

# Isaac Region Business Connection Scoping Study

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**GW3D**  
GREATER WHITSUNDAY ALLIANCE  
MACKAY ▶ ISAAC ▶ WHITSUNDAY

This report has been prepared by:



SC Lennon & Associates Pty Ltd  
ACN 109 471 936

PO Box 45 The Gap Queensland 4061

p: (07) 3312 2375

e: sasha@sashalennon.com.au

w: www.sashalennon.com.au

Offices in Brisbane and Melbourne

In association with:



PO Box 8250 Woolloongabba Queensland 4102

p: 0437 233 617

e: anthony@whitakerconsulting.com.au

It has been prepared on behalf of Greater Whitsunday Alliance:



Suite 10a, Level 1

224 Victoria Street Mackay Queensland 4740

p: (07) 4845 8222

e: admin@gw3.com.au

### **Acknowledgement of Country**

The authors of this report acknowledge the Traditional Owners of the land on which the Isaac Region is based and pay respect to the Elders past, present and emerging, and we extend that respect to other Aboriginal and Torres Strait Islander people who are present within the Isaac Region.

### **Disclaimer**

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## Executive Summary

### Project Purpose and Background

This report presents the findings of a study commissioned by Greater Whitsunday Alliance (GW3) to identify an appropriate means for supporting business connection and collaboration in the Isaac region.

Located in Central Queensland, 1,000 kilometres north-west of Brisbane, the Isaac region, which encompasses a total land area of approximately 58,700 square kilometres, lies in the heart of Australia's richest coal-mining region, the Bowen Basin. The region has 17 unique communities, including the modern mining towns of Moranbah (the region's principal service centre), Middlemount, Dysart and Glenden; the historical communities of Nebo, Clermont and St Lawrence; and a number of smaller coastal villages and rural localities.

With a population of almost 21,000 and gross regional product of \$19.35 billion, the Isaac region, spanning the coast to the coalfields, is home to around 1,800 registered businesses and around 21,460 jobs. According to the Australian Bureau of Statistics (as of June 2020), around two-thirds of the Isaac region's 1,800 businesses or 1,143 (63%) are non-employing businesses. Another 629 businesses (35%) employ between 1 and 19 staff while the remainder (just 2% of the total) employ between 20 and 199 staff.

This scoping study is driven by a recognised need within the Isaac region for the formation of a business association that is representative of all businesses across all communities of the region, recognising that:

- There has always been a gap for collective business representation in the Isaac region.
- There is nowhere for micro and small businesses to go to within the region for support.
- There is currently no voice for SMEs across the whole of the Isaac region (apart from Isaac Regional Council).
- Businesses are losing out on opportunities because of this gap in representation.
- Towns in the Isaac region are facing significant economic and social sustainability challenges.
- It is considered that it is easier for governments to respond to issues raised and to provide funding and other support when there is a collective body to deal with (i.e. a regional business association).

The study has been undertaken with the aim of identifying a suitable business association platform, framework or 'model' for the Isaac region that provides:

- A vehicle to support strong collaboration between businesses.
- Effective communications to / from the region's business community.
- Coordinated delivery of professional development.
- Strong advocacy for issues that impact businesses in the Isaac region.
- Improved investment attraction to the region to support local businesses.
- Improved capacity to apply for funding to deliver projects of significance for the Isaac region.

The approach to this study began with a review of available literature to help define formal models of business connection and collaboration including, for example, chambers of commerce and industry, business networks and regional business alliances.

To better understand the practicalities of business collaboration models in operation throughout Australia, selected case studies were undertaken with a view to exploring themes relevant to the concept of regional business connection and collaboration in the Isaac region, including areas of focus / representation; member services and

tools; methods for engaging members; governance and resourcing; key success factors for running the organisation; and issues and challenges influencing the evolution of the organisation.

To complement these investigations, consultation with the Isaac region's business and industry representatives was undertaken to gauge the appropriateness of models or frameworks that were identified in the literature and through the case studies considered.

The consultations also provided stakeholders with an opportunity to consider what sort of business representation model might be most appropriate to serve the needs and aspirations of the Isaac region, as well as challenges and potential roadblocks to realising those needs and aspirations.

## Types of Business Associations

The literature review and case studies identified several key messages relevant to the definition, roles and functions of business associations. There are two basic types of business associations – those that represent the interests of a narrow group of business, trade or industry sectors, and those that represent the interests of a broad business and industry base.

Business associations may be known by different names, including, for example, chamber of commerce, business alliance, business network or chamber of commerce and industry. Despite these differences in name / title, these business associations are essentially the same type of organisation, that is, a formal, incorporated organisation governed by a management committee or board.

Business associations are more appropriately differentiated by their geographic span (regional vs. town or community focus) and scope of issues targeted, as expressed through their purpose or mission statements. Business associations in Australia are typically formal organisations incorporated under the relevant governing state laws.

## Why Business Associations Exist: What They Do

A review of the available literature and selected case studies showed that business associations may be involved in the direct provision of support services to businesses, and/or may broker services through third-party providers, such as state based Chambers of Commerce and Industry. They may also provide collective representation of those members' interests. Services vary, but generally include:

- **Advocacy** and lobbying on behalf of the association's members;
- Providing **networking** opportunities for members to meet, exchange ideas and collaborate;
- Organising **training** for business-owners on a diversity of subjects;
- Providing **information**, for example, through regular newsletters;
- **Technical support** for businesses;
- **Services to promote businesses** locally, nationally and internationally; and
- Organising **events**, such as conferences, seminars and exhibitions.

These roles are largely reflected in the variety of functions performed by the case study examples of business associations, and the services that they offer to members. All the business associations reviewed had strong purpose statements to define their reasons for existing, which includes:

- To promote local and regional businesses.
- To lobby and advocate for a wide range of issues affecting local and regional businesses.

- To connect businesses with other businesses and people in their community or region of interest.
- To maximise benefits to local businesses from resource companies operating in their region.
- To help diversify and sustain local and regional economies.
- To help make regions more liveable.
- To promote regions as a place to visit and invest (tourism promotion and investment / industry attraction).
- To build the capacity and capabilities of local businesses by providing information on and access to advisory / support services.
- To ensure that businesses are kept informed of issues that are important / relevant to them (at the time of writing, several associations reviewed placed a lot of energy in disseminating information on the latest news and updates concerning the COVID-19 pandemic).
- Encouraging / promoting local content / local buying.
- Developing government and industry relationships for the benefit of the local / regional business sector.

## The Expressed Need for a Business Association in the Isaac Region

The idea of a **regional ‘umbrella’** business association that is representative of all businesses across all communities of the Isaac region was widely supported during the stakeholder consultation workshops. There was consensus that the business connection and collaboration platform should be open to all businesses in the Isaac region, including sole traders, multi-nationals and business start-ups.

The concept of a regional independent representative body for all businesses across the Isaac region (the region’s leading business body) received a lot of support. A number of workshop participants felt that each town should have its own business group sitting under a regional (umbrella) entity. Feedback also suggested the need for equal representation of the towns in any regional governance structure.

During the workshops, there was general agreement that a business association / network / chamber of the Isaac region should be an identifiable entity that Isaac Regional Council, government agencies and other key organisations, such as regional development bodies, can relate to and engage with.

As a representative body providing a suite of services and which is responsive to the needs of business throughout the Isaac region, the business association could act as a **‘regional business solutions broker’**. A wide range of potential services and functions were identified across the Isaac region, consistent with business needs identified during the workshop exercises. These included:

- Training and business support (including mentoring).
- Advocacy / lobbying.
- Virtual and in-person networking and collaboration opportunities.
- Information provision (e.g. on topical matters affecting businesses and communities, such as dealing with the impacts of COVID-19, as well as information on available government policies and regulations, grants and training programs, networking events, etc.).
- Tender / local procurement opportunities and support.
- Ideas exchange / networking.
- Support for business start-ups (it was noted that businesses in the Isaac region require (ongoing) training support with business fundamentals, for example, how to prepare a business plan, knowing your taxation obligations, etc.).
- Business directories and promotion of local businesses and their capabilities.
- Events promotion.

These expressed needs and ideas for a business association in the Isaac region have helped to inform recommendations for a suitable business association framework or model moving forward. Together with the lessons learned from the literature and case studies, they help to illuminate key considerations regarding the basic form and functions of a regional business association for the Isaac region.

## Challenges and Considerations for a Business Association in the Isaac Region

The literature review and case studies identified several key messages around the challenges and opportunities in establishing and maintaining a functional business association. These are:

- Businesses are more motivated to join a business association to gain access to services that offer specific business benefits than by collective benefits, such as advocacy.
- A balancing act between individual and collective services is therefore required to attract and retain members, which can be difficult to achieve with limited resources.
- This necessitates that a business association be clear on purpose and scope, and not try to be all things to all people.
- A demonstrated ability to deliver is critical to attracting and retaining members, and also for attracting sponsorship and investment.
- Membership models need to be creative and inclusive and consider the needs and motivations of younger 'next gen' business owners.
- Business associations in Australia typically register as an incorporated association with the relevant state body.
- Business associations are usually governed by a management committee and have an executive committee comprised of a president or chairperson, treasurer and secretary.
- Securing sufficient recurrent funding to employ staff is an ongoing challenge for business associations.
- Having a well-paid professional role to lead the organisation is critical to the success of a business association.
- Technology can play an important role in connecting members of a business association, but also to facilitate faster, decentralised decision-making.
- As a minimum, an online presence with strong organisational branding is key for the functioning of a business association.

During the study consultations, workshop participants were asked to consider key challenges and opportunities for establishing and maintaining a regional approach to business connection and collaboration in the Isaac region. The strongest message was that any regional business association must clearly demonstrate its value to businesses throughout the region if it is to attract and retain a viable membership base.

## Implications for a Business Association for the Isaac Region

While there is generally good alignment between the expressed needs and desires for an Isaac business collaboration model and the normative structures and functions of business associations, as explored through the literature and case studies, consultation in the Isaac region has highlighted several potential challenges and tension points.

While there appears to be general support for a business association that focuses on the Isaac region as a whole, there was also strong sentiments expressed in some communities for the business association to be represented in each town, including through physical shopfronts. This is unrealistic given the resource implications and, particularly given that communities across the Isaac region have struggled to maintain their own local business associations over the years. Similarly, the concept of an 'umbrella' organisation that intentionally helps establish and support each town to have its own business group, is equally unviable.

This does not preclude towns and communities throughout the Isaac region establishing local business groups, if the demand and motivation exists to do so. In such cases, it will be important for any regional entity to establish functional working relationships with such groups and to be clear on delineation of purpose and scope, and for each organisation to be clear on expectations around the nature of support for both regional and local issues and priorities. Using memorandums of understanding (MOUs), or more formal contractual arrangements to link independent associations when they need to work together, as well as joint planning exercises, are examples of tools that could support such working relationships.

As described above, those consulted throughout the Isaac region have collectively expressed a broad range of potential services and functions they would ultimately like to see delivered by a regional business association. This list should be treated as aspirational. A new association, like any, will need time to establish and become functionally operational. It will also be limited in its resources, and therefore need to be very targeted in the services it offers. Further engagement with the communities across the Isaac region will be necessary to prioritise the list of expressed needs.

It is apparent from the consultations undertaken that some towns in the Isaac region are experiencing acute local issues that require broader community and economic development responses, particularly towns that are highly exposed to a single mining operation. Some of these issues are nonetheless regional in nature, including housing affordability and access to childcare services. Some of these issues are macro in their nature and scale and may be beyond the means of a regional business association to advocate for but may be achievable to address through lending support to and partnering with other organisations, such as Greater Whitsunday Alliance (GW3).

Some of the initial areas of focus of the prospective regional business association seems obvious. For example, a continuation of the training offered through GW3's *Bridging the Boundaries* Program, and a return to regular networking events, both of which were strongly supported in the workshops.

Similarly, greater local procurement opportunities, also strongly supported during the workshop consultations, could be part of a longer-term development plan for a regional business association. Importantly, the organisation will need to demonstrate its ability to effectively deliver early in its existence if it is to attract membership and develop into a sustainable business association representing the interests of the Isaac region.

Sustainable resourcing will be the biggest challenge in establishing and operating an Isaac regional business association. Although corporate sponsorship is likely to be forthcoming, any new association will first and foremost need to sustain its basic operation from membership fees.

Whether or not the employment of a full-time or part-time manager is possible will depend on the level of support received from the business community. In recent times, support of this nature has not been strong. Further work is required to ascertain the desire and support for a regional business association, and people's willingness to back this through paid membership fees, prior to initiating the formal process to establish a new entity.

As stated, the organisation will need to demonstrate its ability to deliver quickly. A clear mission and strategy will underpin and support this. Although the legal aspects of establishing an incorporated association are relatively straight forward, careful consideration should be given to how to attract the right mix of people to the foundational management committee. Clear role descriptions will assist this process.

A functional website will also require a significant upfront investment. Consideration should be given to the development of an app to complement the website, so that members can be easily communicated with and readily access their online member services (including paying membership fees). An off-the-shelf app may be suitable for this purpose.

## A Recommended Business Association Model for the Isaac Region

Key study themes have emerged within a basic framework common to business associations, chambers of commerce, business alliances and business networks (both physical and virtual), which informs what an appropriate model of business connection and collaboration in the Isaac region might look like. The recommended regional business association model for the Isaac region, and rationale addresses key elements including:

- The scope of a regional business association, that is, its general terms of reference;
- The association's scope of representation (local vs. regional) and the types of services provided;
- The association's legal entity status;
- The association's governance structure, organisational roles and responsibilities;
- The ideal location for a business association in the Isaac region;
- The business association's membership structure; and
- Prospective revenue sources.

Importantly, before any of the following recommendations are pursued, **it is imperative that further consultation and engagement be undertaken with the Isaac region's business community** to further people's fundamental awareness and understanding of what a regional business association is, what services and functions it can provide, and what potential benefits could be realised through membership. Conversely, the implications of adopting a 'business-as-usual' approach should also be understood. Business owners' commitment or otherwise to participate in a business association should be ultimately tested through a poll on **willingness to pay**. Pending the outcomes of these recommended consultations, there are seven key recommendations in total, as follows.

### Recommendation 1: The Regional Business Association's Scope

- **Recommendation** - Establish a new **regional, independent, and apolitical representative business body** to advocate on behalf of all businesses in all industries across the Isaac region (the Isaac region's leading business body). The regional business association will be a member-driven and volunteer-led representative organisation. Providing a suite of services that are responsive to the needs of business throughout the Isaac region, it will act as a **'regional business solutions broker'**.
- **Rationale** - There is currently a gap in collective business representation in the Isaac region, with the region's businesses having no organisation to look to for information, representation and assistance. As a result, businesses are missing out on much needed support, direct business opportunities available within the region (e.g. local procurement opportunities) and having a voice to represent their interests and attract both government funding and business investment to the Isaac region. Branding the proposed business association as a regional organisation will send a clear signal to all stakeholders that the focus of the new entity is on matters of regional significance and that it is representative of all businesses in all towns and communities throughout the Isaac region.

### Recommendation 2: The Regional Business Association's Roles and Services

- **Recommendation** - The regional business association will deliver a range of services to meet the needs and expectations of its member businesses throughout the Isaac region, focused on **advocacy** and lobbying on behalf of the business association's members; building the capacity and capabilities of the region's businesses by providing information on and access to **business advisory / support services** available through third-party providers; organising and facilitating the delivery of professional development **training** (in-person and online) for business-owners; **promoting the Isaac region's businesses** / business capabilities; encouraging / **promoting local content** / local buying; **investment attraction**; facilitating **business networking**; organising **events**; and developing government and industry relationships / **strategic partnerships** for the benefit of the Isaac region's business sector.

- **Rationale** - To attract membership in its formative stages, the new business association will need to clearly articulate its service proposition to prospective members. Consultation undertaken throughout the Isaac region identified a range of potential services and functions for a regional business association. Some of the services listed above relate to a continuation and expansion of existing programs, while others respond to expressed needs and opportunities for businesses across the Isaac region. A phased approach to service delivery and representation is recommended as the new regional business association will need to be able to demonstrate its ability to deliver immediately but will ultimately require time, experience, and additional resources to broaden its services offering.

### **Recommendation 3: The Regional Business Association's Legal Entity Status**

- **Recommendation** - The regional business association should be **incorporated** under the *Associations Incorporation Act 1981* and regulations through the Queensland Office of Fair Trading. The association name, when determined, would need to be registered with the Australian Securities and Investment Commission (ASIC). The organisation should operate as a not-for-profit and be guided in its operations and objectives by a formal **constitution**.
- **Rationale** - Incorporated associations are a relatively inexpensive and easy-to-establish means of creating a legal entity which is supported by model rules. It is an alternative to forming, for example, a more legally-complex (and expensive) company limited by a guarantee. Importantly, an incorporated association is legally separate from its members. As a not-for-profit incorporated body, the regional association would be able to operate regardless of changes to its membership. It would be permitted under law to accept gifts and donations and could apply for government grants. It could also enter into contracts. Even though the business association would be a not-for-profit, it is still, under law, permitted to make a profit so long as any profit made is used for its purposes.

### **Recommendation 4: The Regional Business Association's Governance Structure**

- **Recommendation** - A **management committee of five to seven members** (maximum) should be established as the primary mechanism responsible for running the regional business association as an incorporated association. Committee membership should be encouraged from across the Isaac region, but geographic quotas are not recommended. It is recommended that one committee member (in a non-executive role) be a non-business owner, mandated through the association rules (constitution). Consideration should also be given to limiting the number of consecutive terms a person can serve on the committee and to staggering / overlapping these terms.
- **Rationale** - A committee of five to seven members provides a balance between having sufficient diversity of views for decision-making while being less likely to get bogged down because of numbers. It is also adequate to support a quorum at any given meeting when all members are unable to attend and it provides a sufficient pool from which to fill executive roles (President / Chairperson, Treasurer and Secretary). Limiting consecutive terms will assist in facilitating turnover and reducing risks of entrenched political and power positions. Staggering this turnover will minimise the loss of corporate knowledge and experience at any given election. Geographic quotas are not recommended as it is more important to have a diversity of professions and skills represented on the committee than simply a representative from each town or community in the Isaac region.

### **Recommendation 5: The Regional Business Association's Location**

- **Recommendation** - The proposed regional business association should have a virtual shop front initially and could ultimately have a **physical office centrally located** to facilitate region-wide access for its members. If deemed necessary or desirable, the location should be determined after the association development phase and after a management committee / board has been elected and is established.

- **Rationale** - A physical shop-front is not critical, particularly in the start-up and establishment phases of the regional business association. More importantly, an **interim position** will need to be resourced to implement tasks associated with establishing the new organisation. Having a functional digital portal (a branded web site) early in the association's development will be important in providing a single point of access for information on the business association and to link business owners with information and training resources and other support that is available.

### Recommendation 6: The Regional Business Association's Geographic Focus

- **Recommendation** - The new regional business association should exist to support all businesses in all industries throughout all towns and communities in the Isaac region. However, in determining issues on which to advocate and lobby, the association should have its **primary focus on issues that affect the whole region**, as opposed to just local matters affecting individual towns or localities on their own.
- **Rationale** - The regional association will need to present a clear articulation of its purpose / mission and align its resources to achieving this mission. If it tries to be all things to all people, it will quickly demonstrate its ineffectiveness and lack of value to existing and potential members, sponsors and investors, and will ultimately fail.

### Recommendation 7: The Regional Business Association's Membership and Revenue

- **Recommendation** - A **tiered membership program** should be developed either on the basis of business characteristics (e.g. business type and / or size / number of employees) or on the basis of bundles of member benefits. The detail of the membership program should be developed through further consultation as part of the association's establishment phase. It should demonstrate a clear value proposition to potential members.
- **Rationale** - One of the strongest messages received during the consultations was that any business association for the Isaac region must clearly demonstrate its value to businesses throughout the region if it is to attract and retain a viable membership base. This means it will need to articulate a value proposition to prospective members, all of whom will have different needs and expectations, which may change over time. For this reason, a tiered membership structure is ideal.

## Implementation Plan and Indicative Budget

In order to address the preceding recommendations for a regional business association in the Isaac region, the following next steps are proposed to guide the association's establishment, with indicative financials (a budget) included to help define resourcing requirements. While the recommended actions are numbered, they are not all necessarily sequential, and some can be pursued concurrently. There are **seven recommended actions**, being:

- Action 1:** Affirm Support for a Regional Business Association with the Isaac Business Community
- Action 2:** Establish the Regional Business Association as an Unincorporated Body
- Action 3:** Incorporate the Regional Business Association and Appoint a Management Committee
- Action 4:** Satisfy the Incorporated Association's Legal, Financial and Insurance Requirements
- Action 5:** Appoint a Manager / CEO and Prepare a Three-Year Strategic Plan
- Action 6:** Establish the Incorporated Regional Business Association's Policies and Procedures
- Action 7:** Develop the Regional Business Association's Marketing Collateral and Branding

The following table provides indicative financials for the establishment of the Isaac regional business association over the course of 12 months. Informed by the case studies and the consultants' estimates based on experience elsewhere, they reflect the need for additional resources to set-up the association, led by an appointed Interim Project Manager and overseen by a voluntary working group. Note that it is recommended to fund the Interim

Project Manager role for a period up to 18 months if possible. This will allow for a longer establishment phase for the organisation which may be needed. In this case, the indicative budget will need to be increased to reflect this, the main impact being an additional \$50,000 required for the extended Project Manager role.

In establishing the business association, a number of key tasks will be required. This includes addressing the newly-incorporated association's legal, financial and insurance requirements, preparing the organisation's policies and procedures and preparing its inaugural strategic plan. Other key tasks include the adoption of the organisation's logo and branding and the creation of its new web site / portal. If such an approach is adopted, then the total establishment cost, as shown below, would be an estimated \$157,560.

