

# + Prime focus



*Canegrower Andrew Vassallo says the centre pivot irrigation he installed with funding from a QRIDA Sustainability Loan has reduced labour and improved the water efficiency of his enterprise.*

## Canegrower works smarter not harder with help from QRIDA

Amongst the rows of shimmering sugarcane in the Mackay region, growers are working hard to improve the sustainability of their operations.

For canegrower Andrew Vassallo, this takes the shape of reducing labour and improving water efficiency across his 120 hectares of sugarcane in Brightly, west of Mackay.

Andrew used a Sustainability Loan through the Queensland Rural and Industry Development Authority (QRIDA) to purchase a centre pivot and he's been reaping the rewards ever since.

"I accessed the Sustainability Loan and a majority of those funds went towards the centre pivot," he said.

"I'm a one-man operation so the labour savings were huge for just the amount of country it covers."

In addition to reducing on-farm labour, the centre pivot has provided Andrew with more control and flexibility over his irrigation.

"As farmers, we've all got a social license to operate and we were doing a lot of water sampling on-farm so we were seeing what runoff we were getting regarding herbicide, chemical and nitrogen."

"With the pivot, I can control how much water I put on, the uniformity is unbelievable, we don't get any runoff," he said.

Having a local Regional Area Manager available who understood the local industry was a great advantage for Andrew.

"Working with our local [Regional Area] Manager, the whole process was so simple. They had a great understanding of the sugar industry, which was a benefit."

Regional Area Manager for the Central Coast and Whitsundays, Tegan McBride (pictured below with Andrew), says it's great to see producers being proactive about taking their productivity to the next level.

"It's encouraging to hear how Andrew has been able to improve his farm productivity, decrease his labour on-farm and also improve the water quality coming off his farm with this QRIDA loan"

"Once your farm has achieved profitability, QRIDA's Sustainability Loan is here to help you improve productivity and take it to that next level," she said.

QRIDA's Sustainability Loan offers up to \$1.3 million to help growers and producers invest in the latest infrastructure to create a viable future for their farming business.

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

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

### Watch Andrew's story

Scan the QR code to watch Andrew's video story and see how he used finance from QRIDA to improve his operations.



## QRIDA visiting disaster-impacted communities

We are only a couple of months into 2024, and the new year is already proving both challenging and exciting for primary producers and small businesses.

With severe weather impacting many parts of Queensland over recent months, QRIDA has been busy delivering much-needed disaster financial assistance to affected businesses including primary production operations.

I've recently been on the ground in some disaster-impacted communities, including meeting with primary producers and small business owners in Cairns, Mareeba, Mossman and Mount Tamborine who have already received Extraordinary Disaster Assistance Recovery Grants from QRIDA. They were all extremely appreciative of the assistance and very impressed with the speed and professionalism of the QRIDA team.

As we know from previous disasters, it's important to kick-start the recovery process as soon as possible, and that's why the disaster grants we administer provide an initial \$10,000 that eligible primary producers and small businesses can access straight away. All you need are photos of the direct damage from the disaster and quotes or estimates for how much the eligible clean-up and repair activities are likely to cost. You can apply for more financial assistance as many times as you need to until you reach the maximum grant amount, which is up to \$50,000 for small business and up to \$75,000 for primary producers. There is plenty of time to apply, with applications for the Extraordinary Disaster Assistance Recovery Grants open for at least six months following the event.

**“...disasters are simply part of life in Queensland and the best way to mitigate weather damage is to prepare for extreme conditions.”**

If you need assistance completing your application, remember your Regional Area Manager is here to help.

If your primary production enterprise has not been impacted by recent severe weather, it could be a good time for you to consider implementing disaster and drought preparedness activities. The last few months has served an important reminder that disasters are simply part of life in Queensland and the best way to mitigate weather damage is to prepare for extreme conditions. Whether it's investing in hail netting to protect your crops for when the next storm hits or purchasing new water infrastructure to prepare your property for drought, QRIDA's Sustainability Loans of up to \$1.3 million can help fund a range of on-farm resilience activities.

