



Prime focus

Over \$20 million in grants paid to flood affected producers

Primary producers affected during the historic flooding in North and Far North Queensland have been paid millions of dollars in Disaster Recovery Grants to help them get back to business.

By mid March, the Queensland Rural and Industry Development Authority (QRIDA) had paid more than \$20 million in grants to affected producers since applications opened in February.

Hundreds of producers are facing a long road to recovery after devastating floods killed livestock, ruined properties and destroyed their businesses.

QRIDA Disaster Recovery Manager Craig Turner said the grants were designed to help ease the financial burden of immediate clean-up and reinstatement of their business.

"While some producers in North and Far North Queensland are still coming to

terms with the enormity of the damage caused to their property and livestock, they can take some comfort knowing there is some immediate financial help available," Mr Turner said.

Producers can use the grants to hire equipment and materials, purchase and transport fodder, remove debris and dead livestock, repair and replace fencing and essential property infrastructure and other costs associated with the recovery process.

Disaster Assistance Loans up to \$250,000 are available for purchasing livestock to replace those lost, or re-planting, restoring or re-establishing areas affected and for working capital expenses such as paying salaries or wages, creditors, rent or rates.

Disaster Assistance Essential Working Capital Loans up to \$100,000 are available for businesses indirectly impacted during the disaster to assist with working capital expenses.

A helicopter transporting much needed feed for flood affected cattle in North Queensland.



Disaster Assistance Loans, as well as grants of up to \$50,000 are also available for eligible small businesses and non profit organisations affected during the disaster.

Affected producers, small business owners and non profit organisations can speak directly to experienced QRIDA staff for assistance via our **Freecall 1800 623 946** from Monday to Friday (8.30am – 5pm).

For more information see QRIDA's website at www.qrida.qld.gov.au.

QRIDA administers this financial assistance under the joint Commonwealth / Queensland Government funded Disaster Recovery Funding Arrangements 2018.

Disaster Recovery Grants - Quick Facts*

\$20M
total approved
in grants


85%
of grants have
been paid to
beef producers



the first grant
was paid to a
beef producer
in Julia Creek

\$870,000
average approved
in grants per day


11
shires have received
grant assistance

* Figures are for Disaster Recovery Grants for primary producers and are current as at 20 March 2019.

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QRIDA news

From the CEO's desk

An aerial shot of some of the flooding that impacted North and North West Queensland in February.



North Queenslanders have been put to the test over the past few months after floodwaters from the recent monsoon trough inundated their homes, properties, and businesses.

Much of North and North-West Queensland was transformed into an inland sea after they received more than a year's rainfall in just seven days.

I acknowledge that there's a long road to recovery ahead for many and I'm proud that QRIDA is there to give a helping hand to those who are in the recovery process.

QRIDA's role is to administer the joint Commonwealth / Queensland Government funded Disaster Recovery Assistance grants and loans to primary producers, small businesses and non-profit organisations in the disaster declared areas.

These assistance measures are to help with the costs of clean-up and reinstatement activities. As of 20 March we have approved 394 recovery grant applications for over \$20 million. It's great to see people being proactive about the financial assistance available to them in a time of such devastation.

Our Regional Area Managers have been on the ground across North and North-West Queensland helping producers and small businesses with grant and loan applications. If you're thinking about applying for assistance I encourage you to get in touch on **Freecall 1800 623 946** or visit our website for more information.

In other parts of the state, our resilient primary producers continue to face prolonged drought conditions. Our First Start and Sustainability Loans support our producers through these harsh conditions providing them with concessional finance to help implement sustainable resource management practices, including investing in water, fencing and other infrastructure to achieve long-term productivity.

With one end of this great state dealing with the damage from the floods and the other end still waiting for rain, it is a constant and stark reminder of the challenges facing rural and regional Queensland and QRIDA will continue to lend a hand.

