

QLD Sustainability Loan – Primary Producer

Canonical: <https://northmoregordon.com/grants-and-programs/qld-sustainability-loan-primary-producer/>

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Funding program archive

This page preserves a dated funding-program record and links it to current project-planning guidance.

Publication date: 1 July 2026.

Status note: This archive does not confirm that applications are open, funds remain available or the earlier eligibility and co-funding settings still apply. Verify the current administrator page and guidelines.

What this article reported

The Sustainability Loan helps Queensland primary producers invest in renewable energy and energy efficiency projects that improve the long-term sustainability and profitability of their farming business. Delivered by QRIDA, this concessional loan program provides up to \$1.3 million to support investments that reduce operating costs, improve energy performance and strengthen resilience through sustainable infrastructure.

Funding available

Loans of up to \$1.3 million

Loan terms of up to 20 years

Low fixed or variable interest rates

Interest-only periods of up to 10 years may be available (subject to approval)

No application or ongoing loan fees

Who is this for?

State: Queensland

Industry: Primary Production (including agriculture, grazing, horticulture, aquaculture, apiculture, forestry and commercial wild-catch fishing)

This loan is designed for Queensland primary producers looking to invest in renewable energy systems or energy efficiency upgrades that improve business sustainability and reduce long-term operating costs.

Eligibility:

You can apply if you:

Operate a Queensland-based primary production business.

Have been operating your business for at least two years.

Have at least one person in the business who meets the definition of a primary producer.

Have sound prospects for long-term commercial viability and the ability to service the loan.

Meet the program's eligibility requirements for sustainability projects.

What can the loan be used for?

The Sustainability Loan can help fund renewable energy and energy efficiency projects that improve the sustainability of your farming operation, including:

Solar power systems.

Energy-efficient refrigeration systems.

Energy-efficient lighting upgrades.

Energy-efficient pumps.

Other eligible on-farm energy efficiency infrastructure.

Renewable energy systems that help reduce energy consumption, operating costs and emissions.

These projects align closely with Northmore Gordon's expertise in securing funding for renewable energy and energy efficiency initiatives across the agricultural sector.

Why invest in renewable energy?

Renewable energy and energy efficiency projects can help your business:

Reduce electricity costs.

Improve long-term profitability.

Increase energy independence.

Lower carbon emissions.

Improve operational efficiency.

Future-proof your farming business against rising energy costs.

Security requirements

Loans must be adequately secured, with security typically provided by a mortgage over land and, where applicable, other business assets such as water entitlements or livestock.

How to apply

If you're planning a renewable energy or energy efficiency project, Northmore Gordon can assess your eligibility, identify eligible project costs, prepare the required financial documentation and manage your application from start to finish.

Contact Northmore Gordon today to discuss your renewable energy project and maximise your opportunity to secure concessional finance through the Sustainability Loan program.

How to use this information now

Before relying on a grant, confirm the current round, applicant and project eligibility, eligible expenditure, co-contribution, assessment process, closing date and evidence obligations. Build the technical case so the project remains understandable with grant support shown separately.

Separate source-reported facts from forecasts, targets and commentary. For a current project, retain the official source, version, effective date, assumptions and decision record in the evidence file.

Related guidance

Carbon advisory

Energy audits

Solar PV

Current articles and guidance

Contact Northmore Gordon

What is the QLD Sustainability Loan for Primary Producers?

The Sustainability Loan is a program delivered by QRIDA (Queensland Rural and Industry Development Authority) to help Queensland primary producers invest in renewable energy and energy efficiency projects. It supports farming businesses seeking to improve long-term sustainability and profitability through infrastructure that reduces energy consumption, operating costs and emissions. Eligible projects include solar power systems, energy-efficient refrigeration, lighting upgrades, pumps and other on-farm renewable energy systems. The program recognizes that rising energy costs present a significant operational challenge for primary producers and offers structured financing to address this risk.

Who is eligible to apply for the QLD Sustainability Loan?

Applicants must operate a Queensland-based primary production business that has been operating for at least two years, with at least one person in the business meeting the definition of a primary producer. The business must demonstrate sound prospects for long-term commercial viability and the ability to service the loan. Eligible industries include agriculture, grazing, horticulture, aquaculture, apiculture, forestry and commercial wild-catch fishing. Applicants must meet the program's eligibility requirements for sustainability projects. We can assess whether your business meets these criteria and help prepare supporting documentation demonstrating financial viability.

