

Prime Focus

Official Newsletter of QRAA
Edition 37: March 2016

Drought recovery: plan for better times ahead...

It is an unfortunate reality that large areas of Queensland continue to be affected by drought.

Regional and rural communities throughout Queensland have grown accustomed to overcoming challenging conditions. It is a resilience that has seen our agricultural sector not just survive, but thrive for generations.

As a long term financial partner of Queensland agriculture, QRAA proudly stands beside producers in good and bad times.

Under the Australian Government’s Drought and Drought Recovery Concessional Loans Schemes, QRAA is providing loans of up to \$2 million to help producers manage drought and recovery.

With interest rates starting at 2.71 per cent, these loans can help farm businesses free up money to support their resilience efforts and support ongoing recovery.

Drought Concessional Loans up to \$1 million can assist farm businesses survive through drought, recover when the drought breaks and prepare for future droughts.

Drought Recovery Concessional Loans offer a unique pre-approval process. This allows producers to apply for loans of up to \$1 million whilst still in drought. Approved applicants can then access funds to undertake planting and/or restocking when seasonal conditions have improved.

Recent rainfall in some parts of Queensland has lifted confidence in the agricultural sector, prompting a spike in applications from producers seeking to secure their share of the government backed drought loans.



These loans are funded by the Australian Government and delivered by QRAA.

Over \$98.9 million has been approved since the schemes opened. With 16 loans worth \$8.3 million under assessment, even more farm businesses are set to benefit from the low interest rate loans.

The Drought and Drought Recovery Concessional Loans Schemes are only available until 30 June 2016, so producers should avoid self-assessing and contact QRAA without delay.

QRAA’s Client Liaison Officers can provide specific advice to producers about eligibility for these schemes and which approach may be best for each individual farm business - contact your local Client Liaison Officer today on **Freecall 1800 623 946**.

No state drought declaration? Drought loans may still be an option...

Applications for drought loans are not determined by state declarations. Contact QRAA on **Freecall 1800 623 946** to discuss eligibility, terms and conditions and how to access your Rainfall Deficiency Report.

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From the CEO's desk

One of the things I enjoy most about my role at QRAA is travelling to Queensland regions and meeting with QRAA clients.

In February I visited Roma and Charleville with Craig Turner, Customer Relations Manager, and Tony Koch, Client Liaison Officer for the region.

It was an excellent trip to both districts which included on-farm visits, informal meetings with local contacts, banks and accountants and some very welcome wet weather.

The highlight of the trip for me was visiting QRAA clients on their properties and seeing how the support they've received from QRAA has made a difference to them, their families and their local community.

In particular we met with two young First Start clients who used their loan to buy country and Dorper sheep which without the assistance from QRAA they said they wouldn't have been able to

achieve. It was fantastic to see two second generation clients excited about what the future had in store for them.

I would strongly encourage any young person who is interested in primary production to consider how a First Start Loan could assist in turning their dreams into reality.

"It was fantastic to see two second generation clients excited about what the future had in store for them."

This month I also attended the ABARES Outlook 2016 Conference in Canberra. The conference covered a range of themes, and one of the take home messages for me was how investing in infrastructure, embracing innovative technology and unlocking people



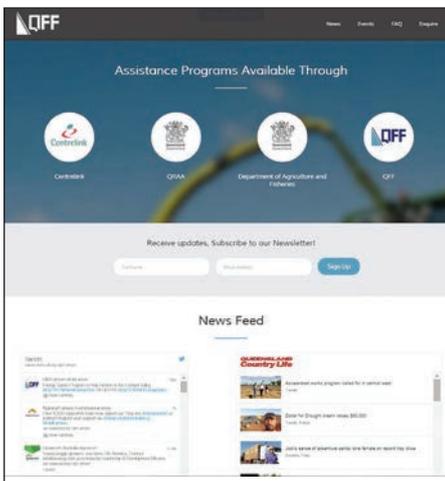
QRAA CEO, Cameron MacMillan

power through succession planning can help grow a modern and sustainable agricultural sector.

At QRAA we play our part - by providing those who want to enter primary production or invest in proactive solutions to improve their farm business' productivity, with a trusted long term financial partner.

Cameron MacMillan

QFF launch natural disaster and drought support website



A screen shot of the new natural disaster and drought support website

In Queensland we have had a long association with cyclones, floods and of course drought, with many farmers having to endure one event after another.

