

+ Prime focus



Drought loans for Queensland producers

Drought loans are now available for eligible primary producers to help them prepare for drought or assist with the carry-on finances of their enterprise during drought. The loans form part of the Queensland drought reform package QRIDA is administering for the Department of Agriculture and Fisheries to help producers better manage future droughts.

QRIDA Manager of Natural Disasters and Drought, Sheree Finney explains three loan options are available.

“The Emergency Drought Assistance Loan, the Drought Ready and Recovery Loan and the Drought Carry-on Finance Loan all complement the existing drought grants which were launched in late 2021,” she said.

“The loans range from \$50,000 to \$250,000 and will help producers mitigate the future impacts of drought on their enterprise or assist them with carry-on expenses if they have significantly been financially impacted by drought.”

Sheree says the loans are available across all primary industries and producers do not need to be in drought to access them.

“The Ready and Recovery Finance Loan allows producers to undertake drought preparation activities to mitigate future impacts of drought which is why they do not need to be currently experiencing drought to access the loans,” she said.

QRIDA is also administering co-contribution Drought Preparedness Grants which provide up to \$50,000 to help producers undertake on-farm capital improvements to improve their drought preparedness.

“QRIDA has a network of Regional Area Managers across Queensland who are ready to help eligible producers through the application process so don’t hesitate to reach out and ask questions if you have them,” Sheree said.

To talk to your Regional Area Manager about drought support available contact 1800 623 946.

Loan quick facts



Emergency Drought Assistance Loan

- ✓ Interest-free
- ✓ Total loan amount up to \$50,000
- ✓ Helps producers meet working capital expenses including paying employee wages, creditors, rent and rates or buying goods such as fuel to carry on the business.

Drought Ready & Recovery Finance Loan

- ✓ Low interest rates
- ✓ Total loan amount up to \$250,000
- ✓ Helps producers improve drought resilience by funding on-farm development projects (e.g. improving water infrastructure, feed storage, contractor costs associated with implementing a drought preparedness project and more).

Drought Carry-on Finance Loan

- ✓ Low interest rates
- ✓ Total loan amount up to \$250,000
- ✓ Helps producers meet carry-on finance including paying employee wages, creditors, rent and rates or buying goods, including food, for carrying on the enterprise.

For more details and application forms visit qrda.qld.gov.au/drought-support

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To update your details email contact_us@qrda.qld.gov.au or call 1800 623 946.

+ QRIDA news

What a year 2022 is shaping up to be. On top of ex-Tropical Cyclone Seth earlier in the year, further disaster events including the South East Queensland Rainfall and Flooding event have caused widespread flooding and devastating damage. From primary producers to small businesses and non-profit organisations, the team at QRIDA are committed to helping people get back on their feet on what may be a long road to recovery.

QRIDA is administering a range of grants and loans to primary producers, small businesses and non-profit organisations directly affected by various disaster events. We've brought on additional staff to process these applications and at the end of April had approved a total of 2,431 applications for over \$39.2 million for the 2021 – 2022 financial year. This includes \$23.5 million for primary producers, \$14.8 million for small businesses and \$883,000 for non-profits.

While much of the state has received high rainfall, we know other parts are still experiencing incredibly dry conditions. QRIDA recently launched a range of drought loans alongside the drought grants which opened late 2021. Information about these loans are explained in our cover story.

Throughout May and early June, you can attend one of the drought forums being held across Queensland and learn more about these grants and loans. Visit the QRIDA Facebook page to find out more or chat with your local Regional Area Manager about these programs and how they may help you prepare, manage or mitigate the impacts of drought.

As we approach the end of financial year, we also look to a new round of funding for QRIDA's First Start and Sustainability Loans from 1 July 2022. Applications remain open for this financial year with 114 applications approved up to late April to the value of \$80.7 million.



QRIDA CEO Cameron MacMillan

We're proud to support a wide range of industries through these loans including beef producers, Tim and Sasha Thornbury, who are building the foundations of their own beef business with the help of a First Start Loan. You can read about them in this edition of *Prime Focus*.