Helping Queenslanders recover from disasters is in QRIDA's DNA and should another extreme weather event come this season, we're ready to help impacted communities recover.

**Cameron MacMillan**  
QRIDA Chief Executive Officer



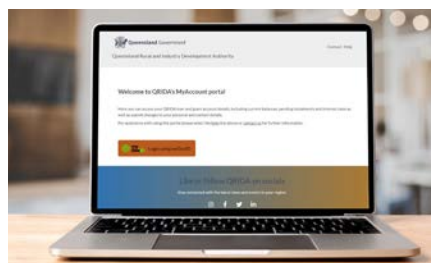
## New way to access your account details

Accessing your QRIDA loan and grant details has just become easier with the launch of QRIDA's MyAccount portal\*.

The portal is a secure and user-friendly way to access your loan and grant information including current balances and pending repayments. You can also view your personal details with QRIDA and access your account statement.

You can login to the MyAccount Portal by using your myGovID. If you've never used myGovID, you will have to set it up.

For detailed instructions on how to use the portal, scan the QR code below or visit QRIDA's website and select the 'MyAccount Portal' link under the search bar.



QRIDA values your privacy and is committed to protecting your personal information. For more information on our privacy guidelines visit [qrida.qld.gov.au/privacy](http://qrida.qld.gov.au/privacy)

*\*Please note, currently the portal is only available to those clients who have a registered ABN and a business myGovID account. QRIDA is working on providing access to individual clients without an ABN in future updates.*



## 'Meat' you at BEEF2024

There's not long to go until Australia's premier beef event, Beef Australia 2024, kicks off in Rockhampton from 5 to 11 May.

If you're heading to the event be sure to stop by QRIDA's booth in the Queensland Government stand in the **Robert Schwarten Pavilion** to 'meet' with our representatives about the range of assistance available for you from QRIDA.

For more information about the event visit BEEF2024's website at [beefaustralia.com.au](http://beefaustralia.com.au)





**“If your primary production operation has experienced direct damage from a disaster, QRIDA’s Extraordinary Disaster Assistance Recovery Grants of up to \$75,000 or Disaster Assistance Loans of up to \$250,000 could help you with the costs of clean-up and reinstatement.”**

*Sheree Finney, QRIDA’s Manager, Disasters and Drought*

## Financial assistance for disaster-impacted producers

***QRIDA’s Manager for Disasters and Drought, Sheree Finney, provides an update on the assistance currently available for Queensland primary producers impacted by recent disasters.***

The 2023/24 disaster season has tested the resilience of Queenslanders like never before. As summer ends, the state has experienced two cyclones, massive storms, and destructive bushfires, and while parts of the state have been inundated by floods, other areas have remained in drought.

Various disaster-impacted communities are in different stages of the recovery process, as they also remain alert for potential disasters to come. From the initial clean-up to the re-establishment of normal operations, QRIDA has disaster financial assistance available to help with a range of recovery activities.

If your primary production operation has experienced direct damage from a disaster, QRIDA’s Extraordinary Disaster Assistance Recovery Grants of up to \$75,000 or Disaster Assistance Loans of up to \$250,000 could help you with the costs of clean-up and reinstatement.

Examples of direct damage could include a broken fence caused by floodwaters flowing through your property, livestock injured as a result of bushfires, or a shed destroyed by strong winds during a cyclone.

Meanwhile, operations that have been impacted by indirect damage, such as extended loss of power, may be eligible for QRIDA’s Essential Working Capital Loans of up to \$100,000.

With a low-interest rate of 1.79%, disaster loans are designed to make it easier for primary producers to get back to business. While the end of the disaster season nears, it’s important to remain prepared for more extreme weather.

