

# ANNUAL REPORT

2022



RURAL  
BUSINESS &  
COMMUNITY



## CONTENTS

Our Story.....	2
Vision & Goals.....	3
Structure & Management.....	4
Our Board.....	5
Chair's Report.....	8
Executive Officer's Report.....	9
Program Reports	
-Rural Business Connections.....	10
-SunRISE Mapping & Research.....	14
Acknowledgements.....	18

A copy of the Financial Report  
for the year ended 30 June 2022  
is available on our website  
[www.ruralbc.com.au](http://www.ruralbc.com.au)





# OUR STORY

Our organisation began as the Sunraysia Rural Counselling Service, providing support to farmers facing financial hardship.

The Sunraysia region has a proud heritage of food growing. But changing conditions have challenged the survival of many industries. For decades, locals called on our support to navigate difficulties and transitions.

Over time we've seen how high impact issues like the environment, technology and the pandemic have affected individuals, industries and towns. We realised that we could do more than help rural businesses to survive - we want rural towns and communities to thrive.

A few years back, we accessed government funding and began to expand services, to do more collaborative work on the ground to co-design economic and community development programs - workshops for business, online training, revitalisation projects and aerial mapping for strategic planning. In 2021 we changed our name and organisational structure to reflect what's become a broader scope and vision.

Rural Business & Community is a company on a mission to co-write a new narrative with rural towns across north west Victoria and southern New South Wales. The next chapter is all about rural renewal.





# VISION & GOALS

## OUR VISION

**Our vision is thriving rural towns and communities.**

We leverage the countless possibilities for rural communities.

Bringing resources, research and frameworks to the table, Rural Business & Community collaborates with local people to ignite existing potential, to spark ideas and fire up the future. We facilitate aspirations that are desirable and doable.

Governance is overseen by a credentialed Board. The work is managed and implemented by an experienced team.

Our organisation is underpinned by four pillars:

- High quality and measurable standards;
- Engaged, robust and respectful relationships;
- Clear and transparent communication;
- Possibility, integrity and accountability.

## OUR GOALS

### 1. Our Communities and our People

Supporting and assisting rural communities through delivery of agreed programs aimed at embracing resilience and supporting sustainability.

### 2. Connection through Creative Conversations

We will encourage inclusive and creative conversations with rural communities and stakeholders, ensuring we all know and understand who we are, what we do and share possibilities.

### 3. Sustainability

We will pursue sustainable funding streams that support thriving rural towns and communities.

### 4. Our Staff

We will value, recognise and invest in our people.

### 5. Build Organisational Compliance

We will pursue organisational excellence.



# STRUCTURE & MANAGEMENT

## RURAL BUSINESS & COMMUNITY LTD BOARD

Chair	Jack Forbes
Secretary	John Tesoriero (resigned 26/1/22)
Secretary	John Senior (appointed Sec. 26/1/22)
Board Member	Lyn Heaysman
Board Member	Andrew Pickles
Board Member	Leo Tellefson
Board Member	Kylie Zanker

## BOARD EXECUTIVE

Chair	Jack Forbes
Board Member	John Senior
Board Member	Lyn Heaysman

## EXECUTIVE OFFICER

Patrick Timmons

## EXECUTIVE ASSISTANT

Lorraine Argus

## PROGRAM STAFF

### • RURAL BUSINESS CONNECTIONS

Program Manager	Dianne Johnstone
Small Business Financial Consultant	Jim Chamouras

### • SunRISE MAPPING & RESEARCH

Program Manager	Sue Argus
GIS Project Officer	Julie Hawtin
GIS Technical Officer	Frann Sette





## OUR BOARD



Jack Forbes  
Chair (appointed 24/3/21)

Board member since 2021.  
Previously served on the Board of Sunraysia Rural Counselling Service for 36 years.

A family background in farming motivates Jack's commitment to rural and farm issues.

He is a Member of the Australian Institute of Company Directors and has completed financial planning and accounting course segments.

Jack has skills in succession planning, retirement planning and aged care issues, superannuation, government assistance programs and rural financial issues through experience as a former Financial Information Service Officer with Centrelink Mildura. Jack is now semi-retired but continuing to pursue his interest in seeing rural Australia grow and flourish.



John Senior  
Secretary (appointed 26/1/22)

Board member since 2021.  
Previously served on the Board of Sunraysia Rural Counselling Service for 13 years.