- Cameron MacMillan

Sustainability Loans help with energy savings in SEQ

Each issue we will feature comment from one of our ten Regional Area Managers. This edition we hear from South East Regional Area Manager, Brian Coe.

Queensland growers are in prime position to cash in on energy savings through advanced irrigation efficiency.

Continued wide-spread drought across much of the region is increasing growers' dependence on irrigation systems and advanced technology to help producers run their business more efficiently, effectively and economically.

QRIDA's Sustainability Loans are designed to help farmers achieve a more productive and sustainable primary production enterprise.

Up to \$1.3 million is available to eligible producers to invest in solar power, new technology, advanced equipment and state-of-the-art irrigation practices to help cut the cost of running their business.

"We are seeing plenty of new and exciting developments in irrigation technology so now is the ideal time for growers to be considering their options."

For many producers, the biggest costs to their businesses are power and water. By implementing new advancements in irrigation technology and systems, growers can help cut both those costs. We are seeing plenty of new and exciting developments in irrigation technology so now is the ideal time for growers to be considering their options.

First Start Loans of up to \$2 million are also available to help in the early years



QRIDA's South East Regional Area Manager, Brian Coe.

of establishing a primary production enterprise.

Interested producers should contact us to find out how QRIDA can help them invest in new irrigation technologies, solar power or new equipment to help them irrigate more efficiently and effectively.

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QRIDA insights

From classroom to cattle enterprise

As a fifth-generation grazier, working the land runs in Nathan Warnock's veins and he always knew he wanted to work in agriculture. After graduating from high school, he jumped straight from the classroom to the paddock on an ambitious journey to kick start his career in the cattle industry.

"I had a great interest in dogs and horses from a young age and that evolved into the cattle side of things and I found a real interest and passion in running an agricultural business," he said.

Once Nathan completed year 12 in 2013, he was keen to immerse himself in the agricultural industry, completing his Certificate II in Agriculture and regularly attending best management practice workshops to build his knowledge and skills on cattle production and land management.

"Agriculture as a career is a very diverse area, it's so interesting and I've developed a great passion for the fact that there are so many different options and ways things can be done," he said.

At just 19 years old, Nathan received a First Start Loan from QRIDA. The loan helped Nathan purchase his first property 'Mountain View', 197 hectares near Rockhampton, which allowed him to buy into the family business where he now runs 300 head of cattle.

"Receiving the QRIDA First Start Loan was a great way for me to purchase my first block of land and use that as a stepping stone into the family business," he said.

At 23, Nathan is well on his way to growing a sustainable cattle business.

"The infrastructure and herd value have gone up and I'm focusing more on regenerative grazing and adjusting cattle numbers to work with the land, so my business is more sustainable over the longer term," he said.

Nathan said the help from QRIDA played a big role in allowing him to achieve his career goals and dreams.

"It was good to have someone to talk you through the process and to also make sure



QRIDA Client Nathan Warnock at his property 'Mountain View'.

you have all the livestock data and figures. It was useful to sit down and go through a business plan. Although three years on the trajectory has changed, I can always go back to the plan, modify and reassess," he said.

Nathan's advice to other young farmers considering a career on the land is to educate themselves on the opportunities and assistance available to them.

"Learn about the diverse opportunities [the industry] presents and explore all the avenues. Whether it be regenerative grazing, cattle management or whatever practices, I'd encourage you to pick up tips that might help create more financial security for you, and just go for it."

If you are a young producer wanting to enter into agriculture, QRIDA's First Start Loan can help you establish and build your business.

The loan provides up to \$2 million to cover capital costs to assist producers enter primary production. With low interest rates, up to 20-year repayment terms and joint lending options available, the loans are an attractive option for young people looking to make a start in primary production.

To find out more **Freecall 1800 623 946** or visit www.qrida.qld.gov.au/firststart

"Receiving the QRIDA First Start Loan was a great way for me to purchase my first block of land and use that as a stepping stone into the family business."

