



Supporting Queensland Industry

Disaster recovery assistance

Deadline extended to 30 June 2012

On 22 December 2011, Minister for Agriculture, Food and Regional Economies, Tim Mulherin announced an extension to the deadline for flood and cyclone assistance for primary producers, small businesses and non-profit organisations until 30 June 2012.

The assistance packages were due to close on 31 January 2012, but the current high demand for contractors and the beginning of the wet season means some people have still not been able to complete the work needed to apply for assistance.

"This extension is in direct response to requests from producers, and industry groups such as Canegrowers, Queensland Farmers' Federation and Agforce," Mr Mulherin said.

To date, QRAA has approved more than \$263 million to over 14,800 primary producers, businesses and non-profit organisations directly affected by the Queensland Floods (November 2010 - January 2011) and Tropical Cyclone Yasi.

Extending the deadline to 30 June 2012 means QRAA can provide even more grants and loans to assist Queensland's recovery efforts.

The Natural Disaster Relief and Recovery Arrangements (NDRRA) assistance includes:

- Special Disaster Assistance grants up to \$25,000
- Natural Disaster Assistance loans up to \$250,000 (primary producers and small business) and loan/grant packages up to \$105,000 (non-profit organisations)
- Exceptional Disaster Assistance loan/grant packages up to \$650,000.

The loans offer an initial low interest rate of 4% and no fees and charges for the life of the loan.

For full details of assistance available visit www.qraa.qld.gov.au or contact QRAA on **Freecall 1800 623 946**.

Did you know?

Flood and cyclone assistance extended to 30 June 2012

QRAA cuts interest rates

QRAA has cut its interest rates for First Start and Sustainability Loans.

The reduced rates will see further investment in Queensland's rural and regional communities.

The new fixed interest rates are **5.22%** for one year, **5.06%** for three years and **5.33%** for five years on all First Start and Sustainability Loans drawn down from 1 January 2012 to 30 June 2012.

QRAA Chief Executive Officer, Colin Holden, said those wishing to enter into primary production and primary producers looking to achieve greater productivity and long-term sustainability should take advantage of QRAA's low interest rates.

"QRAA's new fixed rates will ensure our customers continue to receive the financial support they need to boost their enterprise's productivity, sustainability and long-term viability," Mr Holden said.

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

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

"Our First Start and Sustainability Loans have proven to be a popular source of finance for eligible primary producers and commercial fishers as they have no set up fees, no exit fees and no hidden costs."

"QRAA has approved more than \$201 million in First Start and Sustainability Loans in the period 2005/06 - 2010/11," Mr Holden said.

QRAA can also consider joint funding arrangements with commercial lenders.

For more information visit www.qraa.qld.gov.au or contact QRAA on **Freecall 1800 623 946**.

Interest rates drop!

- 1 year fixed 5.22%
- 3 years fixed 5.06%
- 5 years fixed 5.33%

Rates apply to First Start and Sustainability Loans drawn down from 1 January 2012 to 30 June 2012.

Inside

Flood and Yasi assistance.....	2
First Start and Sustainability Loans.....	4
Disaster assistance.....	6
Regional service report	7
Client testimonials	8

Special Disaster Assistance grants

Up to \$25,000 available



Small businesses, primary producers and non-profit organisations who suffered direct damage from the Queensland Floods (November 2010 - January 2011) or Tropical Cyclone Yasi can apply for grants of up to \$25,000 under the Commonwealth and Queensland State Government funded Natural Disaster Relief and Recovery Arrangements administered by QRAA.

What help is available?

Grants of up to \$25,000 are available to assist as follows:

- an initial claim up to \$5,000 to assist you with immediate recovery costs
- a subsequent claim of up to \$20,000 to recover costs that you have paid to repair direct disaster damage.

Who can apply?

To be eligible for the grant you must:

- be a primary producer, non-profit organisation or own a small business (less than 20 full-time equivalent employees)
- have been engaged in your enterprise or organisation, in the declared area, when the disaster occurred and intend to re-establish normal operations
- have suffered direct damage from the disaster event and be located within an eligible local government area
- be responsible for meeting the costs you are claiming.

