

FINAL REPORT - MARCH 2024

Building Better Business in St Arnaud

A Business Community
Resilience Roadmap for
a thriving St Arnaud



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 Resilient
Ready

Acknowledgements

Resilient Ready would like to thank our project collaborators and partners, in particular the Northern Grampians Shire and the St Arnaud business community.

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The Building Better Business in St Arnaud Project is generously funded by the Victorian Government and Commonwealth Government under the Commonwealth-State Disaster Recovery Funding arrangements (DFRA) through Emergency Recovery Victoria's Community Recovery Hub Program.

This funding is in response to the October 2022 Floods which impacted communities in the Northern Grampians Shire Council.

Views and findings associated with this project are expressed independently and do not necessarily represent the views of State and Commonwealth funding bodies.



Australian Government



Disclaimer

Resilient Ready disclaims any responsibility resulting from errors or misinterpretations that occur from this Report.

Building Better Business in St Arnaud

A Business Community Resilience Roadmap for a thriving St Arnaud



Executive Summary

Strong connections are core to doing better business and to enhancing disaster resilience.

Prompted by the October 2022 floods, this project aimed to work with local business owners to identify common goals and opportunities to increase knowledge and capabilities in:

- business viability
- disaster preparedness and resilience
- social connections and capital

Through a series of more than 40 interviews and two workshops with businesses and non-business stakeholders, key themes emerged about the strengths and weaknesses of the St Arnaud business community.

The findings highlighted the need for St Arnaud businesses to come together to connect, plan and coordinate, upskill and enhance their disaster resilience and business capabilities, together as a collective.

In a nutshell, the St Arnaud Business Community Resilience Roadmap sets out the priority areas determined through the interviews and workshops.

It provides a two-year plan for the cohort to follow that will facilitate growth in all three focus areas.



Key Activities

The Building Better Business in St Arnaud engaged many businesses and non-business stakeholder to build a comprehensive picture of the strengths and weaknesses in the three topic areas.

The key activities included:

September 2023

- 1:1 interviews with 23 non-business stakeholders to determine the current state of play and their relationship with the businesses

October 2023

- Preliminary meet and greets with Napier St businesses

November 2023

- Project Launch event to socialise the project and facilitate networking
- 1:1 interviews with 20 businesses along Napier St (survey data in the Appendix)

February 2024

- 1 x In-person workshop and 1 x online workshop to present the survey findings and co-design the Roadmap

March 2024

- Roadmap Launch party to present final Roadmap

Expected Outcomes

The main recommendation from this project is that Sr Arnaud businesses are encouraged to form a group that meets regularly. It's expected that by focusing first on strengthening social capital, business will do better economically and in emergency events as result. By forming a group, there will be:

- improved communication and coordination among businesses and with external stakeholders
- an effective platform for both advocacy, consultation and planning, particularly for emergency management
- spread of knowledge, skills and capacity across the business community e.g. peer-to-peer learning
- practical projects achieved such as seasonal campaigns, new business welcome pack
- greater support for new businesses to find their feet and flourish
- trust, authenticity and integrity cultivated among the business community
- collective effort and involvement in areas such as high-street presentation, campaigns etc.
- accelerated additional outcomes in all areas of economic, disaster and social resilience

“My service is overlooked in an emergency when it should be at the forefront of planning”

— St Arnaud Small Business Participant

Findings 1: Business Viability



OVERALL RATING: 3.3 / 5

Common themes identified by the St Arnaud business community relating to business viability include:

1) Customer Market

- Cost of living pressures mean people are spending less and prioritizing essentials over non-essentials
- Locals tend to shop out of town because they think it's cheaper or because they don't know what is already available in St Arnaud
- Un-coordination between businesses has led to: stores stocking the same items, overload of certain business types (e.g. cafes), dodgy and irrelevant selling, lower quality in stores and services
- Key demographics in the town overlooked, e.g. youth, interest groups such as sports clubs etc

2) Infrastructure

Thriving businesses depend on an exciting, aesthetic and well-kept main street. Current issues on this include:

- Dilapidated/eye-sore buildings, degraded street furniture
- Environmental health/OHS concerns
- Empty shopfronts
- Poor shopfront signage
- Council related issues include:
 - Parking zones
 - Accommodation and housing for workers
 - Permits and growth opportunities
 - Street and tourism signage

3) Business Operations

- Shared business challenges include staff shortages, fatigue and cyber security
- Cyber security a concern for those that collect personal data and sell online
- Business viability is seasonal, depending on factors such as:
 - Climate (eg. La Nina/El Nino)
 - Pay day
 - Giving seasons (e.g. Christmas)
 - Covid/non-covid
 - School term vs school holidays

