



FINAL REPORT **Business Nous**

Business Nous **Indigenous business development opportunities and** **impediments in the fishing and seafood industry**

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Business Nous Indigenous business development opportunities and impediments in the fishing and seafood industry 2016/206

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Abbreviations

ACE	Annual Catch Entitlement
AHC	Asset Holding Company
BN	Business Nous Project
FRDC	Fisheries Research and Development Corporation
IRG	Indigenous Reference Group
ITO	Industry Training Organisation
MFA	Maori Fishing Act
MIO	Mandated Iwi organisation
NZ	New Zealand
PI	Principal Investigator
RD&E	Research Development and Extension

Executive Summary

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The Business Nous Project (BN) research and outputs have been finalised in November 2019 with the completion of the website and workshop outputs and the project evaluation. The project delivered successfully on three of the four objectives with the workshop component of the project is being held in abeyance until specific groups and/or communities are identified, further detail regarding the workshop program component can be found in recommendations below.

Business Nous had four objectives:

Objective One: An analysis tool to assess the success elements of Indigenous fishing businesses and non-fishing Indigenous businesses.

Objective Two: A gap analysis of skills available and skills needed to develop and/or enhance the skills of people involved in Indigenous fishing businesses

Objective Three: Draft and finalise a Business template with conversation and workshop materials to enhance the Indigenous communities connected to Indigenous fishing.

Objective Four: Enhance the business skills of Indigenous fishing communities through the delivery of workshops, community conversations and virtual information sharing sessions.

Twenty-two individuals from twenty-one existing, closed or about to commence businesses were interviewed. These twenty-two people were drawn from a range of locations but were from Northern Territory, Queensland, New South Wales and Tasmania.

Interviewees were drawn from many age groups, but the highest percentage were from the 55+ age group. Both males and females were interviewed the gender bias was skewed to males. Interviewees were from both fishing and non-fishing businesses and most were sole traders.

The interviewees were generous with their information and were able to provide insight into the skills and knowledge they had used to build and grow their businesses. The interviewees were also able to detail the areas of knowledge that all business owners should have been commencing or running a business.

The findings from twenty-one interviews were the base for developing the information presented on the Business Nous website. However, it should be noted that this output was modified from a decision-making tree. The working group presented the decision-making tree to the Indigenous Reference Group (IRG) and the consensus was that the decision-making tree would either be too complex or too simplistic in assisting Indigenous fishers with relevant fishing business nous.

The key findings suggest that to manage and/or own an Indigenous fishing business, standard principles need to be followed and structures implemented. Business concepts that most business owners understand such as:

- Payroll
- Book-keeping

- Regulations
- Cash-flow
- Staff Management
- Planning and marketing

All of the interviewees indicated that they understood and adopted many of the above and one business embraced all standard business practices covered by the questionnaire.

Additionally, the Indigenous business owners interviewed highlighted a second layer of expectations that were regularly considered when planning for and opening a business. This additional layer of requirements included consideration for:

- Community expectations.
- Cultural obligations.
- Guidance from Elders.
- Consideration of Traditional Knowledge.

The above and other expectations highlighted one of the fundamental questions the working group considered - Is it different for Indigenous people to plan and operate a successful fishing business?

The BN project has developed materials that will assist people think through the essential elements when operating a fishing business.

The three main outputs for Indigenous fishing businesses are:

- Business Nous Website – www.irgbusiness.com.au
- Business Nous promotional videos – <https://www.irgbusinessnous.com.au/about-business-nous-project>
- Business Nous workshop materials – found in Appendix 9

There are key project materials that have been managed to ensure the above outputs were delivered.

KEYWORDS: Indigenous, fishing, business, community, website, workshops, capacity, development, Business Nous.

Introduction

This Business Nour Project (BN) was developed in response to the Indigenous Reference Group (IRG) Research, Development and Extension (RD&E) Priority Four and Priority Five, with the overall aim to house, in a single location, materials which Indigenous people could use to understand some of the key steps involved in establishing a successful business venture.

Priority Four: Economic development opportunities arising from Indigenous peoples' cultural assets and associated rights. Indigenous people have the right to engage in economic activity based on the use of traditional aquatic biological resources and/or the right to share in the benefits derived from the exploitation of aquatic biological resources.

- Develop and start new commercial initiatives that maintain ongoing Indigenous interests and concerns in the fishing and seafood industry
- Develop management measures that improves Indigenous access to aquatic biological resources for commercial purposes
- Explore innovative benefit sharing models from fisheries resource use and access (including employment)
- Explore opportunities for branding (labelling) of Indigenous caught seafood and fisheries product assessed

Priority Five: Capacity building opportunities for Indigenous people are enhanced. Indigenous people have the right to access capacity building activities to further their aspirations in the use and management of Aquatic biological resources.

- Improving capacity of, and opportunities for, indigenous people to engage in research, fisheries management, compliance and other commercial activity
- Research outputs and information are available in appropriate formats and language (extension and adoption)

BN has responded to the IRG identified need that Indigenous business development opportunities and impediments in the fishing and seafood industry need to be addressed including building business enterprise development.

Affectus P/L undertook the BN research and output delivery. Affectus is a private company that specialises in leadership and capacity building. Affectus' clients seek well-researched, information-rich, practically focused outcomes for their employees, stakeholders and connections. One of the flagship projects delivered annually by Affectus in the FRDC funded National Seafood Industry Leadership Program.

Objectives

Business Nous had four objectives

Objective One: An analysis tool to assess the success elements of Indigenous fishing businesses and non-fishing Indigenous businesses.

Objective Two: A gap analysis of skills available and skills needed to develop and/or enhance the skills of people involved in Indigenous fishing businesses.

Objective Three: Draft and finalise a Business template with conversation and workshop materials to enhance the Indigenous communities connected to Indigenous fishing.

Objective Four: Enhance the business skills of Indigenous fishing communities through the delivery of workshops, community conversations and virtual information sharing sessions.

At the IRG November 2019 meeting it was determined that BN Objectives One, Two and Three will be finalised by December 2019 and the fourth objective be reviewed and undertaken as a second part of BN.

Method

The following outlines the methodology used to deliver the project. Each part below provides the contractual obligations (in italics) followed by the project activity.

Project Part 1 – Project Commencement

Step 1: Using the resources and expertise of the project working group develop a process to inform the IRG through the distribution of milestone reports.

Step 2: With the assistance from the working group establish a meaningful definition of ‘a sustainable successful business’.

Step 3: Using previous information gathering tool developed by Affectus P/L, develop an information-gathering tool focused on face-to-face discussion (telephone if required) to gather information about business successes and barriers to successful sustainability or establishment.

A project working group was formed with members from Affectus and the IRG. The composition of the working group ensured geographical breadth, skills for delivering the project and networks to link the Principle Investigator (PI) into communities. The working group performed the following roles and responsibilities:

- Scoping the project.
- Defining the key terms.
- Refining the scope.
- Sourcing interviewees.
- Researching information.

The working group was key in managing the information gathering component of BN.

Informing the IRG

The PI liaised with the IRG throughout the project. This was done formally with milestone reports and informally during the extended project timeline.

Define ‘sustainable successful business’

The working group developed a definition which can be found in the Results section (page 15).

Develop information gathering tool

As well as the questionnaire, the working group developed a number of public documents to support and information gathering including:

- A project introduction sheet.
- A simplified project introduction sheet (see Appendix 1).

Project Part 2 - Information gathering and research.

Step 1: Using Affectus and IRG networks and individual contacts develop a project database. With guidance from the project working group, businesses and contacts will be sourced.

Step 2: Gather information from existing Indigenous fishing businesses/organisations; Indigenous non-fishing businesses; Non-Indigenous fishing and non-fishing businesses.

Step 3: Desktop analysis of successful Indigenous fishing businesses in New Zealand (NZ) and other international Indigenous/First Nation peoples.

Step 4: Report research findings to the project working group and identify research data gaps.

Project database developed (see Appendix 2)

Two project databases were developed. An initial database (the project database) was built to understand the individual Indigenous fishing businesses within Australia, the project database. A second database (the interviewees database) was developed to determine the project interviewees.

Information gathering

The information gathering tool (see Appendix 3) was a complex questionnaire developed by the working group and reviewed and adjusted by the IRG. The working group provided regional contacts for PI to work with to access individuals to interview.

The three regional contacts – Hayley Egan, Denis Ah-Kee and Kenny Bedford - were sub-contracted as project assistants and were given clear instructions to meet and these instructions were adhered to.

The instructions were provided during telephone conversations and then confirmed through email.

Requirements of the regional contacts were:

1. Understand the purpose of the project.
2. Consider the interviewee requirements.
3. Source interviewees to ensure information gathered will be valuable to the project findings.
4. Introduce the interviewees to the PI (face-to-face or virtually).
5. Inform the interviewees about the purpose of the interview and the time required.
6. Organise a schedule of interviews in locations and at times that are convenient for both parties.

All six requirements were delivered by the regional contacts however interviewees were still unsure of the expectations of involvement. Only two of the twenty-two interviewees were familiar with the questionnaire at the time of interview.

Initially the working group determined that all working group members would undertake the interviewing process, however this concept was reviewed due to the following research observations:

- Interviewees were disinclined follow the questionnaire as set out.
- Interviewees “told their business story” which required the PI to be flexible in recording information.

Due to the above, the working group determined that the PI would carry out all interviews both face-to-face and/or via telephone. The PI also was aware by the end of the first interview that due to the “story-telling” that many of the questions were redundant. It was clear that questions seven through to ten were superfluous and from interviewee number two these questions were not asked.

The information gathering, as recommended by the IRG, occurred in four locations:

- Darwin and surrounds.
- Northern Queensland and surrounds.
- Torres Strait - Horn, Island, Thursday Island and Mabuiag.
- New South Wales - South Coast.
- Tasmania.

Other locations were attempted including South Australia and Western Australia however interviewees were unable to be accessed by the PI or the working group.

The PI was directed by the IRG to undertake all interviews face-to-face where possible and as requested no interview was solely conducted over the telephone. The project PI travelled to all locations for face-to-face interviews and some interviews were concluded on the phone. Twenty-one data sets were collected, and interviews were conducted in various locations including place of work, business offices and public areas.

A desktop analysis of small business available assistance for indigenous and small business owners was undertaken over a two-week period.

Desktop analysis of Indigenous fishing businesses beyond Australia

This component was a desktop analysis only, undertaken by working group member and project sub-contractor. The requirement of this project was to review the NZ fishing sector and the research included:

1. Structure of the fishing sector and related business support.
2. Training and business development.
3. Superficial comparison of New Zealand to Australia.

Identify research gaps

The working group and the IRG reviewed the interviewee profiles when ten interviews had been conducted and a broader cross-section was requested and undertaken for the remaining twelve interviews (see Appendix 2).

Project Part 3 – Gap Analysis

Step 1 – From data gathered in Project Part 2, skills and knowledge required to develop and operate successful Indigenous fishing businesses.

Step 2: Review small business and fishing industry regulatory requirements that impact and inhibit Indigenous business opportunities.

Step 3: Assessed the skills and knowledge required to assist Indigenous business toward successful process.

Step 4: Reported project progress to the IRG.

Skills and Knowledge required for Indigenous fishing businesses

This information was gathered during the interviewing.

Review Regulatory requirements for fishing businesses

Two reviews were carried out. The initial review was conducted during 2018 and final research conducted in 2019. Both activities were undertaken through a desktop process.

Project Part 4 – Business Nous Model Developed

Step 1: Drafted a Business Nous learning materials and decision-making information using culturally appropriate materials.

- *Business Nous Website.*
- *Business Nous Information Videos.*
- *Business Nous Workshop Materials – Presenter PowerPoint and Participant Booklet.*

Step 2: Reviewed Business Nous materials (listed above) with the IRG.

Step 3: Finalised the Business Nous materials.

Initial outputs were developed to match the project objectives and the working groups preliminary considerations. That output was to construct a decision-making tree to encourage Indigenous fishing business owners to consider “yes/no” responses to key business decisions. (see Appendix 4).

The model of the decision-making tree was considered, and a prototype was developed however to obtain meaningful results for individual Indigenous fishing business owners across Australia would have required very large input data and complex decision-making pathways. Alternately to develop a more generic decision-making tree would have been too simplistic.

A presentation of the model (Appendix 4) was made to the IRG. The IRG tasked the working group with reviewing the project outputs and the following output concepts were suggested:

1. Business Nous Website.
2. Business Nous Information Videos to drive traffic to the website.
3. Business Nous Workshop Materials.

From these recommendations the working group completed the following tasks:

1. Finalising of information gathering including additional questionnaires and further research of small business support for Indigenous business; State fishing regulations and

- legislation; Indigenous story development from interview information and; image sourcing.
2. Sourcing web-developers and an appropriate web-design to showcase gathered Business Nous information.
 3. Drafting and finalising the Business Nous website.
 4. Drafting and finalising videos as a project communication tool for disseminating the Business Nous information.
 5. Drafting Business Nous workshop materials for presentation of the workshop at a future time.

Project Part 5 – Public Sharing of Business Nous.

Step 1 – Public sharing of Business Nous using a detailed communication plan.

With all materials completed the working group will now deliver the Business Nous communication plan to provide stakeholders with access to the website (see Appendix 5).

Results

Project Part 1 – Project Commencement

During the commencement phase the project delivered the two databases. The first database, the project database, provided a selection of potential interviewees. The database was developed from working group and IRG contacts and covered a broad cross-section of the fishing industry and the Indigenous small business owners.

The interviewee database was developed throughout the information gathering part of the project and although the interviewees did not provide as broad cross-section as the project database, the interviewees provided all the qualitative data that the project was seeking namely:

- Indigenous fishing business owners.
- Indigenous non-fishing business owners.
- Non-Indigenous fishing business owners.
- Non-Indigenous non-fishing business owners.

The information gathering tool, the questionnaire (see Appendix 3) was drafted and expanded on the recommendation of the IRG. The result of the expanded questionnaire ensured more information was sought, however the interviews, due the interview tone, location and process became a story-telling process for all twenty-two interviewees. The complexity and depth of the questionnaires were rarely fully completed and there was significant overlap in many of the questions. The decision of the working group was to continue with the final questionnaire for the duration of the information gathering component of the project. It was determined that the information collected was qualitative due to the sample size.

