

ANNUAL REPORT

2023



RURAL
**BUSINESS &
COMMUNITY**



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A copy of the Financial Report
for the year ended 30 June 2023
is available on our website
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 Senior
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 (Acting)

Patrick Timmons

EXECUTIVE ASSISTANT

Lorraine Argus

PROJECT OFFICER

Jenny Garonne (appointed 20/2/23)

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



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.



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 has recently retired as a partner of law firm Robertson Hyetts Solicitors at Bendigo where he specialised in commercial work and is 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 a Board Member of the Johnson-Goodwin Homes Aged Care Facility in Donald, the Donald Community Centre/Neighbourhood House and Buloke Community Enterprises (Bendigo Community Bank franchise) and a 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 2022 to 30 June 2023 is noted below.

Board Meetings held
25/8/22, 17/11/22,
9/3/23 & 5/6/23

Board Executive Meetings held
7/7/22, 11/8/22, 8/9/22, 6/10/22, 3/11/22,
9/2/23, 16/2/23, 20/4/23, 11/5/23 & 1/6/23

Jack Forbes, Chair	4 of 4
Lyn Heaysman	3 of 4
Andrew Pickles	3 of 4
John Senior	4 of 4
Leo Tellefson	4 of 4
Kylie Zanker	2 of 4

Jack Forbes, Chair	10 of 10
Lyn Heaysman	9 of 10
John Senior	10 of 10

FINANCIAL REPORT

The General Purpose Financial Report for the year ended 30 June 2023 is available on our website www.ruralbc.com.au



CHAIR'S REPORT

Rural Business and Community (RB&C) has continued the process of downsizing – a consequence of significant changes in our world of funding and grants – while still remaining relevant across our networks and rural communities.

In April 2023 Rural Business Connections wrapped up five very successful years of workshops and one-to-one support for rural small business funded through the Murray Darling Basin Economic Development Program. While that funding tranche has now ended, we are poised to reconvene our small business support should new funding become available in the not too distant future. Thank you, Dianne Johnstone and Jim Chamouras, for your commitment to that program.

The Murray River flood event which occurred between November 2022 and February 2023 was a slow-moving natural disaster that was mostly due to heavy rain and flood events mainly interstate. Our SunRISE Mapping and Research program played a vital role in providing information on horticultural areas that would likely be impacted by approaching flood waters. The SunRISE Mapping program was able to make instant comparisons to 1956 flood data and draw on its own historic data to formulate accurate information that supported the community response and recovery efforts. Thank you, Sue Argus and Julie Hawtin, for your excellent and timely work.

Unfortunately our succession planning for the Executive Officer role for RB&C didn't come to pass. After enabling a few months of retirement, we were able to re-engage Patrick Timmons on a consultancy basis to assist the programs and staff when required.

In January 2023, after some research and focused discussions, the RB&C Board committed funds to formally explore the possibilities of a community foundation in the north-west. Jenny Garonne was engaged for three months to research the community foundation option for Mildura and surrounding communities

and to work with potential partner organisations, reporting back to the RB&C Board in April 2023. The opportunity to enhance corporate, private and government resources into communities in the north-west through establishing a community foundation was clearly identified. We will continue to support the networking and modelling required to formally establish a community foundation that supports our local communities, and have made our organisation available to the stakeholders as a transitional or permanent role player in its establishment.

Thank you Lorraine Argus for your solid support to the Board and staff. Thank you to my fellow Board members for their commitment and vision for our communities.

RB&C will continue to provide services and support rural communities and networks for as long as grants and program funding allows, and opportunities permit.

Jack Forbes
Chair



Aerial imagery sourced from MetroMap



RURAL BUSINESS CONNECTIONS

PROGRAM REPORT

This report sees the successful completion of Rural Business Connections (RBC).

RBC was Rural Business & Community's three-year small business program funded through the Australian Government's Murray-Darling Basin Economic Development Program. The program helped eligible communities undertake economic development activities to offset the impacts of past water recovery under the Basin Plan.

RBC was available to existing small businesses, those thinking about starting a small business, farmers, community group members and volunteers across twelve rural areas. It was cost-free for eligible clients and low-cost for those who lived near the service target areas.