Eligible areas

To be eligible for the assistance you must be in an eligible local government area. Please contact us or visit www.qraa.qld.gov.au for further information.

How to apply

Application forms can be downloaded from www.qraa.qld.gov.au or by contacting us on **Freecall 1800 623 946**.

Financial hardship

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

To demonstrate financial hardship you must hold a current health care card from Centrelink or provide a certificate (letter) from a suitably qualified person (e.g. accountant) stating that paying for these costs would put your operation in doubt.

For further information please consult the Special Disaster Assistance Scheme guidelines. ■

Eligible activities

Examples of eligible activities include:

- clearing/disposing of debris, damaged goods or materials
- engaging other parties to clean up
- purchasing, hiring or leasing plant, equipment or materials
- repairing or restoring essential plant or equipment
- repairing or restoring essential premises including grounds and infrastructure
- repairing or replacing fencing on a property
- leasing temporary premises to resume operations
- purchasing fodder or saving crops or feed for livestock
- maintaining the health of livestock and poultry
- additional wage expenses (above normal wage expenditure)

The assistance is not intended to compensate for loss of business income.

Low interest loans up to \$250,000

to assist with recovery efforts

Small businesses, primary producers and non-profit organisations who suffered direct damage from the Queensland Floods (November 2010 - January 2011) or Tropical Cyclone Yasi can apply for low interest loans under the Commonwealth and Queensland State Government funded Natural Disaster Relief and Recovery Arrangements administered by QRAA.

Natural Disaster Assistance provides:

- Low interest loans up to a maximum of \$250,000 for primary producers and small businesses (with less than 20 full-time equivalent employees)
- Low interest loans up to a maximum of \$105,000 (including a grant of up to \$5,000) for non-profit organisations
- Initial interest rate of 4%
- No fees and charges for the life of the loan
- Terms of up to 7 years

Eligible activities

- repairing or replacement of damaged plant, equipment and buildings
- providing up to one month's supply of lost stock
- meeting carry-on requirements including:
 - re-planting, restoring or re-establishing areas affected by the disaster event
 - sustenance
 - essential property operations
 - rent and rates
- purchasing livestock to replace those lost in the disaster event (primary producers only)

Exceptional Disaster Assistance

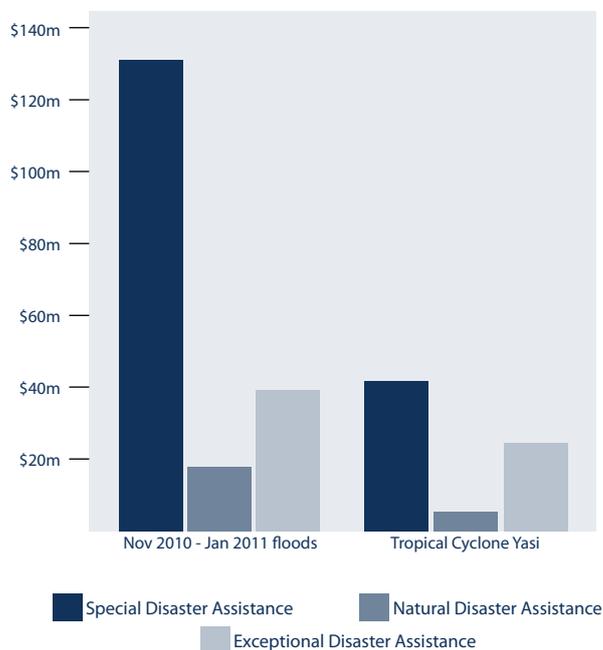
If you have suffered extreme damage and the Natural and Special Disaster Assistance measures are inadequate to meet your recovery needs, you may be eligible for a loan and grant package of up to \$650,000 under the Exceptional Disaster Assistance Scheme.

