

# + Prime focus



*Biloela graziers, Casey and Sam Alsop have turned to QRIDA to help them finance all their biggest cattle enterprise needs.*

## Building a beef operation from the ground up with QRIDA

From new entrants to the beef industry to owners of a profitable cattle operation, Sam and Casey Alsop have trusted the Queensland Rural and Industry Development Authority (QRIDA) with their biggest finance needs over the past decade.

“We got a First Start Loan from QRIDA to purchase Sam’s parents’ property about ten years ago,” Casey said.

When the husband-and-wife graziers were ready to expand their ultra black cattle and leucaena business, they returned to QRIDA for more financial assistance.

“We used a QRIDA Sustainability Loan to purchase our other block of land, Apex Downs, and some breeders,” Sam said.

“We also used the loan money for water infrastructure and a lot of fencing projects because this was traditionally a set-stocked property, and we wanted to move into rotational grazing.

Casey was relieved she could use a Sustainability Loan to finance water tanks and troughs as drought preparedness was front-of-mind.

“It’s definitely getting warmer, and I think your property is your biggest asset as well as the cattle on it and the production you can gain from your property.”

Casey said her Regional Area Manager for Capricornia, John Metelli (pictured below with Sam), had expertise about the local agricultural industry and QRIDA’s assistance.

“We think it’s important to have a good relationship with your Regional Area Manager. John is just easy-going, and easy to talk to in a time of the biggest purchase of your life,” Casey said.

John took the time to guide Sam and Casey through QRIDA’s range of financial assistance for primary producers over the phone and then in Biloela.

“A few years ago, I got a phone call from Sam and Casey, and we spoke about eligibility. After that, we met at the Department of Agriculture and Fisheries office in Biloela to talk through some other programs that were available,” John said. John was proud to have helped the Alsops grow from budding beef graziers to the owners of a successful multi-generational cattle operation throughout their decade-long relationship with QRIDA.

“I’m impressed. Sam and Casey are a young couple with plans to step out and have a go. That’s what we’re trying to do at QRIDA – we’re trying to help people like that,” he said.

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

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### Watch the Alsop’s story

Scan the QR code to see a video story about how Sam and Casey used finance from QRIDA to help build their dream cattle enterprise.





## QRIDA helping graziers succeed at Beef Australia 2024

There's renewed inspiration in Queensland's beef industry following a bumper Beef Australia 2024. QRIDA representatives attended the triennial event in Rockhampton from 6 to 10 May, which was a great opportunity for them to learn about the latest developments in the beef industry, and chat with graziers about how our financial assistance could help them improve their operations.

A highlight of the event was the Climate Resilience for Beef Businesses seminar, where QRIDA Disasters and Drought Manager, Sheree Finney, spoke about how QRIDA's drought financial assistance could help producers prepare for and mitigate the impacts of drought. During a panel discussion, QRIDA clients and Central Queensland graziers, Kristie Lisle and Megan Dunne, also explained how they used QRIDA financial assistance to undertake major infrastructure upgrades to make water go further on each of their properties. With Queensland recently declared drought-free for the first time in 11 years, now is the perfect time for primary producers to take advantage of QRIDA's financial assistance to improve the drought resilience of their operations.



QRIDA's Regional Area Managers for Capricornia (John Metelli), Central Highlands and West (Bradley Whittington) and the North West and Gulf (Sam Fryer) at Beef Australia 2024.

At Beef Australia 2024, our Regional Area Managers also spoke with graziers about how our First Start and Sustainability Loans could help them boost their beef businesses.

Up-and-coming graziers enquired about the various ways our concessional First Start Loans of up to \$2 million could help them establish a viable operation. We understand that in the current market it may not be possible for new entrants to the beef industry to purchase their first rural property right away. That's why our First Start Loans also enable graziers to enter leasing or sharefarming arrangements while they build their herd.

Our Sustainability Loans were also of interest among producers, regarding how the concessional finance could help them secure the future of their operation, including to build on-farm accommodation and upgrade equipment and machinery.

Whether you're looking for concessional finance to help you purchase ag-tech, or you're keen to implement the sustainable land management practices you heard about at Beef Australia 2024 event, get in touch with your local Regional Area Manager on 1800 623 946 to find out how our assistance could boost your operation.

**Cameron MacMillan**  
QRIDA Chief Executive Officer

## FBAA helps 100 producers overcome financial difficulty

The Farm Business Analysis Assistance (FBAA) program has emerged as a beacon of hope for rural producers facing the daunting challenge of resolving farm debt.

The program, which provides a free, no obligation service designed to assist primary producers experiencing financial difficulty, recently hit a significant milestone, approving more than 100 applications to help producers identify and resolve their farm debt, allowing them to continue their family legacy.

Farm Debt Restructure Office Manager, Daniel Elder, says it's gratifying to see producers use the FBAA program for their own benefit and the program has seen applications come from all industries including pig, horse, beef, sheep, cropping businesses and more.

"The FBAA program remains true to its heart in using independent reviews of producer's businesses to identify underlying financial problems and provide a no-obligation report to help get conversations flowing between them and their lender," says Dan.

"QRIDA's professional panel of independent consultants puts producers' minds at ease, providing a third party review of their business with their best interest at heart."

