organisations with their recovery.

To make an appointment with a Client Liaison Officer servicing the eligible disaster declared areas, contact QRAA on **Freecall 1800 623 946**. Application forms and guidelines are also available at [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au).



*Flood waters ran high over fences on a property in Monto*

### Disaster Assistance - what can it be used for?

Grants can be used for...	Loans can be used for...
<ul style="list-style-type: none"> <li>• purchasing, hiring or leasing plant, equipment or materials to clean-up or resume business activities</li> <li>• clearing or disposing of debris or damaged goods or injured or dead livestock</li> <li>• leasing temporary premises to resume operations</li> <li>• paying additional wages to an employee to assist with clean-up and restoration work</li> </ul>	<ul style="list-style-type: none"> <li>• repairing or replacing damaged plant and equipment</li> <li>• repairing or replacing buildings (not houses)</li> <li>• paying wages, creditors, rent or rates</li> <li>• meeting carry-on requirements</li> <li>• purchasing livestock to replace those lost in the disaster event</li> <li>• buying fodder or water for livestock or produce for transporting livestock</li> </ul>

### Eligible disaster declared areas

- Banana Shire\*
- Livingstone Shire Council\*
- North Burnett Regional Council
- Rockhampton Regional Council
- Gladstone Regional Council
- Gympie Regional Council

*\*Partially declared for Special Disaster Assistance Grants. For full details go to [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au).*

What assistance is available from QRAA to help me recover from the recent cyclones?	Primary producers	Small businesses	Non-profit organisations
<b>Natural Disaster Assistance Loans</b>			
Low interest loans of up to \$250,000 to assist with re-establishing normal enterprise operations.	✓	✓	✗
Low interest loan and grant package of up to \$105,000 to assist with re-establishing normal enterprise operations.	✗	✗	✓
<b>Natural Disaster Assistance - Essential Working Capital</b>			
Low interest loans up to \$100,000 to assist with essential working capital expenses.	✓	✓	✗
<b>Special Disaster Assistance Grants</b>			
Grants of up to \$25,000 to pay for clean-up and restoration costs arising out of direct damage (excludes Gladstone and Gympie).	✓	✓	✓

*Joint Commonwealth/Queensland Government funded assistance scheme under the National Disaster Relief and Recovery Arrangements.*

## Succession planning a hot topic at BEEF 2015



**“What are some viable ways I can keep growing my farm business?”**

**“I want our farm to be part of our children’s future.”**

**“How can my wife and I partner with my son and daughter-in-law to plan for succession?”**

These are the types of questions QRAA’s Client Liaison Officers responded to at the triannual event BEEF 2015, held from 4-9 May in Rockhampton.

QRAA Client Liaison Officer for Capricornia, Brendan Hamilton, said he was encouraged by the amount of people looking to build the sustainability and viability of their farm businesses.

“Over the week at Beef 2015, we provided information on how farm businesses could expand with family or look for ways to keep their farm businesses safe for the next generation,” he said.

QRAA Client Liaison Officers are based regionally throughout Queensland. Their strong financial backgrounds and expert knowledge on the range of assistance available through QRAA give them the tools to help primary producers.

As well as attending local events, they are available to meet on-farm to discuss individual financial needs. To meet with a Client Liaison Officer, check QRAA’s upcoming events, or make an appointment via **Freecall 1800 623 946**.

### What our clients have said about their Client Liaison Officers:

*“QRAA has been excellent to deal with and having a Client Liaison Officer come on-farm to assess our situation, gave them a better perspective on what we are doing and what we are going through.”*

**Jeff Coy**

*“We have been very satisfied with their (QRAA’s) service. Staff have been very approachable. We have no hesitation in recommending them to other primary producers. We are pleased with the direction we have been able to take our farm in with the support/ assistance of QRAA.”*

**Anthony O’Regan**

*“We have a long association with QRAA and we have found them always helpful and easy to deal with.”*

**Andrea Stewart**

### Contact your local Client Liaison Officer today...

<b>Sam Spina</b> Far North and Gulf P: 07 4064 2824 M: 0429 497 757 sam.spina@qraa.qld.gov.au	<b>Kate Dunk</b> Darling Downs and Lockyer P: 07 4634 8987 M: 0427 690 448 kate.dunk@qraa.qld.gov.au	<b>Tony Koch</b> Maranoa and South West P: 07 4622 8527 M: 0427 029 141 tony.koch@qraa.qld.gov.au	<b>Mark Barrett</b> Wide Bay and Fraser Coast P: 07 4154 2874 M: 0417 775 547 mark.barrett@qraa.qld.gov.au
<b>Bradley Whittington</b> Central Highlands and West P: 07 4987 5807 M: 0417 775 345 bradley.whittington@qraa.qld.gov.au	<b>Bill Fletcher</b> Burnett P: 07 4160 0716 M: 0417 778 317 bill.fletcher@qraa.qld.gov.au	<b>Peter Crowley</b> North P: 07 4967 0728 M: 0427 770 147 peter.crowley@qraa.qld.gov.au	<b>Brendan Hamilton</b> Capricornia P: 07 4936 1872 M: 0417 775 245 brendan.hamilton@qraa.qld.gov.au

Regions covered by QRAA’s Client Liaison Officers based in Bundaberg, Innisfail, Kingaroy, Emerald, Mackay, Rockhampton, Roma and Toowoomba.

### Upcoming Events

June		July	
2-4	<b>FarmFest - Toowoomba</b>	9-11	<b>Ag-Grow Field Days - Emerald</b>
6-7	<b>Landsborough Flock Ewe Show - Muttaborra</b>	30	<b>AgForce State Conference - Toowoomba</b>
12-13	<b>Richmond Field Days - Richmond</b>	<b>August</b>	
17-20	<b>Banana Industry Congress - Melbourne</b>	27-28	<b>QDO Dairy Conference - Marcoola</b>

QRAA also holds temporary offices in regional areas throughout the year. For more details view QRAA’s event calendar on our website [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au) or **Freecall 1800 623 946**.

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