### Indicative Budget for the Establishment of a Regional Business Association

Item	Budget
Interim Project Manager (inc. super)	\$100,000
Printing and Stationery	\$5,000
Phone, Email and Internet	\$2,500
Accounting and Legal set-up fees	\$6,000
Administration, Advertising and Promotion	\$8,000
Incorporation fee with Queensland Office of Fair Trading	\$170
Registration of business association's name with ASIC	\$40
CCIQ Membership Fee	\$350
Travel, Accommodation and Meeting Expenses	\$10,000
Insurances (public liability, associations insurance, vehicle insurance)	\$5,000
Logo design and branding / style guide	\$2,500
Web site domain name registration (and email addresses)	\$500
Web site / portal design and launch	\$10,000
Strategic plan preparation	\$7,500
<b>Total</b>	<b>\$157,560</b>

Source: SC Lennon & Associates and Whitaker Consulting (preliminary estimates only)

After allowing for initial expenses required to establish the regional business association, annual operational costs would total in the order of \$172,850, as shown in the following table. This estimate allows for the employment of a CEO / Manager to run the organisation. Savings could be made by continuing to employ a Project Manager to also undertake the broader strategic management functions that the organisation will require.

### Indicative Annual Operational Budget of a Regional Business Association

Item	Budget
CEO / Manager Salary (inc. super)	\$132,000
Printing and Stationery	\$5,000
Phone, Email and Internet	\$2,500
Accounting and Legal support	\$4,000
Administration, Advertising and Promotion	\$8,000
CCIQ Membership Fee	\$350
Travel, Accommodation and Meeting Expenses	\$10,000
Insurances (public liability, associations insurance, vehicle insurance)	\$5,000
Web site / portal maintenance and CRM	\$6,000
<b>Total</b>	<b>\$172,850</b>

Source: SC Lennon & Associates and Whitaker Consulting (preliminary estimates only)

To be sustainable, the Isaac regional business association will be required to generate an income to at least cover costs. As discussed in this report, membership fees are the primary source of income for all the case study organisations profiled. Membership offerings are typically tiered, based on business type and / or size (number of employees). Other sources of income include paid events organised by the business association, fees for services provided, corporate sponsorship and grants.

The Isaac region has 1,802 registered and actively trading businesses (as of June 2020), of which two-thirds are non-employing, with most of the remaining firms being small businesses employing fewer than 20 people. Assuming around 12% of those businesses (215 businesses) joined the association and paid, on average, a membership fee of \$150 per annum, this would equate to annual income, from membership fees, of \$32,250.

This leaves a substantial gap in income to cover the costs of running the organisation. This means other sources of income would need to be secured on an on-going basis. Some of the case studies reviewed relied on corporate sponsorship as an important source of income. For example, the Pilbara Inland Chamber of Commerce and Industry offers 'diamond' sponsorship at \$5,000 including GST per financial year and 'platinum' sponsorship at \$3,000 including GST per financial year.

If the Isaac regional business association could secure, say, three platinum sponsors and one diamond sponsor at this rate, this would generate additional income of \$14,000. With income from membership fees at \$32,250 as estimated above, total annual income would only equate to around \$46,250 per annum. A summary of prospective income streams is provided in the table overleaf.

### Prospective (Indicative) Annual Income of a Regional Business Association

Item	Potential Income
Membership fees (say 215 businesses @ \$150 per business)	\$32,250
Platinum sponsorship (say 3 sponsors @ \$3,000 each)	\$9,000
Diamond sponsorship (say one sponsor @ \$5,000)	\$5,000
<b>Total</b>	<b>\$46,250</b>

Source: SC Lennon & Associates and Whitaker Consulting (preliminary estimates only)

As shown above, the single largest expense that a regional business association would incur is the CEO / Manager salary, of \$132,000. Deducting this from the indicative annual expenses leaves a total of \$40,850 in annual operational expenses, which is offset by the business association's indicative income of \$46,250 as described above. This indicative estimated annual income could in fact be higher if more memberships and more sponsorship could be secured over time. This reiterates the importance of the organisation having a qualified, experienced and well-paid Manager / CEO to drive the organisation's establishment and growth in line with a strategic plan.

If the CEO / Manager position could be externally funded on an on-going basis, or at least for a period say, three years initially, this would allow for the establishment and operation of a regional business association that could be financially sustainable given enough income could potentially be generated to cover the costs of running the organisation.

The figures shown in the tables above are preliminary and indicative only and would need to be fully tested as part of a more detailed feasibility analysis informed by further research into willingness to pay to join an Isaac regional business association, as described above.

## Conclusion

It is clear that a full commitment to business connection and collaboration in the Isaac region will require substantial resourcing. While the costs of establishing a business association to represent and advance the interests of businesses across the Isaac region are significant, requiring a substantial up-front investment, the return on this investment, in a broader economic development sense, could be far greater.

To the extent that the Isaac region's businesses are enabled with the necessary support network and infrastructure to prosper and grow, there will be significant benefits to the regional economy and the community. These can be realised in the form of business investment and growth, employment creation, income generation, expenditure and the long-term economic development this generates through production and consumption multipliers, leading to long-term regional economic growth and development. This is the 'return on investment' in formal business connection and collaboration.

To ensure the successful establishment and sustainability of a regional business association in the Isaac region, a concerted commitment will be required to ensure take-up by prospective members and sponsors. Taking the steps described in the above implementation plan will help to ensure that a regional business association, if established in the Isaac region, will be provided with the structures and supporting tools and resources needed to provide it with the strongest prospects for making a meaningful and sustained contribution to business connection and collaboration throughout the Isaac region.

It is recommended that, following the set-up phase and after the first 12 months of operation, the process for and full costs of establishing and operating the regional business association be reviewed and considered by the appointed CEO and reported to the management committee.

# 1. Introduction

## 1.1 Project Purpose and Background

This report presents the findings of a study commissioned by Greater Whitsunday Alliance (GW3) to identify an appropriate means for supporting business connection and collaboration in the Isaac region. The study was undertaken with the aim of identifying a suitable platform, framework or 'model' for the Isaac region that provides:

- A vehicle to support strong **collaboration** between businesses.
- Effective **communications** to / from the region's business community.
- Coordinated delivery of **professional development**.
- Strong **advocacy** for issues that impact businesses in the Isaac region.
- Improved **investment attraction** to the region to support local businesses.
- Improved **capacity to apply for funding** to deliver projects of significance for the Isaac region.

The scoping study is driven by a recognised need within the Isaac region for the formation of a business association that is representative of all businesses across all communities of the region. The consultations undertaken to inform this study confirmed that:

- There has always been a gap for collective business representation in the Isaac region.
- There is nowhere for micro and small businesses to go to within the region for support.
- There is currently no voice for SMEs across the whole of the Isaac region (apart from Isaac Regional Council).
- Businesses are losing out on opportunities because of this gap in representation.
- Towns in the Isaac region are facing significant economic and social sustainability challenges.
- It is considered that it is easier for governments to respond to issues raised and to provide funding and other support when there is a collective body to deal with (i.e. a regional business association).

Consultation and engagement was an important element informing this study. To begin the process, Australian and international literature was drawn upon to identify various 'business association' models or similar, such as chambers of commerce and industry, business networks and regional business alliances. This work was undertaken with a view to determining what might be appropriate, in whole or in part, to apply as a new approach to business representation in the Isaac region.

In undertaking the research, the consultant team set out to identify:

- Collaborative business models (e.g. chambers of commerce, business networks, business associations, regional business alliances, etc.).
- Broader not-for-profit networking and collaboration models.
- Roles and functions of business associations / chambers / networks / alliances, etc.
- Tools for business collaboration and networking.
- Challenges and limitations potentially constraining business collaboration and networking.
- Influences shaping the future of business association models.

As demonstrated in this report, the literature is dominated by research and discussions of **formal business associations** as the primary mechanism through which businesses collaborate in a given community or geographic area. This includes, for example, chambers of commerce and industry, business networks and regional business alliances. To better understand the practicalities of business collaboration models in operation throughout

Australia, selected **case studies** were undertaken with a view to exploring themes relevant to the concept of regional business connection and collaboration in the Isaac region, including:

- Areas of focus / representation.
- Member services and tools.
- Methods for engaging members including the use of technology.
- Governance and resourcing.
- Key success factors for running the organisation.
- Issues and challenges influencing the evolution of the organisation.

**Consultation with the Isaac region's business and industry representatives** was another key element informing the study findings. Consultation was undertaken throughout the Isaac region to gauge the appropriateness of frameworks that were identified in the literature and through the case studies considered. Consultation findings are summarised in Appendix A.

## 1.2 Study Method

In order to determine an appropriate model of business connection and collaboration for the Isaac region, a number of key steps were followed, as illustrated in Figure 1.

**Figure 1. Study Method**



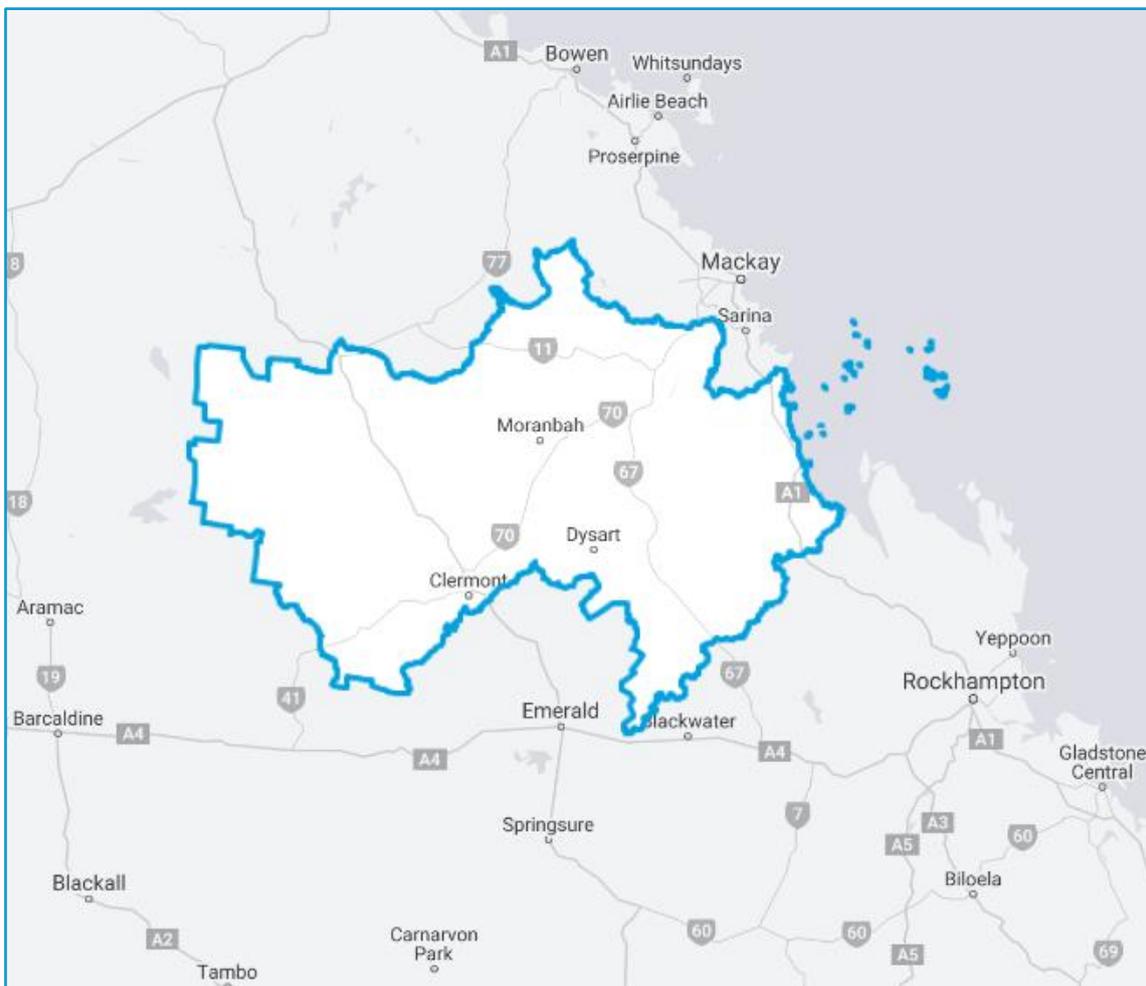
In undertaking a review of literature to help define models of business connection and collaboration that was meaningful, it was important to do so in the context of an understanding of the Isaac region's socio-economic structure and dynamics. A profile of the Isaac region is presented in the following section.

### 1.3 Business Connection and Collaboration in Context: The Isaac Region

Located in Central Queensland, 1,000 kilometres north-west of Brisbane, the Isaac region, which encompasses a total land area of approximately 58,700 square kilometres, lies in the heart of Australia's richest coal-mining region, the Bowen Basin. With a population of almost 21,000 and gross regional product of \$19.35 billion, the Isaac region, spanning the coast to the coalfields, is home to around 1,800 registered businesses and around 21,460 jobs.

The Isaac region has 17 unique communities, including the modern mining towns of Moranbah (the region's principal service centre), Middlemount, Dysart and Glenden; the historical communities of Nebo, Clermont and St Lawrence; and a number of smaller coastal villages and rural localities including Carmila, Clairview, Coppabella, Flaggy Rock, Greenhill, Ilbilbie, Clarke Creek, Kilcummin, Mistake Creek and Valkyrie.

**Figure 2. The Isaac Region**



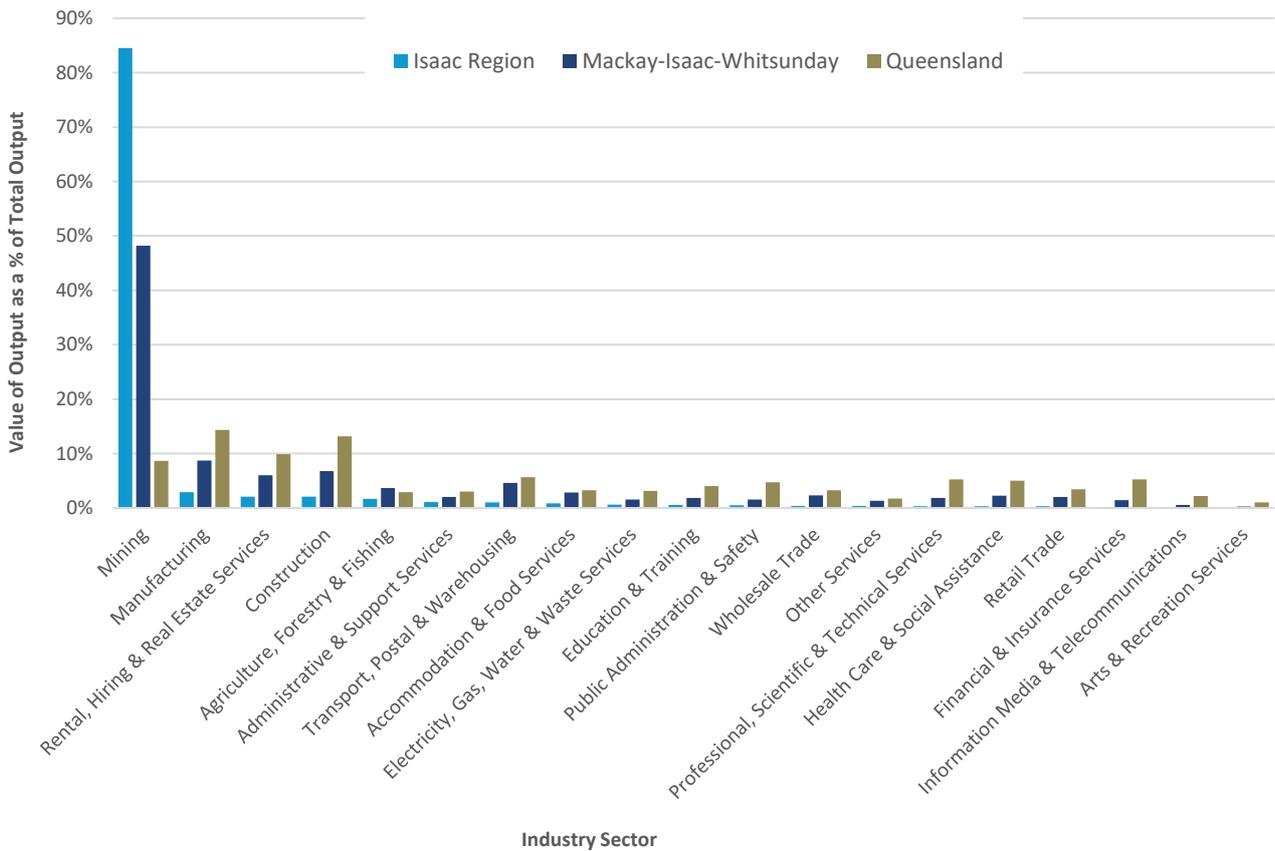
Source: REMPLAN (2021)

Historically, the Isaac region's economy has been driven by the resources sector, and hosts close to 30 operational coal mines which produce more than half of Queensland's total saleable coal, generating in excess of \$1 billion in royalty payments each year. The significance of mining to economic prosperity in the Isaac region is evident in the contribution the sector makes to the local economy, in terms of both employment and the value it creates directly and through expenditure and investment flow-ons throughout the local and regional economies.

As shown in Figure 3, mining contributes 85% of the value of the Isaac region’s industry output, compared to 48% for the wider Mackay-Isaac-Whitsunday (MIW) region and 9% for Queensland as a whole. While the Isaac region generates 46% of the MIW region’s total industry output, its mining sector is responsible for 80% of the value of the wider MIW region’s total mining industry output.

Manufacturing (with strong supply chain links to mining), construction and agriculture, inclusive of crops, livestock, fishing and aquaculture, also help drive the Isaac regional economy. The Isaac coast is identified as an emerging tourism precinct for development in the Mackay Destination Tourism Plan.

**Figure 3. Value of Output by Industry Sector, Isaac Region, Mackay-Isaac-Whitsunday Region and Queensland, 2020**

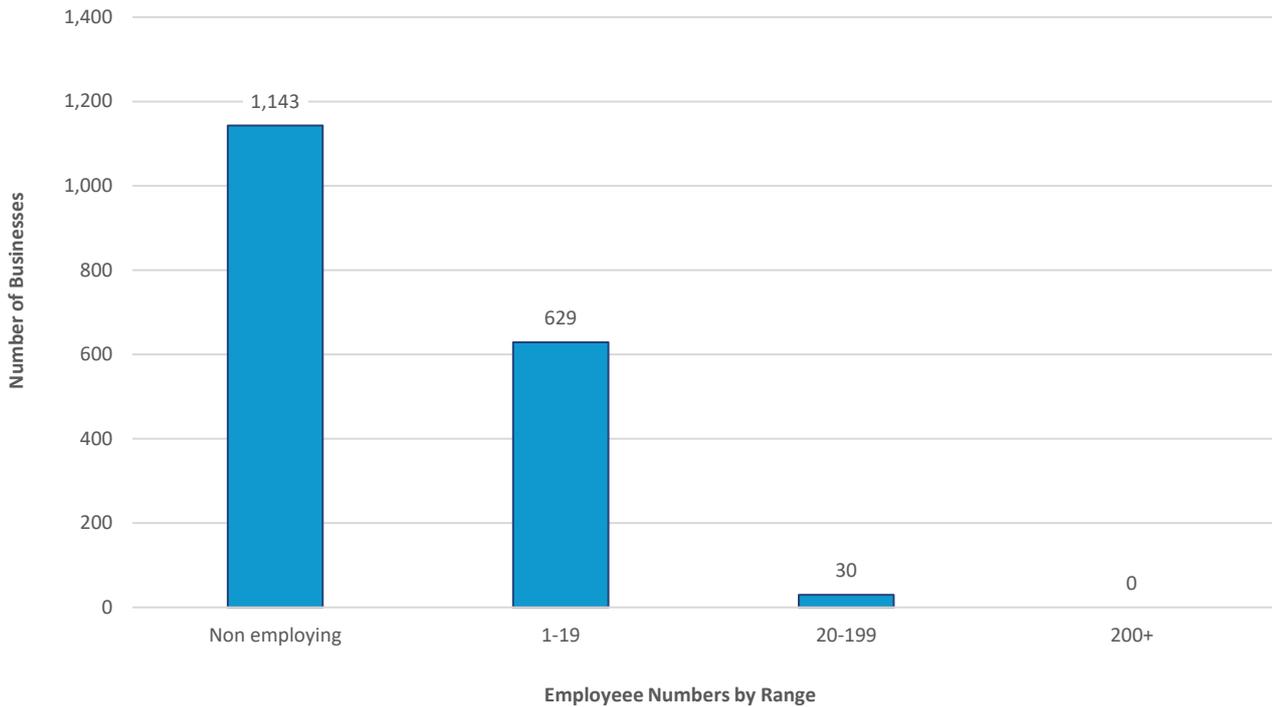


Source: REMPLAN (2021)

Mining is also the Isaac region’s largest employer, providing for around 13,000 jobs or almost two-thirds (60%) of all jobs located in the region. This compares to 19% for the wider Mackay-Isaac-Whitsunday region and 2% for Queensland as a whole.

Despite the significance of the Isaac region’s mining industry as a driver of economic activity and employment and the presence of large multi-national companies which operate the industry, the region’s business profile is dominated by non-employing ‘micro-businesses’ and small-to-medium sized enterprises.

As illustrated in Figure 4, in June 2020, the Isaac region has a total of 1,802 registered and actively trading businesses, of which two-thirds or 1,143 (63%) are non-employing businesses. Another 629 businesses (35%) employ between 1 and 19 staff while the remainder (just 2% of the total) employ between 20 and 199 staff.

**Figure 4. Business Counts by Size (Number of Employees), Isaac Region, June 2020**

Source: REMPLAN (2021)

With a large number of small enterprises, the Isaac region's business community has a culture of entrepreneurship and innovation and this is evident across all communities where small business has, over many years, weathered the impacts of economic peaks and troughs which are synonymous with resource regions.

Despite their sustained resilience, by and large, the Isaac region's businesses, including home-based businesses, micro-enterprises and small-to-medium sized enterprises (SMEs) have arguably been constrained in their capacity to develop further. This is in large part because they do not have information on or ready access to the organisational infrastructure or support services to enable them to connect, communicate and collaborate for the benefit of their businesses (including owners, management and staff), their industries and the region more broadly.

This highlights the need for a renewed approach to business connection and collaboration, to determine an approach which is particular to the collective needs and aspirations of all communities across the Isaac region, and which empowers the region's business community with a collective voice to collaborate, co-ordinate, communicate and advocate for the betterment of the community at large.

