

# + Prime focus



QRIDA clients Dylan and Sarah Wedel, pictured with their children on their property at Victoria Plains, used a First Start Loan to purchase a 45-hectare sugarcane farm.



## QRIDA loan gives canegrowers a sweet start to farming

In the heart of Queensland's sugarcane country, young couple Dylan and Sarah Wedel have combined their dreams and hard work to pursue a commitment to the land.

At just 21 years old, the couple secured a First Start Loan from QRIDA, allowing them to purchase their first 45-hectare sugarcane farm in Victoria Plains, on the outskirts of Mackay.

"Sarah and I were both working in the mines at the time and we were looking for an investment opportunity," said Dylan.

QRIDA's First Start Loan was the most accessible financial assistance to help the couple secure their first block of land.

**"Commercial lenders were hesitant because we didn't have a lot of experience in farming or an extensive deposit. The First Start Loan allowed us to overcome those barriers," said Dylan.**

Dylan and Sarah worked closely with their QRIDA Regional Area Manager and felt the questions they were asked during the application process helped them feel confident they were making the right decision before purchasing their property.

"We exchanged a lot of emails and had several meetings, which really helped clarify the process and set realistic goals," said Sarah.

"It was tricky because we hadn't come from a cane farming background and that's where the Regional Area Manager at the time was really helpful, because they knew what some of those numbers should be and what was a reasonable number or how to best present those numbers," said Dylan.

Dylan and Sarah encourage aspiring young growers in a similar situation to them to lean on the support available and start the conversation with QRIDA early.

QRIDA's First Start Loan offers up to \$2 million to help aspiring young producers in the early years of establishing their first primary production business.

For more information on QRIDA's First Start Loan visit [qrda.qld.gov.au](http://qrda.qld.gov.au) or call 1800 623 946.



Dylan with QRIDA Regional Area Manager for the Central Coast and Whitsundays, Tegan McBride.

### Find out more



Scan the QR code to watch a video about how QRIDA's First Start Loan helped the Wedels start their sugarcane business.

To update your Prime Focus subscription details call 1800 623 946 or email us at [contact\\_us@qrda.qld.gov.au](mailto:contact_us@qrda.qld.gov.au)



# + QRIDA news

## Farewelling Cameron after a decade leading QRIDA



*Cameron with QRIDA client and Lockyer Valley hay and chaff producer Steve Neuendorf.*

As planned, and after a decade at QRIDA, I'd like to share some bittersweet news that I have now retired as Chief Executive Officer (CEO).

In accordance with QRIDA's legislation, the Board has appointed Chief Lending Officer, Brooke Irwin, as acting CEO until the recruitment process is finalised, and the role is formally announced.

When I look back on when I first started this role in 2015, QRIDA's work was largely delivering concessional loans for primary producers and, over the past decade, I've witnessed the increasing role played by the QRIDA team supporting and growing Queensland's agricultural and small business sector through good times and bad.

My highlight has been helping the next generation onto the land and hearing from up-and-coming producers who say they wouldn't have been able to realise their farming dreams without the support of QRIDA.

To that I say we exist largely because you are out there in your part of rural and regional Queensland making a real difference, and behind you is a village of passionate industry allies, professional and government stakeholders supporting you every step of the way.

I'd like to thank and acknowledge the hard-working and dedicated QRIDA team; Board of Directors; the Honourable Dale Last, Minister for Natural Resources and Mines, Minister for Manufacturing and Minister for Regional and Rural Development who QRIDA is accountable to; our industry and government stakeholders, and importantly, I would like to thank you – Queensland's primary producers who have been at the heart of all we do for more than 30 years and will continue to be so into the future.

**Cameron MacMillan**  
**Outgoing QRIDA Chief Executive Officer**

## More than \$267 million for rural and regional QLD in 2024-25

Three major disasters that impacted communities from Cairns to Coolangatta to Quilpie made the past financial year one of great resilience for Queensland's agricultural and small business sectors.

QRIDA is proud to have delivered more than \$267.2 million in financial assistance to over 12,000 Queenslanders in 2024-2025.

An important part of this financial assistance included disaster recovery grants and loans to help rural and regional communities clean up and recover from the North and Far North Tropical Low, Western Queensland Surface Trough and Associated Rainfall and Flooding, and Tropical Cyclone Alfred and Associated Severe Weather events.

