

# + Prime focus



John and Nikki Cleary, pictured with son Harrison, used a Sustainability Loan from QRIDA to make upgrades to their property.

## Boosting efficiency & financial viability with a Sustainability Loan

On a small property just off the Cunningham Highway about 35 kilometres west of Warwick in southern Queensland, the Cleary family is busy preparing bulls for auction thanks to a QRIDA Sustainability Loan.

What began as a way to help out Nikki Cleary’s parents’ business, Valera Vale Droughtmasters, has quickly become a well-established and sustainable enterprise for Nikki and her husband John.

**“We definitely wouldn’t be in the position we are now without the Sustainability Loan...”**

Contracted by Valera Vale Droughtmasters, the Clearys prepare and manage all of their bulls including daily feeding to DNA and genomic testing.

“Our main focus is fertility, so at the end of the day, we want the best fertility with the best growth and genetics,” Nikki says.

“Each bull must hit their daily gains and then we’ll semen test them, so that way we’re selecting the best fertility to continue the genetics.”

John and Nikki used a Sustainability Loan for water improvements including a trough and trenching, additional fencing, installing feed bunkers, upgrading their yards, silo upgrades and to complete necessary electrical work to bring the pneumatic crush into the cattle yard. They say they still cannot believe how much the upgrades have helped enhance their day-to-day operations.

“In our first year we had 360 bulls here with the old set up, and everything was taking just as long as it does now with 550 bulls,” Nikki says.

“We’d still be struggling day to day to what we were doing two years ago – it just wasn’t working. We definitely wouldn’t be in the position we are now without the Sustainability Loan, it just wouldn’t have been possible,” John explains.

With the help of QRIDA’s Regional Area Manager for the Darling Downs, Kate Dunk, Nikki was able to gather everything she needed to secure a Sustainability Loan.

“It definitely made it a lot easier knowing Kate and having met her face-to-face in the whole process ... she had an understanding of what we were trying to achieve, and she knew the background and had taken it upon herself to learn about what we were trying to do which helped guide the application and what parts we needed to show,” Nikki says.

**Watch the Clearys’ video story on the News, Events and Stories page on QRIDA’s website to find out more.**

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# + QRIDA news

I Can Cook owner, Shereen Walsh (far left), and her staff and students are back up and cooking after the floods earlier this year.



## Recovery grants cook up assistance for Gympie small business

Sizzling fry pans and attentive students are a sight of relief for Gympie's I Can Cook owner, Shereen Walsh, knowing that her business is back up and running following the floods this year.

I Can Cook was one of many small businesses that were inundated by water as a result of the South East Queensland flooding in early 2022.

Shereen received an Extraordinary Disaster Assistance Recovery Grant administered by QRIDA to help get her business back up and cooking.

"We used the grant to replace all of the equipment we lost in the floods. The dishwasher, kitchen appliances, stock, everything we needed to get back up and running as soon as possible," she said.

"We were able to open a week after the floods but there are still a lot of obstacles we are facing. If I didn't get the grant, I would have had to close my business," she said.

See full details of the disaster assistance available from QRIDA for eligible applicants on QRIDA's website under the 'disaster recovery' link.

## 2021-22 highlights

The 2021-2022 financial year was an eventful one, with public health, economic and climatic conditions heavily impacting the day-to-day life of Queenslanders.

By delivering a range of government assistance programs, QRIDA has supported fellow Queenslanders and have experienced our biggest transactional year in our 28 year history.

Some of our key performance statistics are highlighted below:

> **53,400** applications approved 

> **\$657M** provided in assistance 

**16** new schemes administered 

**86%** clients satisfied with QRIDA\*  
\*based on external market research conducted in July 2022 

## Rural debt rises but quality strong

The recently released 2021 Queensland Rural Debt Survey reports that while total rural debt in Queensland has risen to \$24.06 billion (a 25.97 per cent increase since 2019), the quality of the debt has remained strong with almost 95 per cent rated viable or long term viable, despite challenging times for rural businesses.

QRIDA delivers the Queensland Rural Debt Survey biennially in collaboration with the Queensland Government Statistician's Office and with data from all major lending institutions in Queensland.

 **Rural Debt Survey**

To read the full survey report, which gives a comprehensive overview of all debt by region and industry, go to QRIDA's website and search for 'Rural Debt Survey'.



## Check out our recently opened programs



### Horticultural Netting Program – Trial Expansion

This program offers co-contribution grants of up to \$300,000 to help primary producers offset the cost of purchasing and installing horticultural netting to increase crop productivity and reduce the adverse impacts of weather events and animal predation on their commercial horticulture crops.



### Queensland Zero Emission Vehicle Rebate Scheme

This scheme provides a rebate of \$3,000 to eligible Queensland individuals and businesses who have purchased a new Zero Emission Vehicle (ZEV) with a dutiable value of up to \$58,000 (including GST) on or after 16 March 2022. As at the introduction of this Scheme, a ZEV refers to a full battery electric vehicle (BEV) only.



*Sales and Compliance Manager of Cross Family Farms, Clinton Phillips, says the Rural Economic Development Grant will help the business meet the growing demand for their produce.*

## Grant keeps up appetite for fresh produce

Consumer demand for fresh, locally grown fruit and vegetables is the inspiration behind Bundaberg's, Cross Family Farms' project partially funded by a Rural Economic Development Grant. Delivering 10 per cent of Queensland's fresh vegetables, Sales and Compliance Manager of Cross Family Farms, Clinton Phillips says the grant will allow them to construct two new state of the art cold rooms to assist with supply to help meet the ever growing demand for their produce. "This project will increase our capacity by more than 50 per cent, improve the shelf life of the produce and enable export opportunities," he said.

