



Supporting Queensland Industry

Low interest loans drive productivity

Unlock the potential of your primary production enterprise with the help of a First Start or Sustainability Loan of up to \$650,000 through QRAA.

The First Start and Sustainability Loans offer concessional interest rates, no set up or exit fees and up to 20 year repayment terms.

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

QRAA Chief Executive Officer, Colin Holden encourages prospective and active producers to discuss their individual needs with their local QRAA Client Liaison Officers based in Bundaberg, Innisfail, Kingaroy, Longreach, Mackay, Rockhampton, Roma and Toowoomba.

"QRAA's current fixed rates will ensure our customers continue to receive the financial support they need to improve their sustainable production, protect the environment and achieve self-reliance," Mr Holden said.

"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.

"Joint lending options with commercial banks"

"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 QRAA's First Start and Sustainability Loans please visit www.qraa.qld.gov.au or contact QRAA on **Freecall 1800 623 946**.

Low interest rates

- 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.

Disaster assistance inside

Grants up to \$25,000

Low interest loans up to \$250,000

Loan / grant packages up to \$650,000

See page 3 for details

Inside

Disaster recovery assistance.....	2
First Start and Sustainability Loans.....	4
Regional Focus.....	6
Client testimonials	8





Disaster recovery assistance help us, help you...



CEO's Corner



Welcome to the April 2012 edition of *Prime Focus*.

As new disaster events are activated throughout the state, QRAA continues to provide much needed financial assistance to ensure a speedy recovery for those who have been affected.

Since November 2010, QRAA has approved more than \$304 million to primary producers, businesses and non-profit organisations under the joint Commonwealth/State *Natural Disaster Relief and Recovery Arrangements*.

Disaster Relief and Recovery Arrangements.

I encourage all disaster affected primary producers, businesses and non-profit organisations across Queensland to avoid self-assessment and contact QRAA to discuss assistance available, eligibility criteria and the application process.

Until next time...

Colin Holden
Chief Executive Officer

QRAA approves over \$304 million

Assistance approved (\$m)*



■ Exceptional Disaster Assistance (loan/grant package up to \$650,000) ■ Special Disaster Assistance (grants up to \$25,000)
■ Natural Disaster Assistance (loans up to \$250,000)

*As at 29 March 2012

Top 5 tips for disaster grant applicants

1. Complete your application in full

Submitting an incomplete application may delay the assessment and payment of your assistance.

To assist you in providing a complete application QRAA provides comprehensive instructions and information checklists in application forms. Please use these tools to ensure you receive your assistance payment as soon as possible.

2. Evidence of expenditure

To ensure quick processing of your grant application you will need to provide sufficient evidence of your disaster related expenditure. Where possible please provide an *official receipt* including the name, address and ABN (if applicable) of the supplier or contractor and full details of goods or services provided.

If you cannot provide an *official receipt* you must provide a relevant cheque butt or internet/bank transfer and a bank statement showing the cheque or transfer payment.

3. Evidence of direct damage

To demonstrate your eligibility for disaster assistance you will need to provide evidence of direct damage from the disaster event.

A detailed description of the damage as well as photos will help support your application.

4. Proper authorisation

If you are involved in a partnership, company, trust, club or association please provide details of all parties involved and ensure authorised representatives sign the application form.

5. Ask us for help

If you have questions or need assistance, please call your local Client Liaison Officer or our **Freecall 1800 623 946** number - we are here to help.

.....

QRAA's regional presence

Take note of the following events and be sure to catch up with your local Client Liaison Officer...

Month	Date	Event	Location
April	19	Innisfail Field Day	Innisfail
May	7-12	Beef Australia	Rockhampton
May	16-17	North Queensland Field Days	Townsville
May	24-25	BSES Field Days	Mackay
June	5-7	Farm Fest	Toowoomba
July	10-12	Ag-grow	Emerald
August	14-16	The 16th Australian Cotton Conference	Gold Coast

Disaster recovery assistance what is available...