RBC's services included workshops and private appointments that supported new and existing small business owners in putting the things in place that made their business better and life easier. This included training, advice, and assistance to help rural people navigate government requirements and improve marketing, business strategy and operations.

Strong local businesses create community cohesion, and a flourishing community generates local business. That ethos was woven through the cost-free and community-inclusive programs that RBC delivered over the past three years.

Few small or micro businesses had a dedicated training or workforce development budget. RBC filled the gap with free and accessible ways for local business people to build capability, capacity and connection.

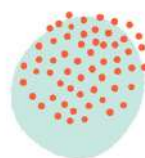
RBC brought expert facilitators to rural towns and delivered over 2,000 services, including workshop places, appointments with the Small Business Financial Consultant and small business consultants, plus hundreds of hours of online training.

This was an intentional underpinning philosophy; to address isolation and boost accessibility for communities that routinely missed out on or had to travel long distances to access professional and business development.

RBC was contracted to deliver 60 workshops, but it delivered just over 100, far exceeding the funding guidelines.

But the bang for buck really came in the quality of learning and connection and the difference this made to businesses and lives across our service area of rural NW Victoria and NSW.





PROGRAM REPORT continued

The feedback from participants was 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 were remarkable outcomes given the difficulties regional and rural businesses experienced with the pandemic over the delivery period.

It was a privilege to manage this program that had such a positive impact in rural areas.

I thank the management, staff and Board of Rural Business and Community for supporting this program, along with MDBEDP for funding this work, our network of workshop presenters and consultants, and all of our clients that supported RBC by coming to events or sharing the word to recommend our program to others.

Dianne Johnstone
Program Manager



RURAL BUSINESS CONNECTIONS

PROGRAM REPORT continued

Rural Business Connections delivered:

- 103 free workshops
- 100+ workshop places
- 100+ free Small Business Financial appointments
- 100+ free expert training appointments
- Continuity over eight lockdowns
- Hundreds of hours of online training
- Feedback: 100% beneficial to attendees' business operations

RBC Client Feedback:

"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."

"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."

"I'm feeling a lot more confident in knowing what information I need to be tracking."

"My social media business exposure increased, which in turn has increased my business."

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

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

"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."

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

"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."

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

"Excellent organisation and program. All small business owners should be jumping on board to gain the benefits."

"I am amazed at the knowledge gained from attending my workshop, and the connections made have also been fulfilling. Rural Business Connections have presented me with the skills needed to take our business to the next level and we are better for it."



PROGRAM REPORT

Key activities and projects

The SunRISE team was productive throughout the 2022-23 year maintaining the SunRISE irrigated crops mapping and producing customised maps, reports and digital data for a range of clients.

Mapping the 2022 flood

A key activity was monitoring and mapping the 2022 Murray River flood.