## 1.4 Building Business Capacity to Drive Economic Development

Addressing a recognised need to establish an appropriate means for supporting business connection and collaboration across the Isaac region to build local business capacity and capabilities, has the potential to make a meaningful contribution to local and regional economic development.

Whether it is in a local, regional, state-wide or national setting, economic development, when realised, materialises in the form of greater **prosperity**. To be more prosperous, local and regional economies need to build on their comparative and competitive strengths by finding new ways of doing things or doing what they do now, better. This means economic development is about **innovation**.

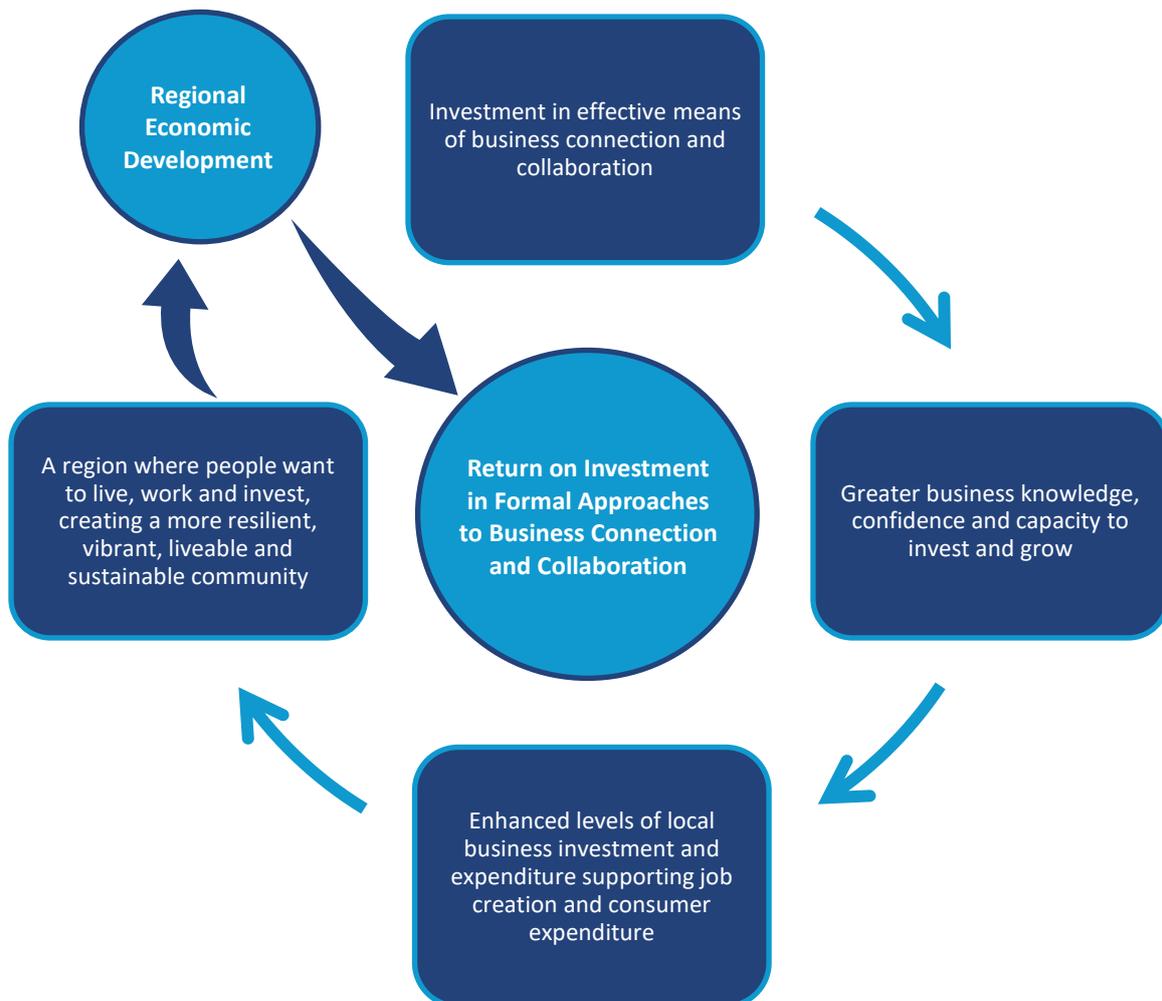
**Business capacity** underpins innovation and economic development. Regions are successful because businesses in these places are successful. When businesses grow, employment grows, and this depends on the availability of appropriately skilled and educated people. Policies that support business growth, employment creation and education will enable dynamic places to innovate and prosper.

For business and industry, as the principal driver of economic development, innovation is key. To be prosperous and sustainable, amongst other things, the Isaac region needs to continually build its local business capabilities and capacity so that they can innovate and grow.

To the extent that the Isaac region's businesses are enabled with the necessary support network and infrastructure to prosper and grow, there will be significant benefits to the regional economy and the community. These can be realised in the form of business investment and growth, employment creation, income generation, expenditure and the long-term economic development this generates through production and consumption multipliers, leading to long-term regional economic growth and development.

This is the 'return on investment' in formal business connection and collaboration, which is illustrated in Figure 5.

**Figure 5. Return on Investment from Business Connection and Collaboration**



Source: SC Lennon & Associates

## 2. Definitions, Roles and Functions of Business Associations

### 2.1 Types of Business Associations

Generally, the literature distinguishes between two main types of business associations: trade associations representing a specific business activity or industry; and sector associations that have a broad business and industry membership. These can be further broken down into associations of companies, legal-based associations, professional associations of individuals, federations and chambers of commerce and industry. All the business associations reviewed in the case studies have broad business and industry membership. They operate under a range of titles, including:

- Chamber of Commerce.
- Chamber of Commerce and Industry.
- Business Alliance.
- Business Network.

Generally, all the associations reviewed can be differentiated in name only. They are essentially the same type of organisation, that is, a formal, incorporated organisation governed by a management committee or board.

### 2.2 Business Associations Are Typically Formal Organisations

In the reviewed literature, business association models typically had a formalised organisational structure. This does not mean that alternative models of business networking and collaboration are not possible.

Often, business associations start as a loose network of key stakeholders that have the foresight to see the association's need to support or represent the needs and aspirations of a region's business and industry. In this situation, there is not a formal organisation or even a formal list of members. Over time, the network may grow into a more formal organisations, if the need or interest exists. All the business associations reviewed for the case studies were formal organisations incorporated by law.

### 2.3 Other Ways Business Associations Differentiate Themselves

Another way in which the case study associations differentiate themselves is by geographic focus. Some of the business associations are intentionally focused on broad regions while others focus on smaller geographic communities, or in some cases, both. For example, the emerging Chamber of Commerce 4 Somerset has been established to focus on regionally significant matters, as a regional approach to business support and networking has been historically lacking in that region.

Representing the interests of a broad and diverse region is not without challenges. A few years ago, the Mt Isa Chamber of Commerce deliberately restructured to become Commerce North West with the intention of supporting a regional focus. In practice, it tends to still have a mostly local (Mt Isa-centric) focus because of distance and a lack of resources.

Another point of differentiation between business associations is the scope of issues that they choose to focus on, generally expressed through their purpose or mission statements. All the business associations reviewed had strong purpose statements to define their reasons for existing. The stated purposes of these organisations included:

- To promote local and regional businesses.
- To lobby and advocate for a wide range of issues affecting local and regional businesses.
- To connect businesses with other businesses and people in their community or region of interest.

- To maximise benefits to local businesses from resource companies operating in their region.
- To help diversify and sustain local and regional economies.
- To help make regions more liveable.
- To promote regions as a place to visit and invest (tourism promotion and investment / industry attraction).
- To build the capacity and capabilities of local businesses by providing information on and access to advisory / support services.
- To ensure that businesses are kept informed of issues that are important / relevant to them (at the time of writing, several associations reviewed placed a lot of energy in disseminating information on the latest news and updates concerning the COVID-19 pandemic).
- Encouraging / promoting local content / local buying.
- Developing government and industry relationships for the benefit of the local / regional business sector.

Some of the associations have adopted an ‘umbrella’ model where the organisation maintains a broader regional focus while other business associations with a narrower geographic focus still operate in towns and communities throughout that region (refer to the case studies on the right).

In this case, it is critical that the regional entity and local associations have good working relationships and clearly defined and differentiated mission statements to avoid duplication, competition for members and resources and potential conflict.

This becomes particularly important when seeking grants and other funds as there is a risk in approaching funding bodies and being perceived as not working together.

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### **Case Studies – ‘Umbrella’ Business Associations**

#### **Business Hunter**

*In the Hunter region of New South Wales, Business Hunter, which is one of Australia’s leading regional peak business groups representing members across all business and industry sectors, has an ‘umbrella’ relationship with the region’s 20 local chambers. Under this model, the region’s local chambers champion issues that are relevant to their local areas and Business Hunter provides support with lobbying if the chambers want it.*

#### **Pilbara Inland Chamber of Commerce and Industry**

*In the Pilbara region of Western Australia, the Pilbara Inland Chamber of Commerce and Industry (PICCI) is considering a proposal to merge PICCI with the nearby Onslow Chamber of Commerce. The idea is that this would be a larger and better-resourced ‘regional chamber’ with small committees located in each town, operating under the regional umbrella.*

#### **Chamber of Commerce 4 Somerset**

*Chamber of Commerce 4 Somerset in South East Queensland - which is still in the early stages of its development, indicated that, once fully-established, it plans to consolidate the chamber as an ‘umbrella organisation’ run by a Committee / Board with representation in each community / town in the region, something the fledgling chamber’s President says has been lacking up until now.*

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## **2.4 Why Business Associations Exist: What They Do**

According to the literature, business associations provide direct support to their individual members while also providing collective representation of those members’ interests. Services vary, but generally include:

- **Advocacy** and lobbying on behalf of the association’s members;
- Providing **networking** opportunities for members to meet, exchange ideas and collaborate;
- Organising **training** for business-owners on a diversity of subjects;
- Providing **information**, for example, through regular newsletters;
- **Technical support** for businesses;
- **Services to promote businesses** locally, nationally and internationally; and
- Organising **events**, such as conferences, seminars and exhibitions.

These roles are largely reflected in the variety of functions performed by the case study examples of business associations, and the services that they offer to members, and are expanded upon below.

## Advocacy

All organisations perform an advocacy role to varying degrees. For example, the Wheatbelt Business Network in Western Australia focuses a lot of its energy on advocacy / lobbying.

Some are very locally focused, e.g. Commerce North West looking at youth crime in the Mt Isa Central Business District (CBD).

Others focus on issues that are about advancing the region as a whole, for example, Business Hunter and the Pilbara Inland Chamber of Commerce and Industry.

Some organisations form alliances in their lobbying efforts. This approach ensures the voice of business is heard by decision-makers and policy influencers at local, state and federal levels (e.g. Business Hunter working with Business NSW and the Australian Chamber of Commerce and Industry, or Pilbara Inland Chamber of Commerce and Industry working with the Chamber of Commerce and Industry WA).

Participating in government, community and industry committees is one way of ensuring that the interests of businesses in the region are represented. Making submissions to government on issues that affect businesses in the region is another advocacy tool. Larger regional organisations can also support local chambers on local issues by providing letters of support.

## Education and Training

Most, but not all, business associations profiled are involved in education and training support for businesses. Some are direct providers, such as the Wheatbelt Business Network (WBN). The WBN offers its members a range of business growth planning support services to match where a business is in its growth cycle.

Other associations broker services through third-party providers. For example, Business Hunter used to offer education and support services, but the organisation now brokers these services through Business NSW and Business Australia. Through these arrangements, Business Hunter's members have access to an extensive range of products and services including legal and human resource planning, apprenticeships and traineeships, marketing and promotion and export market development.

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### **Case Study – Pilbara Inland Chamber of Commerce and Industry: A Focus on Advocacy and Local Content**

*Pilbara Inland Chamber of Commerce and Industry (PICCI) covers a large regional area equivalent to the Shire of Ashburton, which is approximately 105,600 square kilometres in area. The region has a widely distributed population of around 13,000, most of whom live in the mining towns of Tom Price and Paraburdoo (which are 100km apart) or in nearby mining camps.*

*Covering a resource-rich region with a substantial mining industry, PICCI is focussed on supporting connections between resource companies and local small-to-medium sized enterprises.*

*PICCI's stated mission is "to create a professional and prosperous business community that instils confidence and pride in buying locally. We aim to be supportive, motivational, inclusive, forward thinking, professional, representative and independent to promote transparency and trust".*

*Advocacy is PICCI's primary activity. It works closely with the Chamber of Commerce and Industry WA to lobby the State Government on a range of matters that concern businesses and the community at large.*

*Another focus of PICCI is local content / local procurement. The objective is to maximise the flow of socio-economic benefits to the local business community from resource companies operating in the region.*

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The Colac Chamber of Commerce serves its member businesses in the Colac-Otway Shire in the Western District of Victoria, approximately 150 kilometres south-west of Melbourne and covering an area of approximately 3,400 square kilometres. While advocacy is a focus of the Colac Chamber, the organisation also provides direct assistance to its members in the form of education and support programs, and it facilitates learning and educational opportunities to increase the capability and skills of the region's business sector. The Chamber also provides its member businesses with grant-writing support.

## Networking and Events

Networking is integral to all business associations profiled. Some hold regular events (breakfasts, lunches, evening drinks, etc.) with the sole intention of bringing businesses together to interact. For example, Business Hunter holds 40 to 50 face-to-face events each year (in a normal year). Commerce North West hosts the *Weekly Business Brew*, as well as several networking opportunities throughout the year.

Other business associations use larger, infrequent events as a platform to bring businesses and people together. In Victoria, the Colac Chamber of Commerce facilitates business networking and promotion via the Biennial Colac Otway Business Excellence Awards.

## Promotion

Two of the case study organisations undertake promotional activities – one regionally focused, one locally focused.

### Case Study – Commerce North West: *Promoting Local Spend*

*Commerce North West focuses its marketing and promotion efforts on supporting local businesses through its 'Buy Local Gift Card' campaign and 'Member-to-Member Benefits Program', which are designed to promote local spending.*

*Buy Local Gift Cards can be spent at any participating business and are available in any denomination from \$20 to \$1,000. The Member-to-Member Benefits Program is a selection of member-exclusive offers and discounts from the Commerce North West members' network. To take part, members determine the discount, offer or incentive they would like to offer their fellow Commerce North West members.*

### Case Study – Wheatbelt Business Network: *Connecting Businesses and Growing Communities*

*Wheatbelt Business Network (WBN) in Western Australia operates "to support business in the Wheatbelt region where people and businesses want to be". It focuses on connecting businesses and growing communities at every opportunity through mentoring support; encouraging local content; and events. It focuses a lot of its energy on advocacy / lobbying and on providing one-on-one support for its members.*

*WBN promotes itself as a business association as opposed to a 'chamber' and places emphasis on business connection/networking and support. It places a strong focus on supporting women in business. WE Shine is a women in business event held every 18 months that is focused on intensive networking and business development. Female entrepreneurs from across the Wheatbelt attend to network and learn from other high profile women.*

### Case Study – Wheatbelt Business Network: *Showcasing the Region's Produce*

*The Wheatbelt Food and Beverage Capability Guide is being designed to showcase the region's food and beverage product range to a wider audience of consumers and buyers.*

*Inclusion in the Directory is free for members and each producer will receive a double page spread featuring their products with images, description and contact details, in the digital publication.*

*The Guide is being produced through a partnership project between the Department of Primary Industries and Regional Development (DPIRD) and the Wheatbelt Business Network.*

## Other Services

The Colac Chamber of Commerce in Victoria provides support to local community groups, not-for-profits, sporting clubs and charities by offering pro-bono grant writing services.

Commerce North West in Queensland provides space for office rental, is a Regional Certifying Body and provides an invigilation of exams service.

### **Case Study – Colac Chamber of Commerce: Addressing the Impacts of COVID-19**

*Colac Chamber of Commerce Commerce advocated strongly since the first cases of the COVID-19 virus emerged in 2020, for the State and Federal Governments to provide financial support to businesses affected by the snap lock-downs.*

*The Chamber disseminates timely and relevant COVID-safe information from stakeholders (e.g. Business Victoria) to ensure reach into the local business community. It's "Need to Know" page includes information on grants and programs; coronavirus / COVID-19 business information; business crisis information; wellbeing support for small business; links to information and support offered by Business Victoria; and links to information and support offered by the Victorian Chamber of Commerce and Industry.*

*The Chamber also provides support to local community groups, not-for-profits, sporting clubs and charities by offering pro-bono grant writing services.*

## 2.5 Ideas for a Business Association in the Isaac Region – Consultation Findings

### General Form

The idea of a **regional 'umbrella'** business association that is representative of all businesses across all communities of the Isaac region was widely supported during the stakeholder consultation workshops. The concept of a regional independent representative body for all businesses across the Isaac region (the region's leading business body) received a lot of support. A number of workshop participants felt that each town should have its own business group sitting under a regional (umbrella) entity. Feedback also suggested the need for equal representation of the towns in any regional governance structure.

During the workshops, there was general agreement that a business association / network / chamber of the Isaac region should be an identifiable entity that Isaac Regional Council, government agencies and other key organisations, such as regional development bodies, can relate to and engage with.

### Who the Business Association Would Represent

There was consensus that the business connection and collaboration platform should be open to all businesses in the Isaac region, including sole traders, multi-nationals and business start-ups.

### Expressed Needs for Business Services and Related Functions of a Business Association

As a representative body providing a suite of services and which is responsive to the needs of business throughout the Isaac region, the business association could act as a **'regional business solutions broker'**. A wide range of potential services and functions were identified across the Isaac region, consistent with business needs identified during the workshop exercises. These included:

- Training and business support (including mentoring).
- Advocacy / lobbying.
- Virtual and in-person networking and collaboration opportunities.

- Information provision (e.g. on topical matters affecting businesses and communities, such as dealing with the impacts of COVID-19, as well as information on available government policies and regulations, grants and training programs, networking events, etc.).
- Tender / local procurement opportunities and support.
- Ideas exchange / networking.
- Support for business start-ups (it was noted that businesses in the Isaac region require (ongoing) training support with business fundamentals, for example, how to prepare a business plan, knowing your taxation obligations, etc.).
- Business directories and promotion of local businesses and their capabilities.
- Events promotion.

These expressed needs and ideas for a regional business association in the Isaac region have helped to inform recommendations for a suitable business association framework or model moving forward. Together with the lessons learned from the literature and case studies, they help to illuminate key considerations regarding the basic form and functions of a regional business associations for the Isaac region.

## 2.6 Key Lessons and Implications for an Isaac Business Collaboration Model

### Business Associations and What They Do

The literature review and case studies identified several key messages relevant to the definition, roles and functions of business associations. These are:

- There are two basic types of business associations – those that represent the interests of a narrow group of business, trade or industry sectors, and those that represent the interests of a broad business and industry base.
- Business associations may be known by different names, including, for example, chamber of commerce, business alliance, business network or chamber of commerce and industry. Despite these differences in name / title, these business associations are essentially the same type of organisation, that is, a formal, incorporated organisation governed by a management committee or board.
- Business associations are more appropriately differentiated by their geographic span (regional vs. town or community focus) and scope of issues targeted, as expressed through their purpose or mission statements.
- Business associations in Australia are typically formal organisations incorporated under the relevant governing state laws.
- Business associations perform **three primary functions**:
  - Advocacy;
  - Business support; and
  - Networking.
- Business associations may be involved in the direct provision of support services to businesses, and/or may broker services through third-party providers, such as state based Chambers of Commerce and Industry.

### Implications for the Basic Form and Functions of an Isaac Regional Business Association

While there is generally good alignment between the expressed needs and desires for an Isaac business collaboration model and the normative structures and functions of business associations, as explored through the literature and case studies, consultation in the Isaac region has highlighted several potential challenges and tension points.

While there appears to be general support for a business association that focuses on the Isaac region as a whole, there was also strong sentiments expressed in some communities for the business association to be represented in each town, including through physical shopfronts. This is unrealistic given the resource implications and, particularly given that communities across the Isaac region have struggled to maintain their own local business associations over the years.

Similarly, the concept of an 'umbrella' organisation that intentionally helps establish and support each town to have its own business group, is equally unviable. Even in an area covered by Business Hunter, supporting a far larger (and denser) population (approximately 860,000 people), local business associations vary greatly in their performance, with many still struggling to form management committees and be financially sustainable.

This does not preclude towns and communities throughout the Isaac region establishing local business groups, if the demand and motivation exists to do so. In such cases, it will be important for any regional entity to establish functional working relationships with such groups and to be clear on delineation of purpose and scope, and for each organisation to be clear on expectations around the nature of support for both regional and local issues and priorities.

Using memorandums of understanding (MOUs), or more formal contractual arrangements to link independent associations when they need to work together, as well as joint planning exercises, are examples of tools that could support such working relationships.

Those consulted throughout the Isaac region have collectively expressed a broad range of potential services and functions they would ultimately like to see delivered by a regional business association. This list should be treated as aspirational. A new association, like any, will need time to establish and become functionally operational. It will also be limited in its resources, and therefore need to be very targeted in the services it offers. Further engagement with the communities across the Isaac region will be necessary to prioritise the list of expressed needs.

It is apparent from the consultations undertaken that some towns in the Isaac region are experiencing acute local issues that require broader community and economic development responses, particularly towns that are highly exposed to a single mining operation. Some of these issues are nonetheless regional in nature, including housing affordability and access to childcare services.

Some of these issues are macro in their nature and scale and may be beyond the means of a regional business association to advocate for but may be achievable to address through lending support to and partnering with other organisations, such as Greater Whitsunday Alliance (GW3).

Some of the initial areas of focus of the prospective regional business association seems obvious. For example, a continuation of the training offered through GW3's *Bridging the Boundaries* Program, and a return to regular networking events, both of which were strongly supported in the workshops.

Similarly, greater local procurement opportunities, also strongly supported during the workshop consultations, could be part of a longer-term development plan for a regional business association. Importantly, the organisation will need to demonstrate its ability to effectively deliver early in its existence if it is to attract membership and develop into a sustainable business association representing the interests of the Isaac region.