Primary producers, business owners and non-profit organisations who suffered direct damage from recent natural disaster events can apply for disaster recovery assistance under the Commonwealth and Queensland State Government funded Natural Disaster Relief and Recovery Arrangements administered by QRAA.

Natural Disaster Relief and Recovery Arrangements	Heavy Rainfall & Flooding, Northern & Far Northern Queensland 16 March 2012	North Coast Storm and Flooding and East Coast Hybrid Low, 24 February - 7 March 2012	Western Queensland Tropical Low 2012	Tropical Cyclone Yasi	Queensland Floods (Nov 2010 - Jan 2011)
	Closing TBA	Closing 31 August 2012	Closing 30 July 2012	Closing 30 June 2012	Closing 30 June 2012
Natural Disaster Assistance					
Low interest loans up to \$250,000 for primary producers, small businesses and up to \$105,000 for non-profit organisations to assist with re-establishing normal enterprise operations.	✓ <small>small businesses and non-profit organisations only</small>	✓	✓	✓	✓
Special Disaster Assistance					
Grants up to \$25,000 for primary producers, small businesses and non-profit organisations to pay for clean up and restoration costs arising out of direct damage.	✗	✗	✓	✓	✓
Exceptional Disaster Assistance					
Loan/grant package up to \$650,000 for primary producers, businesses and non-profit organisations, to assist with recovery from direct extreme damage.	✗	✗	✗	✓	✓

How to apply

Application forms can be downloaded from www.qraa.qld.gov.au or by contacting us on **Freecall 1800 623 946**. For full details including eligibility criteria, terms and conditions visit www.qraa.qld.gov.au.

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 access 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 the continuation of your operation in doubt.

For further information please consult the *Special Disaster Assistance Scheme* guidelines at www.qraa.qld.gov.au or **Freecall 1800 623 946**.

Common recovery activities

- Immediate clean up of business premises and property
- Engagement of contractors to assist with early clean up
- Repairing buildings, irrigation infrastructure and farm roads
- Repairing essential plant and equipment
- Repairing farm infrastructure including fencing and dams
- Repairing and replacing stock, office furniture and equipment
- Replacing lost livestock (loans only)
- Maintaining livestock health
- Replanting damaged crops

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





First Start and Sustainability Loans

Here for a changing landscape...

Do you have a dream to **enter into primary production or become a partner** in an existing family operation?

Consider QRAA's **First Start Loans** of up to **\$650,000**



Are you a **primary producer looking to upgrade, expand or diversify** your primary production enterprise?

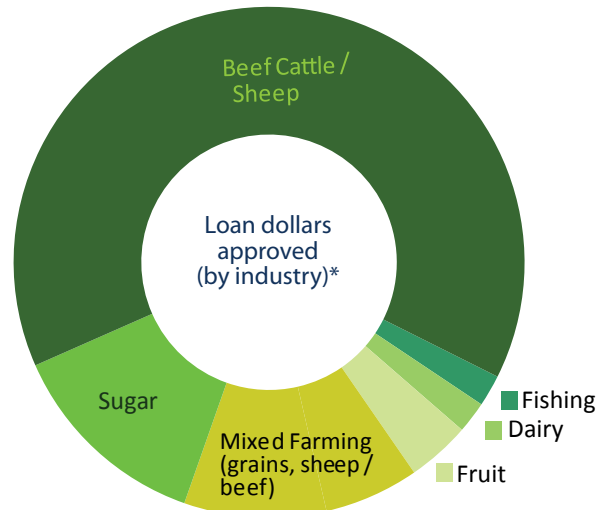
Consider QRAA's **Sustainability Loans** of up to **\$650,000**



For almost 20 years QRAA has been helping primary producers in Queensland achieve their farming aspirations. The concessional First Start and Sustainability Loans provide finance of up to \$650,000 to assist producers meet future challenges and improve their enterprise productivity and sustainability.

Make a change for the better and consider QRAA's financial assistance. Contact QRAA on **Freecall 1800 623 946** or visit www.qraa.qld.gov.au.