In November 2022, SunRISE provided mapping to the Mildura Incident Control

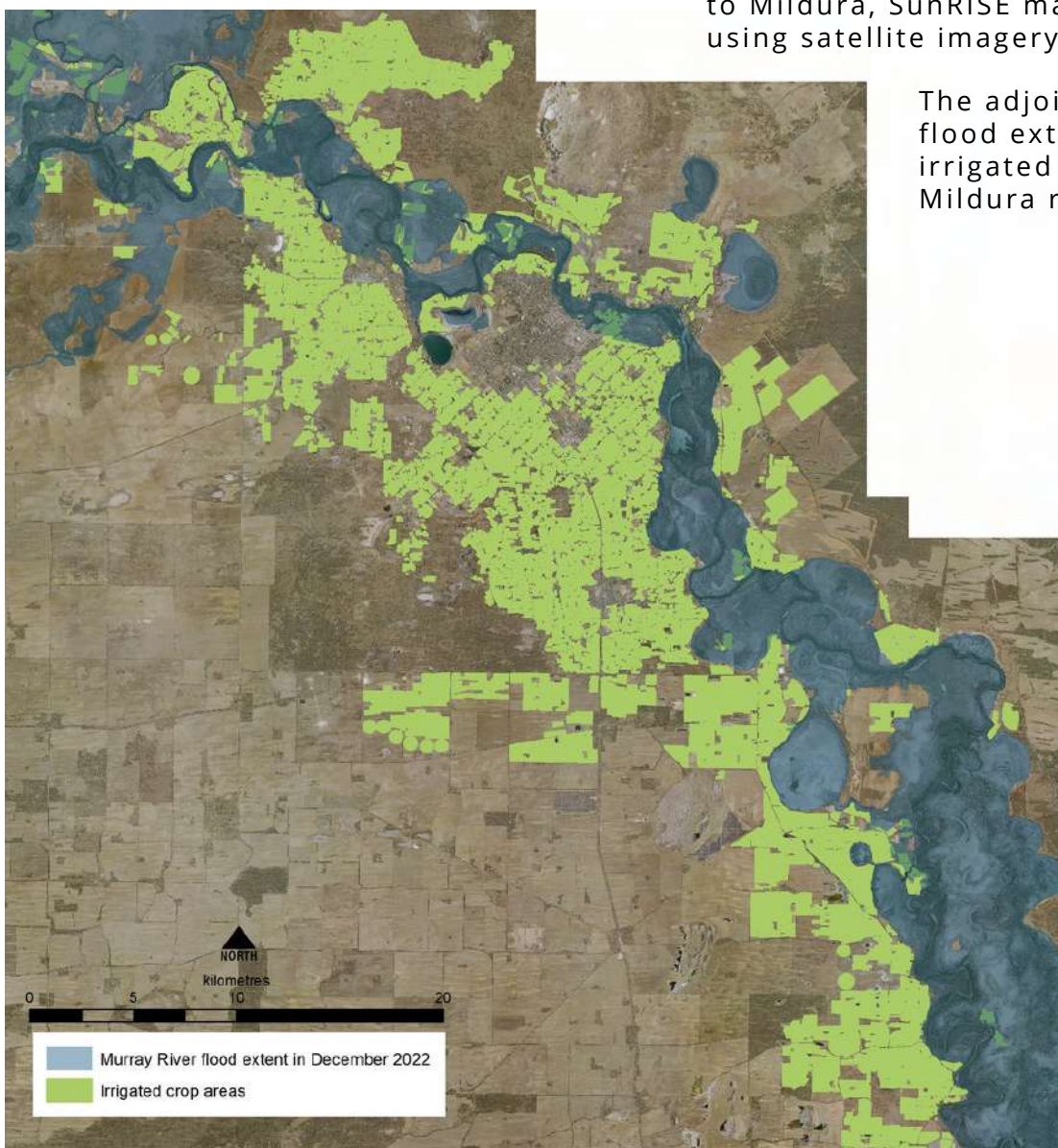
Centre (ICC) to assist with management of the flood event.

The mapping showed current irrigated areas overlaid with 1956 flood extents to provide an overview of horticulture that could be impacted by the approaching flood waters.

A report and mapping were prepared for the Department of Jobs, Precincts and Regions, completed in April 2023 ('Inundation of crop areas in the 2022 flood').

As the flood peak moved from Swan Hill to Mildura, SunRISE mapped its extents using satellite imagery.

The adjoining map shows flood extents in relation to irrigated areas in the Mildura region.



SunRISE MAPPING & RESEARCH

PROGRAM REPORT continued

SunRISE Crop Reports

Mapping of irrigated areas has been maintained by SunRISE Mapping since 1997 and is used to provide accurate information on irrigation changes and trends in the Lower Murray-Darling (LMD).

The most recent complete coverage is of 2021 irrigated areas across the LMD in Victoria, New South Wales and South Australia. This mapping has been used to produce seven customised Crop Reports.

The first report was completed for the Mallee Catchment Management Authority in 2021-22 ('2021 Mallee Horticulture Crop Report', available from the Mallee CMA website).

The following reports were produced in 2022-23:

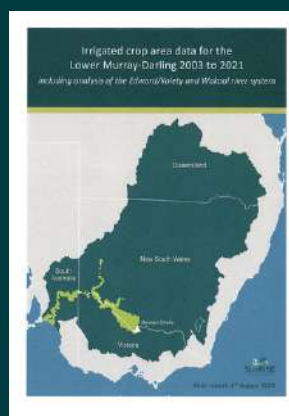
Murray Darling Basin Authority

The report titled 'Irrigated crop area data for the Lower Murray-Darling 2003 to 2021 - including analysis of the Edward/Kooley and Wakool river system' was completed in August 2022. The report and mapping provide the MDBA with information about how irrigated land use is changing over time with respect to area, location and crop types. This information is used to update and maintain the hydrological model of the River Murray.

