Queensland Rural and Industry Development Authority

QRIDA Your Partner in Economic Recovery



Presenter

Craig Turner Manager, Disaster Recovery Liaison

Ph: 0427 007 722 Email: craig.turner@qrida.qld.gov.au

Our services

QRIDA is a statutory authority of the Queensland Government. We administer assistance programs on behalf of Australian and Queensland Government agencies that aim to:

- increase the sustainability and profitability of rural and regional enterprises;
- restore businesses following significant natural disasters.

Our regional network to provides personalised customer service across the state. Our staff and are happy to meet on farm or coordinate visits with other professional services.



About us

We have supported Queensland's primary producers for more than 20 years, providing opportunities to build business sustainability and profitability, recover from drought and natural disasters and pursue their business goals.

We have ten (10) Regional Area Managers located throughout Queensland who can meet with clients and stakeholders on property to discuss individual goals and situations, explain our different schemes and walk through the application process. At QRIDA, we're excited to partner with rural industry to develop and improve regional communities.





Disaster Assistance

North & Far North Queensland Monsoon Trough, 25 January – 14 February 2019



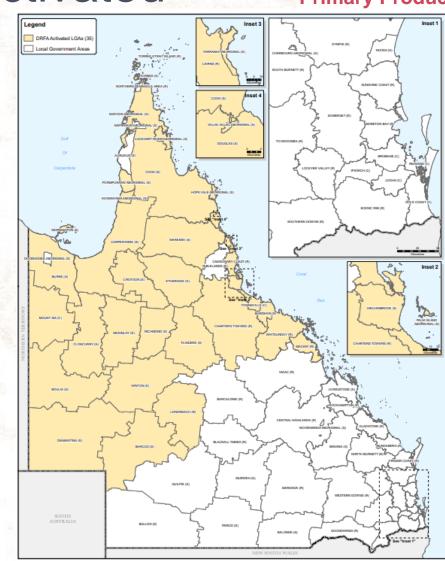
Introduction

- Grants of \$75,000 have been activated to assist primary producers recover from the impacts of the monsoonal trough
- Both Commonwealth and Queensland Governments wish for the funds to move quickly to give producers the best chance of recovery
- The grants will be paid up front with no requirement to be reimbursed for expenditure undertaken; this allows producers to manage their own recovery and prioritise the projects they determine are most needed
- These are grants and therefore non-repayable
- Grants assist enterprises that have suffered direct damage from the event; they are not designed to compensate for loss of income



Local Government Areas activated

- Burdekin
- Burke
- Carpentaria
- Cloncurry
- Douglas
- Flinders
- Hichinbrook
- McKinlay
- Richmond
- Townsville
- Winton





What can the funds be used for?

- The welfare of livestock or removal of dead livestock, includes fodder drops
- The repairs to infrastructure, plant and machinery, repairing or replacing fencing
- Replacing lost livestock
- Hiring or leasing equipment to clean-up or for the reinstatement of landscape or infrastructure
- Replacing lost or damaged plants includes replanting of crops to immediately resume business operations



What is ineligible expenditure?

- Paying regular wages to staff for their normal hours of work
- Claiming funds for use of your own machinery and labour
- Undertaking work for a neighbour when the neighbour reciprocates and undertakes the same work for you
- Covering a loss of trade



Determining eligibility

- Applicants must be a primary producer that is they have an ABN and spend the majority of their time in and earn the majority of their income from primary production
- Claiming grants for multiple properties is possible provided the applicant clearly demonstrates the commercial viability and scale of each of the properties i.e. separate livestock, different staffing, own trading name
 - Agistment cattle: If cattle were agisted in an activated area and the applicant meets the criteria above they may be eligible for grant support even if domiciled in an non-activated area.



Application process

Special Disaster Assistance Recovery Grants **Primary Producers**

How best to present information;

- The application form is only 4 pages including the guidelines.
- Pictures paint a thousand words; 5 or so good photos showing the impact of the event
- Rates notice, lease or agistment agreement. N.B. if a lease/agistment agreement doesn't exist then QRIDA requires a statutory declaration signed by both parties identifying who is responsible for which costs



Special Disaster Assistance Recovery Grants **Primary Producers**

- Describe your operation, how big, productive capacity, markets serviced, how the property fits into your overall operation
- What is the impact of the event?

Section 4 - Details of your primary production enterprise and direct damage incurred

Please provide information about your primary production enterprise, including property size, normal stocking levels / crops grown, annual turnover, employee number, commodity produced and how long you have been in operation. Please also provide a description of the direct damage that occured to your primary production enterprise.



- Provide an estimate of the costs you consider your business will experience
- Let us know the total cost and confirm how much you are claiming

Please provide an estimate of costs associated with disaster recovery in the table below.	
Activity	Estimate cost
Hiring or leasing equipment or materials to clean premises, property or equipment	
Removing and disposing of debris, damaged goods, materials including injured or dead livestock	
Repairing or replacing fencing and/or other essential property infrastructure	
Purchasing and transporting fodder or feed for livestock	
Replacing livestock	
Replacing lost or damaged plants, salvaging crops, repairing or restoring fields	
Repairing, reconditioning or replacing essential plant or equipment	
Maintaining the health of livestock	
Paying additional wages to an employee to assist with clean-up work	
Repairing buildings (except dwellings, unless they are used for staff accommodation)	
Total estimate of clean-up and reinstatement costs	S

Requested grant claim for this application (maximum grant of \$75,000 available across this claim & any previous claims)

Should you operate an eligible separate business as defined in Section 6 (the Guidelines), a separate application will be required detailing the disaster damage associated with that business.



Disaster Assistance Loans

Disaster Assistance Loans Primary Producers

• Disaster Assistance Loans provides support to primary producers and small business whose assets have been significantly damaged as a direct result of a natural disaster

• Loans can provide funds for restocking, repairs, replanting, day to day operating expenditure and covering cash flow shortfalls

- Loans up to \$250,000 maximum
- 10 year terms, with up to 2 years interest only
- Interest rate; 1.37% interest
- No fees and charges



Essential Working Capital Loans

Essential Working Capital Loans **Primary Producers**

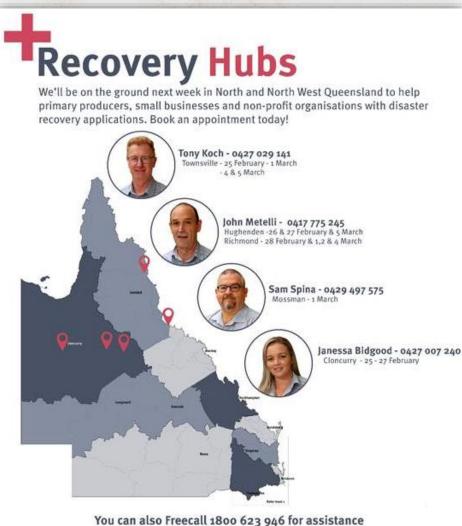
• Essential Working Capital Loans provide support to primary producers and small business whose operation has been impacted by the disaster event but have not suffered direct damage from the event

- Loans can provide funds for the cash flow shortfall created by the event.
- Loans up to \$100,000 maximum
- 10 year terms, with up to 2 years interest only
- Interest rate; 1.37% interest
- No fees and charges



Common questions

- How to manage insurance vs
 assistance
- Multiple claims/applications to the maximum grant value
- Interest rates and terms of loans
- How to get help on the ground



between 8:30am - 5pm (Mon-Fri).



Queensland Rural and Industry Development Authority



Australian Government

Freecall 1800 623 946

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