\$39 million in First Start and Sustainability Loans approved (July 2011 - March 2012)



* Period July 2011 – March 2012

No set up or exit fees and no hidden costs

QRAA's concessional loans have been designed to make your labour and investment work better for you.

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

Popular uses for QRAA loans...

Can your primary production enterprise benefit from these activities?

- Purchasing of additional property
- Expansion of farming operations
- Capital works
- Improvements to fencing and waters
- Purchase and upgrade of plant and machinery
- Livestock purchases
- Purchasing part of family property
- Installation of a solar power system
- Farm upgrade / build up

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



Propogating sweet success with First Start finance



Farmer Eric Coleman knows firsthand how sweet a **QRAA loan** can be...

Eric Coleman had a vision to incorporate his knowledge of farming technology with his passion for producing high-end products to create a viable primary production enterprise.

QRAA supported his vision and provided the finance to make it happen.

With a QRAA First Start Loan, Eric and wife Kristie were able to scale up their sweet potato seed farm into a commercially viable business that now services the majority of large scale sweet potato growers in Australia.

“QRAA had both the finance and the agriculture knowledge to believe in our business,” Mr Coleman said.

For 14 years Eric worked in advisory and research roles for the Department of Employment, Economic Development and Innovation (DEEDI) where he managed Australia’s only virus-free germplasm collection of sweet potato and the distribution of low disease material.

With his extensive knowledge in the production of disease free plant material, Eric grew several pilot areas of pathogen tested sweet potato seeds and supplied this product to a small client base.

Eric’s growing client base and obvious product success highlighted the need for him to expand his production capabilities.

Knowing there was a gap in the market for low disease sweet potato seeds and a high demand from commercial growers, Eric saw an opportunity to branch out and service local growers to enhance their productivity and viability.

Eric researched several finance opportunities but couldn’t go past QRAA’s loan benefits and service excellence.

“QRAA’s understanding of agriculture and their mission to assist people in agriculture makes them stand out from the rest,” Mr Coleman said.

“Our First Start Loan was approved within weeks and we were able to immediately secure an additional 15 hectares of land to enhance our facility.”

In July 2010, Eric established Aus Sweetpotato Seed, the only commercial provider of pathogen tested sweetpotato planting material in Australia. Aus Sweetpotato Seed supplies specialist sweet potato growers with first generation seeds that allow for higher production.

Eric says the business could not have been built up without QRAA.

“We knew the opportunity was there but we were stuck for capital and that’s where QRAA came in,” Mr Coleman said.

“QRAA Client Liaison Officer Brendan Hamilton visited us on farm and knew then and there that our business was viable.”

Eric was particularly impressed with the simplicity of the application process.

“The paperwork was simple and the process painless,” Mr Coleman said.

With a family history of successful farming, Eric is very familiar with the workload and dedication required to succeed in this field.

He and wife Kristie work nearly 100 hours a week, but Eric says he wouldn’t change a thing.

“With my daughters helping out on the farm we get to spend a lot of time together,” Mr Coleman said.

Aus Sweetpotato Seed is leading the way as an innovator in the field of horticulture and the success of the business is as sweet as the products it produces. ■

Aus Sweetpotato Seed

Aus Sweetpotato Seed’s world leading seed production facility is strategically located in Gracemere, Rockhampton, far from other commercially grown sweet potatoes, ensuring minimal contamination risk from commercial production sites.

Here the pathogen tested sweetpotato seed is produced by multiplying a sweet potato variety in tissue culture. This tissue culture is planted in a virus screened facility for further bulking and then on to planting in the field.

The process which takes from 10-16 months produces first generation sweet potato seeds that contain low levels of virus. This unique product allows commercial buyers to meet higher product standards in the market and more importantly gain a competitive edge over other growers.

Aus Sweetpotato Seed not only produces Australia’s only pathogen tested sweet potato seeds but gives commercial buyers access to expert knowledge on seed and seed bed technology that will assist them in achieving the quality and yield required to survive in the marketplace. ■



Share your success story with QRAA today. Contact us on **Freecall 1800 623 946** and tell us how you achieved your farming dream with the help of a QRAA loan.