The Queensland Farmers' Federation (QFF) has launched a new website (farmerdisastersupport.org.au), which is designed to assist Queensland farmers and primary producers with simplified and localised support during natural disasters and drought.

The website is built by industry for industry. It will benefit our member organisations and the entire Queensland agriculture sector, by presenting the full cross-section of post code specific financial and social wellbeing support available to farmers and primary producers.

The website allows farmers and primary producers to input their post code, select their industry and then see results of services and programs specific to their local area which prioritises on-farm and industry specific advice and support.

It can often be confusing and overwhelming when trying to access assistance during drought and natural disasters. Much of the assistance on offer comes from a variety of organisations and different levels of government and these can often be difficult to navigate.

The website is able to collate all these services and support networks into an easily negotiable, up to date set of localised results.

All search results and information will be kept up to date and managed

by the QFF team. The interactive map will also offer users an interface to see which areas around the state have been natural disaster declared.

The website's news and events blog will have the latest news, up to date declarations, articles and information on natural disasters and drought in Queensland, including the assistance available from QRAA.

QFF has worked closely with the Queensland Government and its industry member organisations to ensure we have delivered a service that will help everyday farmers access the support that is available to them.

Farmerdisastersupport.org.au was constructed through funding from Queensland Government's Department of Communities.

QFF is the united voice of intensive agriculture in Queensland. It is a federation that represents the interests of 17 of Queensland's peak rural industry organisations, which in turn collectively represent more than 13,000 primary producers across Queensland.

Article provided by Mark Neville, QFF

Taking the next step in a life lived on the land

Tim and Jenna Keogh are rural to the bone. Both have spent their entire lives living and working on farming properties.

“I was brought up in Western Australia on sheep and cattle properties. I’ve worked in the industry my whole career,” Tim said.

Jenna also grew up on sheep and cattle stations in New South Wales, before moving to Queensland as a child when her parents bought the mango and avocado farm that she and Tim eventually managed and now own.

“We both love living the rural lifestyle,” she said.

“There’s no shortage of good community spirit and great people, enjoying the simple way of life. The freedom a rural lifestyle provides is difficult to describe to city-dwellers - but anyone who loves living in the bush can understand.”

The couple’s farm is just over 30 hectares, located about 10 kilometres from Gracemere. On the property’s gently undulating slopes the couple grow Kensington Pride mangoes, R2E2 mangoes and avocados.

Tim and Jenna were recently approved for a QRAA First Start Loan, something they say has helped them enter primary production.

“Jenna’s mum was the one who let us know about the First Start Loan,” Tim said.

First Start Loans are an initiative of the Queensland Government’s Primary Industry Productivity Enhancement Scheme administered by QRAA.



Tim and Jenna Keogh with son Charlie and their dogs

“...the Client Liaison Officer we met with in Rockhampton was extremely helpful.”

“But to be honest, it was the low interest rate that really got our attention! Terry Snow, the Client Liaison Officer who met with us in Rockhampton was extremely helpful. He walked us through the process and made sure we had everything lined up properly.”

The Keoghs are looking to use the First Start Loan to help them get the most out of their property.

“There are lots of things we’d like to achieve over the coming years,” Jenna said.

“One thing you learn about life on the land is that nothing changes overnight. It can be slow progress and you need to be committed to the long term.

“We’d certainly like to work towards better yields from our trees by using better nutrition practices, and improve the quality of our fruit with better pest and disease control.

“Who knows? Someday we may even look to expand into more trees as well. But for now we are just focused on making our farm the best it can be.”

First Start Loans provide finance of up to \$650,000 to cover capital costs to assist producers enter primary production.

For more information about eligibility and how First Start Loans can help your farm business, look online at www.qraa.qld.gov.au or **Freecall 1800 623 946**.

QRAA joins #GrowQld conversation

As a firm supporter of growing Queensland’s agricultural industry, QRAA is proud to announce its sponsorship of Queensland Country Life’s (QCL) Grow Queensland initiative.

Over the next six months QCL is taking a closer look at the towns, families, industries and businesses that drive the Queensland economy and sustain communities.

This initiative is set to give these regions a greater voice to tell their stories, as well as explore some of the issues and impediments to growth in these areas.

Information about QRAA will be on Grow Queensland’s microsite (www.queenslandcountrylife.com.au/news/grow-qlld/). QRAA will also have an active presence at the Grow Queensland Forums being held around the state (dates in the *Upcoming events* section).

