

+ Prime focus



North West graziers focus on long term resilience & recovery



Graziers Beris and Corbett Tritton (centre) with their children Felicity, Natalie, Isabella, Adelaide and Elliott on their property at Richmond.

Richmond graziers Corbett and Beris Tritton were among hundreds of primary producers to lose cattle, infrastructure and assets during February’s Monsoon Trough flooding disaster but their ability to get back to business quickly, along with many others, has been a resounding benefit to the region and the industry.

The Trittons lost more than 2,300 head of cattle and suffered damage to assets and infrastructure after flood water and treacherous conditions swept through their property. They estimate their total damage bill topped \$4 million.

They were able to access a Restocking, Replanting and On-farm Infrastructure co-contribution grant, administered through the Queensland Rural and Industry

Development Authority (QRIDA) on behalf of the Australian Government, to help replace the lost livestock and recover long-term.

While the Trittons were able to use the grant funding immediately, they said the ability for applicants to draw down the funds when seasons and markets permitted was beneficial to the region and the industry.

“Any form of assistance is helpful but if they can take this grant up as it suits them, even little bits at a time, then it will give them what they need to handle more adversity or to better handle what they have been through,” Corbett said.

“How others choose to take it up is up to them. I would certainly encourage them to look at it, because it does help.”

Beris said she was able to access assistance direct from QRIDA as well as through a Rural Financial Counsellor.

“Once I knew what I was doing, I was set. I had conversations with the QRIDA team in Toowoomba and I was into it. They were really helpful, it took a phone call, I sent my spreadsheet out and off we went,” she said.

North Queensland Restocking, Replanting and On-Farm Infrastructure co-contribution grants of up to \$400,000 are available for primary producers to restock, replant and repair after flooding. Eligibility criteria applies. See the QRIDA website for more details.

QRIDA administers North Queensland Restocking, Replanting and On-Farm Infrastructure co-contribution grants on behalf of the Australian Government.

Extension to disaster assistance grants

The application closing date for Special Disaster Assistance Recovery Grants for those impacted by the North and Far North Queensland Monsoon Trough has been extended to **28 February 2020**. Grants are now also available for primary producers and small businesses in Charters Towers and the Etheridge Shire Council. Find out more at www.qrida.qld.gov.au.

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From the CEO's desk

2019 has been a challenging year for rural and regional Queensland, unfortunately interspersed by disaster. At the start of the year the Far North and North West suffered the devastating Monsoon Trough event which saw property damage and stock losses at unprecedented levels, while in recent weeks we've witnessed the terrible bushfires that have affected many communities in Eastern and Southern Queensland.

On the back of these disasters QRIDA was quick to deliver financial assistance to affected primary producers, small businesses and non-profits on behalf of the Queensland and Australian Governments, approving over \$150 million to date under the Special Disaster Assistance Recovery Grants, Disaster Assistance Loans, and North Queensland Restocking, Replanting and On-farm Infrastructure Grants.

The QRIDA Board recently visited graziers and Councillors in North West Queensland to discuss how the longer term recovery and rebuilding process is progressing and we were inspired by the purposeful planning and resilient attitude of many.



QRIDA Chairman John Corbett, CEO Cameron MacMillan and QRIDA representatives visit graziers Michael and Brenda Bulley on their property at Julia Creek.

Whilst so much of Queensland has struggled with disaster and the ongoing drought it's encouraging to see that primary producers are still looking to our First Start and Sustainability Loans to make a start in agriculture or expand and develop their existing operations to be more productive and profitable.

The steady uptake of these loans has been spurred along by record low interest rates, resulting in approvals of more than \$64 million this financial year, with a current approval rate of 80%.

This has also been a year of expansion for QRIDA as an organisation, with a new Regional Area Manager's office established

in Townsville and 14 new assessing and support staff employed to work in our regional offices in Toowoomba, Roma and Rockhampton.

2019 also marks a quarter of a century since QRIDA (formerly QRAA) began helping Queensland primary producers and other industries, providing almost \$4 billion in financial assistance to close on 93,000 clients across the range of government financial assistance programs administered by QRIDA.

From all of us at QRIDA, we hope you have a relaxing and enjoyable Christmas and New Year with family and friends. We look forward to working with you again in 2020!

- Cameron MacMillan

New QRIDA office in Townsville

Each issue we feature comments from one of our eleven Regional Area Managers. This edition we hear from Regional Area Manager for North Queensland, Elizabeth Ahern.