Having a clear mission will be important in guiding the scope and focus of the regional business association. This is discussed further in Section 3.

### 3. Challenges and Opportunities in Establishing and Operating Business Associations

#### 3.1 Attracting and Retaining Members

As demonstrated through the literature and the case studies, the primary challenge for business associations is that most lobbying activity is of a public good nature, meaning that membership is not necessarily required for industry participants to gain from the association's lobbying successes.

Research has demonstrated that the overwhelming motives for businesses to join a chamber of commerce or similar organisation (e.g. a network, alliance, etc.) is to gain access to services which offer specific benefits to that business, rather than the collective benefits proffered.

Attracting and retaining members therefore becomes a balancing act between providing services that deliver individual benefits (to reduce the incidence of free riding) and broader collective representation. This can be difficult to achieve with limited resources.

Research has shown that, due to their resource constraints, small-to-medium-sized enterprises (SMEs) are more dependent than large firms on the services, information and contacts generated through business associations. Large enterprises can easily make or buy these same services independently of business associations.

The literature revealed that traditional membership, based on belonging out of tradition or habit, will continue to decline. However, small chambers in smaller, rural communities might have an edge in sustaining membership based on a sense of belonging.

There is an emerging challenge and opportunity to design creative, inclusive 'membership' models and to understand the preferences of younger 'next gen' business owners in connecting through a business association. In the latter case, technology offers opportunities. The literature also noted that a demonstrated ability to deliver is critical to attracting members, sponsors and prospective investors.

#### Membership Structure and Fees

Membership fees are the primary source of income for all the case study organisations profiled. Membership offerings are typically tiered, based on business type and / or size (number of employees). A notable exception is Business Hunter in NSW, where members elect to pay for a package that best suits their business needs and what they want to get out of the chamber.

The case studies highlight the importance of having multiple funding streams to sustain a business association. Revenue sources, other than member subscriptions, deliver greater certainty of funding, allowing the organisation to focus on its core tasks. Other sources of income identified by the case studies include:

- Paid events;
- Fee for service;
- Sponsorship; and
- Government grants.

## **Case Studies – Colac Chamber of Commerce, Wheatbelt Business Network and Pilbara Inland Chamber of Commerce and Industry: Tiered Membership Fees**

*Like many chambers of commerce and business associations, Pilbara Inland Chamber of Commerce and Industry (PICCI) in Western Australia, Wheatbelt Business Network and the Colac Chamber of Commerce in Victoria, have a tiered membership structure and associated fees.*

### **Pilbara Inland Chamber of Commerce and Industry**

*Pilbara Inland Chamber of Commerce and Industry's tiered membership fee structure is as follows:*

- *Home Business: \$50 per annum*
- *Not For-Profits/Community Organisation: \$75 per annum*
- *Standard Business: \$100 per annum*

### **Colac Chamber of Commerce**

*The Colac Chamber of Commerce offers the following membership categories:*

- *Chamber Friends (Not-for-Profits and Individuals): \$99 per annum*
- *Small Business (fewer than 20 employees): \$199 per annum*
- *Bigger Business (20 or more employees): \$399 per annum*

### **Wheatbelt Business Network**

*Wheatbelt Business Network offers the following membership categories:*

- *Basic listing in the WBN Business Directory: \$0 per annum*
- *Comprehensive listing in the WBN Business Directory: \$110 per annum*
- *The Micro Business membership, which is aimed at owner/operator businesses: \$220 per annum*
- *The Small Business membership, which is aimed at SME owner/operators: \$360 per annum*

The importance of strategic partnerships – with government agencies, fundings bodies and other influencers and decision-makers such as large corporates (who might sponsor the business association) has also been highlighted in the case studies.

## **3.2 Governance**

### **Legal Entity Status**

Business associations / chambers typically register as an incorporated association with the relevant government body in their respective state. For example, in Queensland, Commerce North West is an incorporated association under the Queensland Office of Fair Trading. The Pilbara Inland Chamber of Commerce and Industry is also an Incorporated Association, registered in Western Australia. A notable exception from the case studies is Business Hunter, which is an Australian Public Company limited by guarantee, meaning it is regulated by the Australian Securities and Investments Commission (ASIC). It also operates as a not-for-profit. Some organisations take the additional step of registering a separate business name for trading purposes.

In establishing their business association, a number of CEOs interviewed highlighted the benefits of leveraging the services and resources of their State-based chamber of commerce and industry. For example, for an annual fee of \$350, the Chamber of Commerce and Industry Queensland (CCIQ) offers its member organisations access to the use of templates and 'how to' documentation for establishing association terms of reference and strategic plans.

## Board / Committee Structure

The terms 'board' and 'committee' appeared to be used loosely and interchangeably by the organisations profiled in the case studies. Business Hunter is the exception. As a public company it is legally required to have a board of directors. However, as demonstrated by the other case study organisations, business associations are typically governed by a management committee. Committees range in size, but usually have six to ten members.

All the organisations profiled have an executive committee comprised of a president or chairperson, as well as finance and secretariat roles. Some, but not all organisations make use of sub-committees to look at specific issues or to run events. Sub-committees are usually comprised of members of the board or management committee. All board/committee positions are voluntary.

The literature highlighted several trends and challenges in the future governance of business associations. It noted that governance structures will need to be leaner and have effective two-way communications between the organisation / board and association members. There will be a shift away from standing committees under articles of association or by-laws and greater use of focused, short-term teams to get things done. Technology will also present opportunities for faster and more effective decision-making (see below).

## Mission / Purpose

The literature emphasised that business associations need to have a clear statement of purpose / mission and align their resources to achieving the mission. As noted previously, a demonstrated ability to deliver is critical to attracting members, sponsors and prospective investors, and this means staying on mission.

This was reflected in the case study organisations. Several of the business association / chamber / network CEOs interviewed for this study conveyed the message that, to be successful, a business association needs to clearly state and promote its purpose and not try to be all things to all people. There was also consensus on the need to be strategic and to have a documented plan with a stated purpose, principles, identified challenges and objectives, as well as key performance indicators (KPIs) – all critical in securing support funding, both corporate funding and government grants.

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### **Case Study – Wheatbelt Business Network:** **Clarity of Purpose a Key Element of Success**

*The Wheatbelt Business Network has a CEO and a Board of seven people distributed throughout the region. An incorporated body, the WBN is an independent, apolitical business association which engages with both sides of politics, and which exists to support its members.*

*Some key elements of success noted by the CEO of the WBN include:*

- *Be clear on the organisation's purpose and don't try to be all things to all people.*
- *Be clear in external communications that the purpose of the organisation is to serve its members.*
- *Don't impose the organisation on the business communities throughout the region. Instead, promote your purpose and what you have to offer and wait for the local communities to invite you in.*
- *Consider offering free or discounted membership for the first year (noting that this has funding implications for the organisation; needs to be sustainable).*
- *Support local business start-ups.*

*To ensure the Wheatbelt Business Network maintains a strategic approach that is responsive to members' needs and expectations, the organisation undertakes annual strategic planning, led by the CEO in consultation with the Board.*

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## Human Resources

The challenge and goal most cited by interviewed CEOs is for their business association to secure recurrent funding to employ enough people to run the organisation. This includes shifting part-time roles to full-time and creating new roles to support the association's capacity to deliver on its mission. Having a well-paid professional CEO at the helm of the organisation is considered critical to the success of a business association.

Organisational size and income seem to logically dictate whether a business association has paid positions. Most of the organisations reviewed have at least a part-time administrative / management position. Business Hunter has the most comprehensive management and staff structure of those reviewed, however it is an outlier in terms of the population and business base that it serves. It also attracts significant corporate sponsorship.

The Wheatbelt Business Network has a notable number of paid positions. Colac Chamber of Commerce in Victoria has a full-time CEO on a salary circa \$100,000 per annum, on a 12-month fixed-term contract with a full position description, including a list of key accountabilities and performance measures.

### 3.3 Technology

The literature emphasises the growing importance of technology to functional business associations. Technology will allow, as well as dictate the need for more individualised communications and segmented messaging. Technology can also support good governance through facilitating de-centralised and quicker decision-making. In contrast, although technology will continue to play an important role in connecting people, some members may also feel an increased desire for in-person connectivity.

Technology was of varying importance to the case study business associations. Most of those profiled had moved to online networking and training during the COVID-19 pandemic to varying degrees of success. All organisations profiled have a website with, as a minimum, information about their region, the business association / chamber and its purpose, membership fees and membership benefits.

Some organisations went further to provide business support information and / or links to business support information and programs. Facebook is also common in its use and can be a key tool to communicate up-to-date information in addition to regular email updates and newsletters. Use of Teams or Zoom for board / committee meetings is typical in business associations that cover a broad geographic region. Only one profiled organisation uses an app in addition to its website. Wheatbelt Business Network uses an off-the-shelf product called *Active Campaign* to help manage its membership.

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#### **Case Study – Colac Chamber of Commerce and Pilbara Inland Chamber of Commerce and Industry: Professionalism is Paramount**

*Pilbara Inland Chamber of Commerce and Industry (PICCI) has a part-time paid position to run the organisation, though it is considered that this isn't enough to do the job properly.*

*The organisation has a voluntary Board however the transient nature of the region's population means people come and go, taking corporate knowledge with them. This means the skills base and capacity of the organisation ebbs and flows. It was suggested that a full-time well-paid CEO position is needed to run the organisation properly. This is something PICCI is currently seeking funding for.*

*According to the CEO of the Colac Chamber of Commerce in Victoria, the importance of having an independent, impartial representative body and the associated benefits of having a paid position to run the organisation (in this case a CEO on a salary circa \$100,000 per annum) cannot be overstated because it brings a corporate mentality to the organisation and a capacity to plan strategically in the best interests of the chamber's members.*

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### 3.4 Other Challenges and Considerations for Business Associations

The case studies revealed several other challenges and key considerations in establishing a business association and effectively serving the collective needs of businesses:

- A key challenge to overcome is for prospective member businesses to understand the value of an organisation that focuses on business issues.
- The importance of having an independent, impartial representative body cannot be overstated.
- The need to be regional in outlook and servicing is integral to the roles and functions of a 'regional' association.
- Diversity of business representation is also important.
- The effectiveness of strong organisational branding and an online presence is widely recognised.
- Being responsive to member needs is a key requirement of all business associations.
- It is important that business associations are equipped to deal with the challenges of a post-Covid regional economy, such as skills and labour shortages, filling service roles, tourism impacts and opportunities and bankruptcies.

These challenges and considerations resonate with the challenges and opportunities identified during the consultations undertaken with business representatives throughout the Isaac region.

### 3.5 Challenges and Opportunities for Business Connection in the Isaac Region - Consultation Findings

During the study consultations, workshop participants were asked to consider key challenges and opportunities for establishing and maintaining a regional approach to business connection and collaboration in the Isaac region. These are summarised below under key themes.

#### Critical Success Factors

The strongest message was that any regional business association must clearly demonstrate its value to businesses throughout the Isaac region if it is to attract and retain a viable membership base. Other messages included:

- Gaining buy-in and involvement of businesses.
- Securing sufficient funding to sustain the organisation.
- Finding an accessible location.
- Having clear goals.
- Representing all businesses and business types fairly.
- Representing each community in the Isaac region fairly.
- Understanding the technical / legal aspects of establishing and running a business association.
- Having an easy-to-use online interface (portal).

#### The Business Association Should Have Both a Physical and Virtual Presence

Generally, there was support for the creation of both a strong online presence, such as a regional portal, and to underpin this with physical spaces / shopfronts supporting in-person contacts. The consultations highlighted the importance of the business association being equitable in its presence across the Isaac region and in its accessibility to all towns and businesses.

### Where the Business Association Would Be Located

Some workshop participants expressed stronger views than others that the physical component(s) of the business association needed to be centrally located in a particular town to maximise accessibility. Others felt that each town needed its own physical presence backed up by a local sub-group or sub-committee.

### How the Business Association Would Be Managed

There was consensus that a business association for the Isaac region needs to be member-driven and volunteered through a board/committee structure. Importantly, it was noted that a professional approach (paid manager or CEO) was critical to ensure effective on-the-ground delivery of services and projects.

### How the Business Association Would Be Resourced

Workshop participants consistently identified a fee-based membership structure as the core funding mechanism for a regional business association. Other potential funding sources that were discussed included:

- Industry support;
- Government grants; and
- Percentage fees from tender transactions.

## 3.6 Key Lessons and Implications for an Isaac Business Collaboration Model

### Business Associations – Challenges and Opportunities

The literature review and case studies identified several key messages around the challenges and opportunities in establishing and maintaining a functional business association. These are:

- Businesses are more motivated to join a business association to gain access to services that offer specific business benefits than by collective benefits, such as advocacy.
- A balancing act between individual and collective services is therefore required to attract and retain members, which can be difficult to achieve with limited resources.
- This necessitates that a business association be clear on purpose and scope, and not try to be all things to all people.
- A demonstrated ability to deliver is critical to attracting and retaining members, and also for attracting sponsorship and investment.
- Membership models need to be creative and inclusive and consider the needs and motivations of younger 'next gen' business owners.
- Business associations in Australia typically register as an incorporated association with the relevant state body.
- Business associations are usually governed by a management committee and have an executive committee comprised of a president or chairperson, treasurer and secretary.
- Securing sufficient recurrent funding to employ staff is an ongoing challenge for business associations.
- Having a well-paid professional role to lead the organisation is critical to the success of a business association.
- Technology can play an important role in connecting members of a business association, but also to facilitate faster, decentralised decision-making.
- As a minimum, an online presence with strong organisational branding is key for the functioning of a business association.

## Implications for Establishing and Sustaining an Isaac Regional Business Association

Sustainable resourcing will be the biggest challenge in establishing and operating an Isaac regional business association. Although corporate sponsorship is likely to be forthcoming, any new association will first and foremost need to sustain its basic operation from membership fees.

Whether or not the employment of a full-time or part-time worker / manager is possible will depend on the level of support received from the business community. In recent times, support of this nature has not been strong. Further work is required to ascertain the desire and support for a regional business association, and people's willingness to back this through paid membership fees, prior to initiating the formal process to establish a new entity.

The organisation will need to demonstrate its ability to deliver quickly. A clear mission and strategy will underpin and support this. Although the legal aspects of establishing an incorporated association are relatively straight forward, careful consideration should be given to how to attract the right mix of people to the foundational management committee. Clear role descriptions will assist this process.

A functional website will also require a significant upfront investment. Consideration should be given to the development of an app to complement the website, so that members can be easily communicated with and readily access their online member services (including paying membership fees). An off-the-shelf app may be suitable for this purpose.

## 4. A Recommended Model for Business Connection and Collaboration in the Isaac Region

From this study, key themes have emerged within a basic framework common to business associations and, otherwise named, chambers of commerce, business alliances and business networks (both physical and virtual), which informs what an appropriate model of business connection and collaboration in the Isaac region could look like. The recommended regional business association model, and rationale, is provided below, addressing key elements including:

- The scope of a regional business association, that is, its general **terms of reference**;
- The association's **scope of representation** (local vs. regional) and the types of **services** provided;
- The association's **legal entity status**;
- The association's **governance structure**, **organisational roles** and **responsibilities**;
- The **ideal location** for a business association in the Isaac region;
- The business association's **membership structure**; and
- Prospective **revenue sources**.

These key elements of a recommended model for business connection and collaboration in the Isaac region are described below, followed by a short implementation plan and indicative budgetary considerations.

### 4.1 The Regional Business Association's Scope

#### Recommendation

It is recommended that a new regional, independent, and apolitical representative business body be established to advocate on behalf of all businesses in all industries across the Isaac region (the Isaac region's leading business body). The regional business association will be a member-driven and volunteer-led (management committee) representative organisation. Providing a suite of services that are responsive to the needs of business throughout the Isaac region, it will act as a **'regional business solutions broker'**.

The regional business association will be a professionally administered organisation led by an experienced Chief Executive Officer (CEO) or Project Manager, either full-time or part-time, dependent on resourcing. This will be supported by a position description with key accountabilities and performance measures.

The regional business association will be guided in a stated purpose / mission, organisational objectives and activities by a three-year strategic business plan, an annual budget and a long-term financial plan. The strategic business plan will document the association's vision, values and mission, its purpose and objectives, key deliverables for its members and performance measures / indicators of success.

#### Rationale

There is currently a gap in collective business representation in the Isaac region, with the region's businesses having no organisation to look to for information, representation and assistance. As a result, businesses are missing out on much needed support, direct business opportunities available within the region (e.g. local procurement opportunities) and having a voice to represent their interests and attract both government funding and business investment to the Isaac region. Branding the proposed business association as a regional organisation will send a clear signal to all stakeholders that the focus of the new entity is on matters of regional significance and that it is representative of all businesses in all towns and communities throughout the Isaac region.

## 4.2 The Regional Business Association's Roles and Services

### Recommendation

The regional business association will be positioned to deliver a range of services to meet the needs and expectations of its member businesses throughout the Isaac region. Potential services and functions include:

- **Advocacy** and lobbying on behalf of the business association's members.
- Building the capacity and capabilities of the region's businesses by providing information on and access to **business advisory / support services** available through third-party providers including government agencies.
- Organising and facilitating the delivery of professional development **training** (in-person and online) for business-owners on a diversity of subjects.
- **Promoting the Isaac region's businesses** / business capabilities.
- Encouraging / promoting **local content / local buying**.
- **Promoting the Isaac region** and its attributes to prospective investors (investment attraction).
- Facilitating business-to-business connections in the Isaac region (**business networking**).
- Organising **events**, such as conferences, seminars, webinars and exhibitions.
- Developing government and industry relationships / **strategic partnerships** for the benefit of the Isaac region's business sector.

This list should be treated as aspirational. A new association will need time to establish and become functionally operational. It will also most likely be limited in its resources, and therefore need to be very targeted in the services it offers. Further engagement with the communities across the Isaac region will be necessary to prioritise the list of expressed needs. An indicative prioritised and **phased implementation approach** is shown below.

#### Phase 1

- Continue to deliver existing training and business support programs that are already available in the Isaac region.
- Position the regional association as the lead advocate for issues affecting all businesses in the Isaac region.
- Continue to facilitate virtual and in-person networking and collaboration opportunities for businesses throughout the Isaac region.
- Develop a basic Isaac region business directory, as well as information and promotion functions on the organisation's web site / portal.

#### Phase 2

- Expand training and business support programs to facilitate business start-ups and businesses in other key growth phases (including post-training mentoring).
- Expand training and support programs online through partnerships with third-party providers.
- Facilitate local tendering and procurement opportunities through the business association's web portal.
- Create a platform for business networking / ideas exchange and cross-business collaboration.
- Collaborate with other organisations and agencies in the Isaac region to support major events promotion.

### Rationale

To attract membership in its formative stages, the new business association will need to clearly articulate its service proposition to prospective members. Consultation undertaken throughout the Isaac region identified a range of potential services and functions for a regional business association. Some of the services listed above relate to a continuation and expansion of existing programs, while others respond to expressed needs and opportunities for businesses across the Isaac region. A phased approach to service delivery and representation is recommended as the new regional business association will need to be able to demonstrate its ability to deliver immediately but will ultimately require time, experience, and additional resources to broaden its services offering.

## 4.3 The Regional Business Association's Legal Entity Status

### Recommendation

The regional business association should be **incorporated** under the *Associations Incorporation Act 1981* and regulations through the Queensland Office of Fair Trading. The association's name, when determined, could also be optionally registered with the Australian Securities and Investment Commission (ASIC).

The organisation should operate as a not-for-profit and be guided in its operations and objectives by a formal **constitution**. The constitution would be drawn up as a legal document during the association's formative stages and would address, as a minimum:

- The business association's name and geographic area of operation.
- Objects (purpose) and powers.
- Classes of membership, membership fees and rules and procedures governing termination of membership.
- Structure / membership of the association's board / committee, roles and responsibilities of board / committee members and procedures for the appointment (and removal or resignation) of board / committee members.
- Requirements and procedures for management committee meetings.
- Rules and procedures concerning the appointment of sub-committees and working groups.
- Rules and procedures governing the association's Annual General Meetings, including member voting rights.
- Rules governing the management of the association's funds and accounts and any assets and liabilities held.

### Rationale

Incorporated associations are a relatively inexpensive and easy-to-establish means of creating a legal entity which is supported by model rules. It is an alternative to forming, for example, a more legally-complex (and expensive) company limited by a guarantee. Importantly, an incorporated association is legally separate from its members. This means that:

- The regional business association's appointed management committee makes decisions.
- The business association becomes legally liable for these decisions.
- Individuals on the management committee are not personally liable (as long as they act in good faith).
- The association can hire and pay staff who are employed to help fulfil the association's purpose and objectives.

As a not-for-profit incorporated body, the regional association would be able to operate regardless of changes to its membership. It would be permitted under law to accept gifts and donations and could apply for government grants. It could also enter into contracts.

Even though the business association would be a not-for-profit, it is still, under law, permitted to make a profit so long as any profit made is used for its purposes. For example, a good reason to keep profits may be to save up to fund a new training program, to host a business event, or to accumulate a reserve so that the business association can continue to be sustainable.

## 4.4 The Regional Business Association's Governance Structure

### Recommendation

A **management committee of five to seven members** (maximum) should be established as the primary mechanism responsible for running the Isaac regional business association as an incorporated association. Committee membership should be encouraged from across the Isaac region, but geographic quotas are not recommended. It is recommended that one committee member (in a non-executive role) be a non-business owner, mandated through the association's rules (constitution).

Consideration should also be given to limiting the number of consecutive terms a person can serve on the committee and to staggering / overlapping these terms so that the corporate knowledge of the committee is maintained and built upon over time. Once established, the inaugural management committee (and all newly elected committee members) should be required to undergo accredited governance training.

### Rationale

A committee of five to seven members provides a balance between having sufficient diversity of views for decision-making while being less likely to get bogged down because of numbers. It is also adequate to support a quorum at any given meeting when all members are unable to attend and it provides a sufficient pool from which to fill executive roles (President / Chairperson, Treasurer and Secretary).

Limiting consecutive terms will assist in facilitating turnover and reducing risks of entrenched political and power positions. Staggering this turnover will minimise the loss of corporate knowledge and experience at any given election.