Meanwhile, our flagship First Start and Sustainability Loans helped up-and-coming producers break into the agricultural industry, improve the profitability and productivity of their operations, and prepare for on-farm risks like drought.

Every dollar QRIDA delivered during this past financial year made an impact including to a Darling Downs beef producer who purchased his first rural property, Fraser Coast family egg producers who invested in new infrastructure and diversified into rotational grazing, and Cassowary Coast fruit growers who replaced damaged crops following flooding.

It's because of our valued clients' ambitions, resilience and successes and the support from our industry, government and ministerial stakeholders that QRIDA was able to mark 30 years of supporting rural and regional Queensland in the past financial year.

**Brooke Irwin**  
**Acting QRIDA Chief Executive Officer**

## Becoming a first-time farm buyer at 28 with QRIDA

There are about three decades between the average age of an Australian farmer and Felix Ringleben – a young dryland crop grower who purchased his first rural property during a challenging economic climate.

"It's such a difficult market to break into. Land prices have pretty much doubled in the past 10 years and interest rates are all over the place."

With a First Start Loan from QRIDA, Felix purchased 600 acres of land in the small farming region of Jondaryan, approximately 45 kilometres west of Toowoomba, where he now grows a mixture of crops dependent on market conditions, from sorghum and wheat to mung beans and chickpeas.

**"I'm really fortunate to have had access to this First Start Loan because it wouldn't have been possible otherwise," said Felix.**

"I initially heard about QRIDA from one of the neighbours and he had a really positive experience with them, so I thought why not give it a go – it seemed like a really attractive option for me for purchasing my first property."

QRIDA Regional Area Manager for the Darling Downs, Kate Dunk, said the concessional loan helps aspiring primary producers like Felix enter the agricultural industry.



*Felix Ringleben with Regional Area Manager for the Darling Downs, Kate Dunk.*

"A QRIDA First Start Loan offers up to \$2 million to assist people who haven't owned a viable primary production operation, but who are super keen and want to get into primary production viably," said Kate.

# Invest in drought preparedness activities before the next drought

For the first time in 12 years, Queensland has no drought declarations, which makes now an important time for primary producers to improve their climate resilience and prepare for when the next drought inevitability hits.

QRIDA's Sustainability Loans are a cost-effective way for Queensland primary producers to improve the drought preparedness of their operations before the next drought.

With loan periods of up to 20 years and flexible, variable or fixed interest rate options at concessional rates, these loans of up to \$1.3 million can help producers carry out a range of drought preparedness activities including investing in water infrastructure and fodder storage.

**Sustainability Loans can also be used as the contribution for Drought Preparedness Grants of up to \$50,000, which will open to applications soon through QRIDA later this financial year.**



*Queensland primary producers can use a QRIDA Sustainability Loan to construct water infrastructure, purchase fodder storage and more.*

"QRIDA's Sustainability Loans are great to use as a co-contribution for our Drought Preparedness Grants, however these Sustainability Loans may also be able to fund other projects that might not be eligible under the Drought Preparedness Grant," said QRIDA's Disasters and Drought Manager, Sheree Finney.

Producers looking to invest in drought preparedness activities are encouraged to monitor QRIDA's website and social media channels for more information about when the 2025-2026 round of Drought Preparedness Grants will open.

For more information about how you can prepare your property for drought, visit [qrda.qld.gov.au](http://qrda.qld.gov.au) or get in touch with your QRIDA Regional Area Manager by calling **1800 623 946**.



## Introduction of DocuSign option for QRIDA's loan documents

QRIDA remains committed to implementing solutions that improve both internal efficiency and the overall client experience. A key part of this is introducing automation technology that not only supports our team but also helps deliver a more seamless experience for clients to engage with QRIDA's services.

In line with this commitment, we're pleased to announce the integration of DocuSign into our lending process.

DocuSign is a secure and efficient electronic platform that allows approved loan applicants to review and sign their loan documentation on a variety of devices, including mobile phones, iPads, as well as desktop and laptop computers. This enhancement is designed to streamline the post-approval process and significantly reduce turnaround times.

The DocuSign process will not be used for QRIDA's loan application forms. However, applicants will now see a new consent checkbox allowing them to opt in to using DocuSign if their loan is approved by QRIDA.

For those who prefer traditional methods, the option to sign paper documents via post still remains available.