"In the past decade, consumers both domestically and internationally expect to be able to purchase fresh, not frozen, fruit and vegetables all year round," he said. "This has led to fresh horticulture produce being chilled, packed and transported thousands of kilometres interstate, and much further to export markets from farms like ours. Fast chilling to target storage temperatures is a major step to successfully achieving these market expectations," he said. Cross Family Farms is one of 16 businesses approved in the fourth round of the Rural Economic Development Grants program with total funding of just over \$3 million.

## Farm Business Analysis Assistance 'lifts weight' off producers' shoulders

When Kym and Lance Baker (pictured below with QRIDA's Daniel Elder) were ready to take over the family farming business from Lance's father, astronomical grain prices and a market disruption to pork prices left them looking for expert financial advice on how they could create a financial future.

They applied for QRIDA's Farm Business Analysis Assistance (FBAA) program to access independent advice from a panel of consultants, which gave them the confidence to move forward in their rural enterprise.

"As producers we spend a lot of time thinking about nutrition, the weather, the inputs into our farming operation but a lot of people don't put enough emphasis on the financial side of the business," Kym said.

"It's such an important part to know where you are and where you're headed so you have that information to make good business decisions."

Working with Owen Dingle, one of the consultants from QRIDA's independent panel, Kym and Lance were able to build a strong relationship and show them what was happening on farm and in the books.

"It was very important Owen coming out to the farm. He could see what we do, where we are and have a look around the farm. He was also able to sit down with us and go through the financial side of things with Kym and it was easy because we had everything here," Lance said.



### Listen to QRIDA on *The Financial Bloke* podcast

Hear from QRIDA's Farm Debt Restructure Officer Manager, Dan Elder (pictured above), on *The Financial Bloke* podcast.

Dan chats to podcast host, Ben Law, about how QRIDA's Farm Business Analysis Assistance program has saved Queensland producers over \$3 million in interest and professional advice fees.

To listen, search 'The Financial Bloke' on any major streaming platforms and look for *Episode 18*.



**Find out more**  
Watch *The Baker's* video story on the News, Events & Stories page of QRIDA's website to learn how Farm Business Analysis Assistance helped them move forward with their rural enterprise.

# + 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.



**Bradley Whittington**  
Central Highlands & West

Despite good rainfall early on in the year, grass has been slow to recover across the region from prolonged dry conditions. It's nice to see a green tinge in the paddocks as I travel through the region to attend events and meet with producers on farm to discuss their business needs.

A cold snap in early winter was good for crops across the Central Highlands. The icy remainder of the season slowed growth rate allowing for more tillering. Events in my region have been back up and running at a strong pace. Recently I've attended the annual Emerald AgGrow and the Local Government Association Queensland (LGAQ) event in Barcaldine. Events are a great opportunity to meet new people, network with industry professionals and spread the word on QRIDA's financial assistance.

Get in touch with me if you're interested in starting your own rural enterprise, developing your existing enterprise or are interested in our drought support to help better manage future droughts.

### Talk with Bradley

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**Elizabeth Bajcetic**  
North Queensland

It's been an unusual winter in the North Queensland region, with some areas receiving more rain than expected for this time of year. This has impacted some producers such as sugar cane growers amidst crushing but has been beneficial for many other producers in my area.

With this unusual weather around, it's timely to plan ahead for such weather events and future droughts. Our new drought loan and grant programs are designed to help producers plan for future droughts as well as help those currently affected by drought. I encourage producers in my region to visit the Drought Support page on our website or contact me about how to apply for this assistance.

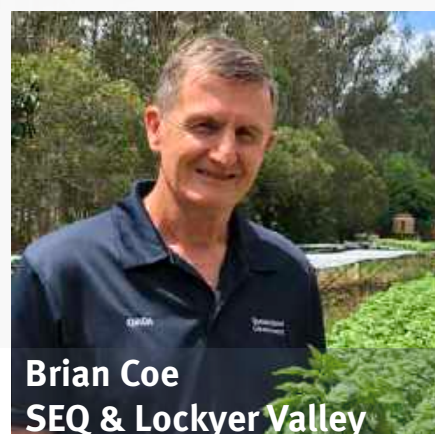
I also remind aspiring producers to look into our First Start Loans as a way to get started in primary production. These loans allow for property purchase on a staged basis or entering into a lease or share farming arrangement (including from family members).

Please get in touch for more information.

### Talk with Elizabeth

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**Brian Coe**  
SEQ & Lockyer Valley

South East Queensland producers, businesses and non-profits are continuing to rebuild following several flooding events that hit earlier this year. Despite the challenges, these events have provided an opportunity to get out in my region to meet with those affected and provide them with information on the disaster assistance available through QRIDA. This assistance extends to both grants and loans, and I encourage anyone affected to get in touch and find out more about them via our website.

Those not affected by flooding have also been busy, making the most of a good wet season by improving on-farm infrastructure to create a more sustainable primary production enterprise. Irrigation, greenhouse and diversification are just some of the projects that producers are undertaking.

It was great to attend the Green Expo at the Gold Coast in July. I'm looking forward to meeting with more producers and small business owners, so give me a call and let's see how QRIDA can help you.

### Talk with Brian

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