Geographic quotas are not recommended as it is more important to have a diversity of professions and skills represented on the committee than simply a representative from each town or community in the Isaac region. However, a good spread of geographic representation could be an added (though not necessary) attribute of any committee.

Mandating a non-business owner member is a mechanism to facilitate diversity in perspectives, deliberations and decision-making by the committee. The non-business owner member could be, for example, an employee of a local or regional development organisation (e.g. Executive Officer, Business Development Manager or similar) or a retiree with skills and experience that could benefit the association's governance.

Non-business owner membership eligibility should not extend to, for example, representatives (employees) of Isaac Regional Council, other government agencies / departments or elected officials.

## 4.5 The Regional Business Association's Location

### Recommendation

The proposed Isaac regional business association should have a virtual shop front initially and could ultimately have a physical office centrally located to facilitate region-wide access for its members. If deemed necessary or desirable, the location should be determined after the association's development phase and after a management committee has been elected and is established.

The management committee may deem a physical presence is unnecessary until such time that the organisation is sufficiently resourced to employ a CEO and / or other staff. On the other hand, the organisation should have a strong virtual interface (a web site) as an early focus of its development.

### Rationale

A physical shop-front is not critical, particularly in the start-up and establishment phases of the regional business association. More importantly, an **interim position** will need to be resourced to implement tasks associated with establishing the new organisation. A workspace and associated resources will be essential, as will be the ability to travel throughout the Isaac region to engage with business owners as necessary to promote the concept of the regional business association and encourage participation / membership.

Having a functional digital portal (a branded web site) early in the association's development will be important in providing a single point of access for information on the business association and to link business owners with information and training resources and other support that is available. The web site will need to be maintained with information updated on a regular basis, with current news and events and information on new business support programs, grants, procurement opportunities, etc.

## 4.6 The Regional Business Association's Geographic Focus

### Recommendation

The new regional business association should exist to support all businesses in all industries throughout all towns and communities in the Isaac region. However, in determining issues on which to advocate and lobby, the association should have its primary focus on issues that affect the whole region, as opposed to just local matters affecting individual towns or localities.

### Rationale

The regional association will need to present a clear articulation of its purpose / mission and align its resources to achieving this mission. If it tries to be all things to all people, it will quickly demonstrate its ineffectiveness and lack of value to existing and potential members, sponsors and investors, and will ultimately fail.

While it will have a regional focus, the business association can still support local business groups to address local issues through letters of support and similar. As the new regional business association builds its capacity and its presence in the Isaac region, there will be scope to formalise relationships with existing and emerging local business groups under an **'umbrella' model**.

## 4.7 The Regional Business Association's Membership and Revenue

### Recommendation

A tiered membership program should be developed either on the basis of business characteristics (e.g. business type and / or size / number of employees) or on the basis of bundles of member benefits. The detail of the membership program should be developed through further consultation as part of the association's establishment phase. It should demonstrate a clear value proposition to potential members.

An example of a tiered fee structure (indicative only), which draws on experience elsewhere, might be:

- Basic listing in an **Isaac Region Business Directory** on the association's web site: \$25 per annum.
- A **Home-Based / Micro-Business membership**, aimed at owner/operator businesses: \$100 per annum.
- A **Small Business membership** (fewer than 20 employees): \$300 per annum.
- A **Small-to-Medium Sized (SME) Business membership** (20 or more employees): \$400 per annum.
- A **Tiered Corporate Sponsorship Program** for large national and multi-national companies.

The components of these proposed membership categories will need to be designed and the suggested (indicative) fees will require market testing in the association's developmental stage. It is recommended that discounted membership be offered to prospective business association members for the first 12 months (for example, pay for six months membership and get six months free).

The regional business association's other income sources might include government grants, other grant monies available through regional development programs such as the Local Buying Foundation and other forms of corporate support beyond financial sponsorship (e.g. use of office space for meetings, networking events and conferences). As the regional business association develops its capacity over time, it may be well-placed to organise and run paid events as a source of income.

### Rationale

One of the strongest messages received during the consultations was that any business association for the Isaac region must clearly demonstrate its value to businesses throughout the region if it is to attract and retain a viable membership base. This means it will need to articulate a value proposition to prospective members, all of whom will have different needs and expectations, which may change over time. For this reason, a tiered membership structure is ideal.

During the consultations, stakeholders consistently identified a **fee-based membership structure** as the core funding mechanism for a regional business association in the Isaac region. The case studies revealed that membership fees are the primary source of income for all organisations profiled. Membership offerings are typically tiered, based on business type and / or size (number of employees). A notable exception is Business Hunter, where members elect to pay for a package that best suits their business needs and what they want to get out of the chamber.

## 5. Implementation Plan

### 5.1 Seven Recommended Actions

In order to address the preceding recommendations for a regional business association in the Isaac region, the following next steps are proposed to guide the association's establishment, with indicative financials (a budget) included to help define resourcing requirements. While the recommended actions are numbered, they are not all necessarily sequential, and some can be pursued concurrently.

#### Action 1: Affirm Support for a Regional Business Association with the Isaac Business Community

The Isaac business community does not have a strong, recent track record in supporting and sustaining business associations. At the initiation of this project, there were seven listed business groups in the Isaac region, only one of which was operational. Although consultation reinforced the need for a regional business association, it was limited in its representation, with the final two planned workshops having to be cancelled.

Research undertaken to inform this study suggests that, on average, between 5% and 12% of businesses in a region are members of their representative business chamber or similar association. However, this proportion varies across regions. For the Isaac region, there is further engagement that needs to occur before a final decision to establish, or not establish, a regional business association is made. This includes working to further people's fundamental awareness and understanding of what a regional business association is, what services and functions it can provide, and what potential benefits could be realised through membership. Conversely, the implications of adopting a 'business-as-usual' approach should also be understood. Business owners' commitment or otherwise to participate in a business association should be ultimately tested through a poll on willingness to pay.

#### Action 2: Establish the Regional Business Association as an Unincorporated Body

To prepare for the establishment of an incorporated association with an appointed management committee, a lead-in time / set-up phase will be necessary, resourced by an interim position to implement tasks associated with establishing the new organisation. Recommended steps are as follows:

- 2.1 Under the auspices of Greater Whitsunday Alliance (GW3), prepare an application for funding (which would be led by the appropriate GW3 staff / funded position) with available funding bodies or programs such as the Federal Government's *Building Better Regions* Fund and the Local Buying Foundation (as just two examples), to appoint an **Interim Project Manager** to establish the regional business association. This would be a full-time position on a 12 to 18-month contract (see indicative budget in Section 5.2).
- 2.2 Once an Interim Project Manager has been appointed, call for applications from within the Isaac region's business community to establish a **working group** to oversee the development of a 'roadmap' to establish the regional association. The working group will need to have a minimum of seven (7) members who are prepared to take on the role of managing an unincorporated association during this set-up phase.
- 2.3 Initiate and develop a working relationship with Chamber of Commerce & Industry Queensland (CCIQ) to obtain support for the establishment and operation of the regional association.
- 2.4 Develop a draft Terms of Reference (TOR) for the association and draft Rules of Association (or Constitution). The rules will come into effect once the regional business association is incorporated. The *Associations Incorporation Act 1981* requires that an incorporated association has its objects incorporated in its rules. The object of an association is the key reason for its existence, in other words, its 'why'. The TOR will inform the objects.
- 2.5 An association name should also be chosen at this stage. As an option, the regional association's name can be registered with the Australian Securities and Investment Commission (ASIC).

### Action 3: Incorporate the Regional Business Association and Appoint a Management Committee

Incorporate the regional association under the *Associations Incorporation Act 1981* through the Queensland Office of Fair Trading and register. Required steps include:

- 3.1 To incorporate, the unincorporated association (represented by the working group as its members) must call a **general meeting**.
- 3.2 At the general meeting, several resolutions must be passed to proceed with the association's incorporation. These resolutions are as follows:
  - a) **Incorporation** - The members must agree to incorporate under the Act by special resolution. This means at least 75% of the members must vote in favour of the resolution.
  - b) **Representative** (referred to as an 'appointed person' in the Act) - The members must nominate a person by resolution to organise the incorporation. This representative is empowered under the Act to do anything necessary or desirable to obtain the incorporation of the association, even if the rules of association would usually require that person to seek approval for their actions.
  - c) **Interim Officers** - The members must appoint 'interim officers' for the association. This must include a President and Treasurer but may include other people (such as a Secretary). If a Secretary is not appointed at the time of incorporation, the association must appoint a Secretary within one month of incorporation and notify the Queensland Office of Fair Trading within one month of the appointment. (Associations will generally appoint three interim officers: a President, Treasurer and Secretary. These interim officers will take up their roles on incorporation of the association and will remain in place until new officers are elected or appointed in accordance with the rules of the incorporated association).
- 3.3 The association's nominated representative will then be required to complete an '**Application for Incorporation of an Association**' form and submit it, with a fee, to the Office of Fair Trading.

### Action 4: Satisfy the Incorporated Association's Legal, Financial and Insurance Requirements

There are several tasks the association must carry out once it has received its certificate of incorporation including obtaining a common seal, opening a bank account and organising insurances. Recommended steps are as follows:

- 4.1 **Obtain a Common Seal** - The association must have a common seal, which is a rubber stamp that:
  - Legally identifies the business association; and
  - Provides proof of the association's name on legal documents.
- 4.2 **Open a Bank Account** - The association will need to open an account with a financial institution. The account must be:
  - In the name of the association.
  - Kept in a Queensland branch of the financial institution.

The financial institution may request:

- A copy of the association's rules.
- To see the original certificate of incorporation.

The committee will also need to appoint signatories for the account. These are members with the authority to sign cheques on behalf of the association.

- 4.3 **Insure the Association** - The management committee must assess the nature and situation of the association to decide how much and what types of insurance it needs.

### Action 5: Appoint a Manager / CEO and Prepare a Three-Year Strategic Plan

To be successful, the regional business association will need to be professionally administered by a qualified and experienced person who is guided by an informed strategic plan. It is recommended that the following steps be undertaken:

- 5.1 Led by the committee's executive team, prepare a **position description for a Manager / CEO** to run the business association, detailing applicant eligibility criteria (skills, qualifications and experience), a position description including key accountabilities and performance measures and salary (or salary package).
- 5.2 Advertise the position and shortlist applicants for interview before making a final appointment on a **12-month initial contract**.
- 5.3 Led by the Manager / CEO, **prepare an initial three-year strategic plan** for the regional business association. The strategic plan should document the organisation's vision, values and mission, its purpose and objectives, key deliverables for its members and performance measures / indicators of success.
- 5.4 Following completion of the inaugural three-year strategic plan, finalise a **Year-1 budget and a long-term financial plan** (an **Annual Report** would also need to be prepared by the Manager / CEO after the first 12 months of the organisation's operation).

### Action 6: Establish the Incorporated Regional Business Association's Policies and Procedures

There are many free resources available to support associations to develop the suite of policies and procedures best suited to the type of business conducted. It is recommended that the regional business association:

- 6.1 **Establish the Association's Policies and Procedures** - Detailed policies and procedures are necessary to outline the expected ways of working, to set standards of behaviour and to ensure consistency in the decision-making process and in operational procedures. Examples of typical topics that require the development of policies and procedures include financial controls; recruitment and selection; workplace health and safety; complaints and disputes resolution; fundraising; committee induction; privacy; and use of technology and data security.

### Action 7: Develop the Regional Business Association's Marketing Collateral and Branding

Recommended steps are as follows:

- 7.1 **Appoint Brand Development Consultants** to work with the management committee and Manager / CEO to develop a brand platform and marketing strategy for the Isaac regional business association. While marketing collateral includes traditional outputs such as a logo, style guide, business cards and letterhead, it also includes a range of digital marketing assets, such as social media profiles, email themes, images, video and a website.
- 7.2 Establish an **Online Presence (Website and App)** for the regional business association. This requires the association to secure a domain name, associated email addresses for executive positions of the management committee and staff and a web site hosting platform (portal). Investigate options to also develop a smartphone app to support members to easily access services and receive up-to-date information about opportunities and events.
- 7.3 Organise and hold an **Official Launch Event** (or multiple events in different locations) for the regional business association.

## 5.2 Indicative Financials

### Establishment and Operational Costs

Table 1 provides indicative financials for the establishment of the Isaac regional business association over the course of 12 months. The indicative financials are informed by the case studies and the consultants' estimates based on experience elsewhere. They reflect the need for additional resources to set-up the association, led by an appointed Interim Project Manager and overseen by a voluntary working group. Note that in Action 2.1, it is recommended to fund the Interim Project Manager role for a period up to 18 months if possible. This will allow for a longer establishment phase for the organisation which may be needed. In this case, the indicative budget will need to be increased to reflect this, the main impact being an additional \$50,000 required for the extended Project Manager role.

In establishing the regional business association, a number of key tasks will be required. This includes addressing the newly-incorporated association's legal, financial and insurance requirements, preparing the organisation's policies and procedures and preparing its inaugural strategic plan. Other key tasks include the adoption of the organisation's logo and branding and creation of its new web site / portal. If such an approach is adopted, then the total establishment cost, as shown in Table 1, would be an estimated \$157,560.

**Table 1. Indicative Budget for the Establishment of a Regional Business Association**

Item	Budget
Interim Project Manager (inc. super)	\$100,000
Printing and Stationery	\$5,000
Phone, Email and Internet	\$2,500
Accounting and Legal set-up fees	\$6,000
Administration, Advertising and Promotion	\$8,000
Incorporation fee with Queensland Office of Fair Trading	\$170
Registration of business association's name with ASIC	\$40
CCIQ Membership Fee	\$350
Travel, Accommodation and Meeting Expenses	\$10,000
Insurances (public liability, associations insurance, vehicle insurance)	\$5,000
Logo design and branding / style guide	\$2,500
Web site domain name registration (and email addresses)	\$500
Web site / portal design and launch	\$10,000
Strategic plan preparation	\$7,500
<b>Total</b>	<b>\$157,560</b>

Source: SC Lennon & Associates and Whitaker Consulting (preliminary estimates only)

After allowing for initial expenses required to establish the regional business association, annual operational costs would total in the order of \$172,850, as shown in Table 2. This estimate allows for the employment of a CEO / Manager to run the organisation. Savings could be made by continuing to employ a Project Manager to also undertake the broader strategic management functions that the organisation will require.

**Table 2. Indicative Annual Operational Budget of a Regional Business Association**

Item	Budget
CEO / Manager Salary (inc. super)	\$132,000
Printing and Stationery	\$5,000
Phone, Email and Internet	\$2,500
Accounting and Legal support	\$4,000
Administration, Advertising and Promotion	\$8,000
CCIQ Membership Fee	\$350
Travel, Accommodation and Meeting Expenses	\$10,000
Insurances (public liability, associations insurance, vehicle insurance)	\$5,000
Web site / portal maintenance and CRM	\$6,000
<b>Total</b>	<b>\$172,850</b>

Source: SC Lennon & Associates and Whitaker Consulting (preliminary estimates only)

### Potential Income

To be sustainable, the Isaac regional business association will be required to generate an income to at least cover costs. As discussed in this report, membership fees are the primary source of income for all the case study organisations profiled. Membership offerings are typically tiered, based on business type and / or size (number of employees). Other sources of income include paid events organised by the business association, fees for services provided, corporate sponsorship and grants.

The Isaac region has a total of 1,802 registered and actively trading businesses (as of June 2020), of which two-thirds are non-employing businesses, with most of the remaining firms being small businesses employing fewer than 20 people. Assuming 7.5% of those businesses (135 businesses) joined the association and paid, on average, a membership fee of \$150 per annum, this would equate to annual income, from membership fees, of \$20,250. If around 12% of businesses (215 businesses) could be secured as members at this rate, annual income from fees would total \$32,250.

This leaves a substantial gap in income to cover the costs of running the organisation. This means other sources of income would need to be secured on an on-going basis. Some of the case studies reviewed relied on corporate sponsorship as an important source of income. For example, the Pilbara Inland Chamber of Commerce and Industry offers 'diamond' sponsorship at \$5,000 including GST per financial year and 'platinum' sponsorship at \$3,000 including GST per financial year.

If the Isaac regional business association could secure, say, three platinum sponsors and one diamond sponsor at this rate, this would generate additional income of \$14,000. With income from membership fees at \$32,250 as estimated above, total annual income would only equate to around \$46,250 per annum. A summary of prospective income streams is provided in Table 3 overleaf.

As shown in Table 2 above, the single largest expense that a regional business association would incur is the CEO / Manager salary, of \$132,000. Deducting this from the indicative annual expenses leaves a total of \$40,850 in annual operational expenses, which is offset by the business association's indicative income of \$46,250 as described above. This indicative estimated annual income could in fact be higher if more memberships and more sponsorship could be secured over time. This reiterates the importance of the organisation having a qualified, experienced and well-paid Manager / CEO to drive the organisation's establishment and growth in line with a strategic plan.

If the CEO / Manager position could be externally funded on an on-going basis, or at least for a period say, three years initially, this would allow for the establishment and operation of a regional business association that could be financially sustainable given enough income could potentially be generated to cover the costs of running the organisation.

**Table 3. Prospective (Indicative) Annual Income of a Regional Business Association**

Item	Potential Income
Membership fees (say 215 businesses @ \$150 per business)	\$32,250
Platinum sponsorship (say 3 sponsors @ \$3,000 each)	\$9,000
Diamond sponsorship (say one sponsor @ \$5,000)	\$5,000
<b>Total</b>	<b>\$46,250</b>

Source: SC Lennon & Associates and Whitaker Consulting (preliminary estimates only)

The figures shown in Tables 1, 2 and 3 above are preliminary and indicative only and would need to be fully tested as part of a more detailed feasibility analysis informed by further research into willingness to pay to join an Isaac regional business association, as described above.

### 5.3 Conclusion

It is clear that a full commitment to business connection and collaboration in the Isaac region will require substantial resourcing. While the costs of establishing a business association to represent and advance the interests of businesses across the Isaac region are significant, requiring a substantial up-front investment, the return on this investment, in a broader economic development sense, could be far greater.

To the extent that the Isaac region's businesses are enabled with the necessary support network and infrastructure to prosper and grow, there will be significant benefits to the regional economy and the community. These can be realised in the form of business investment and growth, employment creation, income generation, expenditure and the long-term economic development this generates through production and consumption multipliers, leading to long-term regional economic growth and development. This is the 'return on investment' in formal business connection and collaboration.

To ensure the successful establishment and sustainability of a regional business association in the Isaac region, a concerted commitment will be required to ensure take-up by prospective members and sponsors. Taking the steps described in the above implementation plan will help to ensure that a regional business association, if established in the Isaac region, will be provided with the structures and supporting tools and resources needed to provide it with the strongest prospects for making a meaningful and sustained contribution to business connection and collaboration throughout the Isaac region.

It is recommended that, following the set-up phase and after the first 12 months of operation, the process for and full costs of establishing and operating the regional business association be reviewed and considered by the appointed CEO and reported to the management committee.