Definition of a sustainable successful business

The BN working group developed the following definition to assist in scoping the project activities and research:

For the purposes of this project, a sustainable successful business is defined as a commercial activity that people engage in that delivers an economic outcome, including income and/or profit and/or employment.

There are also other factors that motivate individuals involved in business activities, however without profit there is no sustainability of those business activities.

We also acknowledge that a business can be not-for-profit and also measure success by the generation of other social wellbeing and cultural outcomes.

We respect that each individual that was interviewed as part of this project will have a different definition of business success based on their aspirations, values and goals. This project concentrated on capturing the core factors that are critical to having a business that is economically sustainable as its primary focus.

Project Part 2 - Information gathering and research

The information gathered using the questionnaire was qualitative and should be noted as such. The questionnaire (see Appendix 3) was a complex tool and information following is segmented into the sections of the questionnaire.

General Interviewee information

Interviews were conducted in the Northern Territory, Queensland, New South Wales and Tasmania.

Community areas covered by the interviews include:

- Northern Territory - Driver, Humpty Doo and Yarrawonga.
- QLD - Bunna Binda, Gimuy Wallabarra Yidinji, Thursday Island, Maubiag Island, Horn Island, Prince of Wales Island.
- NSW - Yuin, Ulladulla, Walbunja.
- TAS - Hobart.

Respondent information

Twenty-two people were interviewed in person and most of those interviews were on Country or very close to Country. One person was interviewed over the phone with additional face-to-face follow-up. One researcher, by decision of the working group, completed all the interviews.

The age of the interviews ranged from twenty-five through to over fifty-five (see the Table 1).

Table 1: Interviewee Ages

Age	No. of Interviewees
18-24 y.o.	0
25-34 y.o.	5
35-44 y.o.	7
45-54 y.o.	3
55+ y.o.	7

Gender was imbalanced with 16 males being interviewed and 6 women.

General business information

The interviewees were asked to indicate the business structure under which they operate (see table 2 for the responses).

Table 2: Interviewee Business Structure

Business Structure	No. of Interviewees
Sole Trader	16
Partnership	1
Trust	2
Company (Private)	3
Company (Public)	0

Businesses can be categorised into three geographical groups:

- Remotely based - 6 businesses, categorised due to business being located significant distances from regional centers and cities.

- Regionally based - 11 businesses, categorised due to business being located in or close to regional centers.
- Urban-based - 5 businesses, categorised due to business being located in regional or State cities.

Interviewees were Indigenous business owners and non-Indigenous business people with the vast majority being Indigenous.

The businesses owned/operated by the interviewees were predominantly fishing based with fourteen interviewees identifying as fishers or being involved in a fishing/aquaculture-based business. The other eight interviewees were operating businesses involved in land management, training, beauty therapy, community development, art, funerals and food services.

The interviewees were asked to identify the role they held in the business. Interviewees named the role after prompting by the interviewer. Prompts provided were business owner, director, fisher, manager, founder. Table 3 details the responses. It should be noted that one interviewee indicated that they definitely held two of the formal roles.

Table 3: Interviewee Formal Roles

Formal Role	No. of Interviewees
Business Owner	8
Fisher	9
Director	6

Interviewees were questioned about a job description that summarises the work they undertake in the business. The list below details all the interviewee responses. It should be noted that a number of interviewees provided longer responses and others provided single word responses and provided clear-cut job descriptions through to a detailed run down of responsibilities undertaken. Job descriptions of interviewees included:

- Engine and boat maintenance on water, on boat, salesperson, licence negotiator. (1 interviewee).
- Responsible for day-to-day higher-level decisions (1 interviewee).
- Beauty therapy (1 interviewee).
- Manage the small team of trainers, employer of thirty-seven Indigenous people (1 interviewee).
- Director, manage the business (3 interviewees).
- Business owner and artist/advocate (1 interviewee)
- Community Advocate and spokesperson (2 interviewees).
- Business Manager (2 interviewees).
- Manage projects and delivery of projects (2 interviewees).
- Manager and worker (3 interviewees).
- Director and manager (3 interviewees).
- Communication advocacy (1 interviewee).
- Fisher (4 interviewees).

More than three interviewees described themselves as a fisher and director/manager.

The years of businesses operating stretched from one year through to traditional fishing knowledge being handed down through multiple generations of traditional ownership. Three businesses were new businesses 1-4 years old; ten businesses had been in operation for close to or

just over a decade; seven businesses had been operating for two decades or more; two were vague with the response being ‘forever’ and ‘lots’.

Government grants was a complex concept as although eighteen businesses identified that they had not received any government funding, a number of the businesses had been able to get assistance, although not financial. Four businesses identified that they had received funding assistance, this assistance was one-off grants to help with developing a business plan, start-up funding to develop a business concept and specific grants for skill building. Such grey areas around government funding were micro-finance processes, Indigenous Business Australia, loans and being reliant on government contracts to keep business successful.

Further to this an additional question was asked about business assistance with government assistance. One business spoke about how a government grant had allowed the business to access a business planning specialist paid for by grant money. The business planning provided the owners with the documentation to seek and successfully secure a business loan. All other interviewees have shied away from similar opportunities or never accessed them.

Questioned about the definition of “what is a successful business?” interviewees illuminated the importance of the research with their responses. The below list provides the interviewee concepts:

- Pays your wages.
- Delivers a product to market.
- Creates a good work environment.
- Allows you to follow your passion.
- Provides an affordable product to the client group.
- Is competitive.
- Makes money to provide for your family/community.
- One that isn’t reliant on government hand-ups.
- Is diversified allowing for work in various areas.
- Able to catch fish for family and community.
- Knows the future direction.
- Builds the capacity of people.
- Moves people beyond welfare.
- Must be culturally aligned.
- Has good governance structure.
- Is financially sound.
- Sustainable – grows slowly and with patience and that everything doesn’t have to be new.
- Understands the supply chain.
- Builds relationships.
- No worry – you go to work, and no stress comes home with you.

It would appear that there is knowledge across the interviewees about what can make a successful business. The working group considered the additional question at this point of the interview “Is your business successful?” but thought that this might have been too challenging for interviewees. The other interesting fact was a number of interviewees mentioned, not just in response to this question, that providing fish for family and community was an important part of their business activity.

Interviewee responses to “business goals” (question 3h) elicited a variety of responses. From philanthropic responses such as “assist fishers to support their families and reduce reliance on government handouts” to “want to change the business model to making money ethically.”

The long-term economic responses included “to build the business to sell the business” and “to be able to keep fishing to sell fish and provide fish for my community,” and as one of our Indigenous business owners who operates a funeral servicing business said “I want to bury every black fella in our coffin in Australia,” meaning I want all Indigenous people to buy our product. Additionally, community-focused responses included:

- To be connected to the community and provide an opportunity to connect with each other.
- To be able to continue fishing in a manner that allows us to provide for my family and extract a resource in a way that is responsible and respects our traditional ownership.
- To reinstate riparian zones in my traditional Country and thereby improving the water and fish habitat.

Finally, some responses to the “business goals” question were aspirational and focused at a small business level:

- To get a commercially viable small business system functioning in 2018.
- To remain professional.
- To remain up with trends and to retain my position in the market.

Not all interviewees were able to provide an answer to the “commercially viable” question (question 3i). Of the eleven interviewees who responded to the question six businesses had been commercially viable for all the years of operation. The remainder were viable some and two were never viable.

Specifically, two insightful responses were:

- “We provide fish for our community. We are keen to use micro-finance to build new businesses and community capacity.” and
- “Difficult to say because in terms of the definition we are providing for our people and drawing some income.”

All of the businesses were lean and small businesses and/or micro-businesses with either one or no business partner. Those who did have a business partner all were family members, wife/life partner or sibling/parent. Some unrecorded comments (by request) talked about the need to stay away from family, particularly the extended family and spoke about the challenges of being a business in a small community and managing the “favours” that are expected of you as a small business owner. The business partners that were identified held down a variety of roles that were complimentary to the “business owner”. The businesses that had a partner could define their roles and highlighted the jobs tasks.

The next question (question 4) sought information about whether family members worked in the business.

Seven businesses had paid family members and a number of these business correlated with the businesses with partners. It should be noted that interviewees that indicated that they would not be in a business arrangement with family members were inconsistent as they did have family employed. The one person that identified that unpaid family members were involved indicated that these volunteers held down defined roles and were asked to assist very occasionally.

Other information that was gathered included the concept that many of the Indigenous interviewees were community Elders so needing to include them was a moot point, but it was pointed out that all community Elders were communicated with constantly. This was particularly prevalent in the Yuni community. One interviewee spoke about the fact that they had a regular formalised meeting with the Elders of the community, “a sit-down and talk”.

Six interviewees made comment about government agencies. Three mentioned that government agencies were contacted for business registration processes only. One interviewee mentioned that government legislation, registration and policy knowledge was seen as important. One interviewee, who was an ex-government employee, spoke about the positive value of bringing “government knowledge” into the community. One interviewee spoke about keeping up with the current industry issues and one other spoke about knowing about funding and one-off activities.

Six of the interviewees employed contractors. These contractual arrangements included:

- Contracted professional services to complement existing staff to complete contracts.
- Casual staff employed during the year if work gets busy.
- Community and family members to staff vessels.

An additional comment made was that if “the legislation stops me from fishing then I am unable to employee even casuals”. The implication could be that legislative restrictions will reduce the employment available through small businesses.

None of the interviewees had engaged in the New Start process. Unpaid/volunteer staff was minimal with four businesses indicating that they had a little help from volunteers. One business indicated that help had been provided through an informal bartering system which included fresh fish for work and assistance.

Questions 5 of the questionnaire why interviewees run your own business and responses fell into three categories: following a passion, providing a service, following the cultural requirements – fishing for our families.

“I wanted to follow my passion.” “Follow what I love doing and provide an affordable service.”
“I wanted to return to Country and make things better, help my community.”
“Could see a need, providing fresh food for our families.”

A number of the interviewees emphasised the importance of community and family. Using skills and knowledge to assist the community. Continuing on traditions and looking after Country and resources. Ten interviewees spoke about cultural obligations involved in running a business.

Question 6, 7 and 8 of the questionnaire were included to provide understanding of the skills and knowledge that are required to run a business. Question 6 was seeking information regarding skills and knowledge required to start the business. Question 7 was focused on skills needed prior to commencing trading and Question 8 was focused on what skills and knowledge were essential for business success during the first years of operation.

Question 6i, 6ii and 6iii were seeking information regarding community obligations, community expectations and cultural obligations. Responses to skills and/or knowledge held or acquired as business owners were gathered. All interviewees spoke about the connection to community and obligations toward that community. For some interviewees the community was their clients while for others it was more associated with family and Country. All interviewees spoke about

understanding that there are community expectations as business owners.

Question 6i surfaced 13 responses. Interviewees discussed knowledge of community obligations. Eight interviewees understood the obligations. Five responded “no” to having an understanding of community obligations and stated that they needed to build this knowledge and had done so during their years of operation. Four indicated that they have made a decision to be better informed about this obligation. One interviewee mentioned that there was no need to understand obligations because the business had been intentionally set-up away from community. Another mentioned that although the business was in their community, they had made it very clear that “(it is) my business is my money” but went onto to say that this mindset had required a significant and long conversation with family and community.

The community expectations question (6ii) provided similar responses to the community obligations and were asked as one question during the interviews. The interviewees who understood community obligations seemed to have an understanding of community expectations. One interviewee said “Yes, I know my community expectations, but I am not sure the white folks do.” Another interviewee volunteered “Yes, I know the expectations and I also know the non-Indigenous expectations also.” Five interviewees said that they had built further knowledge about community expectations. One interview suggested “I built further knowledge about the community, but I also had to assist them to understand my business and how it operates.”

The question seeking responses to existing knowledge regarding cultural obligations (6iii) was less straightforward with a variety of responses. Six interviewees said that they had continued to develop knowledge in this area with one stating that although knowledge continues to grow that “we are born to this.” Another stated “my traditional Country so I know.” Interviewees indicated, that as traditional owners of the Country on which their business is located, they have obligations to remain connected to the knowledge of the Elders.

Understanding of traditional knowledge was the next question (6iv) and ten interviewees provided responses. Of the responses, most had traditional knowledge while one mentioned that you “leave that to the Elders.” Six spoke about the ongoing need to develop traditional knowledge in their business. Interviewees who talked about building knowledge said:

- Yes, even though I am born with knowledge.
- Yes, through my family.
- Deep knowledge through involvement in industry and community organisations.
- Picked it up as we went along.

Knowledge about Traditional ownership (6v) was the next area and also revealed a mixture of responses. From “I am the traditional owner to no I don’t need to.” One interviewee was asked “When you replied “no” to traditional ownership, what does that mean,” responded with these three comments:

- “I am running a business – this is mine.”
- “Build a business from our resource.”
- “Culturally caught seafood.”

Additionally, these comments were made around community permission and obligation

- I live away from my community (intentionally), so I have no obligations.

- I have solid traditional knowledge.
- I know all about this stuff and know what I still should rightly have as a Traditional Owner.
- Yes, we have had detailed conversations and are focused on building skills and growing our project profile to provide employment for Indigenous people.
- We are connected to the Traditional Owners and understand our ongoing obligations.

Questions 6vi – 6xxix were focused on more conventional business knowledge and skills held by the interviewee. The areas explored were:

- Business product/service knowledge.
- Customer/client knowledge.
- Direct competition research/knowledge.
- Business planning and business plan.
- Business mentoring/guidance.
- Book-keeping qualifications/knowledge.
- Accountancy qualifications.
- Marketing planning.
- Business finance qualifications.
- Staff hiring and management experience.
- Customer service experience.
- Business systems knowledge (inventory management and sales figures).
- Fisheries rules and regulations knowledge.
- Taxation knowledge and/or qualifications.
- Payroll and superannuation administration skills Indigenous seafood industry/community knowledge.
- Legal contracts experience and/or training.
- Other legal knowledge, loans and refinancing qualifications or knowledge.
- Cash-flow understanding.
- Renting/buying building and equipment and utilities knowledge insurance knowledge.
- Staff training and development.
- Banking knowledge and/or experience.
- Importing and exporting goods (community and beyond) knowledge.