John has extensive experience in the management of small and medium enterprises, has been a member of boards of management in the business services and aged care sector for over ten years and is currently consulting in the government funded health and community sector. John has a continuing interest in quality assurance and a commitment to the delivery of services in support of health and wellbeing in remote and rural areas of Australia. His qualifications include a Certificate in Management Services and a postgraduate Diploma in Management Studies. John is a Member of the Australian Institute of Company Directors.



Lyn Heaysman  
Board Member

Board member since 2021.  
Previously served on the Board of Sunraysia Rural Counselling Service for 23 years.

Lyn's interest in agriculture stems from twenty-one years of owning a family vineyard in Sunraysia.

She has served on the Australian Dried Fruits Association Board and as a Director of the Victorian Dried Fruits Board, a position she held for ten years.

Lyn is currently Chair of Princes Court Homes Board. She has been self-employed in her financial planning business for over twenty-four years.

Lyn's qualifications include a Masters in Applied Finance and Certificate in Business Accounting and she is a Member of the Australian Institute of Company Directors.





## OUR BOARD



**Andrew Pickles**  
Board Member

Board member since 2021. Previously served on the Board of Sunraysia Rural Counselling Service for 5 years.

Andrew's rural background stems from the family farm in north central Victoria. He is a partner in law firm Robertson Hyetts Solicitors at Bendigo specialising in commercial work and a former president of the Bendigo Law Association. Andrew was a committee member of a former rural financial counselling service for over ten years and has had extensive community involvements. As well as Arts and Law degrees, Andrew holds mediation accreditation from Bond University and has been appointed an arbiter under the Local Government Act. He has a particular interest in corporate governance in non-profit organisations.



**Leo Tellefson**  
Board Member

Board member since 2021. Previously served on the Board of Sunraysia Rural Counselling Service for 9 years.

Leo is involved in rural business and farming through his family farm and also owns the local butcher shop in his home town of Donald. He is currently Chair of the Johnson-Goodwin Homes Aged Care Facility in Donald, Chair of the Donald Community Centre/Neighbourhood House, Board Member of Buloke Community Enterprises (Bendigo Community Bank franchise) and committee member of Donald Racing Club. Leo has previously served as a councillor on Buloke Shire Council including two terms as Mayor and on the Donald Hospital/East Wimmera Health Service Board.



**Kylie Zanker**  
Board Member

Board member since 2021. Previously served on the Board of Sunraysia Rural Counselling Service for 8 years.

Kylie is a Member of the Australian Institute of Company Directors. She is a Yarriambiack Shire Councillor (elected 2008) and is currently serving her third non-consecutive term as Mayor. Kylie is an Early Childhood Years teacher and has a special interest in children, youth and community-minded projects. In addition to working as a teacher, Early Years program co-ordinator and university lecturer in social sciences, Kylie has worked part-time with the Victorian Responsible Gambling Foundation's Gamblers Help Program, in the health sector and in project management with the Department of Education & Training and the Department of Justice & Regulation.



# OUR BOARD

## BOARD MEETING REPORT

The meeting attendance by Board members during the year 1 July 2021 to 30 June 2022 is noted below.

Board Meetings held 9/9/21, 18/11/21, 24/3/22 & 23/6/22		Board Executive Meetings held 3/2/22, 10/3/22, 7/4/22, 5/5/22 & 9/6/22		Finance Committee Meetings held 10/8/21 & 14/10/21**	
Jack Forbes, Chair	4 of 4	Jack Forbes, Chair	5 of 5	Lyn Heaysman, Chair	2 of 2
Lyn Heaysman	4 of 4	Lyn Heaysman	4 of 5	Jack Forbes	2 of 2
Andrew Pickles	3 of 4	John Senior	5 of 5	Kylie Zanker	1 of 2
John Senior	4 of 4				
Leo Tellefson	4 of 4				
John Tesoriero*	1 of 2				
Kylie Zanker	1 of 4				

\*Resigned 26/1/22

\*\*Board sub committees were replaced by a Board Executive model in the transition to a company limited by guarantee, January 2022.

## FINANCIAL REPORT

The General Purpose Financial Report for the year ended 30 June 2022 is available on our website [www.ruralbc.com.au](http://www.ruralbc.com.au)





# CHAIR'S REPORT

2021-22 has been a difficult adjustment year for the organisation. We had two remaining programs to run: the Murray-Darling Economic Development Program and SunRISE Mapping & Research. Much of our focus has been on downsizing, restructuring to manage within current budgets and seeking out grant application opportunities that support our vision for thriving rural towns and communities.