Further information

For full details including eligibility criteria, terms and conditions, please refer to the Natural Disaster Assistance Scheme Guidelines on the QRAA website www.qraa.qld.gov.au or contact QRAA on **Freecall 1800 623 946**. ■

QRAA approves over \$263 million in disaster recovery assistance

Assistance approved (\$)*



*As at 22 December 2011

CEO's Corner



Welcome to the first edition of *Prime Focus* for 2012.

Mother Nature tested us all in 2011 as the Queensland Floods and

Tropical Cyclone Yasi saw three quarters of the state declared a disaster zone.

To date, QRAA has approved more than \$263 million to primary producers, businesses and non-profit organisations across the state under the Natural Disaster Relief and Recovery Arrangements.

With the deadline for the disaster assistance extended to 30 June

2012, QRAA can help even more Queenslanders with their recovery efforts.

QRAA understands that life on the land has many challenges and we are pleased to be able to offer financial assistance in all seasons.

Our Productivity Loans are also a financial option worth considering.

We can provide up to \$650,000 for applicants wishing to purchase their first property or for primary producers looking to further enhance their long-term enterprise productivity.

Until next time...

Colin Holden
Chief Executive Officer



Industry Recovery Officers *Tropical Cyclone Yasi Recovery*

■ Story by: Queensland Farmers' Federation
QFF QUEENSLAND FARMERS' FEDERATION

Recovery from Cyclone Yasi in Far North Queensland has been made easier by a team of Industry Recovery Officers (IROs) who have been assisting primary producers and small businesses with the various forms of assistance needed to help recover from the devastation of a Category 5 cyclone.

The IRO program is a partnership between the Queensland Farmers' Federation (QFF), industry groups and the State and Federal Governments. Post-cyclone it has seen 17 IROs working across the industries of the region, including tourism, horticulture, bananas, grazing, sugarcane, dairy, nursery, aquaculture and fishing.

The program follows a simple template first used after Cyclone Larry in 2006.

Established industry people work with farmers and help them negotiate the various forms of assistance – including QRAA's grants and low interest loans.

Innisfail sugarcane producer Charlie Zappala welcomed the IRO program and said it was appreciated by many growers.

"A lot of the growers in the Innisfail/Babinda region are a fair age and a lot of them have a background of coming from overseas, so their English isn't perfect," Mr Zappala said. "They get by of course, but the IROs have been there to help them get through the application forms. The best thing that's happened is someone's been there for them."

Wil Conn has been an IRO servicing the aquaculture and seafood industries. He agreed that the program built on existing networks and programs.

"The greatest benefit we've been able to bring to a small number of people is the ability to engage face to face, gain their trust and then hopefully align their needs to the assistance packages that are out there," Mr Conn said.

The IRO program has recently been extended, and at the time of writing the

program was due to conclude on 31 January 2012, with a small number of IROs continuing until March.

QFF CEO Dan Galligan said the program had helped get primary producers and business back on track, and in turn, regional economies and communities.

"The Federal and State Governments offered various forms of assistance to farmers during this summer of natural disaster – and it is understandable that sorting through the paperwork and complexity of these is a tough job for farmers when their first priority is dealing with the damage to their farms, families and communities," he said.

"The IROs have helped farmers decide what assistances are most needed for them, and to get the right applications into the right places." ■



Above: Banana industry IRO Louis Lardis with Mourilyan grower Graham Celledoni



First Start and Sustainability Loans

Here for a changing landscape



Thinking about developing your farm to achieve greater productivity and long-term sustainability? Consider QRAA's Sustainability Loan.

A Sustainability Loan can help you to:

- upgrade, expand or diversify your current operation to improve enterprise productivity
- purchase capital equipment to meet environmental and climatic requirements
- improve irrigation and establish additional water points to improve enterprise efficiency
- implement value adding or supply chain initiatives
- purchase, upgrade or replace plant, machinery or livestock as part of your overall improvement plan
- expand your enterprise in stages to meet your cashflow needs
- establish renewable energy systems (e.g. solar) for long-term sustainability

At QRAA, we understand that life on the land can be very challenging. Changing economic conditions and increasing regulation, variable climatic conditions and natural disasters all have impacts on your primary production enterprise. That's why we are working with you to provide finance to meet future challenges and improve your enterprise's productivity and sustainability.