Cameron MacMillan
QRIDA Chief Executive Officer

Disaster grant helps ginger grower move on after floods

The flood waters may have receded at Matt Parker's property in Amamoor, near Gympie, but the remnants are a testament to the recovery that lay ahead for the ginger and beef producer.

For Matt, being able to access an Extraordinary Disaster Assistance Recovery Grant following the flooding event early this year is a step forward to getting his family farming business back up and running.

"In this flood we lost 1,600 hay bales, internal and boundary fencing, 28 acres of hard-set irrigation systems were damaged or washed away, and electrical power connections have water damage.

"We lost 22 acres of lucerne crops due to water logging and root nematode rot and we also lost about 500-600 kilograms of our ginger crop due to water logging rot."

Matt has been able to use the initial \$15,000 of the grant to employ help to fix fencing and reinstall irrigation that was washed away in the floods.

"... the Extraordinary Disaster Assistance Recovery Grant is a big help and we are so grateful for QRIDA's support."

Despite being a smaller farm of 27 hectares, Matt said he was grateful for the assistance from QRIDA.

"The next 12 months to two years are going to be important for us in recovering our business so financial assistance like the Extraordinary Disaster Assistance Recovery Grant is a big help and we are so grateful for QRIDA's support," Matt said.

"We've never had financial support like that as a smaller scale farm."

For more information on the assistance available for current disaster activations in Queensland, visit qrída.qld.gov.au or call 1800 623 946.

QRIDA administers financial assistance to disaster affected primary producers, businesses and non-profit organisations under the joint Commonwealth / Queensland Government funded Disaster Recovery Funding Arrangements 2018.

An Extraordinary Disaster Assistance Recovery Grant from QRIDA helped Gympie primary producer Matt Parker, wife Dimity and children Eve and Brady get back to ginger growing after the flooding of their property earlier this year (see inset).



Beef producers get foot in the door with First Start Loan

Tucked away in the forest country in the Gulf of Carpentaria, Tim and Sasha Thornbury (pictured) are building the foundations of their own beef business with the help of a QRIDA First Start Loan.

Administered by QRIDA, Tim says they accessed the First Start Loan to expand their breeder herd numbers and put them on the right track to reaching their long-term business goals.

“We had 250 head of breeders and it was at that point where our resources were starting to dry out with what we could do. We found QRIDA, and with finance from a First Start Loan, we have been working to increase our breeder herd numbers from 250 to 500.

“Once we get to 500 breeders, we’re going to have a good number of weaners every year that we can turn off and have options with whether we start retaining heifers which is what we would like to do or start selling them and buying mature age heifers to go into calf and eventually we will be pushing up around the 1000-breeder herd every year,” he said. Tim and Sasha lease property from their employers, Luke and Helen Simmons, of Haydon Station, 50 kilometres east of Normanton.

“We don’t have family in the cattle industry, so it was quite difficult to get our foot in the door. With QRIDA and the help of our employers it has made our goals achievable,” Tim said.



Find out more

Watch Tim and Sasha’s video story on the News, Events & Stories page of QRIDA’s website to learn more about how they have started their own beef business with the help of a First Start Loan.

“I found the application process to be quite in depth, but it was straightforward, and it allowed us to thoroughly write down what we had and what we could achieve,” Sasha said.

“I think it’s very important to have Regional Area Managers that can visit you on-farm. They can see where you’re living, what the conditions are like and understand your situation better.”

Tim said some of the main attractions of the First Start Loan were the low interest rates and flexible repayment terms.

“When we first discovered it [First Start Loan] the interest rates were quite low, and it had very flexible repayment terms, so if you came across a few hard times they were understanding.

“You don’t get blunt or cold face answers on anything, there is a dedicated team who are happy to work with you to get to the end result,” he said.

“... with QRIDA and the help of our employers it has made our goals achievable.”

