

+ Prime focus



North West Queensland graziers, Sam and Julia Burge, used a First Start Loan from QRIDA to build their herd numbers and strengthen their beef operation.

Young NW QLD producers build beef business with QRIDA

Nestled amongst the Gidgee trees of 'Mokana', south of Hughenden, a herd of cattle graze the native grass - the start of a couple's future in Queensland's beef industry.

Sam and Julia Burge used a QRIDA First Start Loan to purchase 200 head of pregnancy tested in-calf (PTIC) heifers to accompany their existing 323 head of cattle, build their numbers and take a step forward in creating a viable beef operation.

"We approached Sam Fryer, our Regional Area Manager, and we got the QRIDA First Start Loan and, with that, we purchased 200 head of PTIC heifers," says Julia.

"We definitely couldn't have done it off our own back. The First Start Loan has definitely given us the lift that we need."

The low interest rates and interest-only periods made the loan more accessible than other financial support available.

"We definitely couldn't have done it off our own back. The First Start Loan has definitely given us the lift that we need."

"[The loan] had low interest rates and we could fund what the interest rate was. My advice would be do your research before you go in and just ring up and have a yarn. It's not going to be easy, it could take a while but you'll succeed in the end hopefully if you try hard enough," says Sam.

Julia says it was great to have local support from their Regional Area Manager for the North West and Gulf, Sam Fryer (pictured left with Julia and Sam), to answer their questions about the application process.

"Sam Fryer was a great help and guided us along the way in the right directions that we needed. He told us openly and honestly what we had to provide QRIDA to get the First Start Loan," she says.

For more information, contact your local Regional Area Manager on **1800 623 946** or visit qrida.qld.gov.au



Scan the QR code to watch Sam and Julia's story about using a First Start Loan from QRIDA to build their beef business.



To update your Prime Focus subscription details call **1800 623 946** or email us at contact_us@qrida.qld.gov.au



QRIDA marks 30 years of supporting Queensland



QRIDA's CEO, Cameron MacMillan, during a recent visit to Townsville with Regional Area Manager for North Queensland, Angelo Rigano, and First Start Loan client, Nathan Cleasby.

In October we were very proud to celebrate QRIDA's 30-year anniversary. As we surpassed this milestone, QRIDA administered more than \$6.28 billion in financial assistance to help Queensland communities overcome challenges and thrive.

QRIDA and its predecessor QRAA have a proud history of backing businesses in the bush, with more than \$1.75 billion administered in First Start and Sustainability Loans to help Queensland primary producers get started, expand and diversify their operations.

QRIDA has also played a major role helping communities overcome some of Queensland's worst floods, bushfires and cyclones, with more than \$1.16 billion administered in disaster recovery funds. Since QRAA's name changed to QRIDA in 2017 to reflect its increased role doing even more for Queensland, the range of financial assistance programs the organisation has delivered has rapidly expanded. For example, the Farm Debt Restructure Office provides a great service in which professionals assist farmers and banks with a broken relationship to see if it can be fixed.

The Rural Debt Survey also helps us understand the impact of debt in rural Queensland to enable governments to make good policy decisions.

With the changing climate posing a significant challenge to the agricultural sector, QRIDA has also delivered more than \$21.4 million under the Queensland Government's drought assistance programs to foster greater farm business preparedness and resilience.

While the organisation has changed since it was established on 1 October 1994, one thing has remained the same – the passion and dedication of QRIDA's people, allies, and stakeholders to supporting rural and regional Queensland.

I thank all of QRIDA's valued clients for trusting us to help bring their farming dreams to life. We look forward to helping Queensland primary producers succeed with financial assistance in the years to come.

Cameron MacMillan
QRIDA Chief Executive Officer



“QRIDA was a valuable partner in recovering from the winds that caused us damage, and we certainly appreciate that they were there to help us.”

Mark Nucifora
Extraordinary Disaster Assistance
Recovery Grant client (TC Niran)
Far North Queensland



“Working with QRIDA has been amazingly easy, with our local Regional Area Manager Bradley Whittington in Emerald it's made it so easy for us.”

