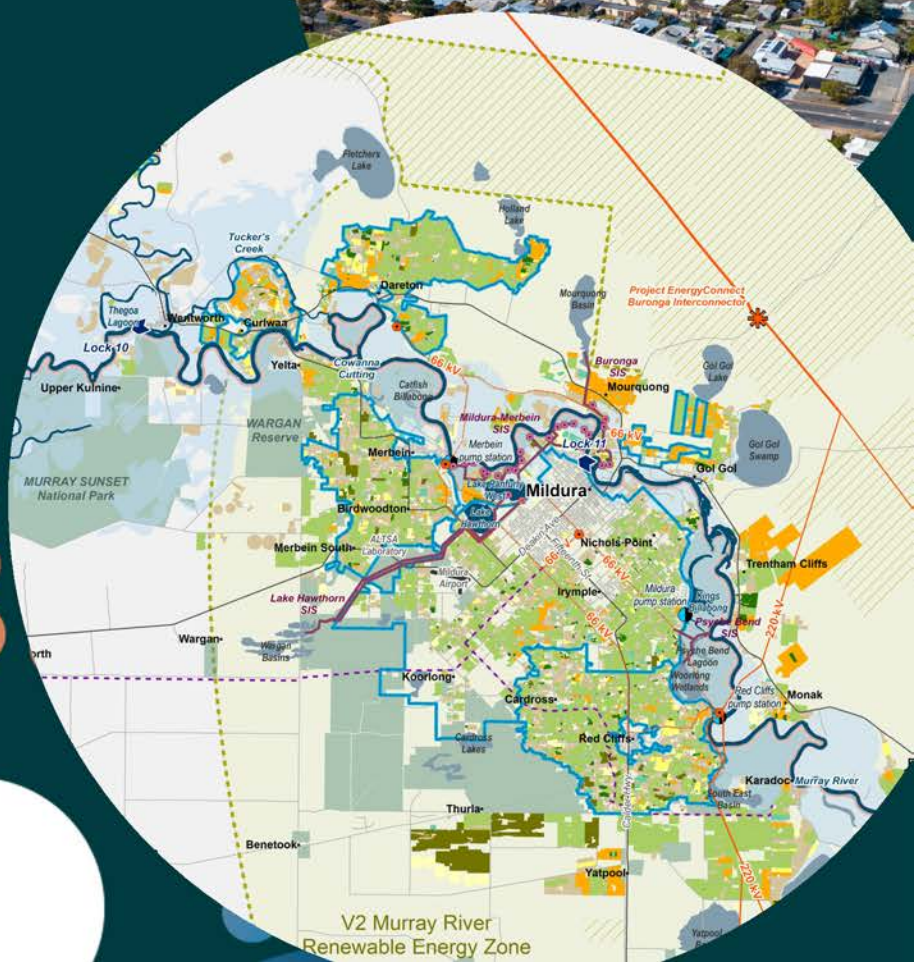


ANNUAL REPORT 2025



RURAL
BUSINESS &
COMMUNITY



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A copy of the Financial Report
for the year ended 30 June 2025
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

To ensure they are heard and supported in their efforts to secure durability and recognition.

2. Communication and Marketing

To promote existing RB&C services and support local sector efforts to secure and deliver new programs to rural communities.

3. Sustainability

To remain viable, transparent and relevant.

4. Our Organisation

To continue to be part of the sector supporting rural communities.



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

Patrick Timmons

EXECUTIVE ASSISTANT

Lorraine Argus

PROGRAM STAFF

- SunRISE MAPPING & RESEARCH

Program Manager	Sue Argus
GIS Project Officer	Julie Hawtin

- SHARED SHOPS TRAIL

Project Officer	Sue Rudd (6/3/25 to 30/6/25)
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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 has served three non-consecutive terms 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 attendances by board members during the year 1 July 2024 to 30 June 2025 are outlined below.

Board Meetings held
29/8/24, 14/11/24,
13/3/25 & 26/6/25

Board Executive Meetings held
18/7/24, 15/8/24, 19/9/24, 10/10/24,
7/11/24, 6/2/25, 6/3/25, 17/4/25,
8/5/25 & 5/6/25

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

Jack Forbes, Chair	10 of 10
Lyn Heaysman	8 of 10
John Senior	9 of 10

FINANCIAL REPORT

The General Purpose Financial Statements for the year ended 30 June 2025 are available on our website www.ruralbc.com.au



CHAIR & EXECUTIVE OFFICER'S REPORT

Our organisation

Rural Business and Community Limited (RB&C) has been supporting economic and social resilience in rural communities for over forty years, specifically supporting farming communities, rural businesses and local 'place based' collaborations.