Below are the findings from the topics of discussions listed above:

When asked about product and service knowledge some of the interviewees were unclear about the question and replied with simple responses about knowing about their catch and understanding the community. Some understood the power of the environment in which they operate. Some interviewees had clear knowledge of the business operating environment and had built a business on that knowledge.

When asked about how they had evaluated their business idea and its competitive edge in the market interviewees provided the following responses:

- I knew the industry, so I brought that knowledge into the business and I was following my passion.
- I knew the industry very well and I saw a simpler, lower cost business model that would be able to provide a lower priced service for potential clients.
- We were constantly thinking through our ideas.

- We listened and then discussed our concepts and could see a gap in the market.

A number of the interviewees highlighted a simple model of operation for their business: sole trader, no loans, money in and money out and there is enough for me.

Two interviewees highlighted that during the development of their business knowledge had increased including understanding the following:

- The building of a business network.
- Building a deeper understanding of the business allowing the business owner to develop methods and processes to suit their business.
- The ongoing enhanced of knowledge and improved supply chain.
- Continual working out of what we want to do and what we provide.
- Development of a complimentary business structure to assist in business expansion.

Discussions with interviewees about understanding customers and clients provided the following insight into current business knowledge and acquired knowledge during the period of business operation:

- We understand our heritage and the importance it plays.
- We know about our community and the product we supply for sale.
- We are aware of our operating environment to provide a service to our clients.
- We are using our connections and meetings and conferences to build our knowledge.
- We continue to watch the market and ensure our currency.
- We have learned lots since starting our business.
- We keep informed about new opportunities for our clients.

One interviewee said, “I know my Country and I own the land, but I am not able to fish.” This was directly related to state government legislation that had seen regulations imposed which ignored the traditional ownership of country and sea country and rights and cultural practices that continue to be practiced.

It was clear that all the businesses understood the customers.

Interviewees spoke about the business direction and their understanding of market competition. It was clear that in commencing their businesses some interviewees considered the competing businesses and followed leads and did research. Others identified that the “competition” for their business was the remote operating environment.

To building their knowledge in this area interviewees said that they:

- Keep ahead by watching the competition.
- I continue to talk to my clients and offer new services that I am trained to provide.
- None, they are not my interest.
- Lots of communication and watching.
- One interviewee volunteered that, in the future, they will bring in specialists to assist with deeper understanding.

The questions then moved to developing and implementing a business plan and a variety of responses were provided. Seven of the eight interviewees that had knowledge to respond to this

question said they had not developed a business plan prior to commencing work. The information about why they had not done a business plan included:

- We could see an opportunity and understood the possibilities.
- I just wanted to work for myself.
- We developed some team plans about how to generate income.

The second part of this question regarding implementing a business plan provided the following ideas:

- Because we had to get a loan, we did a business plan.
- Yes, we have discussed the importance (of a business plan).
- We think we understand and have integrated the elements of a business plan.
- We will develop one in the next phase of the business growth.
- We have a well-developed a plan.

This question also provided deeper insight into where the businesses were in their business maturity and it became clear at this point that five of the interviewees were providing information about business that “would happen in the future”.

Business planning development was further considered, and interviewees provided these additional insights:

- Knew we needed help and experience in this matter.
- I had a passion but perhaps I should have thought about the business more.
- My plan is simple – I respond to my client’s needs.
- I know where I am going, and I don’t need anything written down.
- We have discussed a business plan and we know what we have to do.
- We have done some planning about financing and set-up costs.
- Yes, we have a plan and it keeps morphing – just like it should.
- When we get new information we respond – we need something written down on paper.

The business planning process was explored further with interviewees and they were asked about setting business goals. Some of the interviewees indicated that following their passion was their goal. This also appeared to be the driver for the “aspirational” interviewees, those that had a business idea rather than an operating successful business. Three of the interviewees indicated that they could see a need but were also driven by passion and/or filling a need. One person spoke about financial independence and yet another spoke that they heard about a need and knew that their business idea would be able to address the need.

The question of mentoring was discussed but no interviewees had developed formal business mentoring prior to commencing operation but many talked about the business/company Board guiding them. Informal mentoring occurred and parents and Elders were providers of guidance. During the years of operation one interviewee had acquired a business mentor and another interviewee had been more pro-active about using Elder knowledge. One of the interviewees with a business idea, rather than an operating business, mentioned that the bank had been very helpful and had allowed for the opportunity to set up loan options that would suit small operators in the community.

Questions 6xvii, xix, xx, xxiv, xxv focused on the financial elements of running a successful business including book-keeping and accountancy. Half of the interviewees had book-keeping skills at the commence of business operations these skills were either personally attributed or a business partner had the knowledge. The remainder of the interviewees had not understood the value of a book-keeping service until opening the business and now understood the value of “buying in” book-keeping if that skills when required. One of the aspirational businesses indicated that they have no knowledge and would consider buying in this service. One of the businesses have accountancy qualifications and the remaining operating businesses buy in that skill and knowledge however the smaller businesses did not have or use an accountant.

Question 6xiii asked about knowledge of and skills in developing and implementing a marketing plan. None of the businesses had a marketing plan. Seven of the interviewees talked about having a social media presence and others mentioned that they communicate with the community and/or their clients through fliers and signage. One business indicated that they understood that they may need to do this in the future. However, for the smaller fishing businesses this so not considered or seen as relevant.

The questionnaire was structured to gain understanding of employment knowledge held by the businesses. Nine businesses had staff, some permanent (full-time and part-time) and some casual. Three of those business understood the processes and legislation relevant to staff hiring and management of staff prior to commencing operation. While the businesses have been operating only one individual continues to develop this area of skill and knowledge and two have a staff member who formally holds the Human Relations (HR) role. Two interviewees indicated that this was an area for development for their business. One interviewee commented that if they could find reliable staff that would be useful for the business success and then they would consider the concept of staff development and training. Another mentioned that because of the small business structure no staff were required but collaboration with similar businesses was essential for ongoing success.

Question 6xvi sought information about business inventory system. Information about whether interviewees had knowledge and skills for managing the inventory or had they developed this knowledge. For the businesses that required an inventory system the interviewee responses were positive indicating that they had recording systems and financial systems. One interviewee realised that this was needed to develop after commencing operation and had since built systems. Another, since commencing operation, understood the need for systems and continued to work on this aspect of the business. For the smaller businesses inventory and sales figures were not something they did not consider necessary.

All of the interviewees were asked about their understanding of regulations that relate to the business they operate (question 6xviii). Some of the interviewees were not fishing businesses and these businesses all understood the business regulations and continued to keep abreast of changes to the regulations. One interviewee specifically spoke about compliancy being a motivator, they did not want to be closed down. Of the interviewees who operate fishing businesses interviewed a variety of responses were provided including:

- Yes.
- Full knowledge.
- I understand the complexities of our operating environment.
- I understand the imposed regulations, but I have never given away my fishing rights.
- We had no idea, but we did our homework before we commenced.
- Our accountant assists us.

Many of the interviewees had entered into business without fully understanding the regulatory framework. They spoke about the fact that regulations are complex and then to layer on top of that Indigenous rights issues and business owners can be very complex. One interviewee, who had closed their business, spoke about how the continually changing State regulations were a contributing factor to the business closure.

An additional question again sought understanding of regulations and a collection of the fishing businesses mentioned the need to understand the sometimes restrictive nature of the licencing and regulations under which they operated and the need to understand not just state regulations but regionally specific regulations. Some then said as business owners you must also understand local government zoning and traditional ownership overlay.

The question around taxation and superannuation (6xxix and xx) provided valuable insight into existing business knowledge. Predominantly the people interviewed had some taxation and superannuation knowledge when commencing their businesses and have enhanced their skills however nearly all were reliant on outside skills for taxation. A few have built the skills and many of the businesses had no need for payroll and staff superannuation due to the sole trader business structure. All understood the importance of have good taxation expertise.

Question 6xxii and xxiii asked whether the interviewees had commenced their business with an understanding of the legal work that may need to be undertaken in running a successful business. All the businesses buy in legal skills when needed however some have kept building their knowledge around the legal side of their businesses particularly in relation to Indigenous rights. There was a cluster of interviewees on the New South Wales South Coast and second cluster in the Torres Strait where the interviewee spent significant time discussing the rights of Indigenous fishers and the complexities of running a successful business under the current regulatory frameworks. Additional to the complex broader Indigenous and Traditional Owners rights y these clusters, interviewees mentioned complex documentation, communication channels and regulator behaviours that are disconnected to cultural knowledge and practices.

Insurance knowledge (question 6xxvii) was also well understood by all interviewees as they commenced their businesses. All commented on the importance of insurance and all brought in the product.

When interviewees were asked about their existing knowledge of banking, loans, financing (6xxiv and xxix) as they commenced operating their business half had a clear understanding of the banking system and buy in skills where needed. All interviewees have developed their banking knowledge and/or rely on the banks to assist them with this area of their business. All of the businesses had an understanding of cash-flow, some had a strong understanding and others some. One interviewee had good understanding of cashflow and profit and loss which informed the owner regarding the timing of closing the business. Another interviewee talked about the importance of micro-financing to assist small operators with their enterprises.

Additionally, interviewees talked about using the bank system for transactional needs, but the majority of the sole traders spoken about not having a loan and never seeing the need for a loan. They had bank accounts which allowed for depositing of income and withdrawing for expenditure. One interviewee spoke again about the importance of the micro-finance arrangements for the community and another spoke about the one loan they had taken that was extremely problematic due to over valuation of the business at the time of purchase and a subsequent under-valuation of the asset, giving rise to fore-closure.

Question 6xxviii sought information about existing and enhanced staff training and development knowledge. For sixteen of the interviewees the business structure was “sole trader” rendering this question irrelevant for these interviewees. Eight of the interviewees were generational fishers and had community and cultural knowledge handed down to them and in-kind were handing this knowledge on to younger generations.

Another interviewee shared that there was staff training provided to permanent employees but also used external contractors to fill gaps in the workforce who they also upskilled. Yet another business owner spoke about the community role undertaken to inform other business owners about the importance of keeping their staff skilled and understanding how businesses run.

Question 6xxx asked the interviewees about their existing knowledge regarding importing and exporting goods. It was also anticipated that interviewees would provide information about how their knowledge was enhanced in this area of business. Importing and exporting was an area that only one interviewee saw as important when opening the business. However, a number more now understand that export may form a part of their business growth and spoke about needing to build knowledge in this area. No one was able to provide insight into how this knowledge growth would start.

Finally, the interviewees were asked about renting or purchasing buildings and/or equipment. Only four interviewees had comments on this business element. Two of the interviewees had a clear understanding of what was required in this area and two has developed knowledge during the early years of their business and understood the importance of erecting their own structures and owning the “business improvement” versus leasing.

One interviewee did considerable research and invested in expanding the physical structure of the buildings under existing rooflines or on existing land to minimise the need to take out a loan. For the interviewees that were operating businesses selling fishing-based equipment and utilities, the question regarding building and infrastructure was not relevant. One interviewee spoke about the challenging and costly cycle building infrastructure and the degradation and required upgrading of that infrastructure in remote communities.

Remote Communities Cycle:

1. Lack of resources and knowledge results in;
2. Disadvantage in building business cases leading to;
3. No business growth.

The interviewee emphasised that no part of that above cycle is due to motivation, drive or capacity. It was also mentioned that, from the interviewee perspective, this occurs in communities where land is owned and managed by the community.

The interviewing process quickly moved, for all interviews, from a question and answer session, to a story-telling activity. The interviewer attempted numerous times to bring the interviewees back to the structured “tick-the-box” style interview and this failed each time and in every interview. Although the interview tool had Question 7 to 10, the story-telling that occurred during question 6 provided adequate information. And from the first interview the interviewer modified the interview tool and focused on Question 6.

Interviewees were asked if they would like to add any further comments. These additional comments were considerable. As a direct result, considerable additional information, well beyond the scope of the project, was provided. A number of interviewees asked for the recorded information for review and this occurred. However additional comments were wide ranging as shown below:

- Our business is we fish when we want to.
- We made sure we employed the right people.
- We outsource expertise – insurance, book-keeping and accounting.
- We work on a continual improvement model and everyone is on board.
- We work on understanding our staff profile and help them with change.
- Is our region if we can provide our partners/contractors with reliable housing then they will stay with our business.
- Don't work with your partner.
- Set up a business to make it easier for yourself.
- I am a mum – I wanted to earn money I always wanted to make money. I knew what I wanted in life.
- It is very important that we, as traditional owners, understand Local Government rules around zoning. This can have an impact on our wealth and opportunity to build assets.
- Don't get caught in providing freebies – you will never be able to extract yourself from this. Some family members will make you feel guilty, but you need to break away from this.
- We have significant infrastructure in our community – we have fishermen here but there are people without jobs – however there are blocks – distance and resources.

Still broader comments from interviewees can be found in Appendix 6

Business Stories

Indigenous Fishing Business Story

This story has been formulated from interviewee responses to Questions 3 and 4

As a small business owner, I see a successful business being one that is not carrying debt and is providing an income to the people who work in it. I started with nothing – a young uneducated deckhand and I am now a licence-holder and a boat owner. We have good management systems that assist us to track our expenditure and we have had no government assistance during all the years of operating. Basically, there are two of us in the business – fishing and office-work – but we also have experts that we use to assist us with financial decisions – our bank manager and our accountant. We use them regularly.

We have a book-keeping package that we use for our account's management.

Indigenous Businesswoman's Story

I am an indigenous woman and I proudly run my own small business. I have built my business. I started small and provided only one service. My clients were friends and friends of friends. I started my business in my home using a small space under the existing roofline of the building. I did my research and understood my obligations and regulations. I visited the regulators and understood what rules under which I needed to operate. I understood my financial situation. I knew it would be hard to access a loan and so I made a commitment to not ever access finance.

This has meant that I have built my business as I could afford. From my perspective running a successful business is about making a profit. This has meant that tough decisions have to be made so I don't run my business in my community. By operating my business beyond my community, the cultural obligations that I understand don't impact on my ability to make a strong profit annually.

Indigenous Entrepreneur Story

The structure for our business is sole trading however my partner and I see it as a partnership, we make joint decisions, we consult our community and we take our time ensuring that we are hearing what is needed.