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## Appendix A – Summary of Workshop Findings, September 2021

### Business Connection and Collaboration – What’s Working Well in the Isaac Region

Themes	Moranbah	Dysart	Clermont	Middlemount
<b>Marketing, Promotion &amp; Events</b>	<ul style="list-style-type: none"> <li>▪ Social media</li> <li>▪ Shop Isaac</li> <li>▪ Markets</li> </ul>			<ul style="list-style-type: none"> <li>▪ Town Xmas party</li> <li>▪ Markets are successful</li> </ul>
<b>Local Procurement</b>	<ul style="list-style-type: none"> <li>▪ Local Government / Local Buy Tender Box</li> <li>▪ C-Res</li> <li>▪ Local Buying Program vouchers</li> </ul>	<ul style="list-style-type: none"> <li>▪ C-Res</li> <li>▪ Local Buying Program</li> </ul>		
<b>Business Support</b>	<ul style="list-style-type: none"> <li>▪ GW3’s Bridging the Boundaries Program</li> <li>▪ Isaac Regional Council (IRC) business support</li> <li>▪ IRC team is really starting to impact change</li> <li>▪ Economic development</li> </ul>	<ul style="list-style-type: none"> <li>▪ GW3 Training</li> </ul>	<ul style="list-style-type: none"> <li>▪ GW3 – follow-up visits after email notifications</li> <li>▪ GW3 courses</li> </ul>	<ul style="list-style-type: none"> <li>▪ Grants system</li> </ul>
<b>Networking &amp; Collaboration</b>	<ul style="list-style-type: none"> <li>▪ Business collaboration is positive</li> <li>▪ Events like this (workshop)</li> <li>▪ Collaborative support is available through different levels of government and industry</li> <li>▪ Some existing business network groups</li> <li>▪ Regional resilience - individual businesses interacting and supporting each other during challenging times:               <ul style="list-style-type: none"> <li>– COVID pandemic</li> <li>– Resource industry swings</li> </ul> </li> </ul>		<ul style="list-style-type: none"> <li>▪ Informal community business network / support</li> <li>▪ Functional community business group</li> </ul>	<ul style="list-style-type: none"> <li>▪ Anglo Community Forum</li> <li>▪ Inter-agency group for support services</li> </ul>
<b>Information &amp; Communications</b>	<ul style="list-style-type: none"> <li>▪ IRC communications:               <ul style="list-style-type: none"> <li>– economic development</li> <li>– press releases</li> </ul> </li> </ul>		<ul style="list-style-type: none"> <li>▪ Information provided and available (GW3 / IRC / Telegraph)</li> <li>▪ Word-of-mouth is working well for business community</li> </ul>	
<b>Other</b>		<ul style="list-style-type: none"> <li>▪ Nothing</li> </ul>		

Source: SC Lennon & Associates and Whitaker Consulting

## Business Connection and Collaboration – What Needs to Change or is Needed in the Isaac Region

Themes	Moranbah	Dysart	Clermont	Middlemount
<b>Marketing, Promotion &amp; Events</b>	<ul style="list-style-type: none"> <li>▪ Shop Isaac:                             <ul style="list-style-type: none"> <li>– Lost opportunities</li> <li>– Lack of awareness</li> </ul> </li> <li>▪ Ability to promote “our” businesses to the Isaac region, not just Moranbah</li> <li>▪ Small business advertising</li> <li>▪ A list of what registered small businesses are in the area (a directory)</li> </ul>		<ul style="list-style-type: none"> <li>▪ Need more ‘shop local’ promotion</li> <li>▪ More promotion of the business group</li> </ul>	<ul style="list-style-type: none"> <li>▪ Increase awareness and promotion to capture more local buy</li> </ul>
<b>Local Procurement</b>	<ul style="list-style-type: none"> <li>▪ Identifying region-wide opportunities</li> <li>▪ Tier A (large contractors) are a lost opportunity – currently lack of expectation on them to buy local compared to mining companies</li> </ul>	<ul style="list-style-type: none"> <li>▪ The C-Res sign-up application</li> </ul>	<ul style="list-style-type: none"> <li>▪ Tender information and support</li> </ul>	
<b>Business Support</b>		<ul style="list-style-type: none"> <li>▪ “Mini” training sessions to improve our business models to compete in the current market, i.e. social media, DOS Systems, etc.</li> <li>▪ Incentives for new businesses:                             <ul style="list-style-type: none"> <li>– Rent help</li> <li>– One-on-one meeting business model</li> <li>– Grants for fit-outs</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ More than one business support entity</li> <li>▪ Start-up support</li> <li>▪ More financial support options (business finance, knowledge, etc.)</li> <li>▪ Grants / tender information / support</li> </ul>	<ul style="list-style-type: none"> <li>▪ There are no available shop fronts for new businesses</li> </ul>
<b>Networking &amp; Collaboration (B2B)</b>	<ul style="list-style-type: none"> <li>▪ Business collaboration is negative</li> <li>▪ Would be great to have small business collaboration nights every 2<sup>nd</sup> month</li> <li>▪ No networking opportunities – either at an industry or community level</li> </ul>	<ul style="list-style-type: none"> <li>▪ Regular business owner catch-ups</li> <li>▪ Keep connected</li> </ul>	<ul style="list-style-type: none"> <li>▪ Small business competing with bigger companies                             <ul style="list-style-type: none"> <li>– Playing one against the other</li> <li>– comparing operating costs (local vs SE Qld)</li> </ul> </li> <li>▪ Big business needs to support local businesses</li> <li>▪ Collaboration between local businesses</li> </ul>	

Themes	Moranbah	Dysart	Clermont	Middlemount
<b>Information &amp; Communications</b>	<ul style="list-style-type: none"> <li>▪ Shop Isaac – lack of awareness</li> </ul>	<ul style="list-style-type: none"> <li>▪ More targeted and specific communications</li> <li>▪ Communication regarding grants available at the State and Federal levels</li> <li>▪ Update surrounding mines on what local businesses are available and what they offer – might be able to generate more awareness and business \$\$</li> <li>▪ ATO business updates</li> </ul>	<ul style="list-style-type: none"> <li>▪ Overload / overkill of information</li> <li>▪ Too much digital noise</li> <li>▪ Uncontrolled / unmoderated information via Facebook / social media</li> </ul>	<ul style="list-style-type: none"> <li>▪ Foot traffic has decreased 50% from a few years ago</li> <li>▪ Signage – getting people into the local business centre</li> </ul>
<b>Infrastructure and Services</b>		<ul style="list-style-type: none"> <li>▪ More industrial blocks</li> <li>▪ Appearance of shopping centre</li> <li>▪ Need QGAP in Dysart</li> </ul>	<ul style="list-style-type: none"> <li>▪ Physical banking option for community</li> <li>▪ Third world internet access / capabilities</li> </ul>	<ul style="list-style-type: none"> <li>▪ No day care positions available</li> <li>▪ Need more land available</li> <li>▪ Shortage of industrial land</li> <li>▪ Glencore homes are vacant – 60 homes with no one in them, yet shortage of housing</li> </ul>
<b>Affordability</b>	<ul style="list-style-type: none"> <li>▪ Rental prices for retail</li> <li>▪ Staff attraction and retention</li> <li>▪ Housing affordability and availability</li> </ul>			<ul style="list-style-type: none"> <li>▪ Accommodation availability and affordability</li> <li>▪ Problem getting staff</li> <li>▪ Wages – competing with the mines</li> </ul>
<b>Regional Approach</b>	<ul style="list-style-type: none"> <li>▪ One-stop-shop – an umbrella organisation</li> <li>▪ An identifiable entity that government bodies, etc. relate to and communicate with</li> <li>▪ Entity that can receive funding such as grants, support from the resources industry</li> </ul>			
<b>Community Capacity</b>	<ul style="list-style-type: none"> <li>▪ Same people on so many committees makes it hard to ensure there is a clear voice for the region</li> <li>▪ Need more people to stand up</li> </ul>	<ul style="list-style-type: none"> <li>▪ Community spirit</li> </ul>		<ul style="list-style-type: none"> <li>▪ Same people are the backbone</li> </ul>
<b>Other</b>		<ul style="list-style-type: none"> <li>▪ Business etiquette</li> <li>▪ Flexibility</li> </ul>		<ul style="list-style-type: none"> <li>▪ Single men – not families</li> </ul>

Source: SC Lennon & Associates and Whitaker Consulting

## Business Connection and Collaboration – Ideal Model Framework for the Isaac Region

	Moranbah (group 1)	Moranbah (group 2)	Moranbah (group 3)	Dysart (group 1)	Dysart (group 2)	Dysart (group 3)	Clermont (group 1)	Clermont (group 2)	Middlemount	Steering Committee
<b>Physical or Virtual</b>	<ul style="list-style-type: none"> <li>Regional portal</li> </ul>	<ul style="list-style-type: none"> <li>Entity – Regional base</li> <li>Sub-groups each town / community</li> </ul>	<ul style="list-style-type: none"> <li>Both online and in-person</li> </ul>	<ul style="list-style-type: none"> <li>Diverse portal options</li> <li>Formal entity for credibility</li> <li>Qld Chamber of Commerce umbrella?</li> </ul>	<ul style="list-style-type: none"> <li>Virtual benefits               <ul style="list-style-type: none"> <li>Flexibility to access</li> <li>Covid can't cancel</li> </ul> </li> <li>Physical needed in background being well-represented by all communities</li> </ul>	<ul style="list-style-type: none"> <li>Virtual space               <ul style="list-style-type: none"> <li>App</li> <li>Potential part-time advisor</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Both physical and virtual</li> </ul>	<ul style="list-style-type: none"> <li>Shopfront with virtual access / digital capability</li> </ul>		<ul style="list-style-type: none"> <li>A regionally focused body, e.g. a 'Regional Alliance'</li> <li>Regional in its representation</li> <li>Needs a digital platform (e.g. a portal) but also an entity with human resources to be successful</li> <li>Communities across the region still need to keep a sense of who they are – the model should be about championing that diversity and supporting towns to have their individual business groups</li> <li>The model could have local branches or divisions for networking (an 'umbrella' model)</li> </ul>
<b>Location</b>	<ul style="list-style-type: none"> <li>Regional</li> </ul>	<ul style="list-style-type: none"> <li>Isaac based</li> </ul>		<ul style="list-style-type: none"> <li>Located across the region for easy of accessibility</li> </ul>	<ul style="list-style-type: none"> <li>Needs to be mobile across all communities</li> </ul>		<ul style="list-style-type: none"> <li>Located in Clermont               <ul style="list-style-type: none"> <li>CCGB and active business community</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Located centrally (railway station)</li> </ul>	<ul style="list-style-type: none"> <li>Central but accessible</li> </ul>	

	Moranbah (group 1)	Moranbah (group 2)	Moranbah (group 3)	Dysart (group 1)	Dysart (group 2)	Dysart (group 3)	Clermont (group 1)	Clermont (group 2)	Middlemount	Steering Committee
<b>Who is it for?</b>	<ul style="list-style-type: none"> <li>▪ B2B</li> <li>▪ B2C</li> <li>▪ B2I</li> <li>▪ All mine operators / owners</li> </ul>	<ul style="list-style-type: none"> <li>▪ All business types and key stakeholders</li> </ul>	<ul style="list-style-type: none"> <li>▪ So many small businesses that could all help share ideas</li> <li>▪ So many mums that want to stay home and just earn a little extra cash on the side</li> </ul>	<ul style="list-style-type: none"> <li>▪ Impartial with all members having equal vote</li> </ul>	<ul style="list-style-type: none"> <li>▪ All members – businesses (genuine)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Business and community members                             <ul style="list-style-type: none"> <li>– Start-up business</li> <li>– Small-medium business</li> <li>– New members to town</li> </ul> </li> <li>▪ General community members</li> </ul>	<ul style="list-style-type: none"> <li>▪ For businesses – small and large</li> <li>▪ Based in region</li> <li>▪ For start-ups</li> </ul>	<ul style="list-style-type: none"> <li>▪ Current / emerging business owners</li> </ul>		<ul style="list-style-type: none"> <li>▪ Whole range of businesses - from sole traders to multi-nationals</li> <li>▪ Intending businesses / entrepreneurs who need support to get started</li> <li>▪ Must represent all Isaac businesses and industry</li> </ul>
<b>What Does it Do / Offer?</b>	<ul style="list-style-type: none"> <li>▪ Community needs identified</li> </ul>	<ul style="list-style-type: none"> <li>▪ Information</li> <li>▪ Connection</li> <li>▪ Advocacy</li> </ul>	<ul style="list-style-type: none"> <li>▪ Small business collaboration</li> <li>▪ Sharing mistakes</li> <li>▪ Provide networking</li> <li>▪ Sharing ideas</li> <li>▪ How to start a small business</li> <li>▪ What do I need?</li> </ul>	<ul style="list-style-type: none"> <li>▪ Advocate for the Isaac region</li> <li>▪ Training for tender capacity</li> <li>▪ Tailored training</li> <li>▪ Stronger advocacy for services and accessibility</li> <li>▪ Regional procurement</li> </ul>	<ul style="list-style-type: none"> <li>▪ Platform for support, training, information</li> </ul>	<ul style="list-style-type: none"> <li>▪ One (free) portal for community with info such as:                             <ul style="list-style-type: none"> <li>– Business contact info for Dysart</li> <li>– Contact details for Council</li> <li>– Any local buying programs</li> <li>– Community events</li> <li>– Business of the month spotlight – short videos or photos of business</li> </ul> </li> <li>▪ One portal for business owners with information such as:                             <ul style="list-style-type: none"> <li>– Account login/registration with fee subscription</li> <li>– GW3 contacts and courses</li> <li>– C-Res contacts</li> <li>– Grants available (start-up, upgrades)</li> </ul> </li> <li>▪ ATO information or links to webpage</li> </ul>	<ul style="list-style-type: none"> <li>▪ Mentoring</li> <li>▪ Training</li> <li>▪ Central source of information</li> <li>▪ Networking</li> <li>▪ Advocacy</li> </ul>	<ul style="list-style-type: none"> <li>▪ Advocacy</li> <li>▪ Support</li> <li>▪ Guidance</li> <li>▪ Training</li> <li>▪ Information</li> <li>▪ Access (financial / industry professionals)</li> </ul>		<ul style="list-style-type: none"> <li>▪ Providing opportunities for businesses for training</li> <li>▪ One-stop-shop for tender opportunities</li> <li>▪ Positions open</li> <li>▪ Business directory and calendar</li> <li>▪ Networking and collaboration opportunities – digital and face-to-face</li> <li>▪ Promotion of major events</li> <li>▪ Local marketing and events</li> <li>▪ Advocacy to government / industry and attracting funding to the region</li> </ul>

	Moranbah (group 1)	Moranbah (group 2)	Moranbah (group 3)	Dysart (group 1)	Dysart (group 2)	Dysart (group 3)	Clermont (group 1)	Clermont (group 2)	Middlemount	Steering Committee
<b>How is it Managed?</b>		<ul style="list-style-type: none"> <li>▪ Governance                             <ul style="list-style-type: none"> <li>– Chair longer term</li> <li>– Rotation policy</li> <li>– Mackay Chamber</li> </ul> </li> <li>▪ Paid positions to be the doers</li> <li>▪ One position for each community</li> </ul>			<ul style="list-style-type: none"> <li>▪ Committee / board as the governing body</li> </ul>		<ul style="list-style-type: none"> <li>▪ Business group in each town</li> <li>▪ Industry hubs across region/ networking</li> </ul>	<ul style="list-style-type: none"> <li>▪ Paid position with accountability to members</li> </ul>	<ul style="list-style-type: none"> <li>▪ Representative quota / equal share across the Isaac region</li> </ul>	
<b>How is it Resourced?</b>	<ul style="list-style-type: none"> <li>▪ Local business membership</li> <li>▪ % admin fee from tenderers</li> </ul>	<ul style="list-style-type: none"> <li>▪ Membership</li> <li>▪ External funding / grants</li> <li>▪ Industry support</li> </ul>	<ul style="list-style-type: none"> <li>▪ Membership fee funded</li> </ul>		<ul style="list-style-type: none"> <li>▪ Membership</li> <li>▪ Government funding</li> <li>▪ Grants</li> <li>▪ Donations</li> </ul>		<ul style="list-style-type: none"> <li>▪ Tiered membership based on what is offered</li> <li>▪ Resource industry funding</li> <li>▪ Grants</li> </ul>	<ul style="list-style-type: none"> <li>▪ Subscriptions</li> <li>▪ Membership</li> <li>▪ Grants</li> <li>▪ Royalties for Regions?</li> </ul>		<ul style="list-style-type: none"> <li>▪ Member / subscription fees</li> <li>▪ Costing structure based on number of employees</li> <li>▪ Should not be free</li> </ul>
<b>Other</b>	<ul style="list-style-type: none"> <li>▪ Impartial</li> </ul>			<ul style="list-style-type: none"> <li>▪ Show value to the business community</li> </ul>				<ul style="list-style-type: none"> <li>▪ Needs to have a stated purpose</li> </ul>		

Source: SC Lennon & Associates and Whitaker Consulting

## Business Connection and Collaboration – Challenges and Potential Roadblocks in the Isaac Region

Moranbah (group 2)	Moranbah (group 3)	Dysart (group 1)	Dysart (group 2)	Dysart (group 3)	Clermont (group 1)	Clermont (group 2)	Middlemount	Steering Committee
<ul style="list-style-type: none"> <li>▪ Engagement / buy-in</li> <li>▪ Culture change</li> <li>▪ Volunteer time</li> <li>▪ Who are the leaders to advocate / lead this?</li> <li>▪ Clarifying the region                             <ul style="list-style-type: none"> <li>– Building the economy</li> <li>– Getting money into the community</li> <li>– Really clear goal</li> </ul> </li> <li>▪ Virtual presence</li> <li>▪ Challenge of representing all business types and all of the Isaac region fairly</li> <li>▪ Sustainability of organisations</li> </ul>	<ul style="list-style-type: none"> <li>▪ Not everyone will agree</li> <li>▪ Engagement – perhaps something on all scales</li> <li>▪ Starting a small business</li> <li>▪ Is it viable for small businesses?                             <ul style="list-style-type: none"> <li>– Am I big enough?</li> </ul> </li> <li>▪ What is in it for me?</li> </ul>	<ul style="list-style-type: none"> <li>▪ Commitment</li> <li>▪ Value for growth</li> <li>▪ Lack of credibility</li> <li>▪ Staffing / housing / health                             <ul style="list-style-type: none"> <li>– need for administrative resources</li> </ul> </li> <li>▪ Potential conflicts of interest for Local Buying Foundation, GW3, IRC, etc.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Each community gets their fair share of representation</li> <li>▪ “Committee or Body” knowledge and fairness for each community</li> <li>▪ Content of what’s available on the platform (viable to each business – diverse)</li> <li>▪ Members getting people involved</li> <li>▪ Diverse communication for all age groups and skill levels (email, face-to-face)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Breaking the internet (App crashing – mark of success)</li> <li>▪ Not value-for-money</li> <li>▪ Generation gap</li> <li>▪ Non-friendly interface                             <ul style="list-style-type: none"> <li>– Bland</li> <li>– Confusing</li> <li>– balance</li> </ul> </li> <li>▪ Outdated information</li> </ul>	<ul style="list-style-type: none"> <li>▪ Getting value for membership</li> <li>▪ Understanding governance terminology, e.g. ‘chamber’, ‘umbrella entity’, etc.</li> <li>▪ Commitment – time, life balance</li> <li>▪ Do we want regional / local identify?                             <ul style="list-style-type: none"> <li>– Will everyone’s needs be met</li> <li>– Attracting the right people / expertise</li> </ul> </li> <li>▪ Sustainability</li> </ul>	<ul style="list-style-type: none"> <li>▪ Who will take ownership / responsibility of person running program?</li> <li>▪ Location / easy access</li> <li>▪ Digital capability                             <ul style="list-style-type: none"> <li>– Area / location?</li> <li>– Training / education</li> </ul> </li> <li>▪ Finding right person for role</li> <li>▪ Funding</li> <li>▪ Model must be sustainable</li> <li>▪ Community acceptance</li> <li>▪ Relevance</li> </ul>	<ul style="list-style-type: none"> <li>▪ Aged community and use of technology</li> <li>▪ What are we going to get out of it?</li> </ul>	<ul style="list-style-type: none"> <li>▪ Needs collective buy-in to get off the ground and critical mass for sustainability</li> <li>▪ People need to see the value</li> <li>▪ Are people willing to pay?</li> <li>▪ How can the model be sustained financially?</li> <li>▪ The model needs to clearly articulate its positioning in the Isaac region and beyond</li> <li>▪ It needs to avoid duplicating or competing with what already exists</li> </ul>

Source: SC Lennon & Associates and Whitaker Consulting

## Appendix B – Selected Case Studies: Queensland

	Chamber of Commerce 4 Somerset	Commerce North West
<b>Location</b>	Somerset Region, South East Queensland	Mt Isa, North-West Queensland
<b>Web site</b>	<a href="https://chamber-of-commerce-4-somerset.business.site/">https://chamber-of-commerce-4-somerset.business.site/</a>	<a href="https://commercenorthwest.com.au/">https://commercenorthwest.com.au/</a>
<b>Reason for Selection</b>	<ul style="list-style-type: none"> <li>• A fledgling organisation with a regional / LGA-wide focus (the Somerset Regional Council area).</li> <li>• Wide geographic representation across a multitude of towns and small villages covering a population of 26,300 in an area of 5,379 sq. km.</li> <li>• Similar in scale to Isaac Region re: population and number of businesses.</li> <li>• A diverse business / industry representation (approximately 2,100 businesses), with the main sectors being agriculture, food product manufacturing, health, education, retail and construction, as well as a developing visitor economy.</li> <li>• Around 80% of businesses have less than 5 employees.</li> </ul>	<ul style="list-style-type: none"> <li>• Large regional area covering approximately 43,000 sq. km anchored by a large mining town.</li> <li>• Similar in scale to Isaac region re: population of around 18,500.</li> <li>• Approximately 930 businesses.</li> <li>• Mining is the largest employer (30% of total) with other large industries of employment including health care, education and retail trade.</li> <li>• Originally Mt Isa Chamber of Commerce, now with broader regional representation.</li> </ul>
<b>Overview / Purpose</b>	<ul style="list-style-type: none"> <li>• Still in the early stages of its development, the Chamber of Commerce 4 Somerset is for businesses, specifically: <ul style="list-style-type: none"> <li>○ Promotion;</li> <li>○ Advocacy;</li> <li>○ Problem-sharing; and</li> <li>○ Problem-solving.</li> </ul> </li> <li>• The Chamber of Commerce 4 Somerset meets to chat about issues that both concern and excite, supporting all local businesses, encouraging the voice of small business.</li> <li>• Independence of the organisation is key.</li> </ul>	<ul style="list-style-type: none"> <li>• Ultimately aiming to promote and advance North West Queensland; attract new consumers, visitors and investors – ensuring longevity, sustainability and liveability in our region.</li> <li>• The organisation's focus is on: <ul style="list-style-type: none"> <li>○ Employment issues;</li> <li>○ Regional economic development;</li> <li>○ Government relations;</li> <li>○ Tourism growth; and</li> <li>○ Events management.</li> </ul> </li> </ul>

	Chamber of Commerce 4 Somerset	Commerce North West
<b>Scope of Representation</b>	<ul style="list-style-type: none"> <li>When originally raised as a concept in 2018, businesses throughout the Somerset region embraced the idea of a regional business representative body.</li> <li>It was considered that the local Council did not have the confidence of the business community to focus on business-specific issues, and a focus of the chamber has been to build relationships and trust to ensure matters relevant to the region’s business community are front of mind. There has been a lot of progress made on this front in the past few years.</li> <li>The plan is to consolidate Chamber of Commerce 4 Somerset as an umbrella organisation with representation in each community / town in the Somerset region.</li> <li>The focus of Chamber of Commerce 4 Somerset is on regionally-significant matters.</li> <li>Chamber of Commerce 4 Somerset is working to ensure it has a diverse membership representing all interest-groups including, for example, tourism operators, agri-business, home-based businesses and young entrepreneurs.</li> </ul>	<ul style="list-style-type: none"> <li>Under a previous committee the chamber became more regionally focused.</li> <li>Majority of members are located around Mt Isa.</li> <li>We haven’t necessarily done well at regional representation over the years.</li> <li>The organisation does not have a lot of resources to outreach to the broader region. Challenges of distance and time / cost of travel.</li> </ul>
<b>Services</b>		
<b>Advocacy</b>	<ul style="list-style-type: none"> <li>Chamber of Commerce 4 Somerset represents its members by way of being a regional member and fostering partnerships with other stakeholders.</li> <li>The Chamber’s objective is to be a strong voice representing business issues to local government; marketing local business through social media platforms, local newspaper articles, national magazines, local radio stations and regional networking.</li> <li>The Chamber is committed to open dialogue with local council and government stakeholders in support of business requirements and concerns.</li> </ul>	<ul style="list-style-type: none"> <li>Currently advocating for responses to youth crime, particularly in the Mt Isa CBD.</li> <li>Brought before Council and local police at various times.</li> <li>Property crime is probably the single biggest issue for businesses in the Mt Isa CBD.</li> </ul>