Throughout the year we have successfully:

- Wound up our Rural Financial Counselling Service program;
- Transitioned to a Company Limited by Guarantee;
- Downsized our staffing requirements;
- Negotiated our Executive Officer's path into retirement;
- Put in place a Board Executive to manage the downsized organisation;
- Refocussed and revitalised our Strategic Plan.

Significant effort and research is being dedicated to the pursuit of new funding. The Board will re-assess our future direction in coming months.

I wish to sincerely thank the following people:

- Our departing Executive Officer, Pat Timmons, for his ten years of service. I have enjoyed working with Pat and have always appreciated his insights and dedication to the role.
- Our Executive Assistant, Lorraine Argus. She is the glue that holds the organisation together.
- Our staff in the Murray-Darling Economic Development Program and SunRISE Mapping who have provided excellent outcomes in difficult pandemic conditions.
- My fellow Board members for their dedication and community insight.

We look forward to continuing to work with and support our rural communities.

**Jack Forbes**  
Chair





# EXECUTIVE OFFICER'S REPORT

We commenced the 2022 financial year as Sunraysia Rural Counselling Service Inc. and finished the same financial year as Rural Business and Community Ltd: a significant shift and commitment to ensure continuing strong governance and accountability from the organisation and from its Board of Directors to all our stakeholders.

Our 2021 – 2022 objectives have been focused as we transition away from rural financial counselling services in the north west of Victoria to consolidating our remaining key program areas – SunRISE Mapping & Research and our Rural Business Connections activities – and review how best we might continue our commitment to supporting rural towns and farming communities through current and new opportunities.

In response to the significant changes to our funding and program focus, we refocussed our strategic goals and objectives for 2022 – 2024 to ensure that we continue to work alongside and on behalf of communities across north west Victoria, to assist them to achieve their aspirations and potential as thriving and resilient rural communities.

The RFCS program and funding changes meant that we closed our offices in Bendigo and in Swan Hill and our staffing numbers reduced from approximately 22 in June 2021 to 7 Mildura-based staff (The Magnificent Seven) who managed the transition and operational changes competently and without fuss: I thank them for their support and contributions. Having the RFCS Victoria West staff co-located with us in

Mildura also assisted that transition process for both organisations and for our shared communities of interest.

As I move toward retirement, it is the case that I have thoroughly enjoyed my 10 years in the Executive Officer role and have received invaluable support and professionalism from staff and from the Board of Directors. Thank you everyone, particularly Chair, Jack Forbes and Executive Assistant, Lorraine Argus.

We have continued to move successfully through difficult periods of drought, pestilence, floods, storms and other climatic events and we have all shared in the impacts and creative responses that came with the COVID-19 pandemic.

This changing and unpredictable world will continue to provide surprises and challenges and as we rationalise and modernise our service structures we will remain well-placed to collaborate, co-ordinate and network the necessary responses and adjustments in partnership with our rural towns and farming communities.

**Patrick Timmons**  
Executive Officer







### PROGRAM REPORT

Since January 2020, Rural Business Connections (RBC) has delivered over 1,500 services in, and nearby:

Colignan, Merbein, Red Cliffs, Rochester, Wakool (**Round 1**)

and

Mildura, Swan Hill, Boort, Cohuna, Kerang, Pyramid Hill and Cullulleraine (**Round 2**).

Rural Business Connections includes small group workshops, online training and private appointments with consultants that support new and existing small business owners to put the things in place that make their business better and life easier.

This includes training, advice and assistance so rural people can navigate government requirements and improve marketing, business strategy and operations.

Services are available to existing small businesses, those thinking about starting a small business, farmers, community group members and volunteers.

Thanks to our funding from the Australian Government through the Murray—Darling Basin Economic Development Program, it's cost free for eligible clients and low cost for those who live near the service target areas.

The feedback from participants has been exceptional – both in terms of their positive experiences but also in the outcomes that emerged as participants implemented what they learned through an RBC experience.

Many reported increased sales, better business practices and financial position, improved time management, less stress and more confidence.

These are remarkable outcomes given the difficulties regional and rural business experienced with the pandemic over the delivery period.

Despite eight disruptions through the pandemic, RBC was able to remain adaptable and agile, transitioning to online delivery quickly so that local business people had continuous access to resources.

This set us apart from other business organisations that paused delivery. When online fatigue kicked in, we adapted our training to suit target cohorts, delivering in bite-size chunks to motivate, upskill and maintain connection. As soon as possible, our face-to-face services were reinstated.





# RURAL BUSINESS CONNECTIONS

## PROGRAM REPORT continued

RBC programs are designed to build competency, confidence and connections. This combination is what fuels business resilience and this supports community development.

