

+ Prime focus

Rebuilding after Tropical Cyclone Niran: the road to recovery

After losing all of his banana crop in March, Sebastian Di Salvo is now only one month away from full production thanks to the financial assistance administered by QRIDA.

Sebastian owns Tropic Coast Farming on Queensland's Far North Coast in Boogan. Farming bananas for 25 years, and cane for even longer, Sebastian has experienced natural disasters before. Cyclone Larry in 2006 and Cyclone Yasi in early 2011 both left their mark on his property. But Tropical Cyclone Niran, as Sebastian explains, was something else entirely.

"When the damaging winds hit us, it was the worst predicament we could have been in," he says. Following 12 months of low banana prices, the farm was vulnerable.

Sebastian woke on Monday 1 March 2021 and began his day like any other. He and his staff were working on the farm, gearing up for another busy week, when his farm was hit by strong winds. The damaging winds came across three separate times and by 9:30 am, 20 per cent of his crop was lost.

"At 11 o'clock, it came back again, and it just took the whole place out... completely wiped us out."

Sebastian and his staff spent the next few days assessing the damage. Walking around in shock, it was a devastating blow - one which took a mammoth clean-up.

"I had 7 or 8 staff, and I think it took us about 4 or 5 weeks to clean up 160 acres of bananas. It's been a hard slog for us, we've really felt it this time."

Once reality had sunk in, Sebastian knew he would need financial assistance to recover. The first thing he did was turn to QRIDA.

Boogan banana grower, Sebastian Di Salvo's, crops were devastated by TC Niran (see inset), but Disaster Recovery Loan and Grant assistance from QRIDA has seen his operations get back on track.



"We've had a lot to do with QRIDA over the last 10 to 15 years because this isn't the first time we've been wiped out.

"QRIDA helped us with Cyclones Larry and Yasi, and we turned to them again after Tropical Cyclone Niran. At the end of the day, you've got to borrow the money to stay in it. Either that or you've got to get out."

Determined to rebuild his farm, Sebastian secured a QRIDA Disaster Assistance Loan, with on the ground, local support from QRIDA's Far North Regional Area Manager, Sam Spina.

"Sam will help you wherever he can... I can't fault him. He does whatever he can for us at all times."

Sam met Sebastian on-farm and helped him with his application for the loan and for an Extraordinary Disaster Assistance Grant of \$75,000.

He says without the funding, he wouldn't be where he is today.

"We are primary producers. We are at the mercy of the weather, and QRIDA is there to help us for that reason... it's a big help."

Now six months after Niran, Tropic Coast Farming is looking to the future.

"We're just starting to process a little bit of fruit ... I think in another month, we'll be back to full production. We're on the road to recovery."

Visit QRIDA's website to learn more about disaster assistance administered by QRIDA.

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

+ QRIDA news

As we compile the last edition of *Prime Focus* for 2021, it's hard to believe what a year it's been. From natural disasters to COVID-19 lockdowns, this year will be one for the history books – especially for QRIDA, which has experienced one of its busiest years to date.

Since our last newsletter, QRIDA has continued to support businesses across Queensland impacted by COVID-19. QRIDA has delivered almost \$300 million in COVID-19 Business Support Grants, and is also administering the COVID-19 Tourism and Hospitality Sector Hardship Grant scheme – an \$80 million program which allows eligible businesses to receive up to \$100,000. Extra support was also made available to Queensland businesses in border zones affected by the closure of the Queensland-New South Wales border. Supporting primary producers across Queensland continues to be a top priority. In October, a fourth round of Rural Economic Development Grants was launched.



QRIDA CEO Cameron MacMillan (far left) with the QRIDA Board and Regional Area Manager Brian Coe (far right) visiting QRIDA client Josh Waterworth (centre).

QRIDA will administer \$3.3 million under this scheme to primary producers across the state, driving investment and jobs growth.

With the festive season on the horizon, so too is the increased chance of natural disasters. The Bureau of Meteorology has forecast an expected increase in cyclones this season, so it's important to know where to turn to for financial assistance after a disaster strikes.

We've been working hard to make sure primary producers are ready for disaster, and we want you to know that QRIDA is here to help you get back on your feet.

As always, visiting clients remains a highlight in the QRIDA calendar. In October, our Board had the opportunity to visit three QRIDA clients in South East Queensland. Seeing clients on-farm and learning about them is what QRIDA is all about, so trips like these are invaluable.