Cameron and Louise Backus
First Start Loan clients
Central Queensland



“[QRIDA has] this really proud history of supporting people to get started in good times and in tough times and then prepare them to thrive with the opportunities that agriculture and regional living provides.”

Belinda Turner
QRIDA Board Director

“... QRIDA has administered more than \$6.28 billion in financial assistance to help Queensland communities overcome challenges and thrive.”



Watch our 30 year video story

For three decades, QRIDA has been at the forefront of supporting Queenslanders by administering financial assistance to primary producers, businesses, non-profit organisations and individuals. As we celebrate our 30 years, we also reinforce our ongoing commitment to fostering growth, innovation, and resilience in our communities.

Scan the QR Code to see how we have helped rural and regional communities overcome challenges and succeed since our establishment in 1994.



Support through financial difficulty

Establishing an office dedicated to assisting Queensland primary producers experiencing financial distress is a significant milestone in QRIDA's 30 years.

Established on 1 January 2018, the Farm Debt Restructure Office administers the Farm Business Analysis Assistance program.

Farm Debt Restructure Office Manager, Daniel Elder, says the program was developed to provide primary producers increased access to experienced debt restructuring support when experiencing financial difficulty.

“Producers who engage in the program have access to an independent panel of consultants who work alongside the producer to review their current business strategies including underlying problems they may be experiencing.

“Producers walk away with an independent, obligation free report on their business which they can share with a preferred lender to action or develop new pathways forward,” he said.

The program is unique to Queensland, and dedication to identifying if a viable primary production enterprise exists which can gain financial support and ultimately restructure their farm debt.

To date the program has enabled 110 producers to reevaluate their businesses, totalling over \$300 million in liabilities and saving over \$6 million in interest and commercial consultancy costs. Find out more by visiting qrda.qld.gov.au/fdro.

Pictured: Farm Debt Restructure Office Manager, Daniel Elder, with clients Kym and Lance Baker.



“If you would've told me 10 years ago that I'd be out here in Stanthorpe owning a vineyard and a winery, I just never would've believed you ... and we wouldn't have been able to do it without the help of QRIDA.”

*Caitlin Roberts
First Start Loan client, Granite Belt*



“Since I started in this role in 2002, it has been incredibly rewarding to help primary producers carve out a career in agriculture and to then grow a profitable and successful operation.”

*Kate Dunk
QRIDA Regional Area Manager
Darling Downs*



“Without the loan we wouldn't have been able to expand. We would have been at a standstill. QRIDA really helped our business grow.”

*Kerry Boswell & Sven Fehrenbacher
Sustainability Loan clients
North Queensland*

Preserving over 100 years of cattle family legacy with QRIDA

As pink skies and tree silhouettes reflect on the lagoon at Wambiana Station, three generations of the Lyons family take in the familiar view and share a laugh after a hard day's work in the cattle yards.

The cattle breeding and growing-out operation located 70 kilometres south of Charters Towers has been in the family for 112 years, and third-generation owners John and Ronda Lyons swap fond glances as they reflect on where it all began.

"My grandfather bought the property in 1912. He was a man of foresight and determination, and he put up with a lot of trials and tribulations in his lifetime," John said.

John and Ronda took over the family operation in 1981 and John recalls some challenging times from their grazing days.

"We went through the cattle crash in 1974 when cattle prices went from \$300 for a bullock to \$30. We stayed on, but then in '79 up she went, the prices just jumped up," John said.

John and Ronda were able to overcome the trying times with financial assistance from the Queensland Rural and Industry Development Authority (QRIDA), known as the Queensland Rural Adjustment Authority (QRAA) prior to 2017.

"I can remember, and this was quite some time back, we had a Land Care Loan, we've had Sustainability Loans, and presently we have a recovery loan going back to the monsoon disaster," Ronda said.

"QRIDA has been wonderful because the big plusses are the lower interest rate, no charges, and you're given a term to pay it off."

Ronda and John's son, Michael Lyons, now runs Wambiana Station alongside his wife, Michelle Lyons, after taking over the operation in 2018.

"Michael's parents have been very patient and supportive. We've jokingly said we've had a 16-year apprenticeship," Michelle said.