Our governance

Our organisation is overseen by a dedicated board of directors who are committed to guiding strategic direction while ensuring strong accountable governance and leadership.

Program highlights

Activities and organisational commitments have been well supported by a committed staff, delivering on programs, supporting the board and the organisation's accountability to partnerships, stakeholders and communities.

The SunRISE Mapping and Research program has continued to deliver high value services and research, providing ongoing information and support to land and water management agencies, the agricultural industry and rural businesses. Regional datasets developed by SunRISE since 1997 are used to produce maps and reports for informed natural resource management and economic development.



The Donald Shared Shop initiative, enabling local artisan makers, microbusinesses and community enterprises to contribute to the local retail environment under a share arrangement, has been successfully established.

The Shared Shop Trail project has also been completed, with Donald, Sea Lake, Quambatook and Hopetoun fully engaged and room for more in the future as opportunities present.

Both initiatives were supported through the Foundation for Rural & Regional Renewal (FRRR) Grants.

Acknowledgements

Thank you to our board of directors for their stewardship, advocacy and commitment to rural communities particularly over the last twelve months: a year that has been focused on downsizing and reducing our footprint across north west Victoria.

Thank you to our staff: their skills, passion and teamwork has continued to drive the successes RB&C delivers.

RB&C will continue to support agricultural developments, rural enterprises and amplify the voices of rural towns and communities.

Jack Forbes
Chair

Patrick Timmons
Executive Officer



SHARED SHOP PROJECTS

PROGRAM REPORT

Two Shared Shop initiatives have been established and were consolidated over the last year through grant funding from the Foundation for Rural & Regional Renewal (FRRR) and contributions from Rural Business & Community.

The Shared Shop model notionally collects small or micro businesses together under one roof to share rent, overhead costs and resources. Their shops can flourish in the good times and build a foundation of local support and social connectivity for more difficult times ahead. Drought and economic downturns are becoming more frequent in rural towns and communities.

The Shops

The Donald Shared Shop is now well and truly established and at the last count had twelve small businesses operating under one roof. The shop continues to thrive under the guidance of the full membership and is now into its second year of operation.

The Sea Lake Shared Shop is now into its eleventh year and is well established.

Hopetoun's Kayotic Cactus heads up their Shared Shop initiative and continues to seek out additional participants as it evolves.

Quambatook Shared Shop has been going for five years and continues to function in a difficult retail climate.

The Trail

This group of four Shared Shops have linked together to establish a trail of Shared Shops, operating in the shadows of a variety of local tourism sights and some of the amazing art created on the Silo Art Trail. The opportunity continues to be available to new Shared Shops to join the Trail. Each shop has a website and/or a facebook page.

The Shared Shops Trail website lists the participating shops and provides links to each one.

All can be accessed at: www.sharedshopstrail.com.au



Donald Shared Shop, 81 Woods Street, Donald & Shop Traders



PROGRAM REPORT

Key activities and projects

In 2024-25, the SunRISE team completed its 2024 mapping of irrigated crops. The crop mapping represents the 2023-24 irrigation season and covers irrigated areas in the Lower Murray-Darling (LMD) region of Victoria, New South Wales and South Australia, from the Barmah Choke to the Murray Mouth.

The mapping is mainly based on visual interpretation of high-resolution aerial photography that was flown in January 2024. Input from irrigators, industry and field surveys adds detail and helps to validate the imagery interpretation.

