

+ Prime focus



Graziers, Helen and Paul Lovell, used a Sustainability Loan from QRIDA to purchase additional land and ultimately achieve their dream of Paul working on-farm full time.

Sustainability Loan helps achieve dream 30 years in the making

Nestled in scrub land 40 kilometres south of Biloela in Lawgi Dawes, Helen and Paul Lovell sit on their deck with a coffee and fresh scones, looking out over their property ‘Fieldview’... a dream they’ve been working towards for the past three decades.

Helen and Paul accessed a QRIDA Sustainability Loan to purchase an additional 370 acres of country.

“By having that extra land, it makes our enterprise more profitable so we can have those numbers in the breeders and their progeny coming through, so we’re not overstocking at any point,” Helen says.

“It’s all sustainable. We have put a lot of legumes back into the land to enhance those pastures as well, so it’s a win-win for the soil, pastures and the cattle are fattening better on them.”

But achieving this goal wasn’t just about the land. While the Lovells had always derived the majority of their income from their property, both Paul and Helen were still working jobs off-farm.

Paul had always dreamt of working on-farm full time and purchasing this additional block has allowed him to do just that.

“It’s nice to get out of the hum-drum of getting up and going to work every day, working for someone else, whether it be enjoyable or not, there’s a lot more satisfaction in doing it for yourself,” Paul says.

“By having that extra land, it makes our enterprise more profitable so we can have those numbers in the breeders...”

Parents to two children in their early 20s who are eager to follow in their parents’ footsteps, Paul says education and their children’s futures play a large part in their business decisions.

“Looking to the future we want to keep this country in as good condition as we can get it, and then hopefully in time with succession planning, bring that through to our family,” Paul says.

Helen has some advice for other producers looking to achieve their primary production goals too.

“Definitely give QRIDA a ring. They’re more than helpful and they will tell you, just like John [QRIDA Regional Area Manager for Capricornia] did for us, whether something can or can’t be done and what options are available. I’d recommend QRIDA as your first port of call,” she says.

Sustainability Loans of up to \$1.3 million are available for producers looking to invest in the latest infrastructure to create a viable future for their farming business.

To find out more, watch the Lovell’s video story on QRIDA’s website by scanning the QR code.



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

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Get ready for when disaster strikes

It's been a cool and wet start to Spring, with periods of heavy rainfall lashing parts of Queensland.

So, it was little surprise when the Bureau of Meteorology declared a third La Niña, expected to peak by early 2023.

While the worst of the extreme weather may be over soon, with saturated soil profiles it's important to remain alert, as the chance of severe thunderstorms and flooding are likely until early next year.

With the current predictions, keep in mind that if disaster strikes, financial assistance may be available from QRIDA.

QRIDA Natural Disasters and Drought Manager, Sheree Finney, said primary producers, small businesses and non profit organisations impacted by severe weather may be eligible for loans and grants to help them with clean-up and reinstatement activities.

"In the event of a natural disaster, one of the best things you can do is keep an eye on QRIDA's website to stay up to date on the latest disaster recovery assistance when it becomes available," Ms Finney said.

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Ms Finney said while assistance may be available, primary producers shouldn't wait for an emergency, they should prepare and plan for a disaster.

"It's critical to complete a disaster preparedness checklist so you're not caught off guard, including ensuring you have adequate insurance cover, packing an emergency kit and reviewing your emergency fund," Ms Finney said.

"You should also take steps to prepare your property like clearing gutters and planning for a power outage, or moving equipment and livestock.

"If you can, take photos of your property now so that you have both before and after evidence when submitting our application."

For more information on disaster preparation, go to business.qld.gov.au/running-business/protecting-business/disaster-resilience. To find out more about disaster assistance available from QRIDA, go to qrida.qld.gov.au



Don't forget!

If QRIDA disaster assistance is activated for your LGA and you meet the eligibility criteria, remember to keep these items below handy as you will need to include them with your application:

- 1 Financial statements & tax returns
- 2 Rates notice / lease agreement
- 3 Photographs of damage
- 4 Evidence of payment
- 5 Details of insurance

Be sure to stay up to date with current disaster assistance available by visiting QRIDA's website and selecting the disaster recovery link on the home page.

Next round of RED Grants now open

Expressions of interest for the next round of Rural Economic Development (RED) Grants are now open, closing on 30 January 2023.

Grants are available up to \$200,000 with a 50 per cent cash contribution requirement from applicants to fund projects which provide unique opportunities to generate economic and employment opportunities related to primary production value chains across rural and remote Queensland.

Since the first round in 2018, the RED Grant scheme has already delivered over \$12 million in funding and created more than 2,562 jobs in rural and regional areas to date.

To find out more, including key dates for this round of grants, scheme guidelines and how to submit your expression of interest, go to QRIDA's website and search for 'Rural Economic Development Grants'.

Grant improves paddock to package journey



Pat Salter of Reck Farms says the RED Grant will benefit their business as well as the wider Lockyer Valley community.

Round 4 RED Grant recipients, Lockyer Valley's Reck Farms, will use the grant to improve their processing facility and in turn increase its annual supply of onions and create more jobs in the region.

Reck Farms' Business Development Officer, Pat Salter, says the grant will be of great benefit not only to the family business but to the wider community.

"The addition of the new technology will complement the existing grading line to produce better output efficiencies and the diversification of end products to new and existing markets," he said.