"Financially, I felt Jim was like a mentor and he boosted my motivation, knowledge and probably saved my sanity. Being sole trader it was refreshing and reassuring to have someone to talk to and give advice. Extremely valuable."

"Kimberley's workshop was exactly what I needed to put achievable steps into place to improve my social media marketing."

"Just a huge fan & really appreciative of being able to access this professional business training locally."

"It is helping me set up my new business the correct way, as the advice has been amazing."

"A lot more consideration goes into my posts and they are planned in advance to optimise the visual appeal, write the perfect caption and make it relate to my target audience. I started getting more engagement & sales."

Business confidence, capability and resilience are among the biggest benefits of RBC for participants. People who accessed our support were able to survive during the difficulties of COVID-19. But we've also enhanced their capacity to thrive in business into the future – by bolstering financial sustainability, growing skillsets, accessing new markets and experiencing wellbeing benefits.

Many participants have reported increased turnover and improved time management as a result of accessing RBC programs. This business success flows into more time for families, reduced stress, and it has regenerated communities with self-employed and engaged people. It brings money into the local economy, from locals and also further afield as business people tap into regional and global markets through digital media.

"After RBC I became very busy, my business name is out there, now I need planning management skills to keep up. I could very easily increase my business and employ another person with the extra workload."

"It lead to more sales as we started promoting more products and services we have."

"We have gained more customers, we reach more people now with our business. I save time now, as I can use apps and social media sites more efficiently."





# RURAL BUSINESS CONNECTIONS

## PROGRAM REPORT continued

Many participants noted that RBC services helped them survive through COVID-19. This was critical support. But we know from participant feedback that we've also generated business capability and capacity that will serve local communities in the times ahead - from surviving to thriving.

### Connection

"The online sessions were very good and also let us reach out to other business owners."

"It has given me more confidence in setting up my business and given me the connections to people I can now ring and ask for further advice."

"I have enjoyed all your workshops that I have been able to attend and I love meeting like-minded people at the events and making new friends."

"I was able to start helping others with their social media too!"

"We felt more community involvement in our group, we are now able to relay important information to a wider audience, in much more timely and up to date manner."

### Inclusion and access

"Such a wonderful initiative and so thankful to have them in our little town."

"More workshops in our area rather than have to travel / access to free workshops for more people / volunteers to get involved."





# RURAL BUSINESS CONNECTIONS

## PROGRAM REPORT continued

### Business Development

"I was more aware of my social media, knew how to take better photos on my iPhone and it has enabled me to take on additional projects growing my business and my portfolio."

"It is helping me set up my new business the correct way, as the advice has been amazing."

"These skills will help reach more people for my proposed business."

"I implemented some new learnt knowledge straight away but still use some of what I learnt on a daily basis and when working with clients."

"With Jim's support, I purchased a new car, with this renewed motivation, media advertising completed my needs. Having a few professional photos and online media advertising my business increased, to the point that my services are now providing a much needed service to many local communities."

### Business Resilience

"Better business flow of systems and engagement of volunteer staff duties and expectations and appreciation."

"Dedicated time to completing tasks and seeking new opportunities."

"...my stress levels decreased."

"I truly believe you prevented me sinking further into depression. I actually had some purpose with the motivating homework. Thank you both so very much."

Our funding to run RBC ends in March 2023. With such great outcomes achieved so far, we hope to find future funding to continue delivering similar services to rural businesses.

### Funding

Rural Business Connections sincerely thank the Murray—Darling Basin Economic Development Program for funding this work in rural communities.

**Dianne Johnstone**  
Program Manager





## PROGRAM REPORT

### Key activities and projects

The 2021-22 year was another busy and productive year for the SunRISE team.

Sue, Julie and Frann completed mapping of irrigated areas up to the Barmah Choke and prepared 2021 Crop Reports for the Mallee Catchment Management Authority, Murray-Darling Basin Authority (MDBA), Western Murray Irrigation and Dried Fruits Australia.

Julie prepared over 100 property maps for irrigators and supplied digital data required for irrigation design purposes.