**For more information** on the DocuSign process, visit QRIDA's website and search for 'DocuSign'.

Felix explained he built a strong working relationship with Kate over several meetings.

"I first came in contact with Kate, our Regional Area Manager, through this loan application process and I've been able to see her multiple times at FarmFest and a few other events," said Felix.

"Kate was really helpful. The whole application process initially was a bit daunting, but she made it super easy."

Now that Felix has gained a foothold in the rural property market, he is focussed on new ambitions.

"My initial goals are to establish myself as a farmer here and to carry out some sustainable farming practices," said Felix.



*Felix's property at Jondaryan, that he purchased with a QRIDA First Start Loan.*

"There's something really special about being out here, on the land, and watching a plant, for example, start up as a tiny little seedling and at the end of the day you're harvesting it and selling it – it's just a really nice experience."

Felix is showing the next generation of primary producers all that is possible with the Queensland Government financial assistance he has received.

**"My advice to other young farmers like myself who are trying to establish themselves would be to give it a go and make the most of the great services and help that QRIDA can offer."**

**To watch a video about Felix's story and to find out further details about QRIDA's concessional 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, Emerald, Hughenden, 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.



**Sam Spina**  
Far North

As someone who lives and works in the Far North, I've seen firsthand how tough our producers are – and how vital the right support can be. If you were impacted by the North and Far North Tropical Low event earlier this year, you may be eligible to apply for QRIDA's Disaster Recovery Grants, until 14 February 2026. Disaster Assistance Loans are also available until 31 December 2026, providing vital support to help you recover, rebuild, and get back on your feet.

I'm also passionate about seeing the next generation of farmers succeed. QRIDA's First Start Loans, can help young people get into agriculture – whether you're purchasing cattle or taking over the family farm. With low interest rates and an interest-only option, QRIDA loans can help provide flexibility and stability for new entrants.

And for those looking to improve or expand existing operations, QRIDA's Sustainability Loans can help future-proof your business by financing activities such as drought preparedness, upgrading irrigation systems or installing predator fencing.

For more information about the assistance available, your eligibility or the application process, please get in touch with me.

### Talk with Sam

📞 0429 497 757

✉️ [sam.spina@qrida.qld.gov.au](mailto:sam.spina@qrida.qld.gov.au)



**Tegan McBride**  
Central Coast & Whitsundays

As the new financial year gets underway, I encourage growers and graziers to consider their farm business goals and start discussing how QRIDA's financial assistance can help them. Our concessional loans are vital for helping aspiring producers secure land and improve productivity while promoting sustainable practices.

First Start Loans of up to \$2 million are designed for new entrants, providing the support needed to establish their first farm or achieve viability in an existing business. This loan can be used for purchasing land, engaging in family succession plans, or entering lease and share-farming arrangements.

For existing producers, our Sustainability Loan of up to \$1.3 million, helps enhance operations by investing in sustainable technologies and practices such as ag-tech, value-adding initiatives, drought preparedness, on-farm infrastructure or diversification into another ag-related industry.

Get in touch with me to start the conversation early about how QRIDA can assist your farm business. I can help you navigate the application process and answer questions about what documentation you need to prepare when applying for QRIDA assistance.

### Talk with Tegan

📞 0427 770 147

✉️ [tegan.mcbride@qrida.qld.gov.au](mailto:tegan.mcbride@qrida.qld.gov.au)



**Kate Dunk**  
Darling Downs

FarmFest might have been a few months ago, but I'm pleased to still be fielding enquiries about QRIDA's financial assistance from primary producers who I met at this event. As one of our region's biggest agricultural field days, FarmFest attracted producers from many industries right across the Darling Downs and each with different goals from purchasing ag-tech to diversifying their operations and even bolstering biosecurity. Despite the wide range of enquiries, the majority of my conversations with producers came back to QRIDA's concessional First Start and Sustainability Loans due to the many on-farm improvements they can fund.

With additional funding announced for Drought Preparedness Grants, that will open to application later this financial year, there is renewed excitement in our region about this program. Please refer to page 3 for more information about QRIDA's financial assistance for drought resilience.

Don't wait for the next agricultural event to chat to me about your farm goals – the earlier we begin the conversation, the better the chance you will have at success. I look forward to hearing from you and helping you.

### Talk with Kate

📞 0427 690 448

✉️ [kate.dunk@qrida.qld.gov.au](mailto:kate.dunk@qrida.qld.gov.au)

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