

+ Prime focus



Central Queensland graziers, Anita Dennis and Joe Taylor have accessed a range of loan and grant assistance from QRIDA to purchase property, erect exclusion fencing and prepare for drought.

Western QLD graziers share lessons from drought

Choosing the right livestock for their drought-susceptible property hasn't always been an easy decision for Western Queensland primary producers Anita Dennis and Joe Taylor.

Anita and Joe started with sheep, but shortly after came a rise in fatal wild dog attacks. Then they transitioned into cattle but were met with the millennium drought. "It was quite a turbulent five, six years, and we couldn't sustain those sorts of losses," Anita said.

Now the couple run a herd of Rangeland cross Kalaharis and Australis Blacks goats and take on agistment when the budget allows.

Anita said the goats have adapted well to their two properties, Coolagh, between Barcaldine and Blackall, which she and Joe purchased from Joe's parents with a QRIDA First Start Loan in 2009, and Lorne, near Aramac.

"The First Start Loan also helped us greatly with the lower interest rate and interest-only period for the first five years given the tough times we had when we started out," Anita said.

Anita and Joe then used a QRIDA Sustainability Loan to help them erect exclusion fencing around their remaining country.

"When we realised the exclusion fencing was going to pay us back, we were confident to borrow money from QRIDA through the Sustainability Loan and we fenced the remainder of Coolagh," Anita said.

Although Joe and Anita have enjoyed three good summers, the impacts of the millennium drought have stuck in their minds. So, over the past year they have improved the climate resilience of their properties with a QRIDA Drought Preparedness Grant and Drought Ready and Recovery Finance Loan.

"We also installed 34 kilometres of poly pipe and set up 24 different water points with troughs and tanks to distribute the stock and make better use of the pasture," Anita said.

Joe said they have met regularly with their local QRIDA Regional Area Manager, Bradley Whittington (pictured right), about the QRIDA assistance available to help their operation.

"Our relationship with Brad is very open and trustworthy. He is very approachable – we ask him plenty of questions and he gets back to us with good feedback," Joe said.

To find out more visit our website or contact us on **1800 623 946**.

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Scan the QR code to see a video story about how Anita and Joe used finance from QRIDA to help grow and strengthen their business.



QRIDA helping primary producers thrive during 2023-24

Despite the economic and environmental challenges in 2023-2024, the government financial assistance delivered by QRIDA has been critical to help rural and regional communities overcome challenges and become future-ready. In 2023-2024, QRIDA approved 88,933 applications worth more than \$343.8 million – the largest number of applications approved by QRIDA in our 30-year history.

A number of these programs focus on supporting producers. During the past financial year, 126 applications for more than \$89.1 million were approved for our First Start and Sustainability Loans. From helping Far North Queensland banana growers purchase their first farm; to supporting Central Highlands beef cattle and crop producers invest in additional grain silos to help them prepare for drought; and assisting Lockyer Valley turf growers implement agtech solutions; we've been steadfast in our commitment to helping Queensland primary producers grow and succeed.

In 2023-2024 QRIDA administered more than \$12.8 million through our Drought Assistance Programs – almost double the \$6.8 million administered in the previous financial year after the scheme was launched in early 2022. Our concessional loans and grants have helped primary producers throughout every stage of the drought cycle including preparation, management, recovery and mitigation.

Meanwhile, Queensland experienced a challenging disaster season over 2023 – 2024, with five separate disaster events including cyclones, bushfires, and storms at both ends of the State.

In the aftermath, QRIDA stepped up to financially assist primary producers, small businesses and non-profit organisations with their recovery and clean-up efforts, administering more than \$37.6 million in Extraordinary Disaster Assistance Recovery Grants.

Growing Queensland's goat and sheep industries also remained a focus during the 2023-2024 financial year, with more than \$1.8 million invested in rural enterprises and 51 jobs created under round two of the Rural Agricultural Development Grants.

