

+ Prime focus



QRIDA client Sarah Packer, standing by the exclusion fence her First Start Loan helped finance.

South West QLD grazier builds future with First Start Loan

Settled in an arid region just south of Roma, third-generation grazier, Sarah Packer is building her farming business on her family property, 'Hartwood'.

"It's pretty drought resilient in a way that we can adapt when the seasons change. With all the different country types, I manage to run breeders, the cattle, I also run sheep for a bit of cashflow and goats because we've got plenty of regrowth around here."

Keen to pursue a career in farming from a young age, Sarah's parents supported her ambitions and provided plenty of opportunity for her to be involved in their farming operation.

"When I was keen and showed that I could handle a bit of responsibility and commitment, Mum and Dad were happy to give me a chance," she said.

Sarah talked to her local QRIDA Regional Area Manager about securing a First Start Loan to help her fund property projects that would boost the financial viability of her grazing business.

"[The loan] allowed me to put up an exclusion fence around the boundary of the property because we were having a lot of wild dog problems," she said.

"I was down eight per cent on my calving rate, which a large chunk was down to wild dogs," Sarah recalled. Sarah found having a local Regional Area Manager to help was beneficial and comforting when applying for the First Start Loan.

"There's a lot of paperwork involved but once I sat down with the local [QRIDA] representative it was very straight forward."

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

For more information on First Start Loans visit qrda.qld.gov.au or get in touch with your local Regional Area Manager on **1800 623 946**.



Sarah with QRIDA Regional Area Manager, Terry Pulsford.



Find out more

Scan the QR code to watch a video about how QRIDA's First Start Loan helped Sarah secure and boost her farm's viability.

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



New leadership helping QRIDA do more for rural and regional QLD

I am delighted to share four new appointments have been made to QRIDA's Board, bringing a wealth of agriculture, banking and governance experience to the organisation.

Lawyer and farmer Caitlin McConnel has been appointed the new Chair, while Bruce Vandersee, Danica Olsen and Ari McCamley have joined as Directors.

The new members were recently welcomed by Minister for Natural Resources and Mines, Manufacturing and Regional and Rural Development, the Hon. Dale Last MP, as well as current directors Scott Spencer, Drew Ellem and Jason Kidd in the first refreshed board meeting in Brisbane.

Our new look board will help build on QRIDA's history of over 30 years supporting rural and regional Queensland while also exploring new opportunities for the agriculture and wider industry sectors.



Pictured left to right Ari McCamley, Caitlin McConnel, the Hon. Dale Last MP, Danica Olsen, Scott Spencer, Jason Kidd, Bruce Vandersee and Drew Ellem.

I'd like to recognise and thank the outgoing board Chairperson John Corbett and Directors Belinda Turner and Dr Beth Woods for their valued contributions.

With this refreshed board, QRIDA is in a strong position to continue assisting the state's clean-up and recovery efforts following three major disaster events across three vastly different regions of Queensland.

Already this year, QRIDA has delivered millions of dollars in disaster grants and concessional loans to help primary producers, small businesses and non-profit organisations with their clean-up and recovery from major rainfall and flooding events that hit communities across Northern, South East and Western Queensland.

QRIDA's Regional Area Managers have been working closely with their disaster-impacted local communities to inform entities about the support available and assist with their loan and grant applications.

Across the organisation, QRIDA's wider teams have also been working hard to answer disaster enquiries and process applications as quickly as possible.

Whether your operation is in the early stages of clean-up and reinstatement activities or looking at longer-term disaster recovery, QRIDA's financial assistance and regional support is here to help you overcome these trying times.

Cameron MacMillan
QRIDA Chief Executive Officer

Roaring back: How the Lions Den Hotel weathered Tropical Cyclone Jasper

Nestled in the Tropical North Queensland rainforest, the Lions Den Hotel is a well-known watering hole for locals and tourists. Owned by Judith Fry for more than 10 years, the Hotel is more than just a business; it's a part of her life's tapestry, woven with countless memories and friendships formed over the years.

But when the floodwater from Tropical Cyclone Jasper rose to the rafters and lapped at years' worth of memorabilia and scribes collected from those who had visited the pub, Judith wasn't sure what the future would hold for the beloved local icon.

"The floodwaters went to the roof, the pub filled up like a bucket with holes. We were on the roof for hours," said Judith.

Once the floodwaters receded, the real work began. Despite the overwhelming damage, the community's spirit was unbroken, with everyone pitching in to restore the beloved establishment.

"There was mud, mud, and more mud and rubbish, and we wondered, 'How are we going to do it?'. My family and I did it together with a lot of help from local people. They wanted their local pub up and running again, so we got in and cleaned up."



Tropical Cyclone Jasper's damage to the hotel.

The financial strain of the disaster was immense, but Judith found a lifeline in a Disaster Assistance Recovery Grant administered by QRIDA.

Apply now for a \$2,500 grant for your succession plan

Queensland primary producers looking to create a succession plan may be eligible for financial assistance from QRIDA.

QRIDA Disasters and Drought Manager Sheree Finney said Farm Management Grants offer up to \$2,500 to help producers access professional advice for succession planning in addition to risks associated with climate, drought, market stability, and workplace safety.

