

Loans and grants

Program owner	Program	Purpose of program/service
	Productivity Enhancement	
Queensland Government	First Start 2010*	Provide loans at concessional rates of interest to an applicant in the first years of establishment of a primary production enterprise in Queensland.
	Sustainability 2010*	Provide concessional loans to primary producers to implement systems and management practices that enhance sustainable primary production in Queensland.
	Natural disaster	
Australian and Queensland Governments (<i>Disaster Recovery Funding Arrangements</i>)	Disaster Recovery Funding Arrangements Scheme Individually Disaster Stricken Properties	Assist in meeting the recovery needs of primary producers affected by isolated disaster events outside of declared local government areas.
	Natural Disaster Assistance Scheme Tropical Cyclone Debbie	Assist primary producers, small businesses and non-profit organisations pay for costs arising out of direct damage.
	Natural Disaster Assistance Scheme Central Coast Queensland Severe Weather	Assist primary producers pay for costs arising out of direct damage.
	Natural Disaster Recovery Grants Scheme Central Coast Queensland Severe Weather	Assist primary producers pay for costs arising out of direct damage.
	Natural Disaster Assistance Scheme North Queensland Flooding	Assist primary producers and small businesses pay for costs arising out of direct damage.
	Natural Disaster Assistance Scheme Wide Bay-Burnett Severe Storms	Assist primary producers pay for costs arising out of direct damage.
	Disaster Recovery Funding Arrangements Scheme Central Queensland Bushfires	Assist primary producers and small businesses pay for costs arising out of direct damage.
	Disaster Recovery Funding Arrangements Scheme North and Far North Queensland Monsoon Trough	Assist primary producers, small businesses and non-profit organisations pay for costs arising out of direct damage.
	Disaster Recovery Funding Arrangements Scheme North and Far North Queensland Monsoon Trough	Assist primary producers, small businesses and non-profit organisations pay for costs arising out of direct damage.
	Disaster Recovery Funding Arrangements Scheme Tropical Cyclone Trevor	Assist primary producers pay for costs arising out of direct damage.
	Disaster Recovery Funding Arrangements Scheme Tropical Cyclone Trevor	Assist primary producers pay for costs arising out of direct damage.
	Disaster Recovery Funding Arrangements Scheme Queensland Bushfires	Assist primary producers, small businesses and non-profit organisations pay for costs arising out of direct damage.
	Disaster Recovery Funding Arrangements Scheme Queensland Bushfires	Assist primary producers pay for costs arising out of direct damage.
	North Queensland Restocking, Replanting and On-farm Infrastructure Grants	Assist primary producers on co-contribution (dollar for dollar) basis to re-stock, replant and repair or replace damaged infrastructure.
Australian Capital Territory Government	Australian Capital Territory Special Disaster Loans - Bushfire Emergency	Assist primary producers, small businesses and non-profit organisations pay for costs arising out of direct damage.
	Drought and drought recovery	
Australian Government	2017-18 Drought Assistance Concessional Loan Scheme (Queensland)	Assist drought affected farm businesses in need of financial assistance
	2017-18 Business Improvement Concessional Loan Scheme (Queensland)	Assist drought affected farm businesses in need of financial assistance
	Other	
Queensland Government	Farm Management Grants Scheme	Assist primary producers or interested persons who have received eligible professional advice from a suitable qualified adviser by providing rebates of up to 50 per cent of the amount paid.
	White Spot Concessional Loan Scheme	The loans were designed to enable the prawn farmers to improve biosecurity controls, diversify their farming to include other marine species and improve the productivity and viability of their enterprises.
	Interest Free Loans for Solar and Storage - Solar Loans	These loans helped households without the available funds to purchase a solar system upfront.
	Interest Free Loans for Solar and Storage - Battery Grants	Households were able to apply for grants to purchase a battery storage system.
	Interest Free Loans for Solar and Storage - Battery Small Business Grants	Small businesses were able to apply for grants to purchase a battery storage system.
	Interest Free Loans for Solar and Storage - Battery Loan and Grant Packages	Households were able to apply for interest-free loans and grants to purchase a battery storage system.
	Interest Free Loans for Solar and Storage - Solar and Battery Grants	Households were able to apply for grants to purchase a combined solar and battery storage system.

* 2018-2019 figures have been amended to reflect cancellations and adjustments that occurred during 2019-2020. Figures are accurate as at 30 June 2020.