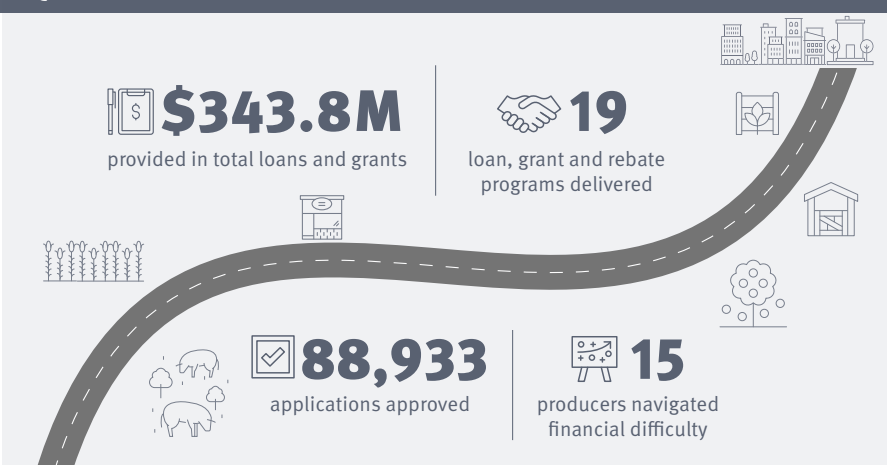
“In 2023-2024, QRIDA approved 88,933 applications worth more than \$343.8 million – the largest number of applications approved by QRIDA in our 30 year history.”

Queensland's broader agricultural sector also received a \$3.9 million boost under a fifth round of the successful Rural Economic Development Grants which created approximately 215 jobs.

We look forward to working with primary producers to create better rural and regional Queensland communities in the financial year to come.

Cameron MacMillan
QRIDA Chief Executive Officer

QRIDA's 23-24 Financial Year Achievements



Boost the biosecurity of your banana farm with QRIDA

Queensland banana growers can implement robust biosecurity measures to prevent the spread of Panama disease with a Sustainability Loan from QRIDA.

QRIDA Regional Area Manager for Far North Sam Spina said the soil-borne fungal disease Panama tropical race 4 (TR4) continues to pose a serious threat to Queensland's valuable banana industry.

“At least eight cases of Panama TR4 have been confirmed on banana farms in the Far North since this incurable and insidious disease was first detected in Queensland in 2015,” Sam said.

“Panama TR4 is easily spread through people, vehicles, machinery and animals and can survive in soil for decades, destroying banana plantations and jeopardising the livelihoods of growers.

“When it comes to Panama TR4, don't slip on banana biosecurity. Make strict biosecurity measures a priority for your farm now to save yourself from the devastating impacts of this disease later.”

Sam explained QRIDA's Sustainability Loans of up to \$1.3 million can help Queensland banana growers carry out a range of on-farm biosecurity improvements.

“QRIDA's Sustainability Loans can help Queensland banana growers improve the biosecurity of their farm through a range of measures including purchasing or upgrading washdown facilities, erecting exclusion fencing or installing decontamination stations,” Sam said.

“Our concessional Sustainability Loans can also help banana growers improve the resilience of their farm by diversifying into new agricultural markets, expanding their operation, preparing for disasters and more.”

Toowoomba fertiliser manufacturer improves crop performance with RED Grant



Southern Queensland beef feedlotter and fertiliser manufacturer Mort & Co is using a Round Five RED Grant to help install specialised equipment at its manufacturing plant to improve crop performance.

State-of-the-art equipment to help strengthen the cropping industry will be installed at a manufacturing plant on the Western Downs with the help of a Round Five Rural Economic Development Grant. Toowoomba beef feedlotter and manure-based fertiliser manufacturer Mort & Co is installing equipment that applies living bacterial inoculants onto its granular fertiliser.

Mort & Co Chief Executive Officer Stephen O'Brien said the new inoculant products would extend the survival of bacterium and increase the reliability of legume crops in Australia's cropping system.

“Specialised manufacturing equipment will be installed at Mort & Co Fertilisers manufacturing plant to apply living bacterial inoculants onto granular fertiliser,” Mr O'Brien said.

“This will significantly extend the survival of the bacterium and increase the reliability of legume and pulse nodulation and nitrogen fixation rates in legume crops such as mungbeans and chickpeas.”

Mr O'Brien said the inoculated granules would also help save time and application costs and be able to be used in certified organic farming operations while putting carbon back into soil.