In my mind a successful business is one that provides to the community. At the moment our business is in the start-up phase and we are talking to communities about their needs and have identified some possible projects. We now need to find a business structure, funding options and processes that will allow us to carry out work and be paid for this work.

International Comparison - Desktop analysis of Indigenous fishing business support beyond Australia.

An additional element of the Business Nous project was to understand another Indigenous people's fishing business history and success. New Zealand was selected by the working group and a desktop research component was undertaken.

It should be noted that this part of the project was undertaken prior to interview stage undertaken in Australia. It was anticipated that the interviews would provide more linear information rather than stories. The result being that the information gathered from NZ is of a different nature to the interview information. Although this information is interesting the value of the NZ information to the project outcomes appears to be somewhat limited.

The Maori fishing sector is legislated under the Maori Fisheries Act 2004 (MFA) which establishes the Maori Fisheries Trust (Te Ohu Kaimoana, also known as the Treaty Waitangi Fisheries Trust). The Maori Fisheries Trust states:

We are an organisation that works to advance Maori interests in the marine environment, including customary commercial fisheries, aquaculture and providing policy and fisheries management advice and recommendations to iwi and the wider Maori community.

The process began following the 1992 Fisheries Settlement, when initially ten per cent of the fishing quota was allocated to Maori. A higher percentage is now allocated to Maori and traded amongst iwi under the fisheries allocation model in the MFA. There are currently 58 Iwi and there is also a land settlement process for the Iwi with the Crown, so some Iwi also hold land assets. Iwi groups were required to be a Mandated Iwi organisation (MIO) and have governance in place to receive the assets/quota shares in an Asset Holding Company (AHC). Governance requirements are based on the MFA, with the mandated Iwi organisation requiring a Trust and member register and annual plan, voted upon by 75% or more of the members.

Te Ohu assists iwi organisations on how to manage their assets and their Annual Catch Entitlement (ACE) – only one or two have enough ACE to catch their own, so generally smaller iwi organisations sell their entitlement. The Aotearoa Fisheries Ltd, trading as Moana New Zealand, is the iwi-owned fishing company which also has fifty percent ownership of Sealord.

In 2015/2016, a review of the governance arrangements of the Maori Fisheries Settlement Structures and the restrictions on the sale of settlement assets was undertaken. Changes to the

governance arrangements will require legislative amendments, whilst simplified trading processes were endorsed for sale of settlement assets to willing buyers with the Maori pool while restrictions on the disposal of settlement quota and income shares outside the pool were retained (Te Ohu, 2017).

Training and business development

The Te Putea Whakatupu Trust was established 'to promote education, training and research including matters that relate to fisheries, fisheries and fisheries-related activities' and is currently focused on education grants not specifically related to fishing, e.g. Rona Scholarship.

Iwiaka, the training arm of Te Ohu Kaimoana, provides support to iwi fisheries through governance and administration education and sharing resources between AHCs, which it describes as 'the workhorses of the iwi fisheries sector.' It provides fisheries management training for AHC directors covering topics including an overview of the NZ Seafood Industry, how the NZ Quota Management System works and ACE trading. The training is targeted to AHC directors, MIO representatives, and management and administration staff with fisheries management and administration responsibilities. The website also has a comprehensive 'Frequently Asked Questions' section about fisheries management, links to industry organisations and business support services such as the following.

Primary Industry Training Organisation (ITO) – Knowledge to Grow provides training for the primary sector in NZ (excluding forestry) including for seafood: business management, administration, health and safety, vessel operations, seafood processing, seafood wholesale and retail and seafood training plans.

Business NZ is the New Zealand government business site. The information and tools on this site are designed specifically for small and medium-sized businesses, and the people who advise and support them.

Business Mentors New Zealand has over 1,600 independent volunteer mentors, who are experienced businesspeople. The mentors are committed to sharing their skills, knowledge and experience. The mentoring service is available to any New Zealand company that has been in business for at least six months, with evidence of accounts, and less than 25 full-time employees.

The Inland Revenue 'Tool for Business' focuses specifically on helping small business to sort tax issues quickly and simply. Each section includes the most frequently asked questions from small businesspeople with useful links and resources.

Poutama is a nationwide business development organisation that fosters the growth of Māori-owned micro and small businesses.

Te Puni Kokiri - Māori Business Facilitation Service (MBFS) helps new and existing businesses with advice and guidance. This service is available to any Māori entrepreneur or business. The Māori Business Facilitation Service does not provide funding but can help with mentoring, coaching, problem solving, networking, identifying funding sources and accessing resources and referrals to other business services.

Project Part 3 – Gap Analysis

Skills and Knowledge required for Indigenous fishing businesses

The BN project had an end in mind – to deliver responsive learning to Indigenous fishing businesses that will assist them in running successful and sustainable businesses. From the twenty-two interviews there are gaps in the business knowledge of the individuals interviewed, both the Indigenous and non-Indigenous, and fishing and non-fishing individuals.

The skills that were missing were made clear during the interviews with individuals having a lack of knowledge about specific areas of business knowledge. The information from the interviews indicates that there is a knowledge gap in the following areas:

Government

- Identifying which government organisations provide assistance.
- Understanding and accessing Government assistance.

Purpose of Business

- Understanding a small business structure and setting goals.
- Having knowledge about commercial viability including profit and loss.

Running a Business

- Understanding the legislative and regulatory frameworks for a business.
- Understanding the cultural and community obligations of business in community.

Business Logics

- Pay-roll, employment contracts, sub-contracting.
- Legal and regulation obligations.
- Business plans and marketing plans.
- Growth trends and client intelligence.

It should be noted that not all of the interviewees required all of these but none of the business had all of the above knowledge. Additionally, there are key concepts that were identified as specific to Indigenous business owners. These findings are detailed in the discussion section of the report.

Project Part 4 – Business Nous Model Developed

- Business Nous outputs drafted.

Four outputs were developed in response to the information gap discovered during the research.

- Business Nous Website.
 - Business Nous Videos (for promotion of the project).
 - Business Nous Workshop materials.
 - Business Nous App.
- Business Nous outputs reviewed.

The above four outputs have been reviewed by the IRG and three have now been finalised with the Business Nous App being shelved.

- Business Nous outputs finalised.
 - Business Nous Website.
 - Business Nous Videos (for promotion of the project).
 - Business Nous Workshop materials.

Project Part 5 – Public Sharing of Business Nous.

Affectus will now deliver a public communication plan to inform BN key stakeholders of the outputs (products) that have been developed.

Additionally, a limited project evaluation has been undertaken.

Discussion

The discussion for this project will be developed under each of the objectives.

Objective 1

An analysis tool to assess the success elements of Indigenous fishing businesses and non-fishing Indigenous businesses.

The tool was developed through three review processes:

- Questionnaire Review 1 – Affectus staff.
- Questionnaire Review 2 – BN working group.
- Questionnaire Review 3 – IRG.

At each review the tool was tested however it was not until the BN working group were in the field conducting interviews that the importance of flexibility became apparent. Due to the PI having intimate knowledge of the questionnaire flexibility was employed and therefore rich stories were told and are reflected in the information provided on the Business Nous Website www.irgbusinessnous.com.au (see Appendix 8 for website images).

Affectus would review the questionnaire again and structure the tool design in a way that would allow the capture of the stories shared by the interviewees.

The low number of interviewees may raise some questions around the validity of the research, but this was always a qualitative research project and the nature of the conversational interviewing process allowed for interviewees to discuss aspirational business concepts.

Objective 2

Gap Analysis of skills needed to develop/enhance the skills of people involved in Indigenous fishing businesses.

As detailed in the Results section above the gap analysis should be noted but further to this the following concepts should be considered when reviewing this project report.

The interviewee sample was limited and focused on a few key regions. A more robust sample should include a greater diversity however the BN working group wonders whether the identified gaps would be significantly different.

The interviewee sample was heavily biased toward sole trader businesses rather than co-operatives and companies. Potentially there may be furthermore complex gaps in the knowledge to manage businesses of that level of complexity.

There was a heavy bias toward male business owners, although at least 6 of the interviewees mentioned that the business partner was their intimate partner the bias remains heavily weighted toward males.

There were no remote community businesses analysed due to inability to find a business owner willing to be involved.

Worth considering is the change in the macro environment during the life of the BN project. Since IRG first commenced discussing this research in 2015 it would appear that significant business research and learning opportunities have been developed for Indigenous people and communities. Further to this it should be noted that none have researched and developed materials that are specifically targeted at Indigenous fishing communities and businesses with the focus on Indigenous small business.

Additionally, there are key concepts that were identified as specific to Indigenous business owners. These ideas could be considered by Indigenous fishing business owners as they commence business planning or developing and have been provided by interviewees.

- The provision of fish for family and community is an important part of business activity and needs to be factored into the financial management of the business
- The navigation through the complexities of providing work opportunities for community to assist in reducing reliance on government handouts
- The consideration about where to locate your business and how you will manage doing “favours” for your community through your business
- The importance of Elders in decision-making for Indigenous people and handing down of fishing knowledge
- The valuing of community obligations and expectations
- The importance of cultural obligations
- The appropriate use of Traditional Knowledge

Also, there are the macro issues raised by many interviewees. These may best be summarised by the following:

- The navigation of legislative and licencing requirements – language, remoteness, cultural barriers and insensitivities.
- The lack of understanding by non-Indigenous in relation to community expectations, cultural obligations and Traditional Knowledge.

Finally, projects that have provided useful information to the project and should continue to be considered when further work on Indigenous fishing businesses is further extended.

2017-132	Indigenous Fishing Subprogram: Ensuring that fishing and seafood industry focused RD&E delivers improved economic, environmental and social benefits to Australia’s Indigenous people.
2017-069	Indigenous Capacity Building Program
2016-204	Indigenous business development opportunities and impediments in the fishing and seafood industry – ‘Wave to plate’ establishing a market for Tasmanian cultural fisheries
2015 -205	Indigenous fishing sub-program – mapping livelihood values of Indigenous customary fishing
2014-240	Development of a Torres Strait Islander and Aboriginal Traditional Inhabitant Commercial Finfish Fishery Action Plan for the Torres Strait Finfish Fishery and supporting Communications Plan
2009-300	Empowering Industry – Developing an Industry-Driven RD&E Model for the Australian Fishing and Seafood Industry

Objective 3

Draft and finalise a Business Nous decision-making application to enhance the Indigenous communities connected to Indigenous fishing.

The areas to consider in drafting and finalising the outputs of the BN project were reviewed and agreed to by the IRG. The working group established the agree requirements and continued to adjust the outputs until final version.

These requirements were:

- Accessible materials for people in Indigenous communities
- Images that were appropriate
- Content that was culturally appropriate
- Language was clear and informative but simple and straightforward.
- Stories of Indigenous people included
- Relevant and up-to-date links and connections provided throughout the outputs.

All of the above points were incorporated into BN outputs. However, there are a number of complexities that were raised during the development of the project outputs.

1. How to keep the materials current.

With the high level of BN website links to outside specialist resources there is a requirement for the information to be continually updated. The IRG suggested that the website be hosted by another organisation that has connections and commitment to Indigenous business development.

2. How to ensure materials remain culturally appropriate

All images used on the website have been provided with authority of individuals and owners of the images however despite the warning on the homepage of the website ongoing updating may be required.

3. Are the stories all told?

Beyond the scope of this project there could be an opportunity to add further stories to the website, but they will not necessarily be connected to the main themes developed throughout the website, but this would provide additional information.

The project, as highlighted in the results, reviewed the NZ fishing industry to gain some further understanding regarding the status of the NZ industry and the support given in Maori fishers. It became clear that a comparison would be challenging due to the rights of Maori enshrined originally through the Waitangi Treaty and subsequently the Maori Fisheries Act of 2004 and other acts that followed. This political environment has resulted in Maori having rights over the marine environment and consequently a percentage of allocated catch. In comparison the rights of Indigenous fishers in Australia are limited and there is no treaty or instrument of law that sets out the rights to an allocation of the allowable catch at a national level.

Further to this and possibly due to the rights of Maori fishers, NZ would appear to have a more robust and comprehensive education industry and support services for Maori fishers including

training organisations and government departments. Australia has training and support services focused on Indigenous people however the focus is broad rather than specific.

It should be noted that the IRG has forged a strong relationship with Iwi groups and this knowledge may provide useful in going discussions regarding fishing business models for Indigenous people.

Objective 4

Enhance the business skills of Indigenous fishing communities through the delivery of workshops, community conversations and virtual information sharing sessions.

It has been decided that the project will conclude at the this point with options of delivering workshops and community conversations face-to-face with communities if they are identified. The virtual information can be found on the website and promotional videos will be used to direct Indigenous fishers and business to the website.

Evaluation

Evaluation was sought from the IRG and other stakeholders. Responses were so limited that the evaluation data is without value. The evaluation from can be found in Appendix 8.

Conclusion

BN was proposed in direct response to the needs identified by the IRG and has delivered outputs that address the needs identified by the IRG in the “Five RD&E Priorities for Indigenous Involvement in the Fishing and Seafood Industry” developed in November 2012.

Specifically, BN was developed in response to IRG RD&E Priority Four and Priority Five and following an open call for projects to address this area.

Priority Four – Economic development opportunities arising from Indigenous peoples’ cultural assets and associated rights.

Indigenous people have the right to engage in economic activity based on the use of traditional aquatic biological resources and/or the right to share in the benefits derived from the exploitation of aquatic biological resources.

- Develop and start new commercial initiatives that maintain ongoing Indigenous interests and concerns in the fishing and seafood industry.
- Develop management measures that improves Indigenous access to aquatic biological resources for commercial purposes.
- Explore innovative benefit sharing models from fisheries resource use and access (including employment).
- Explore opportunities for branding (labelling) of Indigenous caught seafood and fisheries product assessed.

Priority Five – Capacity building opportunities for Indigenous people are enhanced.

Indigenous people have the right to access capacity building activities to further their aspirations in the use and management of Aquatic biological resources.

- Improving capacity of, and opportunities for, Indigenous people to engage in research, fisheries management, compliance and other commercial activity.
- Research outputs and information are available in appropriate formats and language (extension and adoption).