What loan amounts and terms are available?

Loans of up to \$1.3 million are available with terms of up to 20 years. The program offers low fixed or variable interest rates, interest-only periods of up to 10 years (subject to approval), and no application or ongoing loan fees. These flexible terms are designed to accommodate the seasonal cash-flow patterns and long-term project payback periods typical of primary production businesses. The interest-only period can be particularly valuable during early implementation phases or when revenue is ramping up post-project completion.

What is the application timeline for the QLD Sustainability Loan?

The loan program opens on 1 July 2026 and closes on 30 June 2027, or earlier if the available scheme lending has been fully committed. Applicants should prepare their project brief and supporting documentation well before the closing date to allow time for assessment and approval. Given the expected demand for renewable energy and energy efficiency funding in primary production, early lodgement is advisable. We recommend contacting us several months before your intended project start date to ensure sufficient time for feasibility assessment and application preparation.

How does energy efficiency assessment support a strong loan application?

A credible energy audit and investment case demonstrate to lenders that your project is technically sound and commercially viable. Energy audits establish baseline consumption, quantify expected savings, and identify the most cost-effective improvements. Investment cases show operating merits, financial returns and how loan proceeds will be deployed. We conduct Type 1, 2 and 3 energy audits appropriate to your decision stage, prepare business cases aligned with investment criteria, and

develops measurement and verification plans to establish post-project performance. Strong evidence reduces lending risk and supports competitive loan terms.

What role does security play in obtaining a QLD Sustainability Loan?

Loans must be adequately secured, typically through a mortgage over land and, where applicable, other business assets such as water entitlements or livestock. Security requirements protect the lender and are a standard condition of rural lending programs. The value and quality of available security can affect loan approval, terms and the maximum amount available to your business. We do not provide legal advice on security arrangements, but we work with your legal and financial advisers to ensure project documentation clearly identifies the assets securing the loan and their relationship to project benefits.

How can renewable energy and energy efficiency investments improve farm profitability?

Renewable energy systems and energy efficiency upgrades reduce electricity costs, a significant operating expense for most primary production businesses. Solar power generates on-site electricity, reducing retailer purchases and exposure to rising grid tariffs. Energy-efficient refrigeration, pumping and lighting systems lower consumption and running costs. These improvements also enhance operational reliability, reduce maintenance burdens and lower carbon emissions. Over the loan term, documented energy savings can exceed annual loan repayments, improving net cash flow. We help quantify these benefits through measurement and verification, demonstrating actual performance against forecast to build confidence in future returns.

What documentation should a primary producer prepare before approaching the lender?

Prepare a project brief identifying your business, location, current energy use, proposed equipment, timeline and intended outcomes. Gather at least 12 months of recent electricity and fuel bills showing consumption patterns. Document existing equipment details, production volumes and operating schedules. Obtain equipment quotes for proposed systems. Outline any prior funding applications or incentive schemes. Compile financial records demonstrating business viability and loan repayment capacity. Our project brief template and engagement process guides you through this preparation, ensuring you provide lenders with the information needed to assess eligibility and approve competitive loan terms.

What additional funding or certificate opportunities complement the QLD Sustainability Loan?

Renewable energy systems may create additional value through environmental certificates or other incentive schemes. Small-scale technology certificates (STCs) can be generated by eligible solar and battery installations, providing upfront revenue that reduces your net project cost. Some energy efficiency improvements may attract grant support or certificate recognition under state or federal schemes. We assess funding-pathway options separately, helping you identify and combine eligible incentives while managing eligibility requirements, timing and ownership arrangements. This ensures your loan application reflects the true economic case with all confirmed support streams included.

How does Northmore Gordon support the QLD Sustainability Loan application process?

We provide end-to-end support from initial assessment through loan approval. We conduct energy audits to establish baseline consumption and quantify savings. We develop investment cases demonstrating project merit and financial returns. We assess funding eligibility and pathway suitability for the loan and any complementary schemes. We prepare financial documentation supporting your application and manage communications with QRIDA. We also establish measurement and verification plans to verify post-project performance. This comprehensive approach streamlines your application, reduces lending risk and positions your business for financing approval and successful project implementation.