	Chamber of Commerce 4 Somerset	Commerce North West
<b>Education and Support</b>	<ul style="list-style-type: none"> <li>The Chamber provides information on government-sponsored training programs and funding, as well as access to the resources of Chamber of Commerce and Industry Queensland (CCIQ).</li> <li>CCIQ provides discounted training opportunities and insurance for members (can work with insurance bodies and negotiate on behalf of members).</li> <li>CCIQ can also answer questions on behalf of local businesses.</li> </ul>	<ul style="list-style-type: none"> <li>Commerce North West provides the following support services: <ul style="list-style-type: none"> <li>Office Rental (demand fluctuates)</li> <li>Regional Certifying Body (dropped off because of COVID)</li> </ul> </li> </ul>
<b>Networking</b>	<ul style="list-style-type: none"> <li>Business networking is facilitated through a series of events organised by the Chamber 4 Somerset.</li> </ul>	<ul style="list-style-type: none"> <li>Weekly Business Brew, and several networking opportunities throughout the year.</li> </ul>
<b>Promotion</b>	<ul style="list-style-type: none"> <li>Tourism promotion and destination management will be a focus of Chamber of Commerce 4 Somerset.</li> </ul>	<ul style="list-style-type: none"> <li>Commerce North West promotes spending locally by creating initiatives such as the 'Buy Local Gift Card' campaign and 'Member-to-Member Benefits Program'.</li> </ul>
<b>Events</b>	<ul style="list-style-type: none"> <li>The Chamber of Commerce 4 Somerset plans to organise regular events such as business breakfasts with guest speakers on key topics of interest to the region's businesses.</li> </ul>	<ul style="list-style-type: none"> <li>Commerce North West coordinates the annual Northern Outback Business Awards as well as the biennial MineX (Mount Isa Mining Expo), the Elders Group Best Dressed Premises (based around Mt Isa Rodeo).</li> <li>The Northern Outback Business Awards is truly representative of the region, e.g. awards have previously gone to Richmond, Cloncurry, Kurumba.</li> <li>It is the single best way of engaging in the broader region outside of Mt Isa.</li> </ul>
<b>Other</b>		<ul style="list-style-type: none"> <li>Invigilation of exams (was a significant income stream). There is less migration to town now, so demand has dropped right off.</li> </ul>

	Chamber of Commerce 4 Somerset	Commerce North West
<b>Membership</b>		
<b>Structure</b>	<ul style="list-style-type: none"> <li>A membership structure is yet to be established. However, the point was made that diversity of business representation is important, including for example, retail, agribusiness and home-based businesses.</li> </ul>	<ul style="list-style-type: none"> <li>About 100 members at any given time.</li> <li>Membership fluctuates - personalities play a large part. People get jaded from time-to-time.</li> <li>Members are concentrated in Mt Isa.</li> <li>Good cross section of business.</li> <li>Retail is probably the weakest in representation.</li> <li>More trade and industry.</li> <li>Includes sole traders right up to Mt isa mines.</li> <li>Includes some micro / home based businesses.</li> </ul>
<b>Fees</b>	<ul style="list-style-type: none"> <li>It is considered that businesses need to understand the value of an organisation that focuses on business issues. Chamber 4 Somerset's fee structure is still being developed. Fees need to be affordable.</li> <li>Chamber 4 Somerset benefits from its membership of Chamber of Commerce and Industry Queensland (CCIQ), which acts on behalf of all businesses and provides a suite of services and information that the Chamber 4 Somerset can utilise.</li> <li>The annual CCIQ membership fee for the Chamber is \$350. The Chamber gets a lot of value out of its CCIQ membership as it provides a lot of 'how to' information including policies, templates for strategic documents, etc.</li> </ul>	<ul style="list-style-type: none"> <li>Membership Fees are as follows (excluding GST):                             <ul style="list-style-type: none"> <li>1 employee \$200.</li> <li>2 to 5 employees \$300.</li> <li>6 to 20 employees \$500.</li> <li>21 to 60 employees \$800.</li> <li>Over 61 employees \$1,000.</li> </ul> </li> </ul>

	Chamber of Commerce 4 Somerset	Commerce North West
<b>Other Sources of Revenue</b>	<ul style="list-style-type: none"> <li>• Apart from membership fees, other avenues of revenue-raising being explored include:                             <ul style="list-style-type: none"> <li>○ Running business breakfasts;</li> <li>○ Holding events; and</li> <li>○ Capturing a share of income from businesses operating at local markets.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Minex is funded through sponsorship and exhibitor fees.</li> <li>• The chamber has a current grant to deliver the Industry Led Training Work Program.</li> <li>• This was funded by DSD after a successful pilot program last year (work experience program). There is now an expectation that the program becomes self-sustaining.</li> </ul>
<b>Governance</b>		
<b>Entity Legal Structure</b>	<ul style="list-style-type: none"> <li>• Chamber 4 Somerset is, at present, an unincorporated body.</li> <li>• The Chamber’s President made the point that, in order to be able to acquire necessary insurances and to apply for grant funding and other support, Chamber 4 Somerset needs to be an incorporated body.</li> </ul>	<ul style="list-style-type: none"> <li>• Commerce North West is an incorporated association under the Queensland Office of Fair Trading.</li> </ul>
<b>Committee / Board Structure</b>	<ul style="list-style-type: none"> <li>• Chamber 4 Somerset currently has a Committee of four – President, Secretary, Treasurer and Non-Executive Committee member.</li> <li>• The regional chamber, once fully established, will have 6 Executives, each having the resolve of messaging relevant to their knowledge and skill set. i.e. governance, finance, communications, promotions, events, marketing, training, mentoring. There are many resources from across Government agencies and CCIQ that can support these skills freely.</li> <li>• The Executive would essentially be representative of their local districts. Local businesses in each township can participate at their local level to bring ideas, problems, solutions to the table for discussion and resolute outcomes. The Agenda items should be vetted from the lens of "for the greater good".</li> <li>• The plan is to establish Chamber of Commerce 4 Somerset as an umbrella organisation run by a Committee / Board with representation from each locality across the region.</li> </ul>	<ul style="list-style-type: none"> <li>• Commerce North West is governed by a seven member voluntary board.</li> <li>• Board members are all from Mt Isa.</li> <li>• The constitution was amended a few years ago to try and give the board more consistency and prevent people from exerting too much control by remaining in positions for years.</li> <li>• The maximum term now is 2 years. When this was introduced, several positions were made 12 months only so that the terms were staggered and the whole committee could not be turned over in a single AGM.</li> </ul>

	Chamber of Commerce 4 Somerset	Commerce North West
<b>Use of Subcommittees / Working Groups</b>	<ul style="list-style-type: none"> <li>Chamber of Commerce 4 Somerset does not have any sub-committees or working groups.</li> </ul>	<ul style="list-style-type: none"> <li>Yes. Usually made up of committee members.</li> <li>Particularly for events (Minex, Business Awards).</li> </ul>
<b>Paid Employees</b>	<ul style="list-style-type: none"> <li>Chamber of Commerce 4 Somerset does not have paid staff.</li> </ul>	<ul style="list-style-type: none"> <li>1 part-time position - Member Liaison and Admin Officer @ 25hrs / week.</li> </ul>
<b>Volunteers</b>	<ul style="list-style-type: none"> <li>Chamber of Commerce 4 Somerset relies on its volunteer Board members to run the organisation.</li> </ul>	<ul style="list-style-type: none"> <li>Volunteer board as above.</li> <li>People are not volunteering at the level they're used to.</li> </ul>
<b>Use of Technology</b>		
<b>To Provide Information to Members</b>	<ul style="list-style-type: none"> <li>Chamber of Commerce 4 Somerset has a web site with regularly updated news items for its members.</li> <li>This includes information on upcoming Chamber events, relevant government programs and promotional pieces for the region and its businesses.</li> <li>Chamber of Commerce 4 Somerset also has an active Facebook page.</li> </ul>	<ul style="list-style-type: none"> <li>Last year during lockdown, member events were held on line, including guest speakers.</li> <li>Events were not well received / accessed. Perhaps a bit new. People in a corporate base more comfortable than, say, trade based, to use the technology.</li> <li>The chamber also uses Facebook and Instagram pages extensively.</li> </ul>
<b>Other Communication Tools</b>		<ul style="list-style-type: none"> <li>Fortnightly newsletter on mail chimp (free version – we looked at upgrade to paid version, but the cost wasn't worth it for our membership base).</li> </ul>
<b>Challenges and Opportunities</b>		
<b>Impacts of Covid</b>		<ul style="list-style-type: none"> <li>Moved to online events for a while - they didn't work so well.</li> </ul>

	Chamber of Commerce 4 Somerset	Commerce North West
<b>Future Challenges and Opportunities</b>	<ul style="list-style-type: none"> <li>• There are costs associated with running the organisation (compliance, insurance) so an income stream needs to be developed to cover costs.</li> <li>• The Chamber needs a physical location to hold meetings.</li> <li>• The Chamber needs to look at things from a youth perspective such as a business expo for high schools.</li> <li>• Home based businesses – Council planning laws and mindset don’t support.</li> <li>• Businesses in the Kilcoy area don’t want Council to have any involvement in business issues because of potential conflict of interest. Want to have open discussion without interjection.</li> <li>• The region has some 4<sup>th</sup> generation families who don’t want change.</li> <li>• The biggest hurdle is for businesses to understand the value of an organisation that focuses on businesses issues.</li> </ul>	<ul style="list-style-type: none"> <li>• Recruitment of younger people is a challenge. I see a sense of entitlement in younger people.</li> <li>• If we could have reliable long-term funding to employ more people, could easily give our staff member more hours. Would create more value for members.</li> <li>• Ideally, we would have a FT event person so we don’t have to contract out / have consistency.</li> <li>• We would also split the member liaison role from administration to create 2 positions.</li> <li>• Would like to be more intentionally regional in our representation and outreach.</li> </ul>
<b>Other Comments</b>	<ul style="list-style-type: none"> <li>• Independence of the organisation is key to effective representation.</li> <li>• The organisation diversity of representation (e.g. retail, agribusiness and home-based businesses) so that it can advocate on behalf of all businesses.</li> <li>• The organisation needs to be guided by a strategic plan and policies in place, to reduce insurance costs.</li> <li>• It is important that a regional business association is separate to local government / Council and does not have a Council representative on the Board or Committee.</li> <li>• Linking into and leveraging the services of Chamber of Commerce and Industry Queensland (CCIQ) can be of significant benefit to both local and regional chambers / business associations.</li> </ul>	<ul style="list-style-type: none"> <li>• Online events have potential; would love to see it happen more but it has to be done well.</li> <li>• We have ties to other associations. We delivered the Industry Lead Training program in association with the Outback Queensland Tourism Association.</li> </ul>

## Appendix C – Selected Case Studies: Elsewhere in Australia

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
<b>Location</b>	Hunter Region, NSW	Pilbara Region, WA	Wheatbelt Region, WA	Colac, Western Victoria
<b>Web site</b>	<a href="https://www.businesshunter.com/">https://www.businesshunter.com/</a>	<a href="https://www.pilbarainlandcci.com/">https://www.pilbarainlandcci.com/</a>	<a href="https://wheatbeltbusinessnetwork.com.au/">https://wheatbeltbusinessnetwork.com.au/</a>	<a href="https://colacchamber.com.au/">https://colacchamber.com.au/</a>
<b>Reason for Selection</b>	<ul style="list-style-type: none"> <li>• Overarching umbrella model</li> <li>• Regional focus</li> <li>• Contrasting scale – the Hunter region covers an area of approximately 29,100 sq. km spanning ten local government areas and has a population of around 860,000.</li> <li>• Coal mining and mining services centric but with a diverse business / industry representation.</li> <li>• The Hunter region is rich in natural resources and underpinned by quality coal, natural water resources, significant electricity generation capacity and an innovative manufacturing sector.</li> </ul>	<ul style="list-style-type: none"> <li>• The Pilbara Inland Chamber of Commerce and Industry (PICCI) covers a large regional area equivalent to the Shire of Ashburton, which is approximately 105,600 sq. km in area.</li> <li>• The region has a widely distributed population of around 13,000, most of whom live in the mining towns of Tom Price and Paraburdoo (which are 100km apart) or in nearby mining camps.</li> <li>• Most of the land in the region is taken up by pastoral leases or protected areas</li> <li>• Other than agriculture, key industries include mining, oil, natural gas, fishing, and tourism.</li> <li>• Covering a resource-rich region with a substantial mining industry, PICCI is focussed on supporting connections between resource companies and local small-to-medium sized enterprises (SMEs).</li> </ul>	<ul style="list-style-type: none"> <li>• Wheatbelt Business Network (WBN) covers a very large region of approximately 154,800 sq. km in the south west of Western Australia, with a population of around 75,000 and approximately 9,300 businesses.</li> <li>• The Wheatbelt is made up of 42 LGAs and has no dominant regional centre.</li> <li>• The Shire of Northam is the largest resident base in the region with around 10,000 people, and the majority of community sizes are between 500-1,000 residents. There are 200 communities of fewer than 1,000 people.</li> <li>• Agriculture and mining are the region's main industries.</li> <li>• WBN promotes itself as a business association as opposed to a 'chamber' and places emphasis on business connection / networking and support.</li> <li>• A focus on small and medium businesses, to help them connect and grow.</li> <li>• Strong use of technology.</li> </ul>	<ul style="list-style-type: none"> <li>• Located in the Colac-Otway Shire in the Western District of Victoria, approximately 150 kilometres south-west of Melbourne and covering an area of approximately 3,400 sq. km.</li> <li>• Population of the Colac-Otway Shire is approximately 21,650.</li> <li>• There are around 2,365 businesses and 10,950 jobs located in the Shire.</li> <li>• The area's main industries include agriculture, manufacturing, health care and social assistance.</li> </ul>

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
<b>Overview / Purpose</b>	<p>Business Hunter is the largest regional peak business group in Australia, representing members across all business and industry sectors.</p> <p>Business Hunter is a not-for-profit member organisation dedicated to connecting people in business with what they need to succeed.</p> <p>Business Hunter was formally known as Hunter Business Chamber and, prior to that, the Newcastle Chamber of Commerce.</p> <p>Business Hunter is still essentially a chamber.</p> <p>The business model works through strategic affiliations with:</p> <ul style="list-style-type: none"> <li>• Business NSW</li> <li>• Business Australia</li> <li>• Australian Business Lawyers &amp; Advisors (ABLA)</li> </ul>	<p>As stated on PICCI's web site, <i>"Our mission is to create a professional and prosperous business community that instils confidence and pride in buying locally. We aim to be supportive, motivational, inclusive, forward thinking, professional, representative and independent to promote transparency and trust"</i>.</p> <p><b>PICCI's objectives are to:</b></p> <ul style="list-style-type: none"> <li>• Maximise the flow of socio-economic benefits to the local business community from resource companies operating in the region;</li> <li>• Build the capacity of SMEs, ensuring the long-term survival of existing businesses and growth in the number and survival of new market entrants;</li> <li>• Develop a diversified economy for the region, in particular, building additional sectors such as tourism and agribusiness.</li> <li>• Enhance the capabilities of local businesses.</li> </ul>	<p>The Wheatbelt Business Network operates <i>"to support business in the Wheatbelt to create a thriving region where people and businesses want to be"</i>.</p> <p>The WBN has an extensive network of small businesses from a range of industries across the region.</p> <p>The organisation focuses on connecting businesses and growing communities at every opportunity through:</p> <ul style="list-style-type: none"> <li>• Events;</li> <li>• Mentoring support; and</li> <li>• Encouraging local content.</li> </ul>	<p>The Colac Chamber of Commerce (the Chamber) actively represents and <b>advocates</b> for all business groups in the Colac Otway region.</p> <p>The Chamber creates a <b>supportive business-to-business network</b> to help support and grow your business and the local economy.</p> <p>The stated purpose of the Colac Chamber of Commerce is <i>"to contribute to the prosperity, success and economic sustainability of our region through the success of our local businesses"</i>.</p> <p>The Colac Chamber of Commerce has prepared a Strategic Plan. Titled <i>"Forging Ahead 2021-2023"</i>, the Plan focuses on a number of actions across four 'pillars of success', being:</p> <ul style="list-style-type: none"> <li>• Membership Success and Growth;</li> <li>• Advocacy and Leadership;</li> <li>• Collaboration and Relationships; and</li> <li>• Governance and Sustainability.</li> </ul> <p>The Chamber supports its members to be resilient, connected, innovative and successful. Its mission is <i>"to be recognised as the region's lead business partner by our members and the local business community"</i>.</p>

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
<b>Scope of Representation</b>	<ul style="list-style-type: none"> <li>Members are part of a network of more than 2,500 businesses across the region.</li> <li>That network includes members of 20 aligned local chambers across 10 local government areas, stretching from the Mid North Coast to Lake Macquarie and inland to Scone.</li> <li>Members comprise from main-street retailers to ASX 100 corporates, micro enterprises, and start-ups.</li> <li>There is an 'umbrella' relationship with the 20 local chambers</li> <li>Business Hunter does not micro-manage the chambers</li> <li>It doesn't have anything to do with their governance.</li> <li>Local chambers champion issues that are relevant to their local areas.</li> <li>Business Hunter provides support with lobbying if the chambers want it.</li> <li>In 2018 the Committee for the Hunter was established to provide a unified voice for broader social and community interests.</li> </ul>	<ul style="list-style-type: none"> <li>Established in 2013 to represent the interests of businesses operating in the region.</li> <li>In 2017 PICCI underwent a process of being reactivated after a period of dormancy with events being planned, new workshops being delivered as well as funding and funding partnerships secured.</li> </ul> <p><b>Key activities include:</b></p> <ul style="list-style-type: none"> <li>Engaging with and lobbying local, state and federal government regarding constraints for local businesses.</li> <li>Informing and promoting local businesses.</li> <li>Working in partnership with relevant organisations to provide a local small business support service.</li> <li>Developing an agenda that drives the identification of research and funding opportunities that align with the PICCIs desired outcomes.</li> <li>Holding regular events that facilitate networking, professional and business development, including Sundowners; Business Awards; and Workshops.</li> </ul>	<ul style="list-style-type: none"> <li>There are a few chambers of commerce scattered throughout the Wheatbelt region, each of which focus on very local issues. The WBN in contrast, has a regional focus and does not assist with local matters.</li> <li>If WBN is approached to assist with a local issue (such as signage for example), it will direct enquiries to a relevant local body or authority. The Wheatbelt Business Network focuses on regional matters such as attracting and retaining skilled staff to the region.</li> <li>WBN has strong ties to Regional Chambers of Commerce and Industry WA (RCCIWA) is a member based association of all rural WA chambers of commerce.</li> <li>WBN also has strong ties to the Chamber of Commerce and Industry Western Australia (CCIWA). Members of the WBN can pay an extra \$50 fee to access the information and services offered by the CCIWA.</li> </ul>	<ul style="list-style-type: none"> <li>The Chamber is a not-for-profit, member-driven / funded organisation that receives no external funding for its day-to-day operations.</li> <li>According to the Chamber's web site, member benefits include: <ul style="list-style-type: none"> <li>Promote your business: Your business will be profiled on our Chamber website, social media channels and other marketing platforms.</li> <li>Stay informed: Keep up to date with important industry, regional &amp; relevant business via our member-only announcements.</li> <li>VCCI Resources: Members can access the Victorian Chamber of Commerce and Industry (VCCI) useful business resources and templates.</li> <li>Member-only events: Network, learn and grow your business acumen through our exclusive member-only events.</li> <li>Advocacy: Be supported by the chamber when dealing with government or regulatory issues that affect your business operations.</li> </ul> </li> </ul>

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
<b>Services</b>				
<b>Advocacy</b>	<ul style="list-style-type: none"> <li>Business Hunter champions projects and initiatives to advance the interests of the region.</li> <li>The organisation contributes to the promotion and growth of the region through participation in many government, community and industry committees, ensuring that the interests of business are represented.</li> <li>It makes submissions to government on issues that affect business in the region and can provide letters of support to members who need help to get a good idea off the ground.</li> <li>Advocacy efforts harness the power and reach of affiliate organisations (Business NSW and the Australian Chamber of Commerce and Industry) to ensure the voice of business is heard by decision makers and policy influencers at local, state and federal levels.</li> </ul>	<ul style="list-style-type: none"> <li>Advocacy is the Chamber’s primary activity. It works closely with the Chamber of Commerce and Industry WA to lobby the State Government on a range of matters that concern businesses but also the community at large. Their current focus is on the need for more land release in the area given the shortage of housing and short-stay accommodation as well as expensive retail space (Rio takes up all of the housing).</li> <li>Hammersley Iron / Rio Tinto is the main industry player in the area and a lot of medium-sized businesses in the region have contracts with Rio Tinto. However, many smaller businesses do not, and <b>local content / procurement</b> is a key area of focus in PICCI’s advocacy efforts. (There is no formal local buying program as such).</li> </ul>	<ul style="list-style-type: none"> <li>WBN focuses a lot of its energy on <b>advocacy / lobbying</b> and on providing <b>one-on-one support</b> for its members.</li> <li>An incorporated body, WBN is an independent, apolitical business association which engages with both sides of politics, and which exists to support its members.</li> <li>The WBN sometimes works with CCIWA on issues common to all businesses, e.g. payroll tax</li> </ul>	<ul style="list-style-type: none"> <li>The Colac Chamber of Commerce advocates government at all levels and aims to: <ul style="list-style-type: none"> <li>Engage and support local business;</li> <li>Pursue funding for members; and</li> <li>Support educational and training opportunities.</li> </ul> </li> <li>In pursuing its advocacy efforts, the Colac Chamber of Commerce: <ul style="list-style-type: none"> <li>Focuses on priority issues for its members;</li> <li>Ensures the organisation and its members are informed on relevant business and socio-economic issues;</li> <li>Delivers data-driven and evidence-based representation on behalf of its members to its stakeholders and other relevant bodies; and</li> <li>Disseminates timely and relevant COVID-safe information from stakeholders (e.g. Business Victoria) to ensure reach into the local business community.</li> </ul> </li> </ul>