### River Reflections Conference 1 June 2022

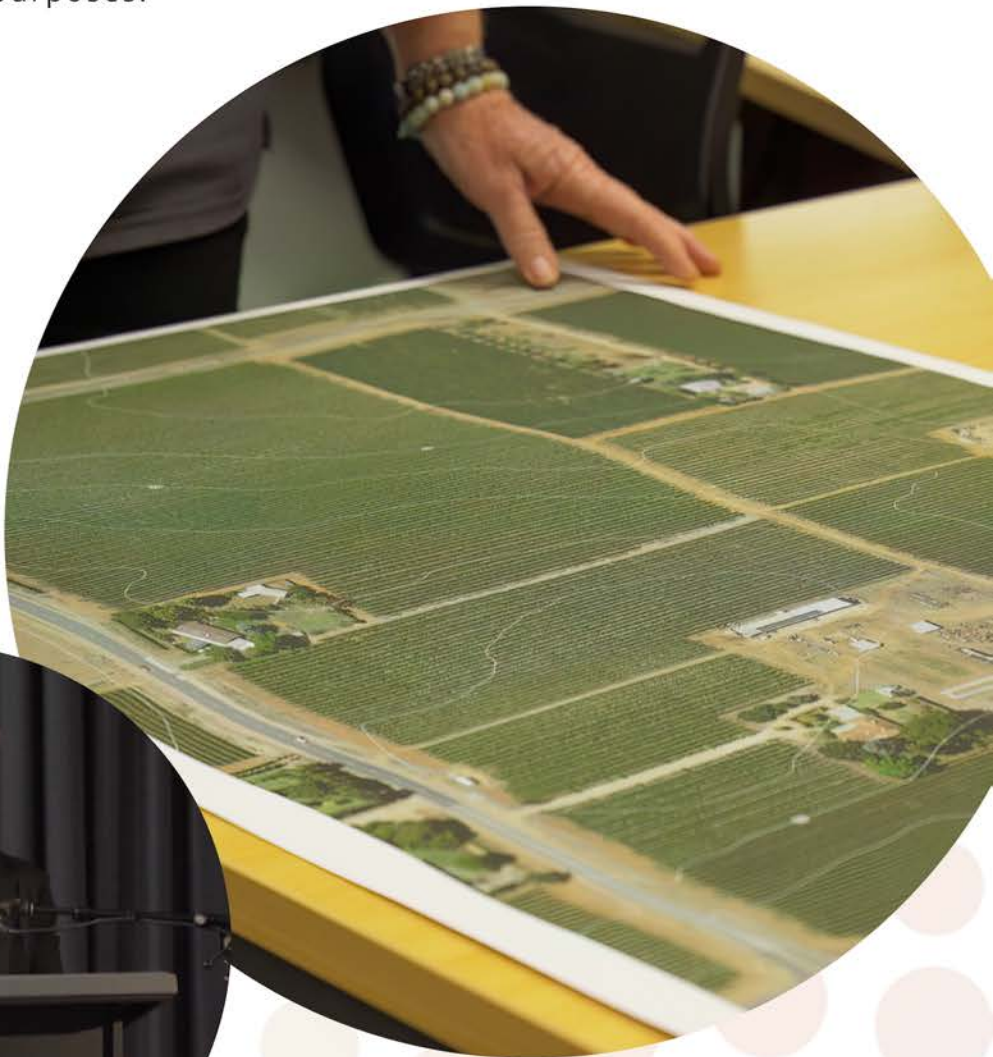
Kelly Fyfe presented 'Trends in irrigation development on the Murray and Lower Darling (Baaka) River Systems' on behalf of SunRISE at the MDBA's River Reflections Conference in Mildura, June 2022.

Content of the presentation was drawn from the following report prepared by SunRISE for the MDBA.

### Mapping irrigated crop areas up to the Barmah Choke

The MDBA contracted SunRISE to provide mapping and a report on irrigated areas from 2003 to 2021 across the Lower Murray-Darling region of Victoria, New South Wales and South Australia.

The study area involved mapping an additional 308,000 hectares to include irrigable areas along the Murray River up to the Barmah Choke and the Edward/Kolety and Wakool River system.





# SunRISE MAPPING & RESEARCH

## PROGRAM REPORT continued

The final report was completed in August 2022 and is available on the MDBA website (*Irrigation area mapping of the Murray and Lower Darling Rivers | Murray-Darling Basin Authority*)

### Other consultancy services in 2021-22

#### Mallee Catchment Management Authority:

The Mallee CMA contracted SunRISE to produce a 2021 Mallee Horticulture Crop Report. The Report provides information on the main changes in irrigated horticulture from 1997 to 2021 and is available on the CMA's website (<https://www.malleecma.com.au/wpcontent/uploads/2022/07/2021-Mallee-Horticulture-Crop-Report-V4.pdf>).