See more of Nathan's story

Learn more about Nathan's story by watching our video about his grazing enterprise and how he used a QRIDA First Start Loan to make a start in the cattle industry at www.qrida.qld.gov.au/news-and-events/client-stories



Nathan chatting with QRIDA's Capricornia Regional Area Manager, John Metelli.



Regional update



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Producers carrying on after flooding

It's been just over a month since the weather event that devastated North and North West Queensland and I continue to work with impacted producers throughout my region. Funds are now flowing and producers are making plans and using funding to get things done. It's heartening to see these enterprises are just getting on with the job.

Erosion, washouts and other damage to paddocks has been sustained in the Hinchinbrook and Douglas Shires due to the consistently heavy rain experienced over a short period of time. Grants and loans are available to producers in the declared shires impacted during the event.



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Time filled with disaster recovery

After the flooding disaster hit North Queensland in February I've been busy with enquiries from primary producers and small business owners in the Townsville and Burdekin regions.

I spent time in the Townsville Small Business Recovery Hub where I was able to meet one-on-one with affected small business owners to assist with their applications for assistance.

I encourage all flood-affected producers and small businesses in the region to look into applying for Special Disaster Assistance Recovery Grants to help them with clean up and reinstatement costs. Freecall 1800 623 946 find out more.



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Dry conditions impact agriculture in the region

It's continued to remain dry across the region and a lot of the region will enter Autumn with severe soil moisture deficiencies. The Bureau of Meteorology predicts we'll experience drier than normal conditions and warmer than average temperatures in coming weeks. This, coupled with the fall in cattle prices and smaller than average summer crop harvest, doesn't bode well for the immediate future of agriculture in the region.

Despite the grim outlook, I continue to field enquiry for First Start and Sustainability Loans. A large number of these are for property purchase – mainly to help drought proof and to expand.



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Sustainability Loans help canegrowers' BMP

Sustainability Loans are purpose built for assisting canegrowers with their Best Management Practice initiatives. These loans can be used for irrigation upgrades, solar energy, machinery purchases or enhancements and GPS on tractors - just to name a few uses.

QRIDA has approved a number of loans assisting with on-property investment to increase crop yields and profitability. It's been very satisfying to work with clients who are not only passionate about improving their cane growing enterprise, but also about doing their bit to improve our catchments. Farmers can give me a call to find out how QRIDA can assist with their projects.



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Mixed conditions impact production

Whilst the channel country in the far western parts of my region has been flooded, there was little rain from Longreach to Emerald. The grain growers on the highlands have missed a summer crop and the chances of a winter crop are remote. Cattle producers are looking for agistment or lease country to move their stock to, whilst others are selling down their livestock. Sheep and cattle producers in the western part of my region are starting to review their stocking levels as well. The water levels in the Fairbairn Dam are continuing to slowly drop with the level now at 11.91%. Level two water restrictions for the towns of Emerald and Blackwater are expected to be announced shortly.



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No wet season for the South West

Despite the catastrophic rainfall in the north of the state, my patch is still extraordinarily dry, with the majority of the region experiencing a 'summer wet season' in the worst 10% of wet seasons on record.

Sustainability Loans are a great low interest finance option for producers in my area to use to fund the installation of water bores, enlarging dams, or to purchase piping, pumps, tanks and troughs. These loans are available up to \$1.3 million and have terms of up to 20 years.

Contact me if you'd like more information about how QRIDA can assist you.



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Recovery in full swing in the North West

What a month the North West has seen! Support has come in all shapes and sizes and has had such a positive impact on the grazing community following the devastation so many faced. There's been a great uptake of the \$75,000 grants, with many of the applicants contacting me to work through the process together. There's also been a lot of interest in the low interest loans that can be used for re-stocking purposes. Those that have come out of the monsoon with good grass are keen to get cattle back on the ground as soon as possible, particularly at a time when Southern graziers are looking to offload cattle due to drought conditions. The next few months will be very interesting for the North West.

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.