Being part of the agriculture industry has always been the dream for Tim and Sasha and one they hope to share with their kids someday.

For more information about First Start Loans, visit our website or contact your local Regional Area Manager on 1800 623 946.

Disaster grants closing dates extended

The application closing dates for disaster grants for the following disaster events have recently been extended:

- **Central, Southern and Western Queensland Rainfall and Flooding, 10 November - 3 December 2021** - new application closing date is *30 September 2022*
- **Ex-Tropical Cyclone Seth, 2 - 10 January 2022** - new application closing date is *28 October 2022*
- **South East Queensland Rainfall and Flooding, 22 February Onwards** - new application closing date is *5 December 2022*

To see full details of eligibility requirements for these grants, including eligible Local Government Areas and instructions on how to apply, please visit QRIDA’s website and select the ‘Disaster recovery’ link.



+ Regional update

Our team in regional Queensland, helping yours...

QRIDA has a network of 11 Regional Area Managers (RAMs) based throughout Queensland who can provide you with the latest local knowledge and expertise on our programs and services.

With offices based in Brisbane, Bundaberg, Cloncurry, Emerald (with an office in Longreach), Innisfail, Kingaroy, Mackay, Rockhampton, Roma, Toowoomba and Townsville, we've got Queensland covered.

In each newsletter we feature an update from three of our RAMs. To find details of your local RAM, contact us on **1800 623 946** or visit the 'your region' page on our website where you can search by region or postcode.



Sam Spina
Far North

Many primary producers in my region were adversely affected by Tropical Cyclone Niran early last year. I'd like to remind those producers that applications for the Extraordinary Disaster Assistance Recovery Grants available for this disaster event will close on 30 June 2022.

These grants provide up to \$75,000 for eligible producers in the Cairns, Cassowary Coast, Hinchinbrook, Mareeba and Tablelands Local Government Areas.

Many people I've spoken to in my region are looking into ways to get started in primary production. QRIDA's low interest First Start Loans are a great option to get started in the industry as they can be used for property purchase on a staged basis or to enter into a lease or share farming arrangement including from family members.

If you would like more information about any of the assistance we provide, please give me a call so I can chat to you about the assistance and how to apply.

Talk with Sam

☎ 0429 497 757

✉ sam.spina@qrida.qld.gov.au



Cynthia Godden Burnett

It's no secret that the Burnett region has been doing it tough. After being hit by two natural disasters in the space of two months, many primary producers have lost important infrastructure and stock. QRIDA can support producers, small businesses and non-profit organisations get back on their feet through the range of grants and loans we're administering. It's great to see this funding is already helping enterprises recover.

I've also been meeting with producers to discuss QRIDA's Sustainability and First Start Loans. I'm available to meet on-farm to chat with you about how these loans can help with things like family succession planning or installing new infrastructure to help you achieve long-term viability.

We're resilient in the Burnett, so if you're looking for information about disaster recovery assistance or how QRIDA can help improve your enterprise, I'm ready to talk. Give me a call and let's get the conversation started.

Talk with Cynthia

☎ 0417 778 317

✉ cynthia.godden@qrida.qld.gov.au



Terry Pulsford
Maranoa & South West

QRIDA is administering drought grants and loans to help producers prepare for, manage, recover and mitigate the impacts of drought. Some of these programs require a Farm Business Resilience Plan which is an essential tool to aid producers in proactively managing their operations by identifying business and climate risks and improve economic, environmental and social resilience.

Property purchase continues to be an uphill battle for new entrants into the rural industry. An alternative to land ownership can be to build your business through agistment or lease country. Building livestock numbers can provide you with the rural lifestyle while developing your business and hopefully increase equity in your business. If land ownership is the eventual goal, then developing the business using this alternative might be a viable pathway to achieving this goal. If this is something that appeals to you, QRIDA may be able to assist through our First Start Loans.

Chat to me today to find out more.

Talk with Terry

☎ 0427 029 141

✉ terry.pulsford@qrida.qld.gov.au

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