From years of drought to floods and cyclones, we look forward to improved seasons. To make your labour and investment work better for you, we have new and improved loans to assist you. With no set up fees, no exit fees and no hidden costs, we have the loan to best suit your needs.

For more information about QRAA's Productivity Loans, please visit www.qraa.qld.gov.au or contact QRAA on **Freecall 1800 623 946**.

Thinking about the future of your farming family? Consider QRAA's First Start Loan.

A First Start Loan can help you to:

- purchase your first primary production enterprise, including from family members
- become a partner in the existing family operation as part of a plan to ultimately trade in your own right
- expand on your current non-viable primary production enterprise to one that is viable
- enter into leasing/sharefarming arrangements to achieve viability
- establish your new farm enterprise in stages to achieve viability



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 to arrange a meeting with your local client liaison officer.

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



Secure your future With a little help from QRAA...

For over 20 years QRAA has been helping primary producers in Queensland achieve their farming aspirations.

The low interest First Start and Sustainability Loans available through QRAA have strengthened Queensland's regional economies and assisted primary producers in improving their sustainable production and achieving self-reliance.

For farmers Simon and Kerry McCarthy the approval of financial assistance from QRAA was the start of a significant journey of owning their own successful small crops and beef farm.

The McCarthys secured a low interest First Start Loan through QRAA to help purchase their farm at Nobby.

They also used a QRAA Sustainability Loan to build a cold room and packing shed to allow them to increase their vegetable production.

Five years on the McCarthys have no regrets

and continue to pursue their dream with their three children.

"QRAA not only helped us get our start in the industry but have continued to assist as we developed our property and our business," Simon said.

"Accessing financial support through QRAA loans has helped us quickly establish a

"QRAA not only helped us get our start in the industry but have continued to assist as we developed our property and our business."

strong position and then expand our grazing operations."

Mr McCarthy said one of the key advantages of borrowing through QRAA was the flexibility their loans provided.

"There are absolutely no fees or penalties which is wonderful," Mr McCarthy said.

"That means you can pay extra off your loan without incurring any fees.

"I would certainly encourage anyone in a similar situation to investigate if they were eligible for a QRAA loan because they have certainly helped us get our start in primary production."

QRAA can provide you with the finance to meet future challenges and improve your enterprise's productivity and sustainability.

With a little help from QRAA your farming vision can become reality too. ■

Below: Kerry and Simon McCarthy, Gracekate Farms, Nobby, with their children, Jack, Grace and Kate. Photo courtesy of Queensland Country Life (QCL). Story appeared in the QCL Families lift out on 22 December 2011.





QRAA's Regional Presence

QRAA Client Liaison Officers (CLO's) will be busy attending various events throughout the year, meeting with clients and assisting them in applying for financial assistance available through QRAA. Take note of the following events and be sure to catch up with your local CLO.

- Agro-Trend Field Days, Bundaberg (12-14 April)
- Beef Australia, Rockhampton (7-12 May)
- North Queensland Field Days, Townsville (16-17 May)
- Farm Fest, Toowoomba (5-7 June)
- Ag-Grow Emerald (10-12 July)
- The 16th Australian Cotton Conference, Gold Coast (14-16 August)
- Toowoomba Ag Show (4-6 September)

For more event details check out the Events Calendar on our website www.qraa.qld.gov.au or call QRAA on **Freecall 1800 623 946**.

Bushfire support for producers

On 20 October 2011 Minister for Agriculture, Food and Regional Economies, Tim Mulherin announced that primary producers in the Barcardine Regional Council area affected by the recent extensive and damaging bushfires would be eligible to apply for concessional loans of up to \$250,000.

The loans offer an initial interest rate of 4% and no fees and charges for the life of the loan.

The assistance, funded under the joint Commonwealth/Queensland State Government Natural Disaster Relief and Recovery Arrangements (NDRRA) provides some relief for primary producers as they recover from the damage caused by the widespread bushfires in the region.