Support available	Application approvals				
	2018-19 (#)	2019-20(#)	2018-19 (\$)	2019-20 (\$)	Variance (\$)
Maximum loan amount of \$2,000,000	105	104	\$57,413,851	\$60,153,310	Up
Maximum loan amount of \$1,300,000	85	128	\$27,901,894	\$56,963,840	Up
Loan up to \$250,000	2	6	\$450,000	\$1,262,745	Up
Loan up to \$250,000 for primary producers and small businesses and a loan/grant package of up to \$105,000 for non-profit organisations	4	2	\$484,668	\$130,865	Closed
Loan up to \$250,000 for primary producers	1	-	\$220,000	-	Closed
Grants up to \$25,000	82	-	\$762,007	-	Closed
Loan up to \$250,000 for primary producers and small businesses	2	-	\$130,000	-	Closed
Loan up to \$250,000 for primary producers and small businesses	3	1	\$508,000	\$191,200	Down
Loan up to \$250,000 for primary producers and small businesses	3	3	\$449,077	\$273,000	Down
Loan up to \$250,000 for primary producers and small businesses and loan up to \$100,000 for non-profit organisations	37	24	\$5,169,858	\$6,537,067	Up
Grants up to \$75,000 for primary producers, and grants up to \$50,000 for small businesses and non-profit organisations	1828	1394	\$78,369,554	\$49,611,814	Closed
Loan up to \$250,000 for primary producers	1	5	\$250,000	\$954,693	Up
Grants up to \$25,000	-	47	-	\$822,309	Closed
Loan up to \$500,000	-	4	-	\$526,700	New
Grants up to \$75,000	-	54	-	\$2,699,646	New
Co-contribution grants up to \$400,000	21	194	\$5,932,625	\$49,430,886	Up
Loan up to \$500,000	-	3	-	\$638,434	New
Loan up to 50% of eligible debt to a maximum of \$1,000,000	16	-	\$8,327,411	-	Closed
Loan up to 50% of eligible debt to a maximum of \$1,000,000	1	-	\$425,000	-	Closed
Rebate of 50 per cent of the amount paid for the advice, up to a maximum of \$2,500 for each official receipt and up to a maximum total amount of \$2,500 per financial year.	566	380	\$999,930	\$734,032	Closed
White Spot Disease Concessional Loans are available up to \$3 million with loans of up to 20 years.	1	-	\$1,298,086	-	Closed
Households who met certain criteria could have applied for an interest free loan of up to \$4,500 to purchase a solar system. The loan must be repaid within 7 years.	291	26	\$1,303,081	\$115,807	Closed
Grants of up to \$3,000	154	29	\$461,914	\$87,000	Closed
Grants of up to \$3,000	24	9	\$72,000	\$27,000	Closed
Assistance packages were available for battery systems - offering grants of \$3,000 and interest-free loans of up to \$6,000, repayable within 10 years.	1278	164	\$5,710,450	\$726,733	Closed
Grants of up to \$3,000	73	16	\$219,000	\$48,000	Closed

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Program owner	Program	Purpose of program/service
	Other (continued)	
Queensland Government	Interest Free Loans for Solar and Storage - Solar and Battery Loan and Grant Packages	Households were able to apply for interest-free loans or grants to purchase a combined solar and battery storage system.
	Solar for Rentals	The Solar for Rentals Trial incentivises landlords to install eligible solar PV systems on their rental properties and share the system benefits with their tenants. This will be achieved through providing landlords with a rebate to offset the cost of purchasing and installing an eligible solar PV system and allowing tenants to use the solar system to reduce their electricity costs.
	Energy Saver Plus Extension Payment Scheme	The objective of the Energy Savers program is to assist farmers reduce energy costs by supporting the accelerated adoption of improvements in on-farm energy use.
	Large Electricity Customer Adjustment Program	This program provides assistance to large electricity customers in regional Queensland who are currently on obsolete electricity tariffs. Successful customers taking part in the program will receive a free energy audit and advice, co-contribution grant to help implement energy management strategies.
	Vessel Tracking Rebate Scheme	The Queensland Sustainable Fisheries Strategy 2017 – 2027 requires vessel tracking on all commercial fishing boats by 2020 to assist in the management of Queensland fisheries. The objective of the Queensland Government Vessel Tracking Rebate Scheme is to help commercial fishers with the costs of purchasing and/or installing approved vessel tracking units on their commercial fishing boat(s).
	Rural Economic Development Grants Scheme Round 1	The objective of the Rural Economic Development Grants Scheme is to strengthen primary production sectors and bolster rural communities. The scheme will achieve its objective by assisting eligible applicants to carry out projects which will create employment relating to primary production value chains in rural areas.
	Rural Economic Development Grants Scheme Round 2	The objective of the Rural Economic Development Grants Scheme is to strengthen primary production sectors and bolster rural communities. The scheme will achieve its objective by assisting eligible applicants to carry out projects which will create employment relating to primary production value chains in rural areas.
	Taxi and Limousine Business Support Grants	The objective of the Taxi and Limousine Business Support Grants Scheme is to support Queensland taxi and limousine licence holders to acquire business improvement services or financial advocacy services to adjust to changes in the personalised transport industry.
	Waste Management Viability Assessment Reports	The objective of the Waste Management Viability Assessment Reports is to assess existing recyclers who are claiming an exception from the waste levy on the basis of financial hardship.
	Household Waste Rebate	The objective of the Household Waste Rebate Scheme is to ensure the introduction of the waste levy has no direct impact on Queensland households by providing assistance to households to offset the cost of waste going to landfill.
	Wheelchair Accessible Taxi Grant	The objective of the Wheelchair Accessible Taxi Grants Scheme is to support the modernisation and expansion of Queensland's wheelchair accessible taxi fleet to ensure continuity of service to those with reduced mobility.
	Bus Driver Safety Scheme	The objective of the Queensland Bus Driver Safety Scheme is to assist bus operators delivering eligible bus services, offset the costs of acquiring and installing driver barrier and anti-shatter film safety measures on buses.
	Farming in Reef Catchments Rebate Scheme	The objective of the Farming in Reef Catchments Rebate Scheme is to help sugarcane, beef cattle and banana producers in the Great Barrier Reef regions offset the cost of obtaining professional advice about managing nutrient and sediment pollution in line with minimum practice agricultural standards for improved water quality outcomes for the Great Barrier Reef.
	Carbon Farming Advice Rebate - Pre-approval	The objective of the Carbon Farming Advice Rebate program is to assist eligible applicants with the cost of accessing eligible advice about undertaking a carbon farming project on their land through the Land Restoration Fund.
	Carbon Farming Advice Rebate - Claim	
	Queensland COVID-19 Jobs Support Fund	The objective of the COVID-19 Jobs Support Loans Scheme is to assist Queensland businesses and non-profit organisations financially impacted by COVID-19 retain employees and maintain their operations.