“The inclusion of humic composted beef feedlot manure into high value organic fertiliser provides sustainability benefits for the broader livestock and grains industry as it strives to reduce its carbon footprint across the entire supply chain.”

The project will create up to five short-term jobs and two long-term jobs.

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

Over five years, the Queensland Government's RED Grants program has provided a total of \$13.3 million in funding to support 59 successful regional agribusiness projects, worth more than \$52.4 million and estimated to create over 2,500 new direct and indirect jobs.

For more information about the RED Grant scheme, scan the QR code to visit QRIDA's website.



The Queensland Rural and Industry Development Authority (QRIDA) administers the RED Grant scheme on behalf of the Department of Agriculture and Fisheries.



Sam Spina, QRIDA's Regional Area Manager for the Far North

“QRIDA's Sustainability Loans can help Queensland banana growers improve the biosecurity of their farm through a range of measures...”

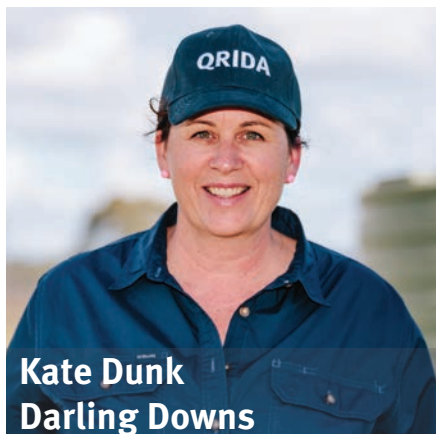
+ Regional update

Our team in regional Queensland, helping you

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.



Kate Dunk
Darling Downs

This October marks QRIDA's 30-year anniversary, and I'm proud to have been your Regional Area Manager for the Darling Downs for 22 of those years. Since I started in this role in 2002, it's been incredibly rewarding to help primary producers carve out a career in agriculture and to then grow a profitable and successful operation.

When I reflect on my time at QRIDA, my highlight has been helping improve producers' financial literacy. While completing cashflow spreadsheets and business plans might not be the most exciting parts about life on the land, these processes are important building blocks to a successful operation and producers tell me this work gives them a greater understanding of not only finance and lending but their own businesses too.

I hope to continue making a positive impact on the Darling Downs' thriving agricultural industry for many years to come. If you are looking for financial assistance to improve your primary production operation, please get in touch with me. I would love to be part of your farming journey.

Talk with Kate

☎ 0427 690 448

✉ kate.dunk@qrda.qld.gov.au



John Metelli
Capricornia

Some new faces may be shaking up Capricornia's beef cattle industry soon with plenty of enquiries about our First Start Loans. From multi-generational producers to new entrants to agriculture, it's been my privilege to help up-and-coming graziers get a foothold in the industry. I'm excited to learn about the innovative farm practices the next generation introduces on-farm which our Sustainability Loans may also be able to help fund.

I've also been busy with visits to various primary production operations and hope to catch up with plenty of graziers this September with Central Queensland's bull sale season fast approaching.

Whether you're looking for information about QRIDA's financial assistance or are ready to apply for one of our loans or grants, please get in touch with me. Having a conversation with me early on will help you gain clarity about your eligibility and financial circumstances, and I'll be able to provide you with guidance around the steps you could take to achieve your goals with QRIDA's financial assistance.

Talk with John

☎ 0417 775 245

✉ john.metelli@qrda.qld.gov.au



Tegan McBride
Central Coast & Whitsundays

In my role I meet many people who are inspired to become farmers but are still chasing the equity required given the current land prices.

Those that have chosen to take the path of leasing could benefit from a positive cash flow and gaining experience, all while still working, reducing the level of risk.

QRIDA's First Start Loans provide up to \$2 million to help Queensland's budding primary producers in the initial years of establishing their primary production business.

If you're an asset owner, with solid equity and a strong business plan, these loans may be able to assist you with entering into lease or sharefarming arrangements, or with the purchase of assets such as cattle, a tractor and implements, or a cold room to get you started on your new venture, with the aim to become a full time primary producer in the future.

I encourage you to get in touch with me or your local QRIDA Regional Area Manager to discuss your options.

Talk with Tegan

☎ 0427 770 147

✉ tegan.mcbride@qrda.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.