2021 Mallee Horticulture Crop Report

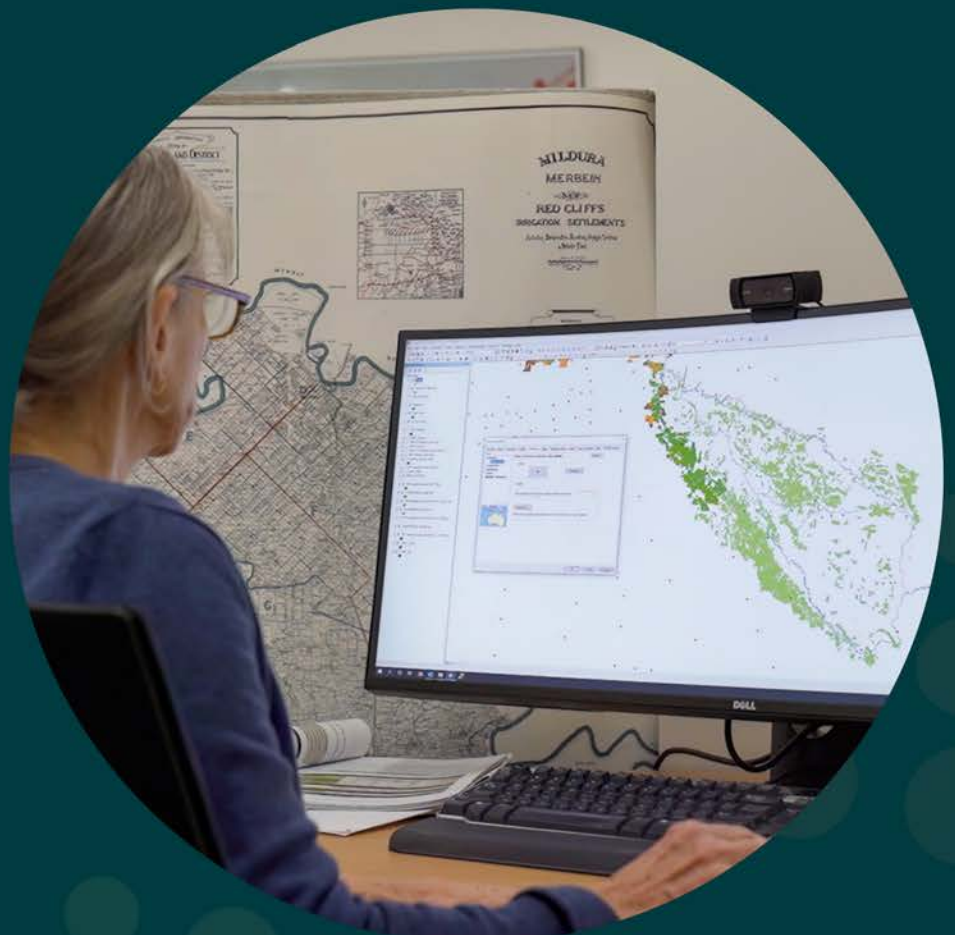


#### Dried Fruits Australia:

DFA commissioned SunRISE to produce a report on changes and trends in dried-grape plantings from 1997 to 2022. A draft report was supplied in February 2022 with information on varieties and areas of dried grape plantings. A final draft completed in October 2022 included production figures for the 2022 harvest. The production figures were somewhat delayed due to a difficult and wet drying season.

#### Western Murray Irrigation:

WMI commissioned a report on changes and trends, 1997 to 2021, in irrigated horticulture for Coomealla, Buronga, Curlwaa and Mourquong irrigation areas. Information was provided on areas, crop types, irrigation methods and property numbers. A draft report was supplied in June 2022.