The report can be downloaded from the MDBA website under Publications/Irrigation area mapping of the Murray and Lower Darling Rivers.

Dried Fruits Australia

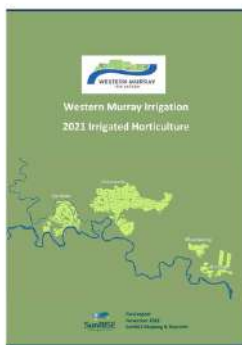
DFA commissioned SunRISE to produce a report on changes and trends in dried-grape plantings from 1997 to 2022. The report with information on varieties and areas of dried grape plantings was completed in October 2022. Aggregated production figures for the 2022 harvest were included; tonnages reflected a difficult and wet drying season.



PROGRAM REPORT continued

Western Murray Irrigation

The Crop Report for Western Murray Irrigation included information on changes and trends in irrigated horticulture from 1997 to 2021 across the irrigation areas of Buronga/Gol Gol, Mourquong, Coomealla and Curlwaa. The report was completed in November 2022.



Department of Planning and Environment, NSW

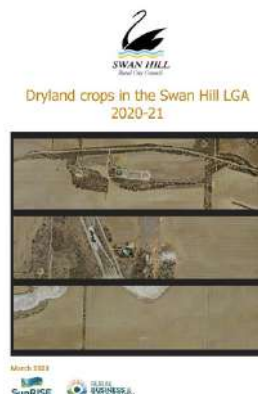
The Crop Report prepared for DPE covered irrigated areas along lower reaches of the Murray, Darling, Murrumbidgee and Wakool rivers. It was completed in May 2023.



Swan Hill Rural City Council

SHRCC commissioned SunRISE to produce reports on irrigated and dryland crops. The reports included information on land use across the Swan Hill local government area and estimates of the gross value of production for cropping in 2021.

Final reports were supplied in December 2022 (the irrigated crops report) and March 2023 (the dryland crops report).



Lower Murray Water

Lower Murray Water commissioned SunRISE in April 2023 to produce a Crop Report specific to its service area for irrigation supply. The report commenced in June 2023 and was finalised in October.



SunRISE MAPPING & RESEARCH

PROGRAM REPORT continued

Property maps in 2022-23

Julie prepared over 160 property maps for irrigators and property owners in 2022-23. Maps were customised and supplied in hard copy and digital formats depending on client needs which included:

- digital mapping for irrigation design purposes;
- crop maps for wine grape growers participating in the Murray Valley Winegrowers benchmarking project;
- crop maps for Dried Fruits Australia growers;
- farm infrastructure maps for Freshcare compliance;
- maps for planning and management of irrigation development or redevelopment;
- crop maps for export market registration; and
- land feature maps for mine extraction sites.



PROGRAM REPORT continued

Planning for acquisition of 2024 aerial imagery and mapping of 2024 irrigated areas