QRAA knows Sugar... from finance to the field



Armchair chat with QRAA's Peter Crowley

Peter Crowley, QRAA's Mackay-based Client Liaison Officer is excited.

He is busier than he has ever been, and he's seeing a growth in the take-up of QRAA products in this region that is, in his own words, 'mind blowing'.

Mr Crowley recently visited Canegrowers Mackay in Wood Street for an 'armchair chat' about the sugar industry, and revealed that there is indeed a lot to be excited about.

And he should know.

Mr Crowley is at the face of one of the 'growth' areas of the sugar industry.

He is the 'go to' person for cane growers enquiring about products and services, first-timers who want to become cane growers (or move into other primary industries) as well as liaising with banks, accountants and other industry groups.

"Our role of course is to promote what QRAA has to offer, but also to help clients work through the criteria necessary for whatever scheme it is they may be wanting to access," Mr Crowley said.

"We offer the Sustainability Loans – aimed at established growers wanting to improve productivity and achieve sustainability through projects such as establishing tail water pits, centre pivots or other efficient irrigation systems and/or expansion."

QRAA also offers First Start Loans – for anyone wanting to get into primary production.

The rate at which these First Start Loans are being taken has Mr Crowley viewing the future of the sugar industry with a great deal of optimism.

"Most of my requests for information are about the First Start Loans – not a day goes by that

someone doesn't ask me about them," Mr Crowley said.

"The majority of these enquiries come from the children of primary producers who now want the lifestyle that they grew up with."

He said the 'mums and dads' are in a position to sell their farms to their children.

Projected good crops, good weather and good world sugar prices, mean their children will have good prospects for the next few years and be able to service their debts.

"They can also sell their farms to their children at a reasonable price that will also cover their retirement."

"In today's climate many farmers' offspring are out earning excellent incomes off-farm, so they are also far better placed to be able to service that debt."

Mr Crowley said a downturn in the sugar industry six to seven years ago led a lot of youngsters off-farm.

"But now all I'm hearing is how much they want to get back to farming – no matter how much money they can earn, they still want to be a farmer."

QRAA's concessional interest rates are still a major drawcard for clients.

The loans have no set-up or exit fees and the option of 20 year repayment terms.

"That's a pretty attractive opportunity," Mr Crowley said.

The past couple of years saw a bit of a hiccup in the growth rate of the Sustainability Loans access, but that had a lot to do with the exceptional 'summer of natural disasters'.

"Following the wet, the spend on capital works to enhance productivity was minimal and any surplus funds were all about getting the battered farm back to normal and expected yields."

Now the interest and capability in capital expenditure had increased significantly with an upward spike in enquiries since the end of the 2011 harvest.

"Now that they (growers) have got their crop off last year, farmers have a vastly improved outlook and they are looking forward again."

With expansion, some farmers he said were utilising the opportunity not only to improve sustainability and viability, but also for better positioning when getting down to the nuts and bolts of family succession.

"Without a doubt, the future is bright – we've got kids who want to be on farms, the price outlook is great, we're season dependent – but that's always been the case."

"The Mackay Sugar Cane Development Program which includes the Plant Loan Scheme initiated by Canegrowers Mackay, and the relationship between sugar and mining is strengthening in respect to these children with big incomes."

"Armed with good income the next generation is able to buy and expand agriculture in the region and still have the funds to increase infrastructure and continue to contribute in a major way to their community's economies." ■

By SONIA BALL,
Canegrowers Mackay



News from our regional Client Liaison Officers



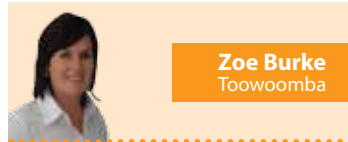
Geoff Kerr
Longreach

Busy with floods

Recent flooding has kept me very busy in Western Queensland and the Maranoa. I encourage flood affected small businesses, primary producers and non-profit organisations to contact me to discuss what assistance may be available for recovery efforts.