If another disaster occurs, take photos of any damage, and complete the Department of Agriculture and Fisheries’ Disaster Impact Survey to help inform the process for activation of disaster recovery assistance.

*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).*



### Disaster recovery

For more information about current disaster activations and the range of disaster assistance available for primary producers from QRIDA, scan the QR code or go to [qrída.qld.gov.au/primary-producers](http://qrída.qld.gov.au/primary-producers).



## How to apply for disaster assistance

### Check your eligibility



To be eligible for disaster assistance you need to meet eligibility requirements listed in the scheme’s guidelines which are available on QRIDA’s website.

For the grant assistance, you can use an eligibility checker available on the grant assistance pages on QRIDA’s website to help you determine if you meet the eligibility requirements.

### Complete your application form



To apply for disaster assistance you need to complete an application form (available on QRIDA’s website) and submit this to QRIDA along with other required documents as detailed below.

### Include supporting items

You also need to submit the following items as part of your application:



Photographs of damage



Personal identification



Rates notice or lease agreement



Financial statements, tax returns, bank statements



Details of your insurance



Evidence of payment

# + 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.



**Cynthia Godden Burnett**

When applying for a QRIDA First Start or Sustainability Loan, there are some key forms you need to complete. Below are my three tips to help give you the best chance of success with your application.

Start with your production schedules. Enter the opening stock you have now and what you might grow or produce and purchase or sell during the financial year. Consider what percentage of crops or livestock you could potentially lose due to pests, feral animals, and weather events.

As for your cashflow spreadsheet it's all about timing. The estimated bank balance must never go into minus or exceed your overdraft limit. Remember, you can double-check your projected cashflow figures against industry benchmarks.

When it comes to your business plan, think of it like a marketing pitch. Include your business risks and how you plan to mitigate them. Tell us about you, your goals, skills, and knowledge.

If you need any help completing your application, give your local Regional Area Manager a call.

### Talk with Cynthia

☎ 0417 778 317

✉ [cynthia.godden@qrida.qld.gov.au](mailto:cynthia.godden@qrida.qld.gov.au)



**Mark Barrett**  
Wide Bay & Fraser Coast

The Wide Bay and Fraser Coast region has recently experienced good rainfall, presenting a unique opportunity for producers to re-evaluate their irrigation and water efficiency projects on farm.

Producers in the region are encouraged to capitalise on these favourable conditions by considering a Sustainability Loan or Drought Preparedness Grant to improve the irrigation efficiency of their primary production business.

This synergy between good rainfall and improved irrigation efficiency boosts agricultural productivity and fosters sustainable farming practices, ensuring the long-term prosperity of producers' businesses.

Alternatively, there's been a keen interest in our First Start Loans from young producers wanting to make their break in the ag industry. If you want to purchase your first block of land, carry out the family succession or enter into a lease or share farming arrangement, get in touch with me and let's talk about how a First Start Loan could help you.

### Talk with Mark

☎ 0417 775 547

✉ [mark.barrett@qrida.qld.gov.au](mailto:mark.barrett@qrida.qld.gov.au)



**Terry Pulsford**  
Maranoa & South West

It's been a busy start to the year for the Maranoa and South West region. Since receiving rain in late 2023, and early this year, producers have seized the opportunity of these improved conditions to complete a Farm Business Resilience Plan.

One of the primary advantages of having a Farm Business Resilience Plan is fostering a comprehensive understanding of your business which will also serve as a directory for when the next generation become involved. It's also a great document to provide to your financier to demonstrate your understanding of your business and its trajectory.

You don't have to do it all yourself either, a link to a template is available on QRIDA's website, and your local Rural Financial Counsellor will be available to help you complete it.

If you're interested in knowing more, give me a call on 1800 623 946 or visit our Drought Support web page to get started on your Farm Business Resilience Plan.

### Talk with Terry

☎ 0427 029 141

✉ [terry.pulsford@qrida.qld.gov.au](mailto:terry.pulsford@qrida.qld.gov.au)

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