



Nic and Felicity Clapham, NFC Ag
Cotton growers, Darling Downs

**Understanding business risks leads to
better decisions**

A Farm Business Resilience Program case study

This program is jointly funded through the Australian Government's Future Drought Fund and the Queensland Government's Drought and Climate Adaptation Program.

Farm background

Nic and Felicity Clapham run NFC Ag, a cotton enterprise on the Darling Downs. Their property draws on groundwater and overland flow to support production. Like many growers in the region, they relied on flood irrigation, but inefficiencies in capturing and reusing tailwater meant higher energy costs, evaporation losses, and extra labour.

Risk profile

Nic and Felicity Clapham already knew their irrigation system was inefficient, but they had never formally assessed the risks. Through FBRP workshops delivered by BDO for QFF and Cotton Australia, they developed a Farm Business Resilience Plan and confirmed water efficiency as their number one priority.

Their farm relies on groundwater and overland flow, but flood irrigation required pumping uphill and through long open channels. This led to evaporation losses, high energy use and repeated labour to refill the soil profile.



“ Discussing ideas with other farmers in a peer-to-peer way gave us clarity on what we needed to do.

Nic Clapham

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Action

The risk assessment gave the Claphams a clear direction. They explored irrigation options and identified a lateral overhead system as the best fit for their property's large square layout. Unlike flood irrigation, which was difficult to manage and wasted tailwater, the lateral system promised greater efficiency and better use of rainfall.

Key steps in their decision included:

- assessing irrigation options and confirming a lateral system suited their layout
- drawing on the experience of other growers who had adopted the technology
- prioritising water security as their highest business risk
- accessing QRIDA's Drought Preparedness Grant (DPG) to reduce the financial barrier
- applying successfully and installing the irrigator in September.

Although a wet start to the season delayed obvious benefits, the new system has already reduced the need to artificially fill the soil profile and allowed the Claphams to capture significant rainfall.

“ Since then, we've avoided filling the soil profile and captured significant rainfall. It's already improving efficiency.

Nic Clapham

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Drivers for change

The decision was motivated by:



- 1 Improving water efficiency
- 2 Preventing waterlogging in cotton
- 3 Reducing chemical and fertiliser runoff
- 4 Lowering costs while protecting the environment
- 5 Improving yields and business resilience

Outcomes and benefits

The Claphams say the program gave them a clearer view of business risks, practical strategies, and valuable peer learning. Installing the lateral irrigator has already reduced unnecessary irrigation and captured more rainfall.

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Although detailed and time-consuming, the process was rewarding. Receiving the finalised plan and the DPG approval made our business more resilient.

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Felicity Clapham

If you want to know more

Visit: <https://www.qff.org.au/projects/farm-business-resilience-program/>

Video case study: [The Claphams' journey – understanding business risks as the key to good decision-making](#)