QRAA urges primary producers who were affected by the Queensland Bushfires August - November 2011 to visit www.qraa.qld.gov.au or contact QRAA on **Freecall 1800 623 946** to obtain advice on the eligibility criteria and the application process. ■

Loan approved... Now what? The Loan Review process

Following the approval and funding of a loan, QRAA will work with you to undertake an annual review to check the health of your loan and to confirm compliance with terms and conditions.

The process undertaken is similar to the application process whereby your financial position is considered together with your enterprise production to reconfirm loan servicing ability.

QRAA also reviews your loan security position, in particular, any movements in underlying property valuations.

When your review is due, QRAA will send a letter with a Loan Review Form for you to complete.

QRAA will require you to provide:

- a completed Loan Review Form

- financial statements and personal taxation returns for the 2010/11 financial year
- a cashflow budget for the current financial year
- a completed 'Schedule of Account Details' form from each of your lenders.

QRAA will inform you of the outcome of your loan review and advise when your next review is scheduled.

If you have any questions regarding your review or would like assistance in completing your Loan Review Form, please contact QRAA on **Freecall 1800 623 946**.

Alternatively, our regional Client Liaison Officers located in Bundaberg, Innisfail, Kingaroy, Longreach, Mackay, Rockhampton, Roma and Toowoomba are also available to assist you. ■



Live cattle: Subsidised Interest Rate

Pastoralists and service businesses in Queensland directly affected by the temporary suspension of live cattle exports to Indonesia may be eligible for a subsidised interest rate on new loans for working capital of up to \$300,000.

The assistance, as part of the Australian Government's Subsidised Interest Rate Scheme, subsidises interest on new business loans for up to two years.

For further details including eligibility criteria and guidelines please visit www.qraa.qld.gov.au or contact QRAA on **Freecall 1800 623 946**. ■

News from our regional *Client Liaison Officers*

QRAA's regional Client Liaison Officers (CLO's) have been pulling out all the stops to ensure our clients receive maximum assistance with their disaster recovery efforts. The CLO's attended 27 temporary offices throughout the state from October to early December meeting face to face with clients, assisting with the application process and providing program information.

The temporary offices not only applied to flood and cyclone assistance, with **Geoff Kerr (Longreach CLO)** providing assistance to those affected by widespread bushfires in Western Queensland areas as well as assisting graziers impacted by the temporary ban on live cattle exports.

Brendan Hamilton (Rockhampton CLO) has been servicing flood affected areas of Emerald, Theodore, Rolleston, Biloela and Rockhampton. QRAA's presence in the area has ensured that trades, professional services and retailers continue to operate in affected areas maintaining employment and services at a critical time within the community's recovery.

Whilst some areas remain in recovery mode others are witnessing primary producers refocussing on productivity

improvements for improved seasons. **Bill Fletcher (Kingaroy CLO)** has been assisting with many Sustainability and First Start Loan applications recently and notes that the reduction in some rural property values has increased the number of producers building on their holdings to improve viability.

Zoe Burke (Toowoomba CLO) advises that recovery for many dairy farmers has been slower than expected, with production levels well below average. With 99% of all Queensland dairy farms in disaster declared areas, there was a 5 million litre shortfall in production during 2011. Many dairy farmers turned to QRAA's assistance packages to support their recovery efforts.

The sugar harvest has finished for the season with mixed results in relation to yields and quality. **Peter Crowley (Mackay CLO)** reports that the Tablelands recorded good yields and the Burdekin had an excellent season with the crush extending well into December. Cane areas around Innisfail, Ingham and Tully had not recovered from the wet start to the growing season and the impact of Tropical Cyclone Yasi with some mills crushing only 50% of their normal throughput.

Mark Barrett (Bundaberg CLO) confirms a better than average sugar crush in his area. In relation to vegetable production in the Wide Bay area, the poor results directly after the summer flooding have turned around and growers have managed excellent yields and quality through winter and spring. Many clients within the Wide Bay and North Burnett have acknowledged the importance of QRAA's low interest loans in their recovery efforts.