"The improved infrastructure in the packing house will also allow us to take on an increase of supply from onion growers interstate. This means we will be able to process and package produce all year round instead of only four months of the year."

"This increase in production will not only open up new opportunities for employment directly on-farm but will see an increase in employment opportunities along the whole supply chain. This project is going to provide great economic benefit to the local community," he said.

Grants and loans to help build drought resilience

Primary producers are encouraged to get ready for the next drought with financial assistance available from QRIDA.

QRIDA Natural Disasters and Drought Manager, Sheree Finney, said a comprehensive range of assistance programs are available to eligible primary producers across all industries.

“A great starting point is our Farm Management Grants Scheme,” she said

“This offers a 50 per cent rebate on professional advice up to a maximum \$2,500 to create a Farm Business Resilience Plan which recognises the climate risks and opportunities unique to your agribusiness.”

Queensland producers can then apply for a co-contribution Drought Preparedness Grant of up to \$50,000 to carry out activities identified in the Farm Business Resilience Plan.

“This could cover a range of costs from infrastructure like pipes and water troughs to consumables like fuel,” she said.

“For the co-contribution, you could use a QRIDA Sustainability Loan, which could fund modern infrastructure to help strengthen your farming business.”

Ms Finney said QRIDA also has three drought loan options available providing loan amounts of up to \$250,000 for drought preparedness and carry-on activities.

“When farmers are in the midst of a severe drought which has significantly impacted them financially, they may be able to access emergency funds for costs like buying goods and paying employee wages,” she said.

“Once they’re ready, they could also get a loan to undertake recovery activities such as restocking and replanting.”

For more information on the range of assistance available to help build your drought resilience, visit qrída.qld.gov.au or contact your local QRIDA Regional Area Manager on **1800 623 946**.

What to include with your drought loan application

If you’re applying for a drought loan you’ll need the following to complete your application:

- Financial Statements for the past 3 years including:
 - Profit and Loss Statement
 - Livestock Trading Schedule
 - Balance Sheet
 - Depreciation Schedules
- Statement of Position
- Personal/Income Tax Returns for the past 3 years
- Monthly Cash Flows for the current and next financial years (July – June)
- Production schedules
- Australian Tax Office (ATO) Integrated Client Account Statement
- Schedule of Account Details form from all lenders (on last page of application form)
- Copy of quotes to verify costs of drought ready or recovery activity/ies
- A Farm Business Resilience Plan within a reasonable period

Rainfall Chart

Track your rainfall

Rainfall is something we’ve gotten used to of late!

You can keep track of the rainfall on your property with our easy to use online **2023 Rainfall Chart**.

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



+ 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.



Tegan McBride
Central Coast & Whitsundays

Hi Central Coast and Whitsundays! I'm Tegan, your new Regional Area Manager. My face may be familiar, as I've been working in the greater Whitsunday region for about seven years, with a diverse background in regional development and agricultural natural resource management. I've taken over this role in the region following Peter Crowley's retirement, who had been with QRIDA for more than 20 years.

I'm enthusiastic about farming innovation and, after a brief stint as a certified organic market gardener, I hope to help the next generation of farmers get growing. QRIDA's First Start Loan can help aspiring young farmers establish their primary production business with up to \$2 million. Or if you're hoping to create a viable future for your existing primary production enterprise, a Sustainability Loan could give you up to \$1.3 million to upgrade your operation.

I look forward to meeting you on-farm or in office so we can chat about your agribusiness goals. I'm simply a phone call or email away.

Talk with Tegan

☎ 0427 770 147

✉ tegan.mcbride@qrida.qld.gov.au



John Metelli
Capricornia

After six weeks away, I'm back in the chair and ready to assist producers again.

As the drought status has been removed for the Banana and Gladstone Regional Council areas, it could be the perfect time to look into the drought grants and loans available from QRIDA to prepare your property for when dry conditions return. These programs help Queensland primary producers prepare, manage, recover, and mitigate the impacts of drought. You do not need to be in a drought declared area to receive the funding so it is a great opportunity for producers to move forward with eligible infrastructure projects.

If you're thinking about taking over the family farm, it may be a good idea to chat to me first, as you could save substantial costs along the way with funding from QRIDA. A First Start Loan could provide you with finance of up to \$2 million to help purchase your first block of land, carry out the family succession plan or achieve standalone viability.

I'm happy to meet with you on-farm, so give me a call and let's make a time to meet.

Talk with John

☎ 0417 775 245

✉ john.metelli@qrida.qld.gov.au



Kate Dunk
Darling Downs

While we have recently been able to soak up some sunshine, there were plenty of downpours over the last couple of months. Some local areas copped their highest September daily rainfall on record and several thunderstorm and heavy rainfall warnings were issued too, putting parts of the region on flood watch again. If you've been impacted by a declared disaster event earlier this year, QRIDA has a range of grants and loans that may be available.

Drought mitigation is currently a priority of many and local drought resilience workshops have been well-attended. The current weather situation makes it a good time to prepare for successful water management. Depending on your farm business, there's a range of activities you could implement to increase drought resilience. You don't have to go it alone – QRIDA has a range of drought loans and grants available to drought-proof your operation.

I'm here to help – just give me a call.

Talk with Kate

☎ 0427 690 448

✉ kate.dunk@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.