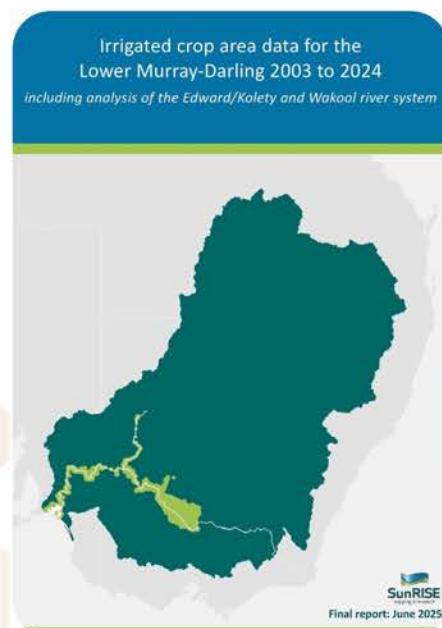
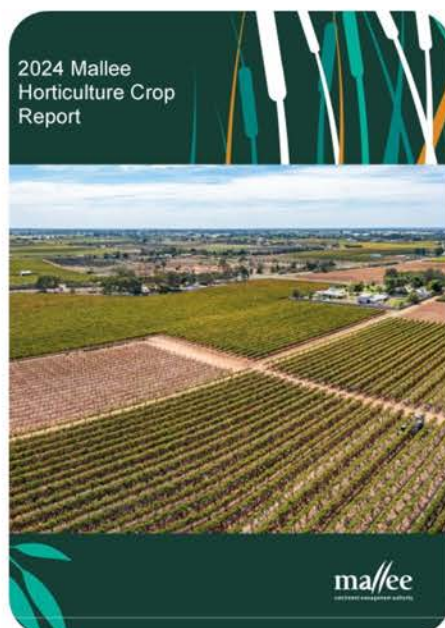
Analysis of the crop mapping was undertaken to produce reports and information on changes and trends in irrigated horticulture from 1997 to 2024. Clients included: the **Mallee Catchment Management Authority, Murray Darling Basin Authority, Western Murray Irrigation, Dried Fruits Australia,**

University of New England – Applied Agriculture Remote Sensing Centre, Natural Resources Access Regulator, NSW Department of Climate Change, Energy, the Environment and Water - Basin Salinity Program, SA Department of Environment and Water, and Primary Industries and Regions SA.

The main reports produced were for:

- the Murray Darling Basin Authority (MDBA) '*Irrigated crop area data for the Lower Murray-Darling 2003 to 2024 - including analysis of the Edward/Koity and Wakool river system*'; and
- the Mallee Catchment Management Authority (Mallee CMA) '*2024 Mallee Horticulture Crop Report*'.

Links to download the reports are on the MDBA and Mallee CMA websites and are also provided on the Rural Business & Community website:
<https://ruralbc.com.au/programs/sunrise-mapping/>



SunRISE MAPPING & RESEARCH

PROGRAM REPORT continued

Irrigation development

Several presentations on irrigation development in the Lower Murray-Darling (LMD) were made to the Mallee Regional Innovation Centre and One Basin Cooperative Research Centre (CRC). The following maps and charts are extracts from the presentations.

Irrigation development from 1887 to 2024

An estimated 22,000 hectares of irrigated horticulture were established by 1947 in the LMD region of Victoria and New South Wales. Irrigated areas were mainly in the irrigation districts of:

Mildura, Curlwaa, Merbein, Pomona, Nyah, Red Cliffs, Coomealla, Robinvale and Euston.

The figure below shows how irrigation development progressed through to 2024; a total of 156,530 hectares over 137 years.