Upcoming events

April

- 14 Innisfail Field Day
- 14 Grow Queensland Forum, Beaudesert
- 26-27 Soil Health Day, Marian

May

- 12 Grow Queensland Forum, Cloncurry
- 19-20 North Queensland Field Days, Townsville

June

- 7-9 FarmFest, Toowoomba
- 9 Grow Queensland Forum, Charters Towers

QRAA ... your long-term financial partner

QRAA provides low interest loans to help Queensland’s primary producers make a start in agriculture, improve sustainability and invest in drought preparedness and recovery.



QRAA in the regions



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Drought loans provide hope for the future

Much of my catchment continues to be impacted significantly by dry conditions. Graziers should contact me to discuss how a Drought Concessional Loan can boost their working capital both now and in years to come.

Some producers are planning ahead for after the rain. Any restocking plan should include a Drought Recovery Concessional Loan, which currently have an interest rate of 2.71 per cent over a maximum 10 year loan, with interest only repayments for the first five years.

These loans offer pre-approval so the money is there when producers need it. The drought doesn't need to have broken to apply. Contact me to find out more.

Efficient irrigation systems can become a reality

There has been increased interest from cane growers and horticulturalists regarding energy efficient equipment to reduce costs and improve their operation's profitability.

QRAA's Sustainability Loans are ideally placed to assist with investments in more efficient irrigation plant, controlled traffic machinery and alternative energy sources to power plant and equipment including pumps, cool rooms and packing houses.

Sustainability Loans are designed to provide flexible loan terms to enhance an enterprise's ability to benefit and build on the productivity gained from the investment.



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Dry conditions prompt drought loan enquiries

In spite of drier conditions, northern cane growing areas experienced a bumper crush. Herbert River growers are experiencing extremely dry conditions and the enquiry for Drought Concessional Loans continues to increase.

The banana industry continues to work collectively to manage current biosecurity threats. Growers are encouraged to consider Sustainability Loans to assist in implementing additional biosecurity controls and infrastructure.

These loans are ideally placed to assist with fencing, reconfiguring packing sheds and buying additional machinery required for multiple growing sites.

Securing the future through succession planning

Succession is a part of farming life often put into the 'too-hard' basket. It has been pleasing to recently receive positive feedback from clients in my region about how First Start Loans have made the process of succession that much easier.

Providing financial solutions to move the next generation into farming is part of my role, and it is helping families have early discussions about succession - easing some of their concerns about their farm business' long term goals.

First Start Loans allow those with a passion for the land to enter agriculture on a staged basis supporting a transition from generation to generation.



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Burnett producers taking the next step

What a difference some rain makes!

Most enterprises within the Burnett have experienced a sound spring / summer period with crops promising good yields and excellent prices. The cattle market is also holding up quite well.

I have noticed a significant increase in activity in the coastal areas that I manage. First Start Loans have been utilised by a number of horticulturalists who initially established themselves with smaller non-commercial operations and are now ready to take the step into full-time primary production. Having honed their skills and developed their markets, partnering with QRAA will help them make this transition.

Natural disaster assistance still available

It has been one year since Severe Tropical Cyclone Marcia crossed the coast, and I continue to work with impacted producers and businesses to get back on track.

It was heartening to recently meet with producers who received financial assistance through QRAA and to see the speed of the recovery of their enterprises. A number of farmers in the Banana Regional Council area were able to get contours repaired and winter crops sown ensuring timely cashflow.

Concessional loans are still available for primary producers, small businesses and non-profit organisations impacted by Severe Tropical Cyclone Marcia. Contact me to find out more.



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Improved conditions signals drought recovery

Conditions in a wide area of the Downs have improved in recent months with a number of farmers reporting excellent yields for harvested crops. Many areas are no longer shown to be suffering 1 in 20 or 1 in 10 rainfall deficiencies.

I am receiving an increased number of enquiries about Drought Recovery Concessional Loans related to restocking. This is great news.

QRAA received \$15 million from the Australian Government to distribute before the end of June. Producers are able to access loans of \$1 million and I would encourage producers to apply and access pre-approval before the funding is fully allocated.

Investigate predator fencing in the Maranoa

The newly announced state and Australian government funding for predator fencing will give additional impetus to production enhancing projects throughout western regions. A QRAA Sustainability Loan can also assist graziers who wish to undertake fencing projects in stand-alone or cluster projects.

Graziers should contact me as they plan their fencing projects and the associated infrastructure such as additional watering points and pasture management to have the requisite finance in place.

With low rates and no fees and charges, these loans should be an integral part of any on-farm productivity improvement project.



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