BN has responded to the IRG identified need that Indigenous business development opportunities and impediments in the fishing and seafood industry need to be addressed including building business enterprise development.

The project has developed outputs that will assist the Indigenous fishing business owners in their decision-making about key business concepts.

Implications

At an **individual Indigenous fishing business level**, the major implications are the development of business knowledge. For these business owners now have a source of information that details these key areas of business decision-making

At a **whole of community level**, the outputs of the BN project will assist those who are considering opening a business or building a more successful one. The information on the BN website provides business with essential information about the following essential topics.

Recommendations

From the discussion section and discussions with the IRG there are four recommendations:

1. To consider housing the BN website with an interested and committed organisation. Affectus will commit to this action and deliver the outcome to the IRG
2. To develop a website update schedule to be provided to the interested and committed organisation mentioned in Recommendation 1.
3. To consider, beyond the scope of this project, further stories to be added to the website through additional reviewing of interviews.
4. To develop a process for the IRG through the Fisheries Research and Development Corporation (FRDC), using available funding, held in abeyance from this current project, for the delivery of BN workshops and face-to-face conversations.

The next steps might look like the following:

- The IRG add a permanent meeting agenda item – BN Workshop location and/or BN community face-to-face conversations.
- The IRG review requests for BN workshop or face-to-face conversations and approve these activities for delivery by Affectus or another facilitation organisation.
- The FRDC hold in abeyance the remaining budget to be accessed to deliver the above-mentioned activities.
- To consider a second tranche of interviews to enhance and broaden the understanding of Indigenous fishing business skills and knowledge.

Extension and Adoption

The project will be further extended through an online campaign as outlined in Appendix 5.

Project materials developed

All materials developed for the project have been included in the appendices. Note that all developed BN Workshop Materials are including in Appendix 9

Appendices

Appendix 1 – Project Information Sheet

Shorten Version



Business Nous - Indigenous business development opportunities and impediments in the fishing and seafood industry

FRDC Project 2016-206

Information Sheet 1

Business Nous is a two-year project funded by the Fisheries Research and Development Corporation (FRDC) through the Indigenous Reference Group (IRG).

Business Nous will to assist Indigenous people and/or communities develop knowledge about successful and viable businesses in the fishing a seafood industry.

Business Nous (FRDC 2016-206)

Business Nous will research and more fully understand the success factors of long-term viable commercial seafood and fishing businesses run by Indigenous people. The knowledge discovered will be shared with Indigenous communities to enhance the skills of Indigenous business people. Importantly the project will look at business along the supply chain and across fishing industry sectors.

Business Nous has been designed from the IRG RD&E Priorities.

FRDC

FRDC is a co-funded partnership between its two stakeholders, the Australian Government and the fishing industry and is responsible to the Federal Minister for Agriculture. The FRDC's role is to plan and invest in fisheries research, development and extension (RD&E) activities in Australia.

IRG

The IRG function is to work to ensure that fishing and seafood industry focused RD&E seeks to deliver improved economic, environmental and social benefits to Australia's Indigenous people. The IRG is expertise based, advisory in nature, and makes recommendations to FRDC on strategic issues relevant to indigenous RD&E in the fishing and seafood industry.



Business Nous has four (4) activities:

1. To develop tool to gather the information to understand the business success factors.
2. To gather the primary data and information through interviews and workshops.
3. To understand the success factors for viable long-term business activity for Indigenous seafood and fishing businesses.
4. To develop a management tool/decision-making tool for business managers of indigenous seafood and fishing businesses and to provide this information to Indigenous communities.

Who is doing the research:

There will be additional Indigenous and non-Indigenous people brought into the project as required to assist the working group access individuals and businesses during the information gathering and extension project activities.

Business Nous Working Group are :-

Jill Briggs – Rural Training Initiatives
P/L



Bo Carne – NT Fisheries



Chris Calogeras – C-AID Consultants



Terry Yumbulul



Matt Osborne – NT Fisheries



Further Information: Principal Investigator Business Nous. Jill Briggs, Managing Director, Rural Training Initiatives P/L, jill@ruraltraininginitiatives.com.au; 0409455710



Business Nous - Indigenous business development opportunities and impediments in the fishing and seafood industry

FRDC Project 2016-206

Information Sheet 1

Business Nous is a two-year project funded by the Fisheries Research and Development Corporation (FRDC) through the Indigenous Reference Group (IRG).

Business Nous will work with a range of businesses across industries to develop greater understanding of successful Indigenous business practices. From this understanding extension activities and materials will be delivered to assist Indigenous people and/or communities develop knowledge about successful and viable businesses in the fishing and seafood industry.

Business Nous (FRDC 2016-206)

What is the purpose:

The project will research and more fully understand the success factors of long-term viable commercial seafood and fishing businesses run by Indigenous people. To then extend this knowledge out into Indigenous communities to enhance the skills of Indigenous business people. Importantly the project will look at business along the supply chain and across fishing industry sectors.

Where has the research project come from:

Business Nous (FRDC 2016-206) has been designed from the IRG RD&E Priorities, specifically RD&E Priorities Four and Five. These two priorities outline economic development opportunities and capacity building opportunities as areas for research and extension.

How will the project delivered:

Business Nous (FRDC2016-206) has four (4) main activities:

1. To develop an analysis tool to gather the information to understand the business success factors. (August 2016)

FRDC

FRDC is a co-funded partnership between its two stakeholders, the Australian Government and the fishing industry and is responsible to the Federal Minister for Agriculture. The FRDC's role is to plan and invest in fisheries research, development and extension (RD&E) activities in Australia.

IRG

The IRG function is to work to ensure that fishing and seafood industry focused RD&E seeks to deliver improved economic, environmental and social benefits to Australia's Indigenous people. The IRG is expertise based, advisory in nature, and makes recommendations to FRDC on strategic issues relevant to indigenous RD&E in the fishing and seafood industry.



RURAL TRAINING INITIATIVES

2. To gather the primary data and information through interviews (face-to-face and/or telephone) and if required a series of workshops. (January 2017)
3. To understand the success factors for viable long-term business activity for Indigenous seafood and fishing businesses. To understand the gap in the skills and knowledge for the development and success of indigenous seafood and fishing businesses. (April 2017)
4. Develop a management tool/decision-making tool for business managers of indigenous seafood and fishing businesses. To extend this business knowledge and tools to indigenous communities through culturally appropriate methods potentially include video; online applications and; workshops. (February 2018)

Who is doing the research:

The working group will be meeting regularly during the project to ensure that deliverables are being met. There will be working members developing and delivering the project activity. There will be additional indigenous and non-indigenous people brought into the project as required including assist the working group access individuals and businesses during the information gathering and extension project activities.

Business Nous (FRDC 2016-206) Working Group are:-

Jill Briggs – Rural Training Initiatives
P/L



Bo Carne – NT Fisheries



Chris Calogeras – C-AID Consultants



Terry Yumbulul



Matt Osborne – NT Fisheries



Who will benefit from the research and the extension:

The primary beneficiaries will be Indigenous seafood and fishing business owners who have commenced, or are seeking to commence, business operations and who like to gain valuable support to plan and develop a successful long-term viable commercial business.

Secondarily it is perceived that organisations and services industry who are interested in investing in, partnering with and working with Indigenous seafood and fishing businesses. Government agencies who currently working with Indigenous businesses and communities will also benefit from understanding and connecting with Business Nous

Further Information: Principal Investigator Business Nous (FRDC 2016-206)

Jill Briggs, Managing Director, Rural Training Initiatives P/L,

jill@ruraltraininginitiatives.com.au; 0409455710

Appendix 2 – Database

Interviewee Database –

(Note 20 of 22 interviewees requested anonymity so all data sets are de-identified)

Gender	Age Bracket	State	Indigenous	Non-Indigenous	Wild Harvest	Aquaculture	Service Industry	Non-Fishing
Male	55+	QLD	✓				✓	✓
Male	45-54	QLD	✓				✓	✓
Males (2)	35-54	NSW	✓				✓	✓
Female	35-44	TS	✓		✓			
Male	25-34	TS	✓		✓			
Male	25-34	TS	✓		✓			
Male	25-34	TS	✓		✓			
Male	55+	TS		✓	✓			
Male	45-54	TS	✓					
Female	35-44	TS	✓					✓
Male	55+	NSW	✓		✓			
Male	55+	NSW	✓		✓			
Male	25-34	TS	✓				✓	✓
Female	55+	NSW	✓			✓		
Male	55+	NSW	✓			✓		
Male	35-44	NT	✓				✓	✓
Female	25-34	NT	✓				✓	✓
Male	35-44	NT		✓	✓			
Male	35-44	QLD	✓		✓			
Male	35-44	TAS	✓		✓			
Male	55+	NSW	✓		✓			

Appendix 3 – Information Gathering Tool

IRG Business Nous – Questionnaire

1. General Information:			
a. Interview Code:		b. Date of interview:	
c. Location:	State	Region	Community
d. Interview conducted (tick)	In person	Via telephone	

2. Respondent:										
a. Name:										
b. Age (tick)	18-24		25-34		35-44		45-54		55 +	
c. Gender (tick)	Male						Female			

3. General Business Information:									
a. Business Name:									
b. Business Structure (tick):									
Sole trader		Partnership		Trust		Company Private		Company Public	
c. Describe what your business does?									
h. Interviewees Business Role:									
i, Formal Title:						ii, Job description:			
d. How many years has your business been operating in its current form?									
e. Have you received funding (private or Government) to assist your business?				No	Yes	If yes provide some details			
f. In your words what is a commercially viable business?									
g. In your words what is a successful business?									
h. What are your business goals?									
i. During the years of operating, how many financial years have been commercially viable? (approximately or percentage)									

4. General Business Information (cont'd):			
a. Other People in the Business:			
	Number of people:	Formal Title:	Job Description
i. Business partners			
ii Family members (paid)			
iii Family members (unpaid)			
iv Community Elders			
v Government agencies			

vi Employees			
vii New Start staff			
viii Unpaid/volunteer staff			
ix Others (please add below)			

5. What motivated you to look at starting a business? (e.g. market research, advice from community members, meeting a need, assist with local employment, something you have always wanted to do)

6. Starting up your business

a. Think about when you started your business. Which of the skills/knowledge did you and/or your staff have and which were acquired and which were absent/missing? (Tick please)

Skills/Knowledge	Existing Skills/ Knowledge	Acquired Skills/ Knowledge	Absent Skills/ Knowledge
i/Community obligations			
ii/Community expectations			
Iii/Cultural obligations			
Iv/Traditional knowledge			
v/Traditional ownership			
vi/Business product/service knowledge			
vii/Customer/client knowledge			
viii/Direct competition research/knowledge			
Ix/Business Planning and Business Plan			
x/Business Mentoring/Guidance			
xi/Book-keeping qualifications/knowledge			
xii/Accountancy qualifications			
xiii/Marketing planning			
xiv/Business finance qualifications			
xv/Staff hiring and management experience			
xvi/Customer service experience			
xvii/Business systems knowledge (inventory management and sales figures)			
xviii/Fisheries rules and regulations knowledge			
xix/Taxation knowledge and/or qualifications			
xx/Payroll and superannuation administration skills			
xxi/Indigenous seafood industry/community knowledge			
xxii/Legal contracts experience and/or training			
xxiii/Other legal knowledge			
xxiv/Loans and refinancing qualifications or knowledge			
xxv/Cash-flow understanding			
xxvi/Renting/buying building and equipment and utilities knowledge			
xxvii/Insurance knowledge			
xxviii/Staff training and development			
xxix/Banking knowledge and/or experience			
xxx/Importing and Exporting goods (community and beyond) knowledge			
xxxi/Other (please list)			

7. In the 12-months prior to opening your business what were the activities you undertook to develop a long-term viable commercial business?		
Activity	What did you have to do?	If you had your time over again what would you do?
i/Establish business goals		
ii/Develop a business plan		
iii/Community discussions/permission/obligations		
iv/Evaluating your business idea		
v/Banks/Financing/Informal Loans		
vi/Business Assistance – business planner/planning; mentor (formal/informal); accountant; community leader		
vii/State/Territory fisheries management regulations		
viii/Other Government regulations (local and/or State/Territory and/or Federal)		
ix/Premises (s), utilities and permits		
x/Other start-up processes (please list below)		

8. Developing your business During the first stage of your business operating (first 2-3 years) what did you do to continue to develop a long-term viable commercial business?		
Activity	What did you do?	If you had your time over again what would you do?
i/Community Expectations and Obligations		
ii/Book-keeping/Accounting/Financial Management		
iii/Loans/Repayments		
iv/Employment/Employees		
v/Government regulations		
vi/Taxation/BAS/PAYG		
vii/Jobs and Roles		
viii/Standard Operational Procedures		
ix/Business Planning		

9. Over the last three financial years what have you done to continue to build/maintain a long-term viable commercial business?

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10. Over the last three financial years what have you done to manage unexpected change to ensure that your business remains commercially viable?