* 2018-2019 figures have been amended to reflect cancellations and adjustments that occurred during 2019-2020. Figures are accurate as at 30 June 2020.



Support available	Application approvals				
	2018-19 (#)	2019-20(#)	2018-19 (\$)	2019-20 (\$)	Variance (\$)
Assistance packages were available for combined solar and battery systems - offering grants of \$3,000 and interest-free loans of up to \$10,000, repayable within 10 years.	4341	783	\$28,116,208	\$5,034,502	Closed
Approximately 1,000 rebates of up to \$3,500 are available for eligible landlords to install a solar system with solar monitoring technology. Rental properties must be located in Bundaberg Regional Council, Gladstone Regional Council or Townsville City Council.	42	620	\$143,000	\$2,150,000	Closed
Participants can receive a co-contribution grant of up to 50% towards the cost of implementing recommendations, to a maximum of \$20,000.	1	59	\$11,861	\$1,020,228	Up
Subject to the outcomes of the audit process and the agreement on grant terms, eligible participants will receive a government co-contribution grant to support implementation of the audit recommendations, including plant and equipment upgrades. The amount will be up to 50% of implementation costs, capped at \$250,000.	2	5	-	\$697,517	Up
The assistance is a purchase and/or installation rebate to offset the costs of purchasing and/or installing approved vessel tracking units required on all commercial fishing boats by the end of 2020. The purchase rebate amount is: For a Category A approved vessel tracking unit – the purchase cost up to a maximum of \$300 and for a Category B approved vessel tracking unit – the purchase cost up to a maximum of \$750. The installation rebate is for the cost of a professional installation of an approved vessel tracking unit up to a maximum of \$220.	415	226	\$358,006	\$270,695	Down
Grants are available up to \$250,000 as a co-contribution to be matched by applicants.	15	-	\$3,228,973	-	Closed
Grants are available up to \$250,000 as a co-contribution to be matched by applicants.	-	14	-	\$3,340,000	Closed
Co-contribution grants are available, with matched funding of up to \$5,000 for individuals and up to \$20,000 for applicant groups intending to purchase business improvement services. Alternatively, individual applicants can apply for a grant of up to \$5,000 for the total cost of purchasing financial advocacy services.	-	71	-	\$350,000	Closed
N/A	-	7	-	-	New
This is a formula based payment whereby funding amount is calculated from the average amount of domestic waste only generated by a household, the bin capacity and the direct waste levy cost to dispose of that waste.	-	185	-	\$564,322	New
Grants are available up to \$45,000 with a 50 per cent co-contribution from applicants, to offset the cost of purchasing and modifying a new wheelchair accessible taxi.	-	63	-	\$2,782,676	New
Rebate amounts available are: (a) 50 per cent of the total amount paid for acquiring and installing a driver barrier up to a maximum of \$2,000 per bus operating in a high risk area. (b) the amount paid for acquiring and installing anti-shatter film up to a maximum of \$1,200 for a standard bus (or smaller bus) and up to \$2,400 for a large bus (articulated, double decker or long wheel base).	-	2	-	\$501,795	New
Rebates are available up to \$1,000.	-	1	-	\$1,000	New
Rebates are available up to a maximum amount of \$10,000.	-	94	-	-	New
	-	9	-	-	New
Concessional loans are available up to 50 per cent of an eligible entity's annual wage expense, to a maximum of \$250,000.	-	6825	-	\$982,402,873	New
	9,394	11,557	\$228,716,451.84	\$1,231,050,687.97	Up