"A clear succession plan ensures a smooth and positive transition when the time comes to pass the business on," said Sheree.

"By offsetting the cost of professional advice, Farm Management Grants make it easier for producers to gain the services they need to secure the future of their business and continue their legacy to the next generation."

QRIDA Regional Area Manager for South East Queensland and Lockyer Valley Brian Coe said QRIDA has a network of regional and rural staff to help producers complete their Farm Management Grant applications.



"Your local QRIDA Regional Area Manager is available to help you with any questions you have about Farm Management Grants including eligibility and how to apply," said Brian.

"When applying for the Farm Management Grant you will also need to submit a Farm Business Resilience Plan, which recognises the risks associated with your primary production enterprise. Reach out to one of the Farm Resilience Program providers to assist with your plan. These providers can be found on QRIDA's website," said Brian.

For more information about the Farm Management Grant visit QRIDA's website or call your local Regional Area Manager on **1800 623 946**.

Farm Management Grants are jointly funded by the Queensland and Australian Governments.



Have you been impacted by a recent disaster?

If you're a primary producer, small business or non-profit organisation, you may be eligible for disaster recovery grants and loans currently being administered by QRIDA for the following events:

North and Far North Tropical Low
(29 January - 28 February 2025)

Tropical Cyclone Alfred and Associated Severe Weather (1-16 March 2025)

Western Queensland Surface Trough and Associated Rainfall and Flooding
(commencing 21 March 2025)

Remember to include supporting items

When applying, you need to submit the following items with your application:



Photographs of damage



Personal identification



Rates notice or lease agreement



Financial statements, tax returns and bank statements



Details of your insurance



Evidence of payment

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).

"It was very, very helpful to receive the assistance, without it I would have had to close the doors and walk away from the Lions Den Hotel. It was too costly; everything had to be renewed," Judith said.

Judith also accessed a Disaster Assistance Loan from QRIDA to help with her recovery.

After six months of cleaning up and restoring the pub, Judith was able to reopen the doors to the Lions Den Hotel in June 2024.

To read more of Judith's story and find out further details about QRIDA's disaster recovery assistance, scan 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 located in Brisbane, Bundaberg, Cloncurry, Emerald, Hughenden, Innisfail, Kingaroy, Longreach, 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.



Brian Coe
South East & Lockyer Valley

I encourage all primary producers directly impacted by the Tropical Cyclone Alfred and Associated Severe Weather event to apply for QRIDA's disaster recovery grants. A recent positive change to these grants is that primary producers can now use them to replace lost or damaged crops and plants. We also have new resources to help you apply including disaster grant application tips and a guideline interpretation guide. I highly recommend reading these documents on QRIDA's website.

I've continued to receive enquiries from primary producers wanting to get started and grow their operations. QRIDA's First Start and Sustainability Loan interest rates have decreased over the past few months, helping boost producers' confidence. Considering recent economic and climate challenges, it's heartening to chat with producers about achieving their agricultural goals with QRIDA.

If you need help with your QRIDA financial assistance application, please get in touch with me.

Talk with Brian

☎ 0427 763 787

✉ brian.coe@qrida.qld.gov.au



Cynthia Godden
Burnett

With many people impacted by disasters recently, I remind producers that QRIDA has both grants for immediate clean-up and reinstatement and concessional loans for longer-term recovery available. The loans include Disaster Assistance Loans for direct damage, and Essential Working Capital Loans for indirect damage. An example of direct damage from a disaster event would be a nursery suffering damage to plant stocks and greenhouses directly from flooding, whereas an example of indirect damage would be revenue losses due to the nursery being unable to distribute stock because of road closures.

On a more positive note, it has been encouraging to see more land being prepared for winter crops as I've been driving through the region lately. Now is the time to ensure you have enough storage for your crops after harvest. QRIDA's Sustainability Loans can help producers invest in infrastructure including sheds and silos.

Please get in touch with me for more information about the financial assistance available from QRIDA.

Talk with Cynthia

☎ 0417 778 317

✉ cynthia.godden@qrida.qld.gov.au



Terry Pulsford
Maranoa & South West

The South West region was severely impacted by the Western Queensland Surface Trough and Associated Rainfall and Flooding event earlier this year. The floods have disrupted lives, damaged properties, infrastructure, and impacted local economies.

Exceptional Disaster Assistance Recovery Grants are available for primary producers, small businesses and non-profit organisations to hire or purchase equipment and materials, remove debris, replace fencing and other costs associated with the recovery process. Disaster Assistance Loans of up to \$250,000 are also available to assist with re-establishing normal operations.

Over recent weeks QRIDA has held a series of workshops and pop-up offices across the impacted region with the Rural Financial Counselling Service - Southern Queensland, to deliver information on these grants and will be returning to these areas to ensure those affected understand the support that's available.

If you've been impacted by this disaster event, please get in touch with me to find out more about the assistance available, eligibility and what documents you will need to have ready when you apply.

Talk with Terry

☎ 0427 029 141

✉ terry.pulsford@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.