## PROGRAM REPORT continued

### Permanent plantings and seasonal cropping in 2021

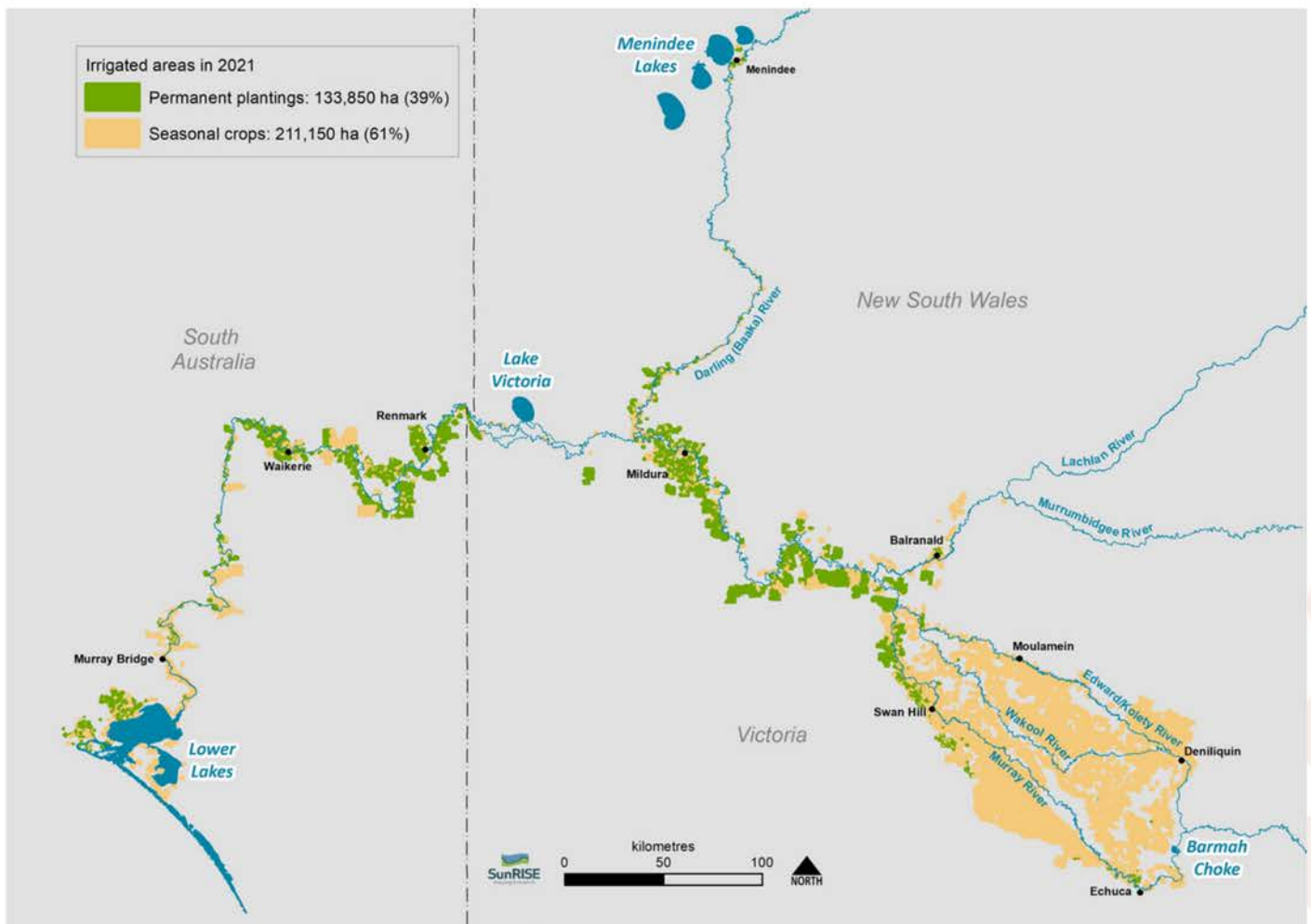
In 2021, 133,850 hectares of permanent plantings and 211,150 hectares of seasonal crops (vegetables and field crops such as lucerne and pasture) were irrigated in the Lower Murray-Darling (LMD) region of Victoria, New South Wales and South Australia.

A further 61,985 hectares were not irrigated in 2020-21, but had been irrigated in previous seasons and could potentially be irrigated in future seasons.

### Change in permanent plantings in the Lower Murray-Darling

Permanent plantings in the LMD are mainly irrigated along the Murray River downstream of Swan Hill, along the Darling River downstream of Ellerslie and along the Murrumbidgee River downstream of Balranald.

Within this region, the area of permanent plantings increased from 95,905 ha in 2003 to 131,480 ha by 2021.