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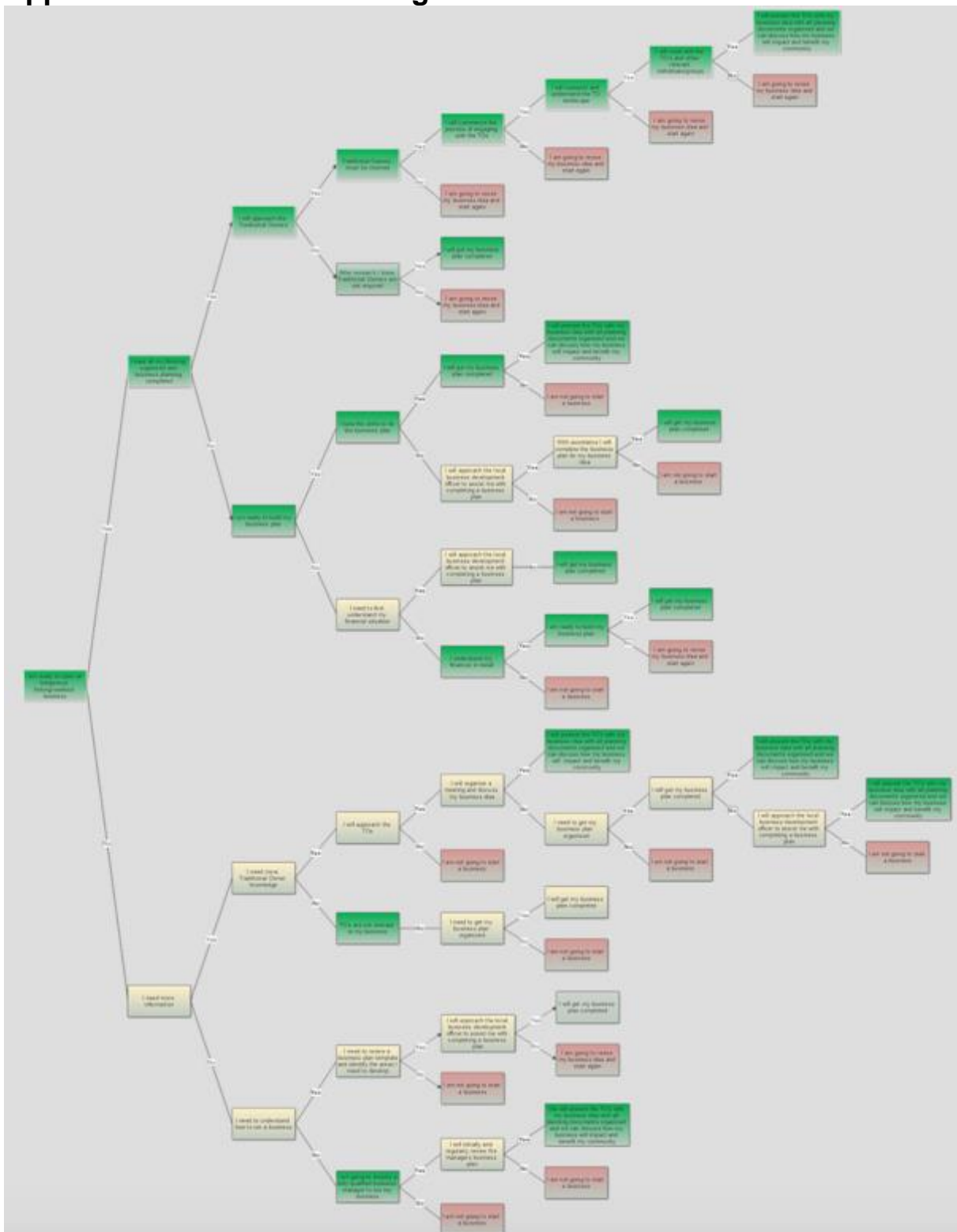
11. Any further comments or additional information.

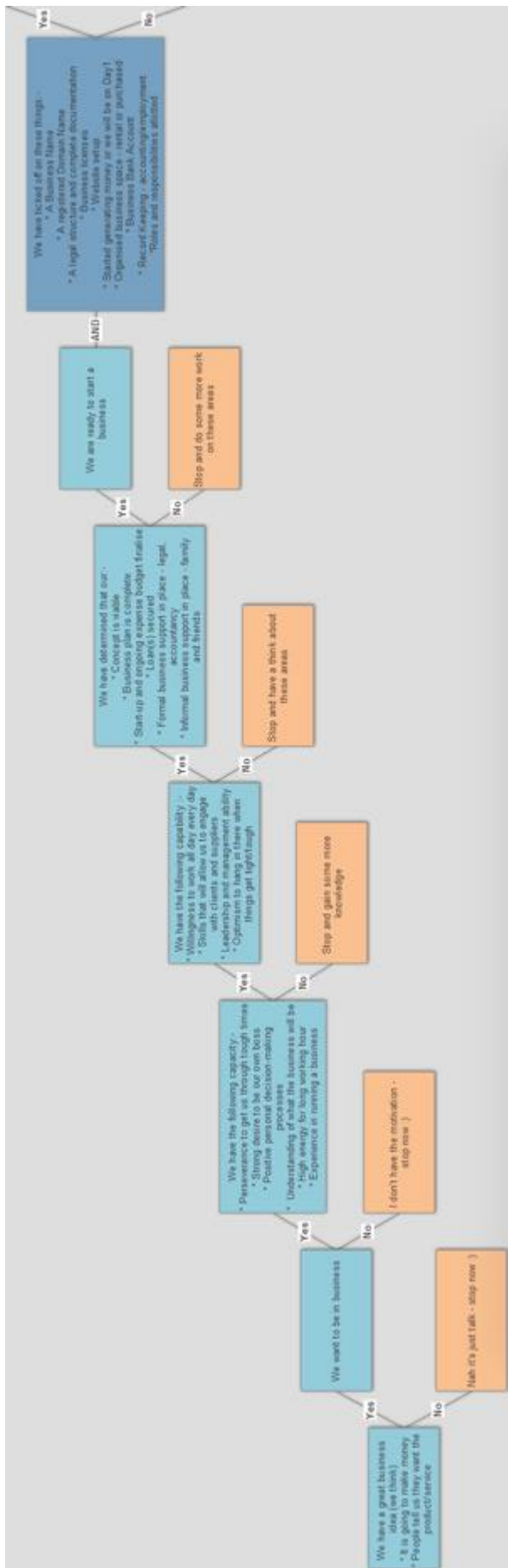
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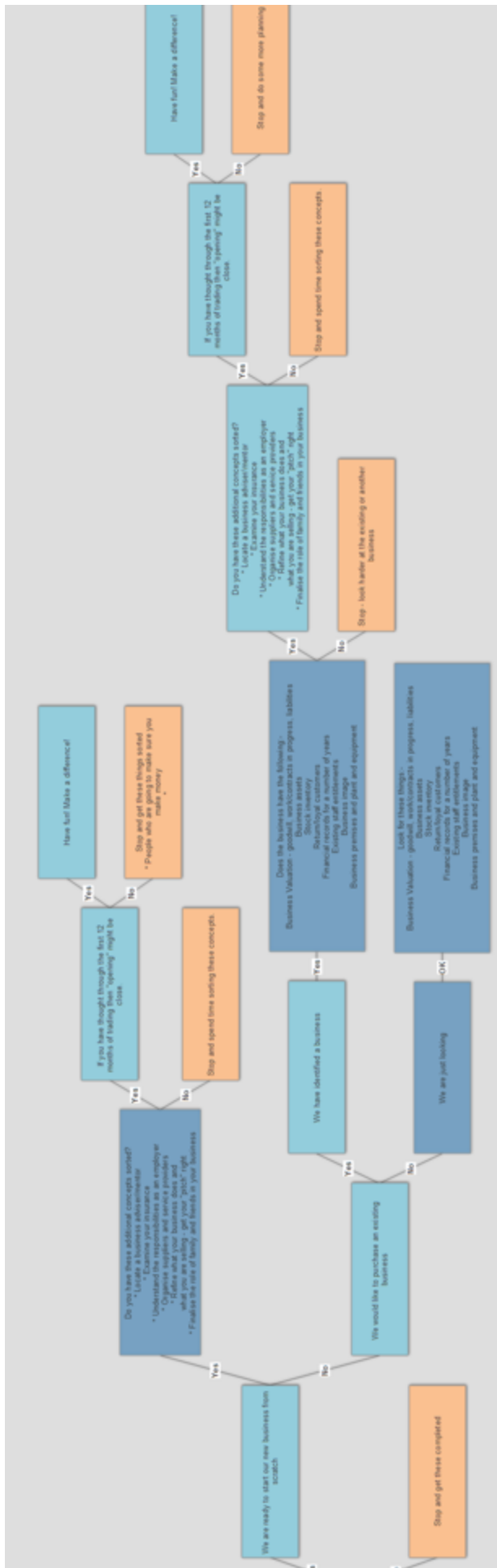
Thank you for your time and knowledge.

We look forward to connecting with you further about this project and the research outcomes

Appendix 4 – Decision Making Tree model







Appendix 5 – Business Nous Communication Plan

Plan

Who	What	When and Where
Industry Organisations – State and Sector	Final Report without Appendices	On Approval
Indigenous Fishers via Social Media	Promotion Videos with tagged individuals	Monthly Boosts – Instagram and Facebook – scheduled from 1 Feb – through to 1 Sep 2020.

Images of Videos (examples)

Business Nous Overview



1



3



2



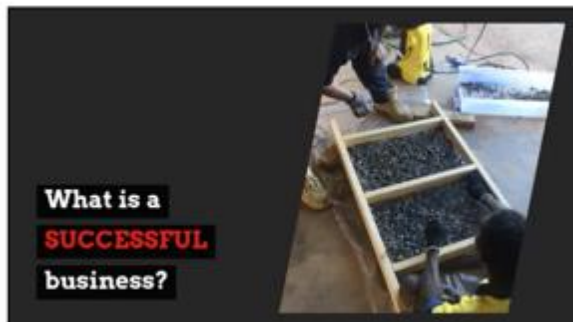
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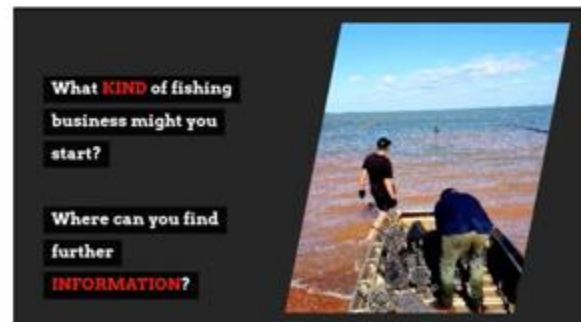
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9



11



10

Introducing Business Nous – Video Screens

12

**Warning: This video may contain
pictures , names and voices of
people who are deceased.**

14



13

Business Nous
**FRDC INDIGENOUS
REFERENCE GROUP
ON FISHERIES**
**Introducing
the project.**

15



16



18



17



19

The knowledge discovered is being shared with...



20

The project has looked at businesses along the supply chain and across fishing industry sectors.



22

Indigenous communities to enhance the skills of Indigenous business people.



21

The Business Nous Project had four stages:



23

1. To develop a tool to gather the information to understand the business success factors;



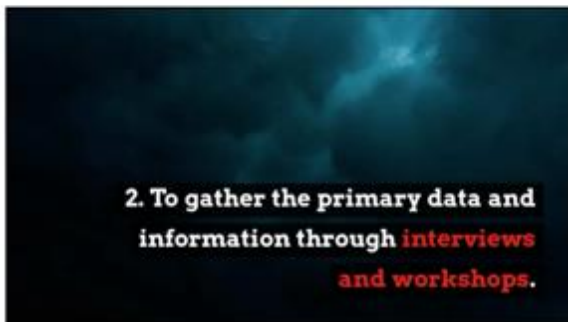
24

3. To understand the success factors for viable long-term business activity for Indigenous seafood and fishing businesses.



26

2. To gather the primary data and information through interviews and workshops.



25

4. To develop tools for business managers of indigenous seafood and fishing businesses and to share information with Indigenous communities.



27



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The non-commercial images in this video have been
generously supplied by the following:-

Bryan Denny

Emma Lee

Yaghami Aboriginal Corporation

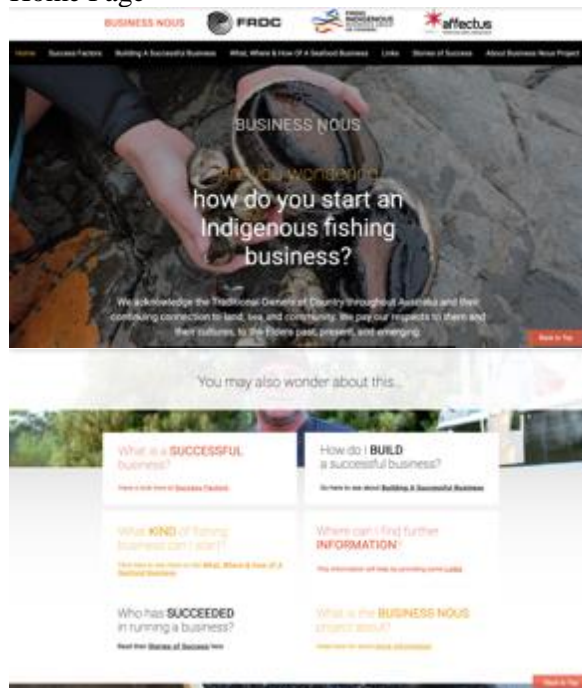
29

Appendix 6 – General Interviewee Comments

- loan structures and securing finance...the blocks are that people have low asset base, for various reasons, this then results in individuals being less 'attractive' to lending institutes.
- services ... the blocks are telecommunications connectivity for individuals and families. Landlines are secure however internet is patchy and only available in certain parts of the community. This lack of telecommunication restricts the opportunity to develop community (or wider) business opportunities.
- fishing fleet. There has been an increased awareness of the opportunities which may be available to through the fishing and sale of the resource ... the blocks - it is clear that even with the best of intentions business models need to be built to match the current and short term infrastructure within the community or be able to be brought into the community.
- to understand their situation well – the people of Maubiag understand their obligations to their people they are living in paradise however it is a paradise of poverty. They are well fed and a connected community. White people have shattered their resources and we non-Indigenous continue to have the resources to extract from the fishing zones and therefore the resources that are left are difficult to extract and capitalise on the remaining opportunity.
- There is invariably history in every community. The fishing industry in Torres Strait is long and in recent times, due to the arrival of non-Indigenous people, it has become complex. The resource has been put under a management structure which appears to disadvantage traditional owners. There remains the issue of how to most effectively and respectfully fish the resource considering the immense restrictions that are remote Australia. Do you build large infrastructure? How do you maintain this structure or do you build nimble businesses that reflect the large expanse of this region?
- We want to build businesses are responsive to the environment in which we live and to employ our people.