For more information scan the QR code to go to QRIDA's website or contact 1800 623 946.



QRIDA's Farm Debt Restructure Manager, Dan Elder (left), with producers, Kym and Lance Baker, who used FBAA to access independent advice which gave them the confidence to move forward in their rural enterprise.



# Young couple uncorks ag career with First Start Loan

As they sipped their way through idyllic wineries dotting the Granite Belt, London residents Caitlin and Nick Roberts were about to have a conversation with a renowned local winemaker that would change the course of their lives.

“We came across from London and we were visiting family, we happened to come out and do a wine tasting and met Mark Ravenscroft who is a well-known winemaker in the region,” Nick said.

“He told us he was selling his vineyard and we thought it was a unique opportunity to actually have a real-life change from living in Central London.”

Drawn to the allure of a change of pace and the flexibility to raise a family, Caitlin and Nick quickly fell in love with the idea of swapping their cramped London city lifestyles for a new beginning in Southern Queensland’s wine capital of Stanthorpe.

“We’ve always loved food and wine, and it was important for us to have a business where we could work from home and spend time with our daughter,” Caitlin said.



**“Having that one person, that continuity, was really good because we didn’t have to then explain our situation again to different people throughout the process.”**

Following further conversations with winemaker Mark Ravenscroft and business advisers, the couple applied for a First Start Loan from QRIDA to help fund their purchase of Ravenscroft Vineyard.

“I found QRIDA on a Google search and we got the First Start Loan in 2021,” Nick said.

Caitlin said QRIDA Regional Area Officer Emily Mayer made her feel at ease during the application process with her familiarity of the Roberts’ individual situation and expertise about QRIDA’s First Start Loans.

“Emily, she was on hand all the time and we would call her constantly if we were stuck on something, when we were doing our cashflow modelling, when we were doing our business plans,” Caitlin said.

“Having that one person, that continuity, was really good because we didn’t have to then explain our situation again to different people throughout the process.”

Taking over Ravenscroft Vineyard has proved a big learning curve for the first-generation producers, nevertheless, a worthwhile career.

“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, never, and we wouldn’t have been able to do it without the help of QRIDA.”

To find out how a First Start Loan could help you, visit [qrda.qld.gov.au](http://qrda.qld.gov.au) or call **1800 623 946**.



*Nick and Caitlin Roberts have used a First Start Loan from QRIDA to help them start their winemaking career by funding the purchase of Ravenscroft Vineyard.*

## Watch the Roberts’ story

Scan the QR code to watch Nick and Caitlin’s story and find out how they used finance from QRIDA to make their ag dream a reality.





# + 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.



**Brian Coe**  
South East & Lockyer Valley

From conversations with primary producers recently, I understand the current economic and property climate continues to make it difficult for some to get started in agriculture or carry out important on-farm improvements to their existing operation.

With concessional interest rates, no loan fees or charges, and the possibility of interest-only rates for up to five years during periods of cash flow stress, QRIDA's First Start and Sustainability Loans are accessible to primary producers during the good and trying times.

QRIDA's concessional loans also offer loan terms of up to 20 years and the option to fix interest rates for one, three or five years, so we can work with you to tailor lending terms to your needs.

Give me a call to talk about how QRIDA's favorable lending terms could help you carry out succession arrangements, upgrade equipment, purchase property and livestock and more. I can also visit you on farm to explain in more detail.

### Talk with Brian

☎ 0417 778 317

✉ [brian.coe@qrida.qld.gov.au](mailto:brian.coe@qrida.qld.gov.au)



**Sam Fryer**  
North West & Gulf

The year kicked off with a promising start as rain arrived early in the season, nourishing the land. March saw a few dry days which started haying off feed on hand but by the month's end, those who had missed out received some rainfall bringing a green tinge back to the area.

While a blessing, the rain set back mustering plans and impacted meatworks orders, causing delays in transportation. The cattle market has been turbulent, starting strong before dipping below average until March's end. As a result, many producers are holding onto their cattle longer than usual.

First Start Loans have been popular across my region, with many young producers looking for a financial stepping stone to help them into agriculture. Producers are using the loan to purchase livestock to agist on land and build up equity as well as to assist families through succession planning.

If you want to get your foot on farm or take over the family farming business, get in touch and we can discuss your individual circumstances.

### Talk with Sam

☎ 0427 007 240

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



**Angelo Rigano**  
North

Having started in the role of QRIDA's Regional Area Manager for the North Queensland region in February, I'm now well and truly in the swing of things!

Helping North Queensland's primary producers has long been a passion of mine now for over 35 years and I'm excited that this new chapter with QRIDA allows me to continue helping farming families prosper, grow, and thrive.

The local cane, cattle and horticulture industries have all been faring well recently with our summer season providing reasonable rainfall and not too much damage across the district.

In light of these conditions, it's timely for producers wanting to undertake farm improvements or drought preparedness activities to consider QRIDA's loan and grant assistance that could help to boost their operation's profitability and productivity.

If this resonates with you and want to learn more about how QRIDA's financial assistance programs could help your primary production goals give me a call.

### Talk with Angelo

☎ 0408 180 644

✉ [angelo.rigano@qrida.qld.gov.au](mailto:angelo.rigano@qrida.qld.gov.au)

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