"When we first purchased the property from Michael's parents, QRIDA provided the First Start Loan."

Having marked its 30-year anniversary in October, QRIDA Regional Area Manager for North Queensland, Angelo Rigano, said as an expert administrator of government grants and loans, QRIDA has helped thousands of primary producers and farming families like the Lyons establish and expand their operations.

"It's great that we've always been there to foster sustainable and resilient communities throughout Queensland for the last 30 years," Angelo said.

Pictured (L-R): Tom, Michelle, John, Ronda and Michael Lyons on their property, Wambiana Station.



Scan the QR code to watch the Lyons' family video story about how they have used finance from QRIDA over the years.



Get ready for disaster season

A challenging disaster season could be on the horizon for Queenslanders, with forecasts predicting hotter-than-average temperatures and frequent storms across the state.

QRIDA Manager of Disasters and Drought, Sheree Finney encourages primary producers and business owners to start their preparations for severe weather conditions sooner rather than later.

“Before disaster strikes, make sure you make emergency and evacuation plans, prepare your emergency kit, and carry out any home, business, or farm maintenance that may be made worse by a disaster event,” says Ms Finney.

As well as making physical preparations on your property, Ms Finney suggests Queenslanders stay informed of what to do if QRIDA financial assistance becomes available following a disaster.






“After a disaster strikes and loan and/or grant funding becomes available from QRIDA, we will be looking for evidence of the damage through photos and videos and will also require proof of what’s been spent on getting your business re-established.”

“Keep documents such as your identification, rates notice, lease agreements, financial statements, tax returns, bank statements and details of your insurance accessible as these will be important documents for applying for any assistance.”






QRIDA's tips to prepare for disaster

As Queensland heads into disaster season, it’s important to get your property ready for the risk of cyclones, storms, flooding and bushfires. Follow the tips below to ensure you and your property are ready should disaster strike and keep an eye on QRIDA’s website for details of any assistance available.

Prepare your property for disaster season:

-  Reduce potential hazards on your property
-  Check your insurance and know what you’re covered for
-  Have an evacuation plan in place
-  Ensure important documents are stored in a safe place
-  Know who your local QRIDA Regional Area Manager is

Have ready if you need to apply for QRIDA disaster assistance:

-  Photos and videos of damage
-  Personal identification
-  Rates notice or lease agreement
-  Financial statements, tax returns, bank statements
-  Insurance details



Lockyer Valley dairy farmer Luke Stock with QRIDA's Manager of Disasters and Drought, Sheree Finney.

“It’s also a good idea to keep electronic copies of your important documents, in case physical copies or devices get damaged,” says Ms Finney .

“QRIDA has 11 Regional Area Managers across the state that you can pick up the phone and talk to. In times of disaster, they are absolute specialists. Ahead of disaster season, it’s a good idea to know who your local QRIDA Regional Area Manager is and keep their contact details with your other important documents.”

You can search for the contact details of your local Regional Area Manager by visiting the ‘Your region’ page on our website.

QRIDA administers financial assistance to disaster affected primary producers, businesses and non-profit organisations under the jointly funded Commonwealth-State Disaster Recovery Funding Arrangements (DRFA).

Luke's story

Luke Stock's dairy farm at Glenore Grove was heavily impacted by the 2022 South East Queensland flooding event.

Following the disaster, Luke received an Extraordinary Disaster Assistance Recovery Grant from QRIDA to purchase hay and repair laneways and driveways.

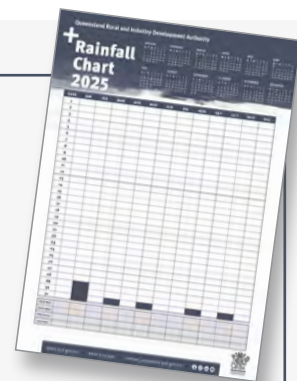
In the event of a disaster, Luke recommends primary producers be on the front foot.

“I would encourage farmers to be on the lookout for whatever assistance is available from QRIDA and if you look at our situation, it’s been nothing but positive,” he said.



Select the 'Disaster recovery' link on QRIDA's website for more information about disaster assistance available from QRIDA.