Appendix 7 – Website Images

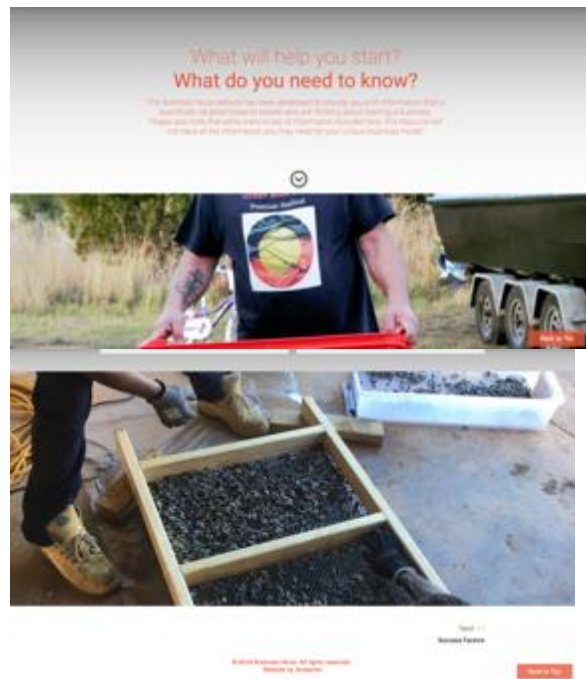
Home Page



Success Factors



Building a Successful Business





Is business insurance?
What is going to be the structure of your business?

- Are you going to be:
 - A sole trader?
 - A limited?
 - A company?
 - A co-operative?
 - A partnership?

Is business insurance a forced partnership between the policy holder - i.e. the director - and the business partner in the financial market. The director of responsibility means from now on in the event that are generated - trading, theft and loss of goods - the company is responsible for the goods. We partner's job is to manage income and expenditure - a full range of strength for the partner.

My business operates as a Sole Trader. This structure is suitable for my target business. We also intend to start a new company eventually. The simple structure enables us to build up a third credit line completely on our own. The sole trader structure is also an option for the staff - and managing the accounts and valuing of my business and products.

My business operates as a Sole Trader. Under this structure we have been able to attract the value of the business in a way that has allowed us to move the business to a different location. I have three staff members and my partner. One credit in the business, the third staff member's family members are connected with him personally should our ability to force the business to be successful become.

[illegible][illegible]



“Simple answer to flow is to change my business.” I don't I have flow in the little boat I don't know!



“Simple answer to flow is to change my business.” I don't I have flow in the little boat I don't know!



“Simple answer to flow is to change my business.” I don't I have flow in the little boat I don't know!



“Simple answer to flow is to change my business.” I don't I have flow in the little boat I don't know!



“Simple answer to flow is to change my business.” I don't I have flow in the little boat I don't know!

<p>South Australia</p> <p>Seafood Industry SA www.sa.gov.au/about-us/industry/seafood</p> <p>Primary Industries and Regions SA South Australian Rock Lobster Advisory Council Inc (SARLAC) Lobster and Crustacean Fishery Gulf St Vincent Prawn Boat Owners Association Abalone Fishery Western Zone Abalone (Abalone Industry Association of SA), Southern Zone Abalone, Central Zone Abalone Blue Crab Fishery (SA Blue Crab For Fishermen Association) Marine Seafood Fishery (Marine Fishermen Association) Rock Lobster Fishery Northern Zone (NZRL)</p> <p>Tasmania</p> <p>Tasmanian Seafood Industry Council (TSIC) Department of Primary Industries, Parks, Water and Environment Tasmanian Rock Lobster Fishermen's Association Tasmanian Abalone Council Seafood Fishermen's Association of Tasmania (SFAT)</p> <p>Victoria</p> <p>Seafood Industry Victoria (SIV) Victorian Fisheries Authority Victorian Rock Lobster Association (VRLA) Abalone Victoria (Central zone) Lobster Enterprise Fishermen's Co-operative Ltd (LEFCOL) Victorian Seafood Fishermen's Association (VSFA)</p>	
<p>National and Commonwealth Organisations</p> <p>Seafood Industry Australia (SIA) Department of Agriculture Australian Fisheries Management Authority (AFMA) Commonwealth Fisheries Association (CFA) Coalition of Inland Seafood Operators (CISO) Small Pelagic Fishery Industry Association (SPFIA) South East Trawl Fishery Industry Association (SETFIA) also known as the Commonwealth Trawl Sector of the Southern and Eastern Seafood and Shellfish (SESSS) Southern Shark Industry Alliance (SSIA) Sustainable Shark Fishing Association (SSFA) Abalone Council Australia Marine Cook Mechanics Association of Australia (MCAAA) Queensland Australia Fisheries Research and Development Corporation (FRDC) Commonwealth Fisheries Management Act Department of Industry, Innovation and Science</p>	Back to Top

<p>Western Australia</p> <p>Western Australian Fishing Industry Council (WAFIC) Department of Primary Industries and Regional Development Western Rock Lobster Council Southern Seafood Producers (SSP) Inc. Association Abalone Industry Association of Western Australia (AIIWA) Bengalia Professional Fishermen's Association Experience Professional Abalone Divers Association Australian Professional Fishermen's Association Kallbar Professional Fishermen's Association Kimberley Professional Fishermen's Association Leman Professional Fishermen's Association Mandurah Licensed Fishermen's Association</p> <p>Tasmania Strait</p> <p>Australian Fisheries Management Authority (AFMA) Queensland Department of Agriculture and Fisheries Tasman Strait Regional Authority</p>	
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<p>State and Territory Food Acts and Regulations Links</p> <p>Australian Capital Territory New South Wales Northern Territory www.slsa.gov.au/industry/food/slsa/food-safety-and-regulations/food-safety-standards Queensland South Australia Tasmania Victoria Western Australia www.aqis.gov.au/food-safety/food-safety-western-australia The Australian Institute of Food Safety is another good source of information.</p>	
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Stories of Success



Who has **SUCCEEDED** in running a successful business?



Creating for our community Indigenous Business Owner Non-Fishing

Our community is remote so we have to make nearly everything we sell. But the process of starting our business was to first offer our community - provide a service that is currently not offered, provide an income for me and my young family and, importantly, opportunity for the community. To do this we assessed the community we resided that our business was offering things a hole in the market. We then considered a number of start-up options - I use our savings, ask someone to borrow or see a loan from a business perspective we decided to use our savings as start-up capital.

In making this decision we need to build the business from a small base. We planned out the essential services we wanted to supply to the community and over the course of the 12 months we have been operating we have increased our services. To start small means you need to carefully research suppliers, products, format - all the costs and carefully select your services. We also considered the values we want to stand for - sustainability and quality local service and local employees. Because we thought through our values we have been able to make decisions that are aligned consistent. We are looking forward to building a new service that we can be part of next steps that will assist the local community.



Making money and paying your wages and staff Non-Indigenous Business Owner Fishing

I started my business as a hobby. I just loved fishing and collecting product.

I think a successful business is paying my wages and paying my staff wages. I understand the value of providing opportunities in my community but those opportunities will only happen if I keep making money. Although this is not what drove me I then started my business this is what drove me now - following my passion and making enough money to keep following my passion. That is still what drives - finding something new, bringing it to market and paying me and my workers their wages.



Business competition Indigenous Business Owner Non-Fishing

I run a small business from my home and away from my community but my service location I have built in a competition with many others who supply the same service. I have lost customers who continue to return and use my service and the reason because they know I have what it takes of the quality of service and convenience of use. I have built trust with my clients and this is essential for the service I provide. I think that makes me competitive. This high level of service and care also means that my clients share great stories about me, my professionalism and my qualification expertise.

I do spend a lot of time watching my competitors, looking at their pricing structure and adjusting mine to remain competitive. I also survey my clients about what other services I might be able to provide and keep my business "fresh" by offering new products.

I also remain competitive because I have always understood the numbers - the costs of running my business and the price I need to sell.

By doing all the business stuff - numbers, planning, service development and looking after my clients - I don't worry too much now about competitors. I now monitor them and consider my offering to the market place.



Looking after my family Indigenous Business Owner Fishing

I didn't like school until I was fishing but I knew I needed to earn money before I could afford to buy my own vessel. I knew that I wanted to fish. I understood that I could earn money working for others and build my reputation as an excellent and hardworking employee.

After I got married I knew that this love for fishing and doing and harvesting was hard to pay for my family. I explored new ways of making money - building at the market, seeking new options and discussing fishing other people's boats.

During the time of building my vessel the idea of owning a vessel became more real. We worked fishing other people's boats and making connections with major city wholesale markets. We found a product that was highly sought after and we started making connections directly with markets. We purchased a vessel and we have built a business by being careful with our money and meeting our business obligations. We have not had one year of "to the red" and had to negotiate with our bank for some extra time to meet our obligations.

I understand my cultural obligations and I have explored my media roles along the coastal area where I fish. I wish to provide for my community and I use this connection and using my knowledge and skills to assist my community. I have done a business course and passed which helped me understand business basics. We have built our business on a model of being fair rather than being greedy for greater profits. Most of my family are involved in the business. This is a point of pride for me and my partner to see our children connected to the fishing industry and working in our business. My focus has always been work hard to know your clients, working environment and the seasons.



Culture agreement Indigenous Business Owner Fishing

I understand my country. I understand land and sea and I have been part of a successful family fishing business in the sea country that is mine.

The business of my business is directly connected to the control of the resource and the water we fish. This control is passed through a right that allows me and my people to fish the resource in a manner that is respectful of our history and involves the ongoing connection and communication with our elders. We share of our cultural obligations and see that others who come into our business are safe. We also share of the business culture of non-Indigenous people but we are all Australians.

We have skills built from our knowledge of years of connection to our country and we are experts in the non-Indigenous business sector because we have attended formal training in business management courses.



Getting the product to the market Indigenous Business Owner Non-Fishing

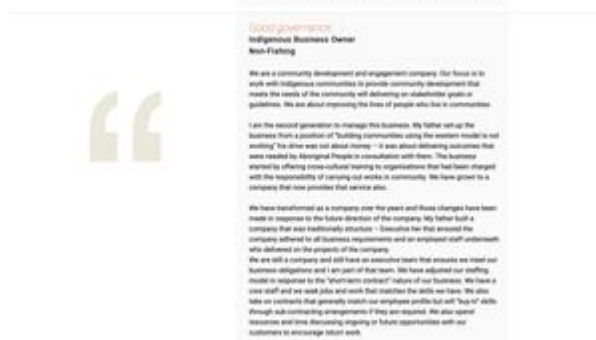
I am a traditional owner and connected to the fishing community. I share my knowledge with the community and educate on their behalf around fishing rights for Indigenous people. I use a non-profit business. Selling my product to market began with the fishing with my community wanted and taking to people about what I was fishing. I then decided that whatever I produced I needed to be profitable and make a living from it. But I also had a personal goal that every day I would want to see our product.

I have needed to move from an idea to a product that those people were looking for and needing.

I spent time talking about my idea with family and friends and then that found people I trusted and had the skills to assist with design and artwork and who could assist with product development and production of the goods. We developed 12 products that the market are currently using frequently.

I saw that the production was a burden to some of the people involved in the business. So I changed the process of developing the products and streamlined it as our original production was becoming unmanageable, time consuming and not making enough income. This adjustment has changed the end product and people continue to love our product.

Selling our product to the consumer involves a local business and an off shore element and is making a living and providing people with what they want.



Good governance Indigenous Business Owner Non-Fishing

We are a community development and engagement company. Our focus is to work with Indigenous communities to provide community development that meets the needs of the community while delivering on sustainable goals or guidelines. We are about improving the lives of people who live in communities.

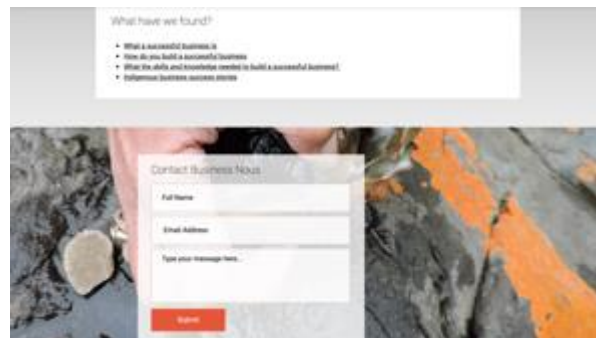
I am the second generation to manage this business. My father set up the business from a position of "building communities using the western model" but not selling "the drive was not about money" - it was about delivering outcomes that were needed by Indigenous People in consultation with them. The business started by offering cross-cultural training to organisations that had been charged with the responsibility of carrying out work in community. We have grown to a company that now provides that service also.

We have transformed as a company over the years and those changes have been made in response to the future direction of the company. My father set up a company that was traditionally structure - Executive that around the company adhered to all business requirements and an employee staff underneath who delivered on the projects of the company.

We are still a company and still have an executive team that provides us with business objectives and a set of their team. We have adjusted our staffing model in response to the "western model" nature of our business. We have a core staff and we work jobs and work that matches the skills we have. We also hire our contractors that generally match our employees profiles but with "top of skills" through sub-contracting arrangements if they are required. We also spend resources and time discussing ongoing or future opportunities with our customers to encourage repeat work.



About Business Nous



Appendix 8 – Evaluation Survey

IRG Business Nous Project Evaluation

The Indigenous Reference Group funded (through Fisheries Research and Development Corporation) a business development project for Indigenous fishing business owners - Business Nous (FRDC 2016-206).

Business Nous had two key areas to achieve

- Research and more fully understand the success factors of long-term viable commercial seafood and fishing businesses run by Indigenous people.
- Extension of the research and knowledge into Indigenous communities to enhance the skills of Indigenous business people.

Business Nous was managed by Affectus P/L

This evaluation will provide project management with understanding of whether the project has delivered on the stated project objectives.

We understand your involvement with the project may have been a considerable time ago however we would ask that you complete the questions below if possible.

Respondent Details:

Description (optional)

Name: *

Short answer text
.....

Project Stakeholder *

- ☐ Business Nous Project Team Member
 - ☐ Business Nous Working Group Member
 - ☐ Indigenous Reference Group Member
 - ☐ Business Nous Interviewee
-

Business Nous Objectives

1. Develop an analysis tool to gather the information to understand business success factors.
2. Gather primary data and information through interviews (face-to-face and/or telephone).
3. Identify success factors for viable long-term business activity for Indigenous seafood and fishing businesses.
4. Identify potential gaps in the skills and knowledge for the development and success of Indigenous seafood and fishing businesses.
5. Develop a management tool for business managers of Indigenous seafood and fishing businesses and extend this into Indigenous communities of need.

1a. Thinking about Business Nous Objectives (above), do you believe that the project objectives been met? *

- ☐ Yes
- ☐ No
- ☐ Don't know

1b. Can you please provide us with an explanation for your "yes", "no" or "don't know" response above?