Western Queensland continues to enjoy a very good season and pastoralists continue to receive excellent prices for cattle, sheep and wool. Wool prices in the fine and medium categories are trading at levels not seen since the 1980's with returns in excess of \$1500/bale common place presently. Demand for sheep and cattle by restockers is extremely strong throughout the district.

P: 07 4658 2879 M: 0417 775 345
geoff.kerr@qraa.qld.gov.au



Zoe Burke
Toowoomba

Cotton and cattle

The 2012 cotton harvest is underway. In my travels around the Downs I have seen dryland cotton sown as far east as Cambooya with croppers taking advantage of exceptional moisture profiles and excellent follow-up rain during 2011.

Cattle producers continue to receive excellent prices across the board as restockers, feedlots and processors are all active in the market. Prime cattle sales received a boost in February/March with increased demand from NSW processors as their supplies were impacted by the flooding in central and southern parts of the state. Southern state demand has also pushed cow and calf prices higher.

P: 07 4634 8987 M: 0427 690 448
zoe.burke@qraa.qld.gov.au



Peter Crowley
Mackay

First Start enquiries

First Start Loan enquiries have kept me well occupied this year with children of existing canefarmers entering the industry on the back of excellent sugar prices and improved off-farm income of applicants. A significant advantage of the First Start Loan is the ability to enter a joint lending proposal with QRAA and your commercial lender, thereby reducing the overall rate of interest being paid on your purchase whilst establishing your operation.

I have seen a significant increase in the number of commercial lenders keen to assist their clients by incorporating a QRAA concessional interest rate loan with no fees and charges into their borrowing program.

P: 07 4967 0728 M: 0427 770 147
peter.crowley@qraa.qld.gov.au



Mark Barrett
Bundaberg

Sugarcane to accounting

Sugarcane has again enjoyed an excellent growing season around Bundaberg. Many canegrowers I have spoken with are looking at QRAA Sustainability Loans to assist in expanding their production area and improving their irrigation capability.

I have also been meeting with a number of accounting firms over the past months ensuring that their clients are aware of the QRAA products and programs their clients can benefit from. These presentations have been well received. I encourage accountants and other business advisers to contact your local CLO to ensure you remain up to date with what QRAA can offer.

P: 07 4154 2874 M: 0417 775 547
mark.barrett@qraa.qld.gov.au



Brendan Hamilton
Rockhampton

Come and see us

With this *Prime Focus* being released as we await the commencement of Australia's largest cattle spectacular, BEEF 2012, I would like to invite all of our clients attending the event to come and visit the QRAA booth. I will be on hand to answer any of your questions regarding the loans and grants we currently administer.

Commodity news from central Queensland has been very positive with citrus growers reporting an excellent harvest coinciding with good prices.

Cotton growers too report excellent prospects for an above average harvest, although forward prices have eased as the world apparel market adjusts to reduced consumer demand and shifting fashion trends.

P: 07 4936 1872 M: 0417 775 245
brendan.hamilton@qraa.qld.gov.au



Bill Fletcher
Kingaroy

Sustaining and maintaining

Recently I have assisted many existing primary producers apply for a QRAA Sustainability Loan to increase the scale of their operations as they take advantage of a reduction in the price of properties in the Burnett and enjoy improved seasons. The advantage of Sustainability Loans is that a producer can borrow not only to purchase additional land but also for infrastructure improvements on the new or existing holdings and they can also fund livestock purchases in order to improve the productivity of the expanded holding.

Summer crops and peanuts are looking excellent in the South Burnett and many producers are also gearing up for a significant Winter cropping program.

P: 07 4160 0716 M: 0417 778 317
bill.fletcher@qraa.qld.gov.au



Sam Spina
Innisfail

Sweet weather ahead

The outlook for sugarcane in the far North is excellent, with warm dry weather over Spring and Summer ensuring excellent establishment of the crop. More recent monsoonal rainfall has not had the same negative effects as occurred in 2010/11 due to the maturation of the cane. The world outlook for sugar appears positive with the new pool pricing allowing growers to nominate up to 65% of their crop for forward pricing or to be priced within the discretionary pool whilst the remainder goes into the harvest pool.