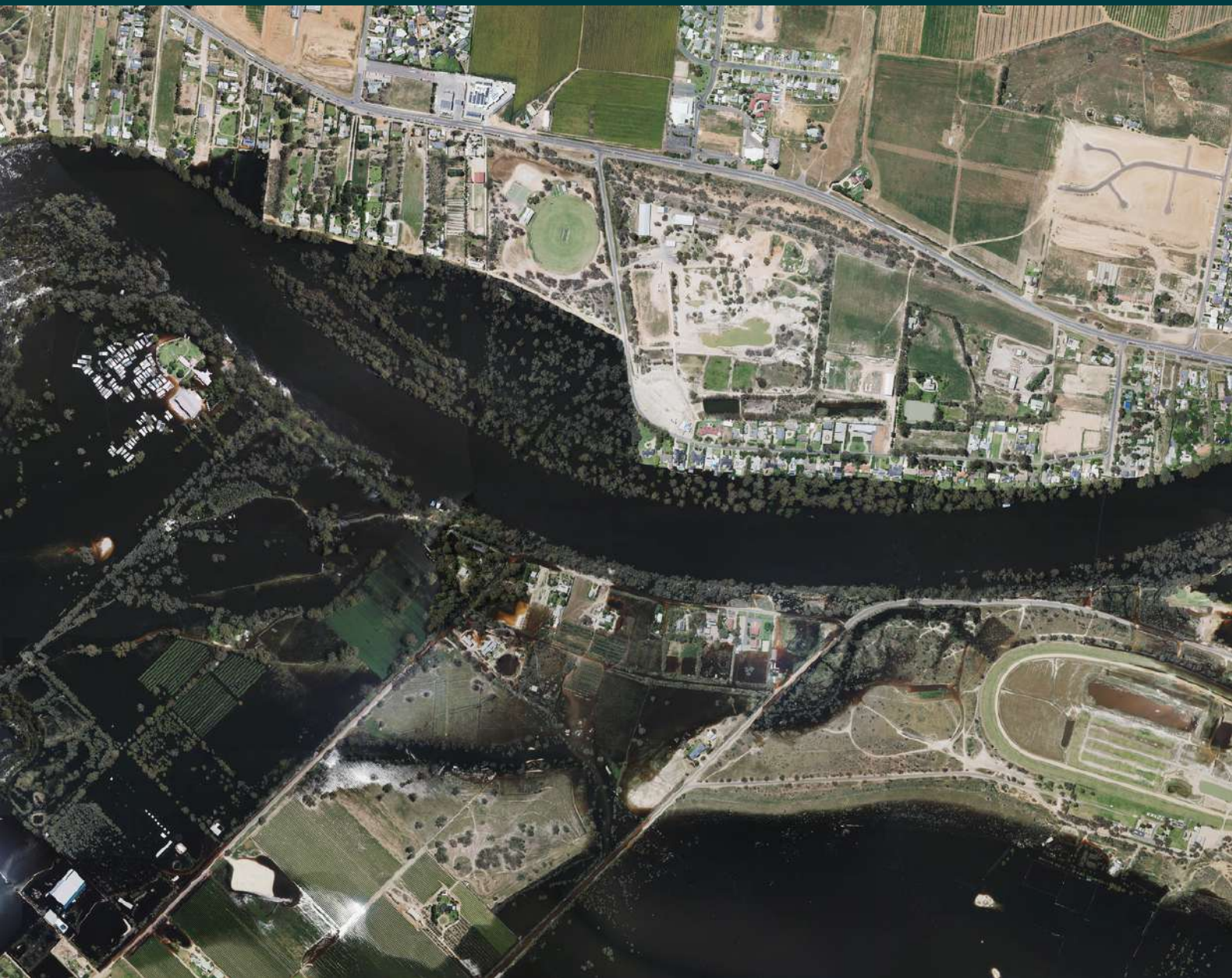
Mapping of irrigated areas is maintained on an ongoing basis in collaboration with irrigators, industry groups, service providers, and land and water management agencies.

The mapping and databases are comprehensively updated every three years based on high resolution aerial imagery. The next milestone update is scheduled for 2024 and planning for new aerial imagery commenced in April 2023. This will be the tenth imagery acquisition program that SunRISE has participated in since 1997.

Imagery acquisition partners in 2024 will include the Victorian Coordinated Imagery Program, Mallee Catchment Management Authority, Murray Darling Basin Authority, SunRISE, Lower Murray Water, Wentworth Shire Council, Western Murray Irrigation and the Department of Planning and Environment, NSW.

Key areas along Lower Murray-Darling rivers in South Australia, Victoria and New South Wales will be flown. The imagery will be used to update the mapping of irrigated crops to 2024 status (July 2023 to June 2024). Analysis of the mapping and databases will be undertaken later in 2024 to produce information and reports on changes and trends in irrigated horticulture from 1997 to 2024.





Aerial imagery sourced from MetroMap

Murray River in flood downstream of Mildura Racecourse
November 2022



ACKNOWLEDGEMENTS

Rural Business & Community Ltd wishes to acknowledge and sincerely thank the following organisations for their funding, contributions and support during the 2022-23 financial year:

GRANTS

Department of Climate Change, Energy, the Environment & Water
Australian Government funding for Murray-Darling Basin Economic
Development Program
- Round 1 Small Biz Plus project
- Round 2 Business Plus project

CASH CONTRIBUTIONS TO SunRISE MAPPING & RESEARCH

Swan Hill Rural City Council
TASCO Petroleum
Western Murray Irrigation

REPORT DESIGN

Kylie Norton Design

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