Short answer text

2a. Considering your knowledge of the Business Nous project which components/elements/parts do you think will be most useful for Indigenous fishing/seafood businesses? *

- ☐ Business Nous website
- ☐ Business Nous Workshop materials
- ☐ Business Nous Information Videos
- ☐ Don't know

2b. Can you please provide us with an explanation for your above selection?

Long answer text

3. How beneficial do you believe Business Nous will provide to the Indigenous fishing and seafood business community? *

- ☐ Highly beneficial
- ☐ Beneficial
- ☐ Not Beneficial
- ☐ No Opinion

4. We would appreciate your thoughts on what additional work could now be undertaken by the IRG Business Nous team? *

Long answer text

5. How could the management and delivery of IRG Business Nous project been improved? *

Short answer text

6. Do you have any further comments regarding the IRG Business Nous project?

Long answer text

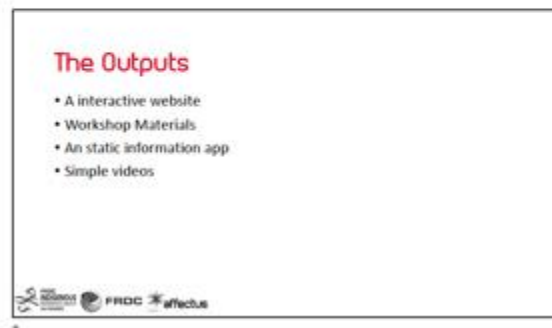
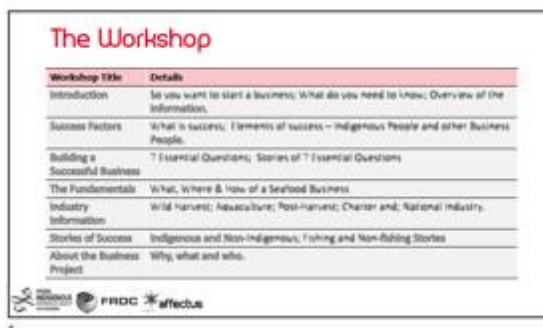
After section 2 Continue to next section

Section 3 of 3

Thank you for your insights and opinions regarding Business Nous.

Appendix 9 – BN Workshop Materials

PowerPoint



Thanks

- To the interviewees across Australia who provided us with their knowledge.
- To the individuals who have worked on Business Nous
 - Stan Lui
 - Matt Osborne
 - Bo Came
 - Chris Calogeras
 - Kenny Bedford
 - Dennis Ah-Kee
 - The Indigenous Reference Group
 - The staff at Affectus
- To the FRDC staff who have provided insight and connections.
- To the those who supplied the non-commercial images on the pages t materials:-
 - Bryan Denny
 - Emma Lee
 - Yagbari Aboriginal Corporation



9



Workshop 2 Success Factors



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Contact Us

irgbusinessnous@gmail.com



10



12

However...

...from our research, the definition of a successful business covers a wide range of concepts but primarily these factors were stated by nearly all our interviewees.

- Pays your wages
- Delivers a product to market
- Is competitive
- Is culturally aligned
- Has good governance structure
- Is financially sound



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Important success factors for indigenous fishing businesses...



- These concepts were identified by the interviewees
- a good work environment
 - not reliant on government hand outs
 - diversified allowing for work in various areas
 - able to catch fish for family and community
 - moves people beyond welfare
 - sustainable – grows slowly and with patience and that everything doesn't have to be new



15

Indigenous business people said....

- A successful Indigenous fishing business
- makes money to provide for your family/ community and pays your wages. It must be culturally aligned
 - delivers a product to market, is competitive and is financially sound and has good governance structure and has a future direction
 - allows you to follow your passion, look after your family and provide for your community



14

What the experts say

- Know the legal framework in which your business operates
- Key an eye on the political changes as there may be support and funds available.
- Find a small business support network officer in your community/region/state they will help you.
- Build networks with other indigenous business owners and other non indigenous businesses.
- Connect with the local fisheries management staff.



16






Workshop 3

Building a Successful Business




17

Workshop 4

The what, where and how of a seafood business.



19

Can you answer these Qs?

- Why do you want to start this business?
- Is it a business or a hobby?
- What is going to be the structure of your business?
- Do you have a business plan?
- What support will you need and how will you access it?
- Will you employ anyone? What about family or friends?
- How will you manage your business finances?
- Have you thought of other business considerations that may apply?





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Which is your idea? Business?

- Wild Harvest (commercial fishing)
- Aquaculture
- Post-harvest
- Charter (Fishing)

Understand the regulatory framework and requirements. Both Federal and State legislation will apply.







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Booklet Content

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4

Business News (FRDC 2016-204)	
<p>Business News is a two-year project funded by the Fisheries Research and Development Corporation (FRDC) through the Indigenous Reference Group (IRG).</p> <p>Business News will work with a range of businesses across industries to develop greater understanding of successful Indigenous business practices. From this understanding extension activities and materials will be delivered to assist Indigenous people and communities develop knowledge about successful and viable businesses in the fishing and seafood industry.</p> <p>What is the purpose?</p> <p>The project will research and most fully understand the success factors of long-term viable commercial seafood and fishing businesses run by Indigenous people. It will then extend this knowledge and the Indigenous communities to enhance the skills of Indigenous business people. Importantly the project will look at business along the supply chain and across fishing industry sectors.</p> <p>Where has the research project come from?</p> <p>Business News (FRDC 2016-204) has been designed from the IRG IRG Priorities, specifically IRG Priorities Four and Five. These two priorities outline economic development opportunities and capacity building opportunities as areas for research and extension.</p> <p>How will the project be delivered?</p> <p>Business News (FRDC 2016-204) has four (4) main activities:</p> <ol style="list-style-type: none"> To develop an analysis tool to gather the information to understand the business success factors. (August 2016) To gather the primary data and information through interviews, focus to focus and/or telephone and if required a series of workshops. (January 2017) To understand the success factors for viable long-term business activity for Indigenous seafood and fishing businesses. To understand the gap in the skills and knowledge for the development and success of Indigenous seafood and fishing businesses. (April 2017) Develop a management tool/extension tool for business managers of Indigenous seafood and fishing businesses. To extend this business knowledge and skills to Indigenous communities through culturally appropriate methods potentially include video, online applications and workshops. (February 2018) <p>Who is doing the research?</p> <p>The working group will be meeting regularly during the project to ensure that deliverables are being met. There will be working members developing and delivering the project activity. There will be additional Indigenous and non-Indigenous people brought into the project as required including assist the working group across individuals and businesses during the information gathering and extension project activities.</p> <p>Who will benefit from the research and the extension?</p> <p>The primary beneficiaries will be Indigenous seafood and fishing business owners who have commenced, or are seeking to commence, business operations and who the to gain capacity support to plan and develop a successful long-term viable commercial business.</p> <p>Other beneficiaries will be organisations and services industry who are interested in meeting, partnering with and working with Indigenous seafood and fishing businesses. Government agencies who currently working with Indigenous businesses and communities will also benefit from understanding and connecting with Business News.</p>	

1

Indigenous Reference Group (IRG)
On occasion, a planned research and development outcome could be more successful if a number of related projects were managed by employing higher levels of coordination, integration and communication. The IRSG either on its own initiative or at the request of a stakeholder group, can establish a managed substructure.

Subprogram management
The RSG is managed by an expert, based planning and scientific committee, appointed by the FRDC. In addition to its leadership and strategic role, the committee advises the FRDC on allocation of subprogram funds to projects consistent with stakeholder priorities and relevant R&D plans, actively oversees progress of projects under its direct management, and provides technical advice to the FRDC on issues, opportunities and projects beyond those under its management.

Research Priorities
Research, Development and Extension Plan
 The IRD does not have an R&D Plan. The priorities that guide the activities of the IRD are:

- 1

Finances Research and Development Corporation (FRDC) is a co-funded partnership between its two stakeholders, the Australian Government and the fishing and aquaculture sectors. It was formed as a statutory corporation on 2nd July 1999, under the provisions of the Primary Industries Research and Development Act 1989 (the PIRDC Act 1989) and is responsible to the [Minister of Agriculture & Water Resources](#).

FRDC's role is to plan and invest in fisheries research, development and extension (RD&E) activities in Australia. This includes providing leadership and coordination of the monitoring, evaluating and reporting on RD&E activities, facilitating dissemination, extension and commercialisation. The FRDC achieves this through coordinating government and industry investment, including stakeholders to establish and address RD&E priorities. In addition the FRDC monitors and evaluates the adoption of RD&E to inform future decisions.

PRDC has a significant responsibility in ensuring, on behalf of the Australian Government, that research is undertaken to assist in the management of the fisheries and aquaculture resource for ongoing sustainability. This means that a significant proportion of funding is directed at research that has a benefit for the three sectors of the 'farming industry': commercial (wild catch and aquaculture), recreational and indigenous and also delivers a public good benefit to the Australian community.

Evolution of the FRDC
Since its inception, the FRDC has evolved from being essentially a granting body to one that adds value and stronger focus to R&D for Australian fishing and Aquaculture. A summary of FRDC's evolution has been prepared and is available for [download](#) (PDF).

FPOC's Stakeholders
FPOC works with a diverse and geographically-dispersed group of stakeholders and the four main sectors of fishing and aquaculture (aquaculture, commercial fishing, indigenous fishing and recreational fishing) are not mutually exclusive. For example, indigenous fishers may participate in customary fishing, conduct aquaculture and commercial fishing, and fish recreationally.
[FPOC's stakeholders include:](#)

FRDC is a not-for-profit company owned by the Federal, state and territory governments, including fisheries and national resource managers.

- all fishing and aquaculture sectors
- the Australian community, as all areas (both aquatic and land) resources are managed regional co-operation
- the research community including universities, government fisheries organisations, natural resource organisations (e.g. IAFDC), international research organisations and private sector research providers.

The logo for the Fisheries Research and Development Corporation (FRDC). It features a stylized circular emblem on the left, composed of concentric arcs and dots, resembling a globe or a network. To the right of the emblem, the letters "FRDC" are written in a bold, sans-serif font.

The Powerpoint and the Workbook

A tour of the App - each of the sections and accessing it

[View each of the videos](#)

Who will benefit from the Business News information?

How will you share the information with the additional beneficiaries?

- To the interviewees across Australia who provided us with their knowledge.
- To the individuals who have worked on Business News
 - Alan Latt
 - Matt Osborne
 - Su Come
 - Chris Crogan
 - Kenny Bedford
 - Glenn AH-Kap
 - The Indigenous Reference Group
 - The staff at AtRisk
- To the FRCG staff who have provided insight and connections.
- To the artists who supplied the non-commercial images on the pages 1 materials.
 - Bryan Stormy
 - Emma Lee
 - Yaghami Aboriginal Corporation

Business Nouns	
Session 1	About the Project
Session 2	Success Factors
Session 3	Building a Successful Business
Session 4	What, where and how

Purpose
To discuss and understand where the FROG 2016-2018 has come from and what has been involved.

Discussion

- Discuss how the project may be further extended.

The Workshop – what will happen

1. A interactive website

A tour of the Website - each of the pages and what is found there.

To understand the success factors of a business and transfer the information into action

Participants will:

- Understand the research collected through *Business News*;
- Develop new business actions to implement and;
- Commence a personalised business checklist, Communication Competence for You.

From the Business Owners

- Pays your wages
- Is competitive
- Has good governance structure
- Delivers a product to market
- Is culturally aligned
- Is financially sound

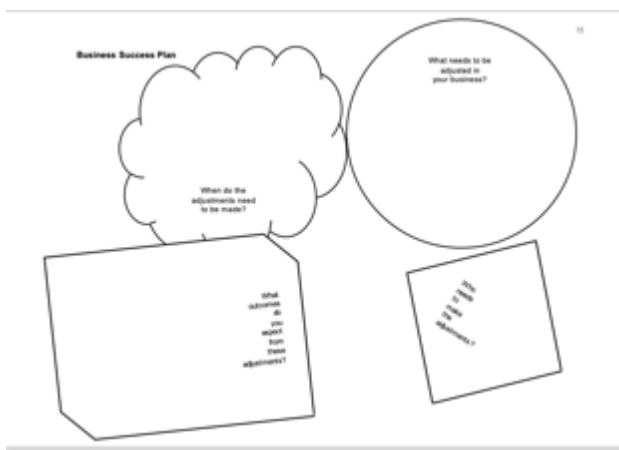
Additionally:

- makes money to provide for your family/community and pays your wages. It must be culturally aligned
- delivers a product to market, is competitive and is financially sound and has good governance structure and has a future direction
- allows you to follow your passion, look after your family and provide for your community

- a good work environment
- not reliant on government hand-outs
- diversified allowing for work in various areas
- able to catch fish for family and community
- moves people beyond welfare
- sustainable - grows slowly and with patience and that everything doesn't have to be new

(continued)

(continued)



14

What the experts say

- Know the legal framework in which your business operates
- Keep an eye on the political changes as there may be support and funds available
- Find a small business support network officer in your community/region/state they will help you
- Build networks with other indigenous business owners and other Non-Indigenous businesses
- Connect with the local fisheries management staff

What is a successful business?

"I want to follow my passion"

"Follow what I love doing and provide an affordable service"

"I wanted to return to country and make things better - help my community"

"Could see a need" - providing fresh food for our families

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Session 3: Building a Success Business

Purpose
To further develop a Business Success Plan.

Outcomes
Participants will:

- Understand further knowledge regarding business success and
- Develop further the Business Success Plan.

Using the website and discussing with your team, answer some/all of these questions.

- Why do you want to start this business?
- Is it a business or a hobby?
- What is going to be the structure of your business?
- Do you have a business plan?
- What support will you need and how will you access it?
- Will you employ anyone? What about family or friends?
- How will you manage your business finances?
- Have you thought of other business considerations that may apply?

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Session 4: What, where and how?

Purpose
To explore the deeper levels of a fishing business and further develop the Business Success Plan for each attendee by using the website information.

Basic Decisions
What is your business?

Is it a singular or blended business?

What is the regulatory framework that you need to be functioning within?

What are the legalities that you must consider in your business?