Bananas are back and **Sam Spina (Innisfail CLO)** advises that whilst tourism has been slow to recover, Far North Queensland banana production has hit its peak. New season cane crops have had a good growing season and the tropical fruit orchards that survived Tropical Cyclone Yasi have been producing excellent quality fruit.

Grain crops throughout the Downs and Maranoa have provided excellent yields and harvest was completed in fine weather reports **Mieke Elder (Roma CLO)**. The significant flooding and rainfall early in the year leached nutrients resulting in very low protein levels within winter crops. Cattle and sheep prices continue to remain buoyant with strong demand from restockers and processors. ■

Your regional Client Liaison Officers



Mark Barrett
Bundaberg

Sam Spina
Innisfail

Geoff Kerr
Longreach

Mieke Elder
Roma

Bill Fletcher
Kingaroy

Peter Crowley
Mackay

Brendan Hamilton
Rockhampton

Zoe Burke
Toowoomba

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Messages from our local heroes!

QRAA receives many letters of appreciation from flood and cyclone-affected Queenslanders who have received financial assistance from us to boost their recovery efforts.

The stories we hear are an inspirational representation of the strength, courage and determination that helped us rebuild our communities after such devastating disaster events. Here are just some stories of our local heroes...



Advice and understanding

"...the funds made available to us have enabled Hinchinbrook Rent-a-Yacht to continue to operate and continue to employ 5 people..."

"During the application process I had many queries and greatly appreciated the advice and understanding I received. Thank you very much."

Dallas Cowan, Hinchinbrook Rent-a-Yacht, Cardwell, QLD

Patient & helpful

"I am writing to thank you for your financial assistance recently after our town was completely flooded earlier in the year. After a year of emotional, mental and financial stresses that followed, your QRAA assistance was most welcome and enabled our business to continue to operate and fund the repairs from the flood damage to the store."

"I congratulate you too on the ease at which we dealt with your department. Your officers were patient and helpful during the stressful time."

Sharyn Holmes, Theodore, QLD

Kick Start

"I just wanted to say a massive thank you to QRAA for every single bit of your help. The \$5000 helped kick start our recovery and now 7 months on we are back on track and our spirits are much higher."

Kevin Porter, Sumner, QLD

On the road to recovery

"The members, associates, committee and staff of the Brisbane Golf Club would like to express their appreciation for the special disaster flood assistance grant received from your department for the 2011 flood recovery."

"The course was 90% covered by flood waters, but is now well on the road to recovery which would not have been possible had it not been for the availability of these funds."

David Prince, President, Brisbane Golf Club, Yeerongpilly, QLD

Special Assistance

"We wish to thank you for providing this special assistance. Without the funds provided we would not have been able to carry out vital cleanup activities necessary for the continued running of our business."

Kathleen Hoolihan, Einasleigh, QLD



Generosity

"Your generosity has helped us achieve so much, and we have now returned to a fully functional club once more."

"...what we have been able to do thus far has ensured we are again offering a valuable sporting opportunity for our community."

Melanie Stay, Wolston Park Golf Club, Wacol, QLD



Simple application forms

"I just wish to thank you and your Board for granting us funds from the special disaster flood assistance program."

"Thank you also for keeping the application forms simple. I hate paperwork!"

"Thanks to the grant being available, the affected blocks are now back in production with a crop of peanuts expected to be harvested from the same affected blocks in March/April."

Stephen Hoffmann, Childers, QLD

Prime Focus via email...

Do you currently receive the newsletter in hard copy but would prefer to receive it via email?

Contact QRAA on **Freecall 1800 623 946** or email contact_us@qraa.qld.gov.au to have your details added to the *Prime Focus* email distribution list. ■

Share your story

Do you have a good tale to tell? We'd love to hear it.

If you would like to share your story on how assistance through QRAA has helped with your recovery efforts, please email us at contact_us@qraa.qld.gov.au. ■



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