In September, QRIDA opened its eleventh Regional Area Manager office in Queensland, providing Townsville and North Queensland primary producers with better access to first hand information about QRIDA's services.

The opening of this new QRIDA office based in Townsville saw the appointment of Elizabeth Ahern as QRIDA's North Regional Area Manager.

In this role, Elizabeth will provide local support and expertise to clients in the Townsville, Burdekin, Charters Towers and Flinders Shires.

Elizabeth grew up in the Burdekin where her family own and operate a mixed farming enterprise (predominately sugarcane), a contract harvesting business, small crop production and an organic dried fruit business.

Her in-depth knowledge of North Queensland's agriculture industry is coupled with her experience in agribusiness and the finance industry.

Elizabeth has worked in the finance industry since 2009, where she has held a number of management positions in banking.

She ventured into agribusiness with Rabobank in Ayr, where she managed client portfolios and worked directly with producers for new and increased borrowings.

Since joining QRIDA, Elizabeth has been engaging with the local community, visiting producers on-farm to provide assistance with their rural enterprise goals and providing information about disaster recovery assistance following the Monsoon Trough event.



QRIDA's North Regional Area Manager, Elizabeth Ahern.

Elizabeth says QRIDA's Regional Area Managers are passionate and knowledgeable about their local regions and encourages producers to contact their local representative to find out more.

"I am keen to get out and meet clients on-farm in my region, so please give me call if you have any queries about the assistance available for your situation," she said.

Elizabeth Ahern
Regional Area Manager - North

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Brothers making way in niche organic banana market



QRIDA Regional Area Manager for the Far North, Sam Spina (left), helped QRIDA clients Ben (right) and Matt (below) Abbott purchase their second banana farm at Wangan.

Across almost 200 acres of farmland in Far North Queensland, a dedicated farming family has established a secure future in the industry – one organic banana at a time.

The Abbott family operate two farms, one at Mena Creek and the other at Wangan, both near Innisfail, growing certified organic bananas. Brothers Ben and Matt are at the helm of the business, but parents Rob and Jenny have close to 30 years experience in the organic banana market.

Matt said the brothers had grown up with bananas in the family.

“I really enjoy what I do on the farm and that’s probably come from growing up on the farm with Dad and watching what he does. When you grow up with it, it’s engrained into you.”

Matt and Ben used a First Start Loan from QRIDA in 2017 to purchase their second farm, which is 25km away from the existing family farm - enough to mitigate biosecurity risks as well as lessen the potential for cyclone damage.

Organic certification provides their fruit with a consumer advantage in the marketplace, along with an increasing demand for the product.

“... purchasing a new farm was part of our succession planning, so the First Start Loan allowed us to do that”

Matt said the decision to access a First Start Loan was not only about expanding the business but also about following a succession plan to allow the brothers to run their own banana operation.

“As much as the decision was about expanding and growing, it was about a bit of succession planning and setting the business up so we could do it together,” he said.

QRIDA’s ‘very competitive’ interest rates encouraged the Abbotts to consider a First Start Loan when they were purchasing their farm.

“It allowed our business to grow, purchasing a new farm was part of our succession planning, so the First Start Loan allowed us to do that,” Matt said.

Matt said the family was able to gain valuable insight from QRIDA to help them through the application process.

“When we were looking at buying the farm, the initial thought was we had to borrow from the bank. When we started talking to the Regional Area Manager everything seemed a lot simpler and easier so we continued down that path to where we are now,” he said.

“When we were going through the application process, they stepped us through it the whole way, so it was pretty straight forward.

“It should be your first stop to talk to the guys at QRIDA and see if that process is going to work for you. Dealing with QRIDA has been easy. The local representative has been very helpful and professional in our dealings.”

First Start Loans offer finance up to \$2 million to assist in the early years of establishing a primary production enterprise, while Sustainability Loans offer finance up to \$1.3 million to assist in achieving a more productive and sustainable primary production enterprise.

To find out more contact your local Regional Area Manager on Freecall 1800 623 946.



To find out more about the Abbott brothers’ story, watch their video at www.qrida.qld.gov.au/news-and-events/client-stories

Keep track of your rainfall

We are all wishing for rain this Christmas and new year! Keep track of the rainfall on your property with our easy to use online **2020 Rainfall Chart**.

Download yours today from our website at www.qrida.qld.gov.au/rainfall-chart.



We’re on Instagram!



QRIDA’s Instagram account was launched on 1 October to coincide with our 25th year anniversary.