Small businesses, primary producers and non-profit organisations impacted by TC Yasi have until 30 June 2012 to apply for Special Disaster grants and Exceptional Disaster Assistance.

P: 07 4064 2824 M: 0429 497 757
sam.spina@qraa.qld.gov.au



Mieke Elder
Roma

Disaster recovery

With the flood events having impacted much of the Roma area, I encourage flood affected small businesses, primary producers and non-profit organisations to contact me to discuss the assistance available to them. The closing date for grant applications for the Western Queensland Tropical Low 2012 is 30 July 2012.

The November 2010 – January 2011 flood assistance is still available until 30 June 2012. Affected businesses in the Maranoa and Balonne regions should ensure that they submit the relevant claim on the correct form.

I'd like to thank the Rural Financial Counselling Services for the help they provided during the recent flooding events.

P: 07 4622 8527 M: 0427 029 141
mieke.elder@qraa.qld.gov.au

Messages from our local heroes

Here are some of the messages we receive about the great things Queenslanders are doing with QRAA assistance, from amazing disaster recoveries to the adventures of starting and enhancing their primary production enterprises...



Operating again!

"I am so grateful for the financial help provided by QRAA, which allowed me to get the business operating again.

"QRAA staff were very easy to work with, and I found it very refreshing to have them look for possible solutions, rather than place obstacles in my path. "

John McKeown, Bundamba



Let the games begin!

"On behalf of the Ingham Football Club I would like to thank you once again for the support and assistance offered to our club in what has been an extremely difficult year.

"I cannot speak highly enough of the part the QRAA funding has played in aiding the Club to continue its involvement within the regional sporting community."

Tom Masters, Ingham Football Club, Ingham

Another crop in the ground

"The assistance we received from QRAA following the 2010-11 floods allowed us to carry on with farm infrastructure repairs and get another crop in the ground..."

"...their help was very much appreciated at the time and their understanding of our industry and area helped a lot during the application process."

Stephen Perry, Brookstead

Our partner

"We are extremely grateful for the support and assistance provided to us by QRAA at what was a very difficult time for our organisation.

"As well as the financial assistance QRAA was able to provide, they really became "our partner" supporting us and wanting to get our childcare and early learning services operational in the local communities.

"The role played by QRAA went above and beyond our hopes and expectations."

Nina Hefford, Lead Childcare

First Start Loan recipients



Staying on the land

"For nearly four years now, QRAA has been assisting us to enhance our productivity on our cattle grazing property Olive Vale, near Alpha.

"We strongly believe that QRAA are there to assist people on the land in so many different ways.

"It is wonderful to see that a government organisation actually cares about people out in the bush and wants to see them not only stay on the land but also become as productive and effective as they can be in doing so."

Sarah and Phillip Bridgeman, Alpha

Our future in the Sugar industry

"QRAA was the facility that made our future in the sugar industry possible, we were given an opportunity in an industry that has a bright future.

"We hope to continue dealing with QRAA with plans to purchase another cane farm in the near future.

We have been very happy with QRAA and we cannot fault the service."

Sam Orr and Bessie Simpson, Proserpine

Share your stories of success

Freecall 1800 623 946 or
email contact_us@qraa.qld.gov.au

Prime focus via email?

Freecall 1800 623 946 or
email contact_us@qraa.qld.gov.au to be added to the Prime Focus distribution list.



Disclaimer: the information provided by QRAA is general information only and has been prepared without taking into account your individual objectives, financial situation and needs. Before applying for financial assistance or making any decision, you should obtain and read a copy of the relevant program guidelines and seek advice from your legal, business and financial advisers to determine your eligibility for, and the terms of the relevant financial assistance. You should note that past grants of financial assistance are not a reliable indicator of eligibility for future grants of financial assistance. The information provided by QRAA has been taken from sources believed to be reliable however QRAA does not represent that the information is accurate or complete and it should not be relied upon as such. QRAA does not assume any common law duty of care towards you in providing the information and QRAA will not be liable for any loss or damage however caused (including by the negligence of QRAA), suffered or incurred by you in connection with information provided by QRAA.