With the new year fast approaching, I take this opportunity to wish you a Merry Christmas and a restful New Year. QRIDA looks forward to working with Queensland businesses and primary producers in 2022.

Cameron MacMillan
QRIDA Chief Executive Officer

New round of RED Grants now open

Expressions of interest (EOI) for the fourth round of the Rural Economic Development (RED) Grants Scheme are now open.

Potential applicants have until 13 December 2021 to submit their EOI to QRIDA. Co-contribution grants are available which aim to generate jobs, expand agricultural supply chains and provide significant economic benefit to rural and regional communities.

Since the first round in 2018, the RED Grant scheme has delivered \$10 million in funding and created more than 1,800 jobs in rural and regional areas.

To date, the scheme has supported more than 30 projects like that of Bundaberg's New Fresh Farms (pictured) who used their funding to install new machines and associated pre-fill and post-packing equipment items to create new, high quality 100% Australian grown and made products.

Applicants with successful EOIs will be invited to submit a full application by 22 April 2022 with the final grants awarded by late June 2022.

Visit QRIDA's website for more information, including EOI forms and scheme guidelines.

QRIDA administers the RED Grant scheme on behalf of the Department of Agriculture and Fisheries.

Need help to apply?



Ready to purchase your first property or improve the sustainability of your enterprise but not sure where to start?

Our new 'how-to' video for First Start and Sustainability Loans takes applicants through all they need to know, from the loans we offer through to how to submit the application.

View the video on the 'Your region' page on QRIDA's website.

Festive season office closure



QRIDA's offices will close for the festive season at 5:00pm on Friday 24 December 2021 and will reopen at 8:30am Tuesday 4 January 2022.

From all of us at QRIDA, we wish you a happy and safe festive season and thank you for your support during 2021. We look forward to being in touch again next year!



Loan paves the way for water security and pasture improvement

Central Queensland graziers, Matt and Kristie Lisle (pictured) have spent many hours toiling away to create a sustainable future for their beef trading business.

With a QRIDA Sustainability Loan, Matt and Kristie have undertaken a range of property development works including upgrading water infrastructure and improving their pastures by removing lantana and rubber vine on their property, Moonkan Park, 40 kilometres west of Rockhampton.

“When we first purchased Moonkan Park in 2019 we saw there was a lot of development opportunities and that’s where the QRIDA Sustainability Loan really helped us,” Matt said.

Competing with invasive weeds, pastures were running at 30 per cent capacity which encouraged them to clear some of the timber and weeds from the paddocks to allow more grass to grow.

“Lantana and rubber vine were taking over everything, so we removed it with mechanical means. We used a bobcat with a cutter bar on it and bulldozers,” Matt said.

Laying poly pipe, adding extra watering points and a solar pump and installing watering tanks on Moonkan Park was part of the Lisle’s water infrastructure plans they implemented with the loan.

“We’ve laid over 26km of pipe and there are over 30 troughs and we have 750 thousand litres of water storage. All of our water infrastructure and land development has been done through QRIDA’s Sustainability Loan,” Kristie said.

Reliable water security has given the Lisles peace of mind about the future of their enterprise, giving them full use of their property.

“It’s an awesome feeling we’ve got water all the time, everywhere we want it. We can utilise 100 per cent of the place and you’ve got that in the back of your mind that you’re safe with water and that’s the biggest commodity,” Matt said.

Kristie said the application process was a learning curve but a beneficial process to learn more about their business.

“To this day we still use the cashflow and livestock schedules and they have really helped us keep track of where our business sits and where our livestock position is at. We can forecast for the next couple of years and where we want to be,” she said.

“We really appreciate QRIDA for giving us the opportunity. We wouldn’t be where we are without the funding from QRIDA.”

To find out how a Sustainability Loan could help develop your farm business, call **1800 623 946** or visit qrda.qld.gov.au.

“It’s an awesome feeling we’ve got water all the time, everywhere we want it.”

Find out more

Watch Matt and Kristie’s video story on the News, Events & Stories page of QRIDA’s website to learn more about how they upgraded their property with a Sustainability Loan.



Weathering ups and downs of Queensland agriculture

Queensland’s primary producers are a resilient bunch and have learnt to deal with the harsh conditions the Australian weather throws at them.