Follow us at [@we.are.qrida](https://www.instagram.com/we.are.qrida) to see more about what’s happening at QRIDA and where our staff are visiting throughout regional Queensland.

+ Regional update



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New technologies pose great opportunities

I've recently attended some successful network industry field days that provided updated information about new technologies and methodologies that could improve primary producers' management practises as well as motivate them to look at their current operations.

Producers can now think about a range of integrated products and services which can improve their bottom line. It's important to look beyond the key purchase price of these products and evaluate the productivity and viability gain to the enterprise.

Investment in these new technologies has opened up new opportunities to assist producers who may not have considered QRIDA in the past.

Our Sustainability Loans can be used to implement new technologies - with lending limits up to \$1.3 million and favourable interest rates this may be worth your while looking into.

If you'd like to discuss how QRIDA can help your agricultural business, give me a call - I'm happy to meet with you.



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Low interest rates a plus for producers

Hello SEQ! The dry conditions are not stopping producers in the South East region investing in capital works to improve their stance against drought and boost their productivity.

Now's a great time to progress your plans with QRIDA as our interest rates for First Start and Sustainability Loans are at record lows. You can view the current interest rates fixed for one, three or five years on our website - these are updated monthly.

Producers in my region are also using our loans for partnership rationalisation or as part of their succession planning. First Start Loans provide up to \$2 million to assist producers in making a start in primary production, including purchasing property from parents or other family members, or entering a family partnership - providing a great way for producers to put their succession plans in place at concessional interest rates.

If you would like to discuss any of our products, I can meet you on farm to provide you with more information and work through the application with you.

So put the billy on and give me a call!



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Dry conditions prompt future planning

Feedback from producers in the region is mixed regarding their focus due to the continuing dry seasonal conditions. Some are investing time in planning for the future of their business, including slight diversification in operations, developing water infrastructure, improving technology around pumping and renovating existing dams. Some are looking at additional on-farm storage to avoid or minimise the impact of tough conditions when they arrive again. Our Sustainability Loans can provide up to \$1.3 million that can help fund these types of activities.

QRIDA can also assist sugar, banana and beef producers following the introduction of the new reef regulations. These producers may be able to apply for the Farming in Reef Catchments Rebate of up to \$1,000 to help with the costs of seeking professional advice regarding the management of nutrient and sediment run-off to the Great Barrier Reef. Details of the rebate and the Accredited Agricultural Advisers who can provide such advice for different industries and regions are available on our website. I'm happy to chat with anyone who would like to learn more - just call me!



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Dry continues to impact Central West

Weather conditions in my patch remain constant, warm and dry with no forecasted rain. Winter crops are all but harvested on the Central Highlands, with some solid yields and good prices. Soil moisture levels are extremely low and unless there's widespread rain and plenty of it over the Central Highlands, a summer grain crop will not eventuate.

There's approximately 3,600 hectares of early planted irrigated cotton in the Emerald Irrigation Area. Most growers will have enough carry-over water to get this crop through to picking early 2020, but some small areas may be sacrificed to get the main crop finished.

The third round of RAPAD funding for cluster exclusion fences has been finalised. Some of the local shires have been successful in obtaining funding from the Federal Government for weed and feral pest control, and some wool growers have also received funding from RAPAD towards their exclusion fencing.

Sustainability Loans can also be used to help with the cost of exclusion fencing - if this is something you'd like to look into please contact me. Have a safe and merry Christmas.



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Apply now for disaster assistance

Disaster Assistance continues to keep me busy in the North West. There have been reports we are to expect a late wet season - so I encourage producers to take the time now to complete their Restocking, Replanting and On-Farm Infrastructure Grant application to seek pre-approval so you will be ready to implement your recovery plans when the season or market dictates for your business.

Exceptional Disaster Loans of up to \$1 million are also available for eligible primary producers in the defined disaster areas to assist with long-term recovery as a direct result of the Monsoon Trough event. Full details of the range of disaster assistance available for producers, small businesses and non-profit organisations in my region are available on our website.

In recent months I've also attended many industry field events which are strongly promoting new technologies in the agriculture industry. If you are looking into new innovations to assist your business become more sustainable or economical, talk to me about our Sustainability Loans - these provide many options for producers to implement their innovative ideas.

Regional Area Manager contacts

In addition to the Regional Area Managers (RAMs) featured in this edition of *Prime Focus*, QRIDA also has RAMs based in Bundaberg, Innisfail, Mackay, Roma and Toowoomba:



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