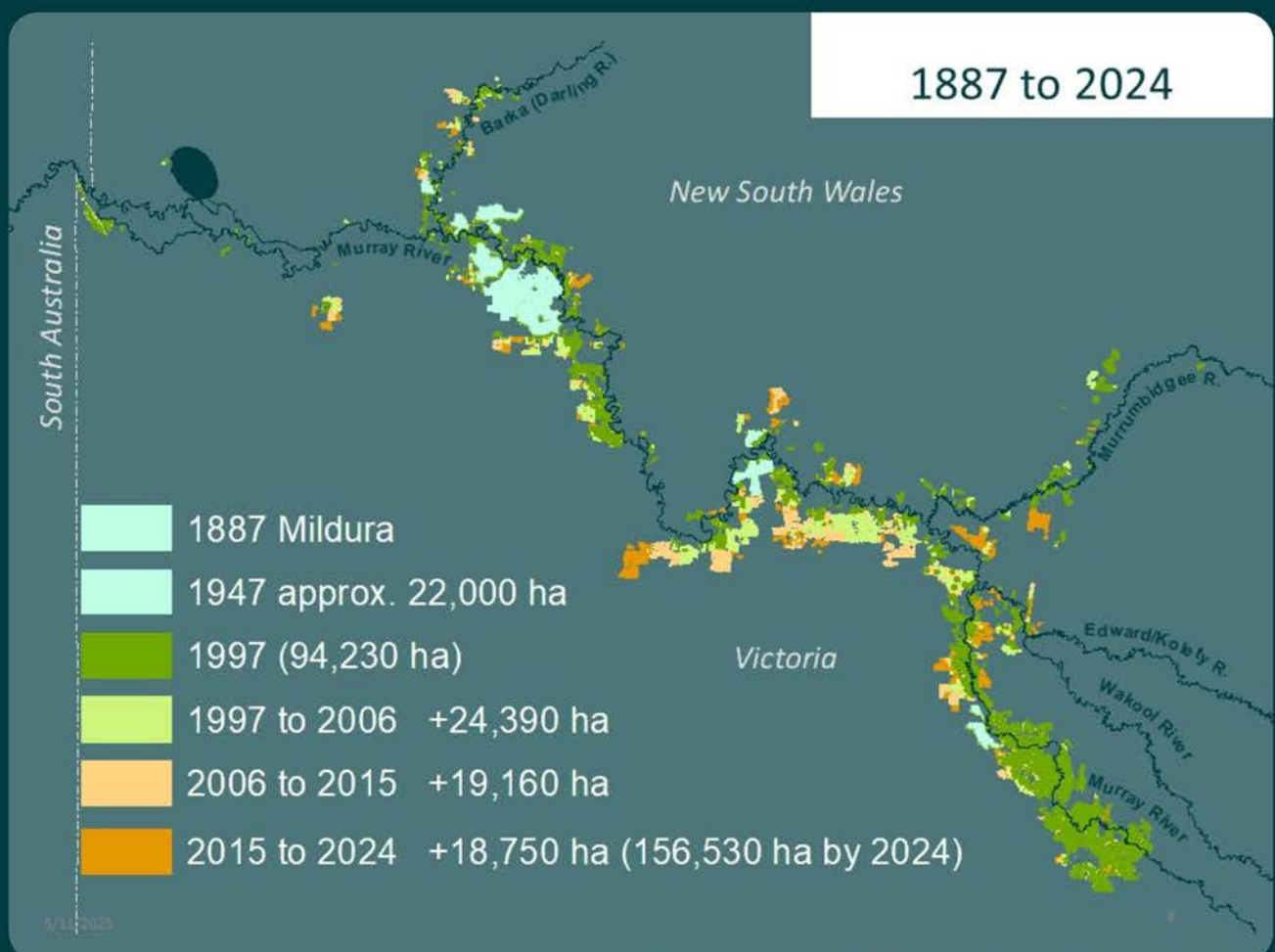


Figure 1: Irrigation development from 1887 to 2024 in the LMD



PROGRAM REPORT continued

Change in permanent plantings and seasonal crops from 1997 to 2024

Figure 2 shows the change in permanent and seasonal crops from 1997 to 2024. There was a net increase in permanent plantings of 46,445 ha (+118%), from 39,195 ha in 1997 to 85,640 ha in 2024. Seasonal cropping decreased by 15,150 ha (-32%), from 47,775 ha to 32,625 ha.

Influence of the Millennium drought is evident around 2009 with a sharp decline in irrigated seasonal crops and a halt to the increasing area of permanent plantings. There was a slight net decrease in permanent plantings from 2009 to 2015. Note that impacts of the Millennium drought were exacerbated by a global financial crisis and an end to managed investment schemes.