But how can producers better identify and prepare for the next major event to impact their business?

As part of QRIDA’s Farm Debt Services arm, the Farm Debt Restructure Office provides an option for producers to do this right now through the Farm Business Analysis Assistance (FBAA) program.

The program is designed to assist primary producers experiencing financial difficulties and help them get back on track with their finances.

Working alongside finance and industry professionals, FBAA provides primary producers with the chance to review their business with a free, no obligation report provided by an independent consultant.

From the process, producers can expect an independent, objective, and unbiased report with options to repair, reduce or rationalise debt while working with existing professionals to improve communication, collaboration, and action.

For more information and details about how to apply for the program, visit qrda.qld.gov.au/program/farm-debt-restructure-office or call **1800 623 946**.



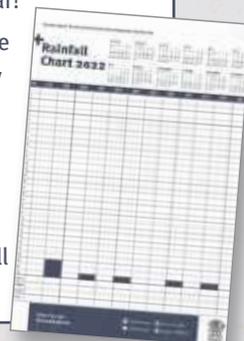
Rainfall Chart

Track your rainfall

We’re all hoping that we will get some good rain in the new year!

You can keep track of the rainfall on your property with our easy to use online **2022 Rainfall Chart**.

Download yours today by searching for ‘Rainfall Chart’ on our website.



+ Regional update

Our team in regional QLD, 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.



Bradley Whittington
Central Highlands & West

Events have been in full swing the last couple of months which has been great to see. Some of the events I've travelled to include the Westech Field Days in Barcardine which was well attended, the National Recovery and Resilience Agency's Drought Community Outreach event also in Barcardine, the Clermont Beef Expo where we sponsored a pen of trade steers and also AgTech which was held in Emerald.

On my travels a lot of producers enquired about our \$1.3 million Sustainability Loans for on-farm infrastructure improvements such as exclusion fencing, implementing water infrastructure, building sheds and yards or installing on-farm grain storage ready to take advantage of markets when the time is right.

If carrying out development projects to improve the productivity of your enterprise is on your Christmas wish list this year, I encourage you to get in contact with me. I can talk to you about the eligibility criteria and also walk you through the application process.

Talk with Bradley

☎ 0417 775 345

✉ bradley.whittington@qrida.qld.gov.au



Cynthia Godden
Burnett

First Start Loans have helped start many conversations about farm succession across my region recently. A firm, profitable footing in your farm business will pave the way for future generations to be successful and a First Start Loan is a great way to help make this happen.

I've also been meeting with producers in all corners of my region to discuss Sustainability Loans which can help expand or develop a current enterprise to be more productive, resilient and profitable. Quality farming land has been changing hands and the growth in land values has seen lower value commodities replaced with higher value crops, with what were old commodities coming back into favour during COVID-19.

I have also had conversations with producers in new industries from my region who have developed well thought out management plans that demonstrate a fantastic commitment to understanding and developing their markets, using best practice and remaining clear on their long-term goals and realistic budgets.

Talk with Cynthia

☎ 0417 778 317

✉ cynthia.godden@qrida.qld.gov.au



Peter Crowley
Central Coast & Whitsundays

As usual in my region, enquiry for First Start Loans has been strong this year, particularly for the next generation of primary producers who are wanting to use the loans to buy into the family farming business.

Our First Start Loans are a great option to assist with family farming succession as they allow young producers to buy their first farm, including from family members, purchase properties near their parent's operations or add value to existing family operations.

Both First Start and Sustainability Loans also have the added benefit of low interest rates, no fees or charges and the option of joint lending with your bank.

With the Christmas break coming up, now is a great time to start thinking about your plans for 2022 - I'm always free for a chat to talk about how QRIDA can help you put these plans into action so you can achieve your farming dreams quicker - so give me a call.

Talk with Peter

☎ 0427 770 147

✉ peter.crowley@qrida.qld.gov.au

Disclaimer: the information provided by QRIDA 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 QRIDA has been taken from sources believed to be reliable however QRIDA does not represent that the information is accurate or complete and it should not be relied upon as such. QRIDA does not assume any common law duty of care towards you in providing the information and QRIDA will not be liable for any loss or damage however caused (including by the negligence of QRIDA), suffered or incurred by you in connection with information provided by QRIDA.