Farm Debt Services

The *Farm Business Debt Mediation Act 2017* (Qld) came into effect on 1 July 2017, establishing the Farm Business Debt Mediation program which QRIDA administers. Two further programs, the Farm Debt Restructure Office and responsibility for the biennial Rural Debt Survey, were introduced through the 2017 amendments to the *Rural and Regional Adjustment Act 1994* (Qld). The Farm Business Debt Mediation and Farm Debt Restructure Office programs are supported through a dedicated Farm Debt Services team that operate under the Corporate Governance and Performance business unit.

The following outlines the broad purpose of the respective programs.

Farm Business Debt Mediation Program

From 1 July 2017, the Farm Business Debt Mediation program replaced the voluntary mediation scheme that was part of the Queensland Farm Finance Strategy. The purpose of the program is to provide an efficient and equitable way for farmers and mortgagees to attempt to resolve matters relating to farm business debts. The farmer and the lender equally share the costs for the mediation process.

QRIDA maintains a panel of 28 mediators of which the farmer and lender can agree to engage with to conduct the mediation. In accordance with the legislation, QRIDA reviews the panel of mediators on a biennial basis, requiring existing mediators wishing to remain on the panel to apply for re-accreditation.

As at 30 June 2020, 209 mediation matters have been initiated since scheme inception, with 31 remaining in progress.

In 2019-2020, 63 mediation matters commenced with 37 having been finalised.

QRIDA remains committed to robust information barriers between the administration of this program and the delivery of QRIDA loans and grants programs.

Farm Debt Restructure Office

The Farm Debt Restructure Office commenced on 1 January 2018. The office has an important role to play between rural lenders and farmers in financial distress, particularly when communication between the parties ceases to be productive.

It administers the Farm Business Analysis Assistance (FBAA) program, which provides farmers a funded package to access financial experts to analyse the enterprise and provide a range of debt restructure options to address the farmer's situation. This is a unique program for primary producers experiencing financial difficulties and compliments QRIDA's other farm debt services.

Since commencement of the program, 49 applications for FBAA have been received with 39 reports delivered to primary producers.

In 2019-2020, 23 FBAA applications were received by the Farm Debt Restructure Office providing support to 45 Queensland business entities.

Awareness of the program continues to grow with marketing activity targeting primary producers in financial difficulty initiated through active consultation with key stakeholders such as banks, accountants, industry representatives, government agencies and Rural Financial Councillors.



Business Development and Policy

Business Development

In the 2019-2020 period, the Business Development and Policy (BDP) team focused on strengthening QRIDA's profile as the preferred agency for policy advice, advisory services and financial assistance programs. This was achieved through BDP continuing to run an active business development strategy, implementing existing monitoring mechanisms and developing strategic partnerships with Queensland state agencies.

In 2019-2020, BDP secured 14 new programs for QRIDA. This included delivering programs for six new program owners. These services were positively received with the 2019-2020 program owner survey results indicating a 100 per cent rate of satisfaction with QRIDA services.

Policy

Over the 2019-2020 period, BDP delivered and launched the 2019 Rural Debt Survey. BDP also provided policy advice for the COVID-19 Jobs Support Loan Scheme.

Advisory

BDP delivered advisory services to three Local Government Authorities through QRIDA's no-cost grant program review service. The 2019-2020 survey of these Local Government Authorities indicated a 100 per cent satisfaction rate.

QRIDA also delivered the *Community Grants Program Management Guide for Queensland Local Government*, which was developed as a practical and usable resource to assist Queensland councils develop and deliver community grants programs. The Guide was launched at the Local Government Association of Queensland (LGAQ) Conference in Cairns in October 2019.

Program Establishment

For 2020-2021, BDP aims to grow QRIDA's position as the administrator for financial assistance programs. This will be achieved through QRIDA continuing to work with existing state agencies and creating new relationships across all levels of government to assist agencies de-risk, enhance or administer financial assistance programs.