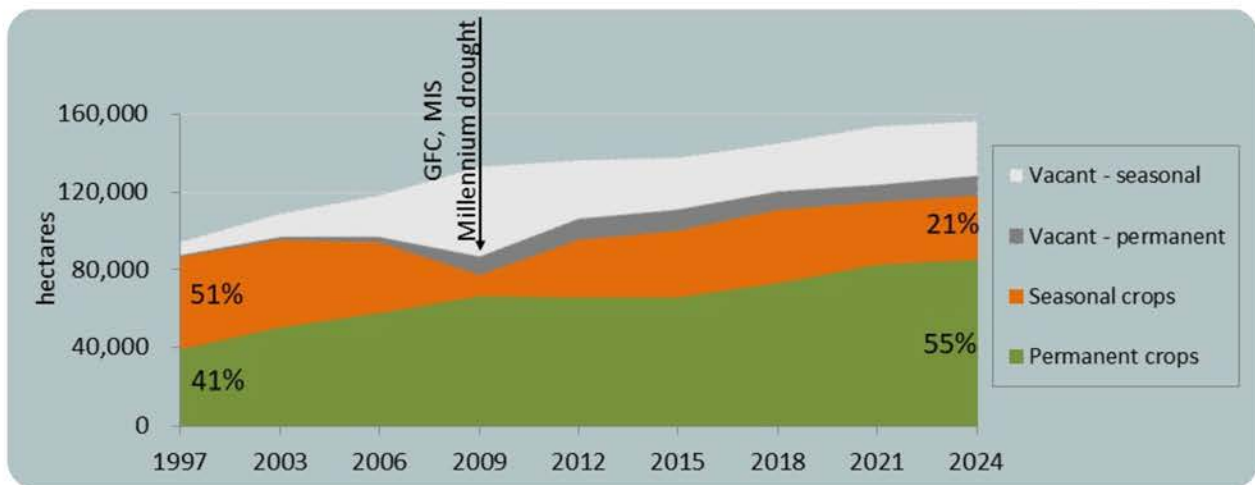


Figure 2: Changes in permanent and seasonal crops in the LMD from 1997 to 2024

Trends in permanent plantings

Figure 3 shows changes and trends in permanent plantings in the LMD from 1997 to 2024. Wine grapes were the dominant crop from 1997 to 2009, then almonds from 2012 to 2024.

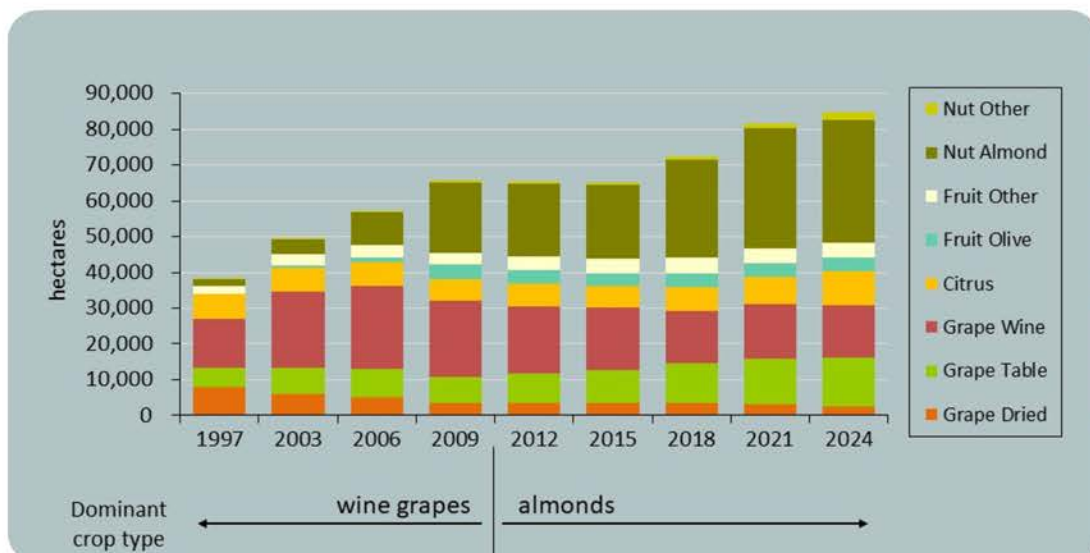


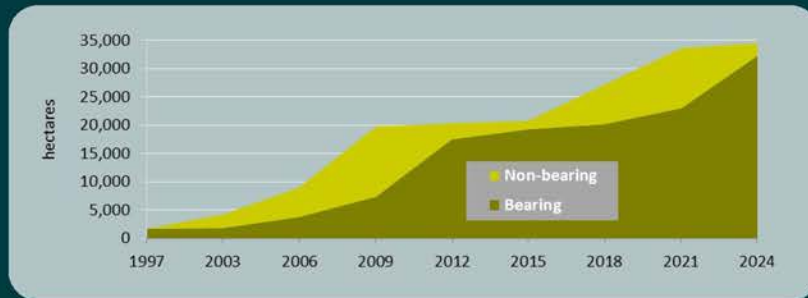
Figure 3: Changes in permanent plantings in the LMD from 1997 to 2024



PROGRAM REPORT continued

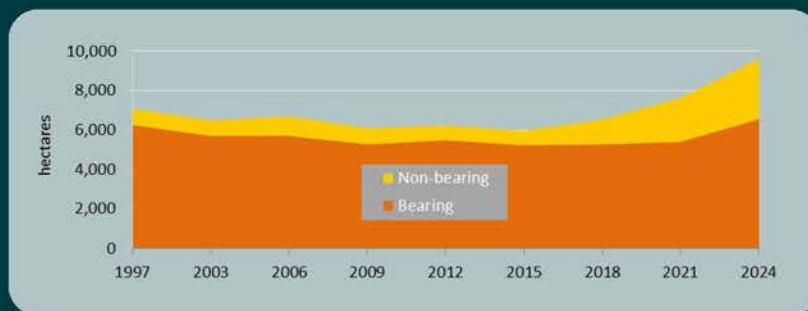
Some industry trends

The following charts show changes in the area of bearing and non-bearing permanent plantings from 1997 to 2024. The main permanent plantings in the LMD are almonds, citrus, wine grapes and table grapes. (LMD refers to the region shown in *Figure 1*.)