Keep track of your rainfall



Record the rainfall on your property with our online 2025 Rainfall Chart.

Download your copy today by searching for 'Rainfall Chart' on our website or scanning the QR code.



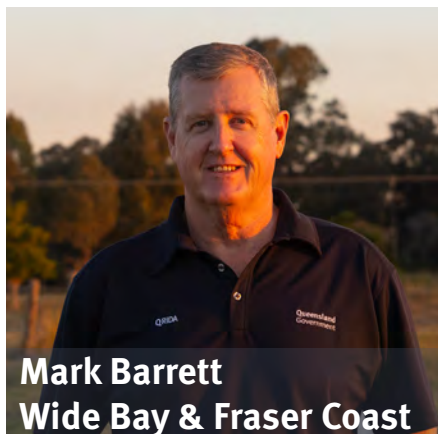
+ Regional update

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 in Brisbane, Bundaberg, Emerald (with an office in Longreach), Hughenden (with an office in Cloncurry), 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.



As QRIDA blew out the candles for its 30th birthday on 1 October, I thought it was a timely opportunity for me to reflect on my time as Regional Area Manager (RAM) over the past 16 years.

As a RAM, I really enjoy engaging with farmers. They're the salt of the earth. When you arrive on their farm to help, whether it's a grant, loan or disaster or drought recovery, they're very appreciative. They welcome you into their homes, they introduce you to their families and you get to pat their dog.

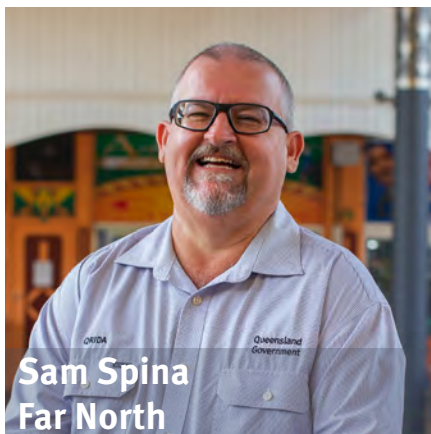
This region is so diverse that it's not strange for me to get a phone call from someone who's growing mint in their paddock to hearing from someone wanting to improve their aquaculture enterprise or someone who wants to purchase property to start their own pasture raised egg business.

Thank you for being part of QRIDA's story and I look forward to continuing to help Wide Bay and Fraser Coast primary producers succeed in the years to come.

Talk with Mark

📞 0417 775 547

✉️ mark.barrett@qrída.qld.gov.au



If your property was impacted by Tropical Cyclone Jasper, you may be eligible for disaster recovery assistance of up to \$75,000 through QRIDA. Applications for the Extraordinary Disaster Assistance Recovery Grants need to be lodged before 20 December 2024. Please check eligibility criteria on our website and if you would like to discuss the grants in more detail, let's have a chat.

With the start of the next disaster season just around the corner, now is the time to prepare for any potential severe weather events that could impact your property or enterprise.

If disaster strikes, it's useful to know how to apply when assistance becomes available. Make sure to take photos and videos of any damage, and keep copies of your personal identification, rates notice or lease agreement, insurance details, and financial statements as you will need these for your application.

If you have any questions about QRIDA's disaster recovery assistance, please reach out to me to discuss your options.

Talk with Sam

📞 0429 497 757

✉️ sam.spina@qrída.qld.gov.au



It's fields of green and gold across the Central Highlands at the moment with chickpea, barley and wheat crops being harvested.

Out west in Blackall, the Strathmore Bull Sale achieved a 100% clearance rate last month, with the average sale being \$11,903. The Barcoo Bull Sale also performed well with an 87% clearance rate and average sale price of \$8,673.

As the weather heats up and we enter disaster season, this is a timely reminder for producers to prepare for disaster, in particular bushfires. Now's the time to be implementing fire breaks, checking your firefighting equipment, ensuring you have adequate access to water and cleaning up any unnecessary vegetation on your property.

If you're affected by disaster this season, get in touch with me to discuss options for recovery and keep an eye on QRIDA's socials and website for further information.

Talk with Bradley

📞 0417 775 345

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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.