

# Glossary

<b>A &amp; RM Committee</b>	Audit and Risk Management Committee. This committee consists of three directors who undertake independent reviews to improve QRIDA's operations and outputs.
<b>BICL</b>	Business Improvement Concessional Loans. QRIDA administered these loans for Queensland and the Northern Territory under the Farm Business Concessional Loans Scheme. The Australian Government funded this scheme. Applications have now closed and QRIDA continues to manage clients in the Queensland and the Northern Territory with these loans for the life of the agreement.
<b>BLT</b>	Business Leadership Team.
<b>Board of Directors</b>	A Board of Directors, which is formally accountable to the Minister for Agricultural Industry Development and Fisheries, governs QRIDA.
<b>Code of Conduct</b>	The Code of Conduct supports the QRIDA Board of Directors and staff to act with integrity and objectivity and to maintain high standards of ethical behaviour in the execution of their duties.
<b>DACL</b>	Drought Assistance Concessional Loans. QRIDA administered these loans for Queensland and the Northern Territory under the Farm Business Concessional Loans. The Australian Government funded this scheme. Applications have now closed and QRIDA continues to manage clients in Queensland and the Northern Territory with these loans for the life of the agreement.
<b>DCLS</b>	The Drought Concessional Loans Scheme was previously delivered in Queensland and the Northern Territory and was Australian Government funded. This scheme is no longer open to applications. However, QRIDA continues to manage clients with these loans for the life of the agreement.
<b>DRCLS</b>	The Drought Recovery Concessional Loans Scheme was previously delivered in Queensland and was Australian Government funded. This scheme is no longer open to applications. However, QRIDA continues to manage clients with these loans for the life of the agreement.
<b>DRFA</b>	Disaster Recovery Funding Arrangements. These arrangements came into place on 1 November 2018 and replace the previous Natural Disaster Relief and Recovery Arrangements (NDRRA). DRFA continues the joint Commonwealth/State government funding initiative, providing financial assistance to help communities recover from eligible disasters. QRIDA administers loan and grant assistance activated under these arrangements to support disaster affected primary producers, businesses and non-profit organisations.
<b>ELT</b>	Executive Leadership Team. An oversight group consisting of the Chief Executive Officer, General Manager of Program and Strategy Delivery, General Manager of Corporate Capability and Programs and the Director of Business Development and Engagement.
<b>FFCLS</b>	Farm Finance Concessional Loans Scheme was previously delivered in Queensland and the Northern Territory and was Australian Government funded. This scheme is no longer open to applications. However, QRIDA continues to manage clients with these loans for the life of the agreement.
<b>FBCL</b>	The Farm Business Concessional Loans Scheme encompass both Drought Assistance Concessional Loans (DACL), and Business Improvement Concessional Loans (BICL). This scheme is no longer open to applications. QRIDA continues to manage clients in Queensland and the Northern Territory with these loans for the life of the agreement. The Australian Government funded this scheme.
<b>FBDM</b>	Farm Business Debt Mediation is a mandatory process introduced to provide an efficient and equitable way for farmers and mortgagees to attempt to resolve matters relating to farm business debts.
<b>FDRO</b>	The Farm Debt Restructure Office offers Farm Business Analysis Assistance to primary producers experiencing financial distress. The assistance provides the primary producer with independent expert financial information and analysis of their farm business.
<b>FMG</b>	Farm Management Grants are a part of the Queensland Government's Rural Assistance Package. Farm Management Grants assist eligible Queensland primary producers, or their relatives offset the costs of professional advice associated with succession planning.
<b>IFLSS</b>	Interest Free Loans for Solar and Storage is funded under the Queensland Government's Affordable Energy Plan.
<b>NDRRA</b>	Natural Disaster Relief and Recovery Arrangements. NDRRA was a joint Queensland and Australian Government funded program. On 1 November 2018, the Disaster Recovery Funding Arrangements (DRFA) replaced NDRRA.



<b>National Drought and North Queensland Flood Response and Recovery Agency (NDNQFRA)</b>	The National Drought and North Queensland Flood Response and Recovery Agency was announced by Prime Minister Scott Morrison on 5 December 2019 in response to severe drought conditions impacting farmers and rural communities across Australia. It was previously known as the North Queensland Livestock Industry Recovery Agency (NQLIRA). QRIDA administer the \$300 million Restocking, Replanting and On-Farm Infrastructure Grant Scheme on behalf of the Australian Government which provides co-contribution grants of up to \$400,000 for primary producers.
<b>PIPES</b>	The Queensland Government's Primary Industry Productivity Enhancement Scheme. This scheme is comprised of the First Start and Sustainability Loan programs.
<b>Productivity Loans</b>	First Start and Sustainability Loans are offered under the Queensland Government's Primary Industry Productivity Enhancement Scheme.
<b>Program owner</b>	Government agency/departmental representative which has engaged QRIDA to deliver specialist services on its behalf.
<b>Queensland Rural and Industry Development Authority (QRIDA)</b>	A statutory authority of the Queensland Government established under the <i>Rural and Regional Adjustment Act 1994</i> (Qld).