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
<b>Education and Support</b>	<ul style="list-style-type: none"> <li>Education and support services were offered in the past but the organisation now brokers these services through business NSW and business Australia (national affiliate)</li> <li>Members have access to an extensive range of products and services from Business Australia including: <ul style="list-style-type: none"> <li>Legal</li> <li>HR and Workplace</li> <li>Apprenticeships and Traineeships</li> <li>Labour Hire and Recruitment</li> <li>Nursing and Community Support</li> <li>Exporting and International</li> <li>Marketing and Promotion</li> <li>Business Growth</li> <li>Cost Efficiency</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Apart from its advocacy work, PICCI also provides business support services for its members, to help build their capacity.</li> </ul>	<ul style="list-style-type: none"> <li>WBN offers <b>business growth planning support services</b>, including: <ul style="list-style-type: none"> <li>“WBN SEED”, which is a 4- week facilitated growth program for new to early stage businesses.</li> <li>“WBN GROW”, which is a tailored made growth program for established businesses.</li> <li>“WBN SURGE”, which is a transformational business program designed to build innovation capability and growth in established businesses with high-growth potential.</li> </ul> </li> <li>WBN also offers low-cost, high quality <b>digital advisory services</b> via Zoom or Skype to Wheatbelt small businesses. Advisors provide guidance for your individual business in four priority areas: Websites and online selling; Social media and digital marketing; Using small business software; and Online security and data privacy.</li> <li>WBN offers a ranges of <b>webinars</b> and Training. Examples include: <ul style="list-style-type: none"> <li>“Tendering to Win”</li> <li>“A Vaccine for Anxiety”</li> <li>“Getting More out of Remote Working”</li> <li>“Remote Management - Tips for Supporting your Team”</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>The Colac Chamber of Commerce facilitates learning and educational opportunities to increase the capability and skills of the region’s business sector. Examples include: <ul style="list-style-type: none"> <li>The SME Business Excellence and Development Series, which facilitates skills and leadership development opportunities focusing on increasing the capacity and skills of local businesses; and</li> <li>The Business Ready Project, which focuses on capacity-building for those seeking to start their own business or those that have recently commenced their new business venture.</li> </ul> </li> <li>The Colac Chamber of Commerce also provides its member businesses with grant-writing support.</li> </ul>

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
<b>Networking</b>	See events below	<ul style="list-style-type: none"> <li>Regional networking is one area of focus of PCCI.</li> </ul>	<ul style="list-style-type: none"> <li>WBN promotes itself as a business association as opposed to a 'chamber' and places emphasis on business connection / networking and support.</li> <li>The WBN's CEO believes that the organisation's point of difference is that it provides one-on-one support.</li> <li>WBN places a strong focus on supporting women in business. "WE Shine" is an annual women in business event that is focused on intensive networking and business development. Female entrepreneurs from across the Wheatbelt attend to network and learn from other high profile women.</li> </ul>	<ul style="list-style-type: none"> <li>The Chamber works closely with stakeholders across the Colac Otway region and more broadly to explore opportunity and advocate on behalf of the region and its businesses. It works with Colac Otway Shire Council, Great Ocean Road Regional Tourism, the State Government and other industry groups with the aim of growing the capacity and capability of the region's business sector.</li> <li>The Colac Chamber of Commerce facilitates business networking and promotion via the Biennial Colac Otway Business Excellence Awards.</li> </ul>
<b>Promotion</b>			<ul style="list-style-type: none"> <li>The <b>Wheatbelt Food and Beverage Capability Guide</b> is designed to showcase the region's food and beverage product range to a wider audience of consumers and buyers. Inclusion is free for members and each producer will receive a double-page spread featuring their products with images, description and contact details, in the digital publication. The Guide will be produced through a partnership project between the State Government and WBN.</li> </ul>	

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
<i>Events</i>	<ul style="list-style-type: none"> <li>• Normally 40 to 50 face to face events (normal year).</li> <li>• Infrastructure, mining and infrastructure series. These are lunches which are well attended and sponsored</li> <li>• Business development functions, e.g. bring in an expert in social media</li> <li>• Also a host of other connect events usually hosted in someone's business to promote something new, etc.</li> <li>• Members receive discounts</li> <li>• Business Hunter try not to step on the toes of others by holding events in their area. The organisation tries to partner with local chambers.</li> </ul>	<ul style="list-style-type: none"> <li>• PICCI is also running a local business awards event which is attracting a lot of interest from sponsors.</li> </ul>	<ul style="list-style-type: none"> <li>• WBN organises regular events for its members, with upcoming events listed on its web site. These include After Hours Business Networking Events (with guest speakers), which are free for members, as well as paid events, such as "Making Sense of Xero".</li> </ul>	<ul style="list-style-type: none"> <li>• The Colac Chamber of Commerce organises regular events for its members, including, for example the Industry Expert Key Note Speaker Series.</li> </ul>
<i>Other</i>		<ul style="list-style-type: none"> <li>• See list of services above.</li> </ul>	<ul style="list-style-type: none"> <li>• WBN provides for its members assistance with human resources management. The <b>HR Toolbox</b> is a comprehensive collection of useful information, procedures, contacts, and templates that are all Wheatbelt relevant to managing staff.</li> </ul>	<ul style="list-style-type: none"> <li>• The Chamber's other areas of support include initiatives to boost local spending in the region and support for community groups, not-for-profits, sporting clubs and charities by offering pro-bono grant writing services.</li> </ul>

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
<b>Membership</b>				
<b>Structure</b>	<p>Through the organisation's affiliation with Business NSW, businesses can choose from two membership plans:</p> <p><b>Business Networker</b> is for businesses wanting to connect with others in an active business network. Includes webcasts, webinars, advice, tools and document, at least three free events each year, discounted legal services and voting rights.</p> <p><b>Business Workplace</b> is for businesses looking for support and advice on managing their employees. Includes webcasts, webinars, advice, tools and documents, 12 Workplace Advice Line calls per year, discounted legal services and voting rights.</p> <p>Businesses can choose to join the (exclusive) <b>Hunter First</b> network of leading businesses and organisations from across the region (more interested in policy and advocacy). Hunter First has three membership levels, being Leader; Gold; and Silver.</p>	<ul style="list-style-type: none"> <li>The organisation is funded by paid membership, which is tiered, with different fees depending on if the member is a: <ul style="list-style-type: none"> <li>Business;</li> <li>Home-based business;</li> <li>Not-for-profit organisation; or</li> <li>Standard business.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>WBN is funded by paid membership, which is tiered, with different fees depending on the type of organisation. A free membership is also available (see below).</li> </ul>	<ul style="list-style-type: none"> <li>The Colac Chamber of Commerce is funded by paid membership, which is tiered, with different fees depending on the type of member organisation (see below).</li> </ul>

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
<b>Fees</b>	<ul style="list-style-type: none"> <li>• Business Networker - \$59 per month + GST</li> <li>• Business Workplace - \$139 per month + GST</li> <li>• Hunter First – members pay in the order of thousands of dollars per year to participate</li> </ul>	<ul style="list-style-type: none"> <li>• PICCI’s tiered membership fee structure is as follows: <ul style="list-style-type: none"> <li>○ Home Business: Annual membership fee \$50</li> <li>○ Not For Profits/Community: Annual membership fee \$75</li> <li>○ Standard Business: Annual membership fee \$100</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• WBN membership fees are as follows: <ul style="list-style-type: none"> <li>○ Basic listing in the WBN Business Directory: \$0 per annum</li> <li>○ Comprehensive listing in the WBN Business Directory: \$110 per annum</li> <li>○ The Micro Business membership, which is aimed at owner/operator businesses: \$220 per annum, which includes: <ul style="list-style-type: none"> <li>▪ Comprehensive Business Directory listing</li> <li>▪ HR Toolbox</li> <li>▪ One-on-one assistance with business activities and issues</li> <li>▪ Advocacy on behalf of the business</li> <li>▪ Discounted tickets to workshops and WBN events</li> <li>▪ Free networking events held throughout the region</li> <li>▪ The option to host a Business After Hours event</li> <li>▪ Discounted business strategic planning programmes</li> <li>▪ Fortnightly e-news</li> <li>▪ Members-only Facebook group</li> <li>▪ Participation in the member-to-member programme</li> <li>▪ Support in Wheatbelt procurement opportunities</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• The Colac Chamber of Commerce has a tiered membership fee structure as follows: <ul style="list-style-type: none"> <li>○ Small Business (Less than 20 employees): \$199 per annum</li> <li>○ Bigger Business (20 or more employees): \$399 per annum</li> <li>○ Chamber Friends (Not for Profits &amp; Individuals): \$99 per annum</li> </ul> </li> </ul>

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
			<ul style="list-style-type: none"> <li>○ The Small Business membership is aimed at small to medium business owner/operators: \$360 per annum, which includes the above services / benefits plus:                             <ul style="list-style-type: none"> <li>▪ Access to the Premium HR toolbox</li> <li>▪ CCIWA membership and access to the HR Hotline for all industrial relations and employee support</li> <li>▪ Access to, and use of the member facilities at the CCIWA offices in Perth</li> <li>▪ Discounted CCIWA training courses</li> </ul> </li> </ul>	
<b>Other Sources of Revenue</b>	<ul style="list-style-type: none"> <li>• Events, sponsorship, sale of products and services.</li> <li>• Occasionally put in for Govt Grants for specific things, but this is not a profit centre.</li> </ul>	<ul style="list-style-type: none"> <li>• PICCI offers corporate sponsorship as follows:                             <ul style="list-style-type: none"> <li>○ Diamond sponsorship: \$5,000 including GST per financial year</li> <li>○ Platinum sponsorship: \$3,000 including GST per financial year</li> </ul> </li> <li>• PICCI aims to be a self-funded organisation.</li> </ul>	<ul style="list-style-type: none"> <li>• WBN also offers sponsorship packages of \$5,000 for large sponsors (of which they have a few each year).</li> <li>• WBN also raises revenue by charging a fee for services as well as running events and business programs.</li> </ul>	<ul style="list-style-type: none"> <li>• The Chamber also sources revenue via government grants and corporate sponsorship.</li> </ul>

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
<b>Governance</b>				
<b>Entity Legal Structure</b>	<ul style="list-style-type: none"> <li>• Australian Public Company limited by guarantee.</li> <li>• also operates as a not for profit.</li> <li>• Regulator is the Australian Securities and Investments Commission</li> <li>• ABN registered since July 2000.</li> <li>• Business name registered since November 2020.</li> </ul>	<ul style="list-style-type: none"> <li>• Pilbara Inland Chamber of Commerce and Industry Incorporated is an Incorporated Association, registered in Western Australia (registered 25/03/09).</li> </ul>	<ul style="list-style-type: none"> <li>• Wheatbelt Business Network (Inc) is an Incorporated Association, registered in Western Australia (registered 16/12/09).</li> </ul>	<ul style="list-style-type: none"> <li>• Colac Chamber of Commerce is a registered business name with ASIC (registered 20/04/21).</li> </ul>
<b>Committee / Board Structure</b>	<ul style="list-style-type: none"> <li>• The organisation has a 10-member board.</li> <li>• Elections held every 2 years.</li> <li>• Board members are not remunerated.</li> <li>• The president receives an allowance from business NSW for being a regional president to assist in attending meeting across NSW every couple of months</li> </ul>	<ul style="list-style-type: none"> <li>• The organisation has a voluntary Board however the transient nature of the population means people come and go, taking corporate knowledge with them. So, the skills base and capacity of the organisation ebbs and flows.</li> </ul>	<ul style="list-style-type: none"> <li>• WBN has a CEO and a Board of seven people distributed throughout the region.</li> <li>• The organisation does not have a physical head office and relies heavily on technology for communications.</li> </ul>	<ul style="list-style-type: none"> <li>• The Colac Chamber of Commerce Board is made up of volunteers from a variety of professions with varied experiences and skills.</li> </ul>
<b>Use of Subcommittees / Working Groups</b>	<ul style="list-style-type: none"> <li>• The executive meets monthly to look at accounts.</li> <li>• An Audit and Governance group (risk management etc.) meets at least three times per year.</li> <li>• All subcommittee members are members of the board.</li> </ul>	<ul style="list-style-type: none"> <li>• PICCI does not have any sub-committees or working groups.</li> </ul>	<ul style="list-style-type: none"> <li>• WBN undertakes annual strategic planning, led by the CEO in consultation with the Board.</li> </ul>	<ul style="list-style-type: none"> <li>• The activities of the Colac Chamber of Commerce are guided by its Strategic Plan, which has been prepared by the CEO in consultation with the Board. The Strategic Plan focuses on a number of actions across four pillars of success', being: <ul style="list-style-type: none"> <li>○ Membership Success and Growth;</li> <li>○ Advocacy and Leadership;</li> <li>○ Collaboration and Relationships; and</li> <li>○ Governance and Sustainability.</li> </ul> </li> </ul>

	<b>Business Hunter</b>	<b>Pilbara Inland Chamber of Commerce and Industry</b>	<b>Wheatbelt Business Network</b>	<b>Colac Chamber of Commerce</b>
<b><i>Paid Employees</i></b>	<p>The following roles are fulltime paid positions</p> <ul style="list-style-type: none"> <li>• CEO</li> <li>• Policy and Public Affairs Manager</li> <li>• Events and Communications</li> <li>• Membership and sponsorship</li> <li>• Administration</li> <li>• A further membership role exists external to the organisation (within Commerce NSW – it is a unique role)</li> </ul>	<ul style="list-style-type: none"> <li>• PICCI has a part-time paid position to run the organisation, though it is considered that this isn't enough to do the job properly.</li> <li>• Consultation with PICCI suggested that a full-time well-paid CEO position is needed to run the organisation properly. (PICCI is currently seeking funding for this).</li> </ul>	<ul style="list-style-type: none"> <li>• WBN has a paid CEO.</li> <li>• Apart from the CEO, the WBN has: <ul style="list-style-type: none"> <li>○ A Business Development Officer;</li> <li>○ An Accounts/Administration Officer; and</li> <li>○ A Membership Coordinator.</li> </ul> </li> <li>• The Management Team holds weekly Zoom meetings.</li> </ul>	<ul style="list-style-type: none"> <li>• The Colac Chamber of Commerce has a paid CEO. The Chamber recognises the benefits of having a paid position to run the organisation (in this case a CEO on a salary circa \$100k pa) as it brings a corporate mentality and high degree of professionalism to the organisation.</li> </ul>
<b><i>Volunteers</i></b>	<ul style="list-style-type: none"> <li>• Board member roles are voluntary.</li> </ul>	<ul style="list-style-type: none"> <li>• As noted above, the organisation has a voluntary Board.</li> </ul>	<ul style="list-style-type: none"> <li>• WBN has a voluntary Board of seven people distributed throughout the Wheatbelt region.</li> </ul>	<ul style="list-style-type: none"> <li>• As stated above, the Colac Chamber of Commerce Board is made up of volunteers from a variety of professions with varied experiences and skills.</li> </ul>
<b>Use of Technology</b>				
<b><i>To Provide Information to Members</i></b>	<p>Fairly basic.</p> <ul style="list-style-type: none"> <li>• Zoom or Teams for Board Meetings</li> <li>• The organisation tries to keep its website fairly active</li> <li>• LinkedIn is active</li> <li>• FB and Instagram are used to a lesser extent</li> <li>• There is no Business Hunter App.</li> <li>• Direct email is used extensively</li> </ul>	<ul style="list-style-type: none"> <li>• PICCI uses its web site and Facebook page to promote information about the organisation, to attract members and to post information on events.</li> <li>• PICCI has a dedicated Blog at <a href="https://www.pilbarainlandcci.com/blog">https://www.pilbarainlandcci.com/blog</a>, which can be accessed via its web site.</li> <li>• PICCI issues via email a regular online newsletter to its members.</li> </ul>	<ul style="list-style-type: none"> <li>• WBN does not have a physical head office and relies heavily on technology for communications.</li> <li>• WBN uses its web site and its Facebook page to promote information about the organisation, to attract members and to post information on upcoming events. It has a regularly updated news page.</li> <li>• WBN offers a range of services to its members electronically, as described above, including regular webinars and its digital advisory services.</li> </ul>	<ul style="list-style-type: none"> <li>• The Colac Chamber of Commerce provides information to its members via the "Need to Know Info" page on its web site, which includes information on: <ul style="list-style-type: none"> <li>○ Grants and Programs;</li> <li>○ COVID-19 Business Information;</li> <li>○ Business Crisis Information;</li> <li>○ Wellbeing Support for Small Business;</li> <li>○ Links to information and support offered by Business Victoria;</li> <li>○ Links to information and support offered by the VCCI.</li> </ul> </li> <li>• The Chamber also has an active Facebook page to engage its members.</li> </ul>

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
<b>Other Communication Tools</b>	Business Hunter produces a weekly newsletter covering state through to local issues.			<ul style="list-style-type: none"> <li>The Colac Chamber of Commerce prides itself on being responsive to member needs and having a local presence with <b>face-to-face engagement</b> (in addition to a strong online presence).</li> </ul>
<b>Challenges and Opportunities</b>				
<b>Impacts of Covid</b>	<ul style="list-style-type: none"> <li>Events were postponed or cancelled</li> <li>Business Hunter ran an ambitious program of webinars – tried to make them as conversational as possible. People are webinar weary. A successful Webinar needs a good speaker / facilitator to let people jump in when they want to. People want to give feedback.</li> <li>Business Hunter is trying to get back to face to face events when it can. People have a preference to get back to face-to-face.</li> <li>Sponsors aren't as interested in online events</li> </ul>			<ul style="list-style-type: none"> <li>The Colac Chamber of Commerce advocated strongly since the first cases of the COVID-19 virus emerged, for the State and Federal Governments to provide financial support to businesses affected by the snap lock-downs.</li> <li>The Chamber has continued in its advocacy for a measured, nuanced approach to lock downs in regional Victoria to help protect our businesses, whilst keeping the community safe</li> </ul>

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
<b>Future Challenges and Opportunities</b>	<ul style="list-style-type: none"> <li>• In our region, there's going to be some interesting times.</li> <li>• For a long time, the Hunter has been a fairly independent community and economy - being fairly contained with a high level of diversity in its economic base.</li> <li>• There has been a whole movement of people out of Sydney and affordability of housing has had a huge impact on business and business attraction: <ul style="list-style-type: none"> <li>○ Too expensive for housing</li> <li>○ Skills and labour force shortages.</li> <li>○ Workers have shifted from casual roles to more secure opportunities e.g. to NDIS</li> </ul> </li> <li>• When the economy lifts again, will we see these people go back to those day to day service roles?</li> <li>• We don't have international travellers to fill roles service roles anymore – impacts to Tourism.</li> <li>• Bankruptcies at business and personal levels are still low –being kept low through support and ATO and ASIC are not looking at indicators as they normally would. False sense of security,</li> <li>• However, the economy is still strong, particularly in health and manufacturing.</li> </ul>	<ul style="list-style-type: none"> <li>• It was also suggested that the organisation needs a strategic plan to guide its focus and activities effectively, in line with local needs and opportunities (PICCI is seeking funding for this).</li> <li>• There is a proposal to merge PICCI with the nearby Onslow Chamber of Commerce. The idea is that this would be a 'regional chamber' with small committees located in each town, operating under the regional umbrella.</li> </ul>		<ul style="list-style-type: none"> <li>• In addressing current and emerging challenges, the CEO of the Colac Chamber of Commerce highlighted the need to be strategic and to have a documented <b>strategic plan</b> with a stated purpose, principles, identified challenges and objectives, as well as KPIs – all critical in securing support funding - both corporate and government grants.</li> </ul>

	Business Hunter	Pilbara Inland Chamber of Commerce and Industry	Wheatbelt Business Network	Colac Chamber of Commerce
<b>Other Comments</b>	<p>Further notes on the local chambers</p> <ul style="list-style-type: none"> <li>• Business Hunter and the chambers work together but still do it independently – risk in going to Govt and being perceived as not working together.</li> <li>• Some chambers are well resourced, work well with local government, run events.</li> <li>• Some are purely voluntary – struggle year to year, financially strapped.</li> <li>• We support them through business NSW with governance models, branding, etc.</li> <li>• Chamber members are affiliates by virtue of being part of their local chambers.</li> <li>• Some of their members are our members, but don't have to be.</li> </ul>	<ul style="list-style-type: none"> <li>• PCCI found that simply directing members to services offered through various agencies online or facilitating training or business networking and development events doesn't really work. People don't have the time.</li> <li>• However, members do respond well to one-on-one support and advice offered by the PICCI, so this capacity-building support for members is delivered very much on an ad-hoc, as-needed basis.</li> </ul>	<ul style="list-style-type: none"> <li>• Some key elements of success noted by the CEO of the Wheatbelt Business Network include: <ul style="list-style-type: none"> <li>○ Be clear on the organisation's purpose and don't try to be all things to all people.</li> <li>○ Be clear in external communications that the purpose of the organisation is to serve its members.</li> <li>○ Don't impose the organisation on the business communities / communities throughout the region. Instead, promote your purpose and what you have to offer and wait for the local communities to invite you in.</li> <li>○ Consider offering free or discounted membership for the first year (has funding implications for the organisation; need to be sustainable).</li> <li>○ Support start-ups.</li> </ul> </li> <li>• The organisation's operating cost is around \$200,000 per annum.</li> </ul>	<ul style="list-style-type: none"> <li>• The CEO of the Colac Chamber of Commerce highlighted the following as key elements for successful business connection and representation: <ul style="list-style-type: none"> <li>○ The importance of having an independent, impartial representative body.</li> <li>○ The associated benefits of having a paid position to run the organisation (in this case a CEO on a salary circa \$100k pa).</li> <li>○ Bringing a corporate mentality to the organisation (professionalism).</li> <li>○ The benefits of having multiple funding streams, including member subscriptions.</li> <li>○ The importance of strategic partnerships – in the case of Colac CoC, they have strong partnerships with the local newspaper and radio station which helps keep the organisation front-of-mind in the business community and the community at large.</li> <li>○ The need for strong branding and an online presence.</li> <li>○ Being available (Colac CoC prides itself on being available to members from 7am to 7pm, seven days/week).</li> <li>○ Being responsive to member needs and having a local presence with face-to-face engagement (in addition to the strong online presence).</li> </ul> </li> </ul>



SC Lennon & Associates

economics • planning • policy • strategy

Offices in Brisbane and Melbourne

p: (07) 3312 2375

m: 0410 550 272

e: [sasha@sashalennon.com.au](mailto:sasha@sashalennon.com.au)

w: [www.sashalennon.com.au](http://www.sashalennon.com.au)