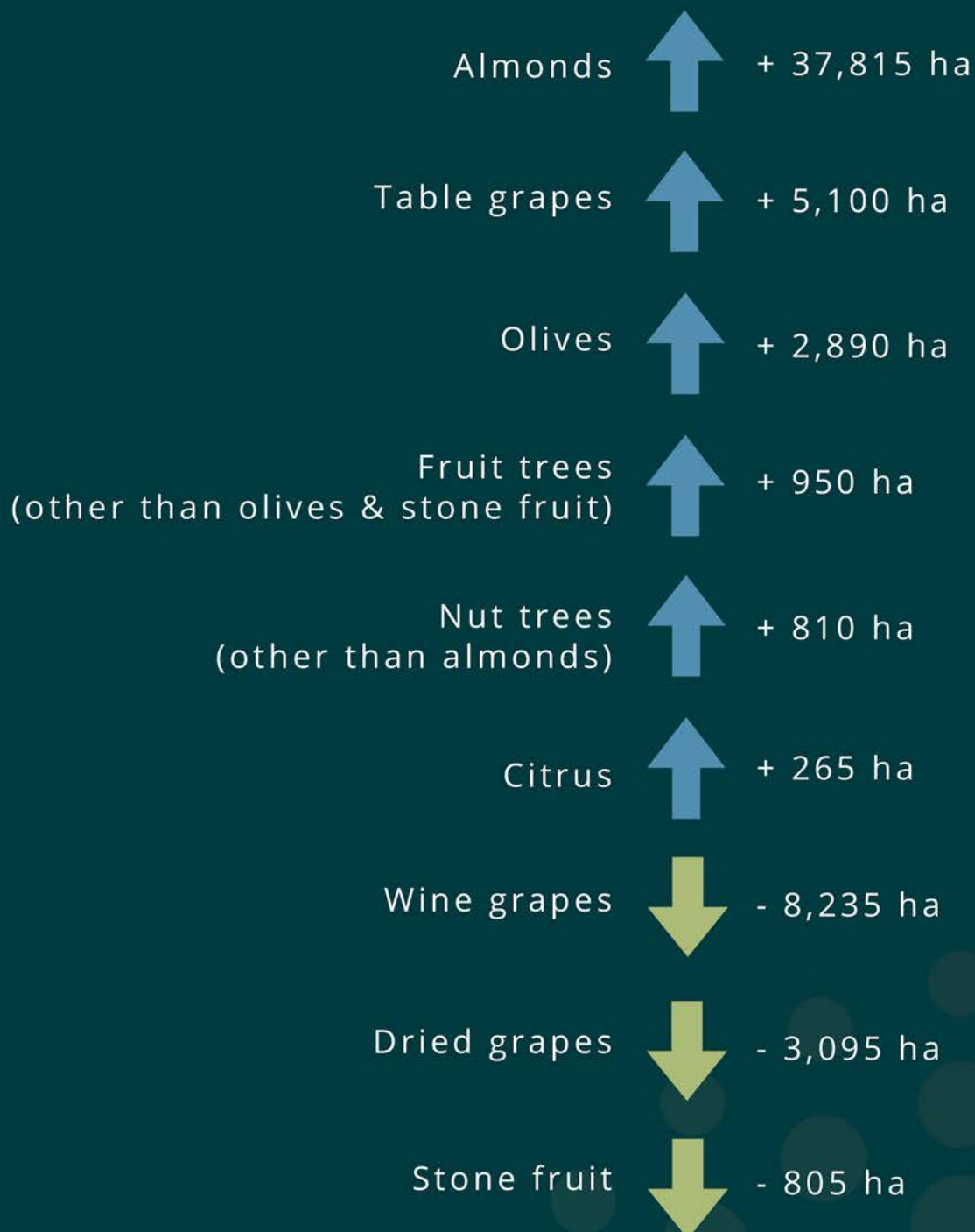




## PROGRAM REPORT continued

### Net increase in permanent plantings from 2003 to 2021

The net increase of 35,575 hectares in permanent plantings in the region was mainly the result of the following changes in crop types:





# ACKNOWLEDGEMENTS

Rural Business & Community Ltd wishes to acknowledge and sincerely thank the following organisations for their funding, contributions and support during the 2021-22 financial year

## GRANTS

Department of Agriculture, Water and the Environment  
Australian Government funding for Murray-Darling Basin Economic  
Development Program

- Round 1 Small Biz Plus project
- Round 2 Business Plus project

## DONATIONS & CASH CONTRIBUTIONS

M Sprigg

- Cash donation

Dried Fruits Australia

TASCO Petroleum

Wentworth Shire Council

Western Murray Irrigation

- Cash contributions to SunRISE Mapping & Research

## REPORT DESIGN

Kylie Norton Design

## PHOTOGRAPHIC IMAGES

Anne Morley

Excitations

Robert Klarich, iSeeiHear

Darren Seiler

Gingerhouse Photography

Chris O'Connell Photography







[www.ruralbc.com.au](http://www.ruralbc.com.au)

a 139 Lime Avenue, Mildura, VIC 3500  
p PO Box 2824, Mildura VIC 3502  
t 1300 769 489 | e [admin@ruralbc.com.au](mailto:admin@ruralbc.com.au)  
ABN 70 870 481 312 ACN 651 254 803