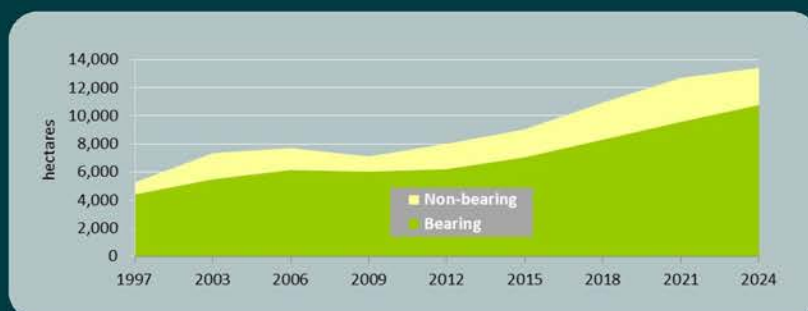
Trends in almond plantings

From 1997 to 2024, there was a net increase of 32,740 ha (+1,871%) in almond plantings. In 2024, 6% of plantings were non-bearing (new plantings).



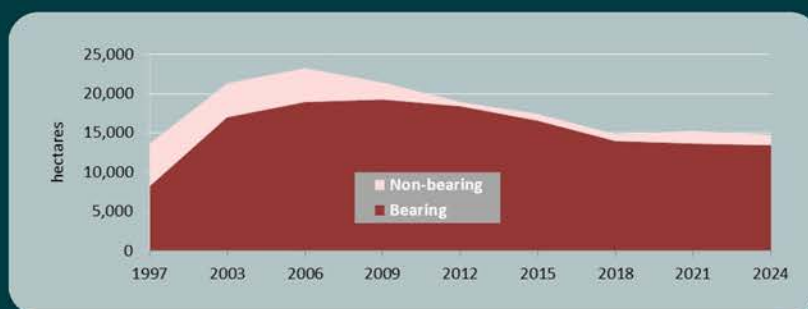
Trends in citrus plantings

From 1997 to 2024, there was a net increase of 2,560 ha (+36%) in citrus plantings. In 2024, 32% of plantings were non-bearing (new plantings).



Trends in table grape plantings

From 1997 to 2024, there was a net increase of 8,165 ha (+156%) in table grape plantings. In 2024, 20% of plantings were non-bearing (new plantings).



Trends in wine grape plantings

From 1997 to 2024, there was a net increase of 1,065 ha (+8%) in wine grape plantings. In 2024, 9% of plantings were non-bearing (new plantings).

Figure 4: Changes in bearing and non-bearing areas of almonds, citrus, table grapes and wine grapes



SunRISE MAPPING & RESEARCH

PROGRAM REPORT continued

Customised maps

Regional maps were customised for a range of clients including the Millewa-Carwarp Landcare group, Mallee Regional Innovation Centre, Pomona Water and Mallee Family Care.

Property and crop maps

Maps for over 20 properties were prepared for irrigators using the January 2024 aerial imagery.

The maps were customised and supplied in hard copy and digital formats depending on client needs which included:

- digital mapping for soil surveys and/or irrigation design purposes;
- crop maps for Dried Fruits Australia growers and industry planning;
- farm infrastructure maps for Freshcare compliance;
- maps for planning and management of irrigation developments; and
- crop maps for export market registration.



Part of the Mildura region map prepared for the Mallee Regional Innovation Centre

Sue Argus
Program Manager

ACKNOWLEDGEMENTS

Rural Business & Community Ltd wishes to acknowledge and sincerely thank the following organisations for their funding, contributions and support during the 2024-25 financial year:

CASH CONTRIBUTIONS to SunRISE MAPPING & RESEARCH

NSW Department of Climate Change,
Energy, the Environment & Water
TASCO Petroleum

PROJECT SUPPORT

Foundation for Rural & Regional Renewal
Future Drought Fund's Helping
Regional Communities Prepare for
Drought

- Community Impact Program funding
 - Victorian Shared Shop Initiative
 - Shared Shops Trail Project

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