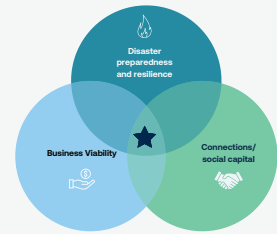
Local business could thrive with greater coordination and unity on things like:

- Stock
- Seasonal campaigns (e.g. Red Star, Golden ticket)
- Advocacy and consultation on common issues
- Trading hours
- Communication with each other and with other stakeholders
- Being open to new ideas and ways of working

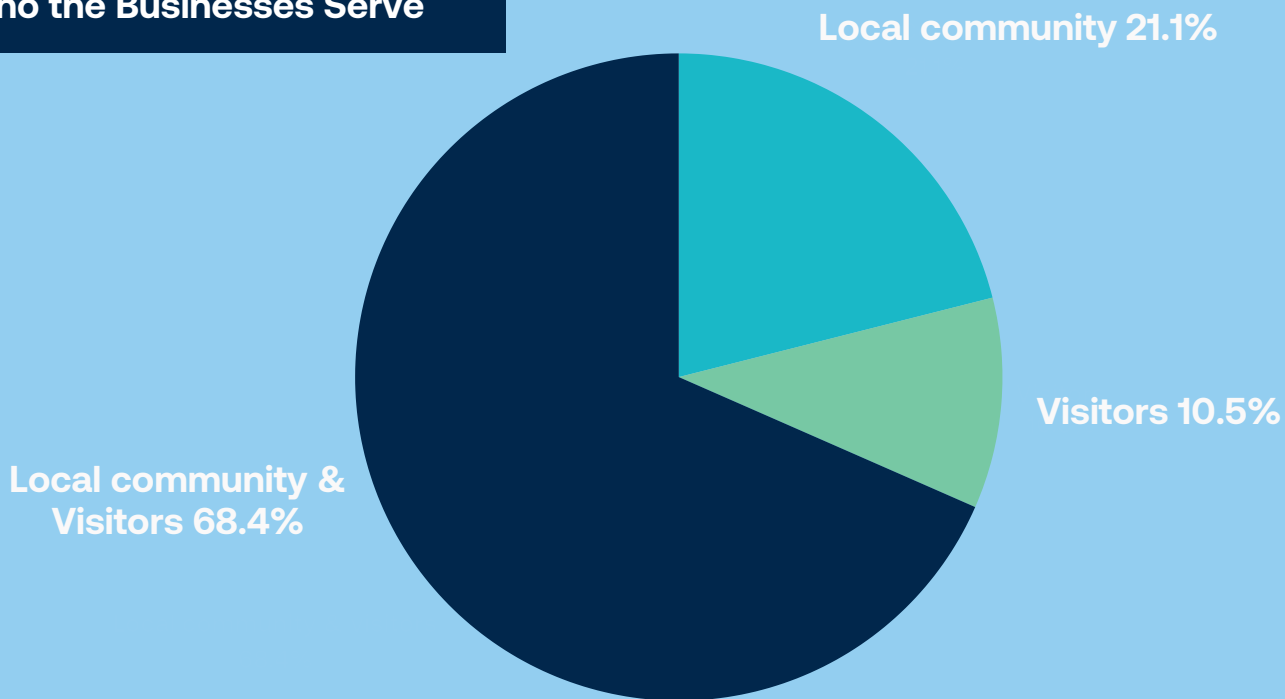
4) Capabilities

- St Arnaud business are well known for their great customer service and friendly staff
- Some business owners admitted to having no idea what they're doing
- The businesses have specific areas to grow in but unaware of services available to help them, or services provided aren't targeted enough
- Upskilling opportunities are needed but usually offered during work hours so limited capacity to partake
- Cyber security the biggest area for growth

Findings 1: Business Viability



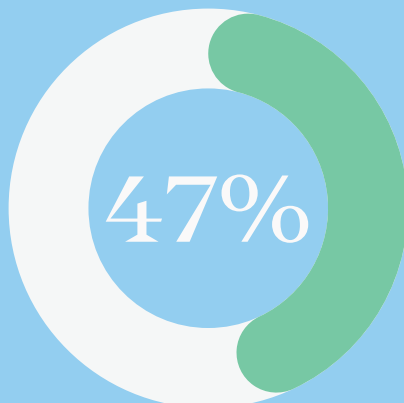
Who the Businesses Serve



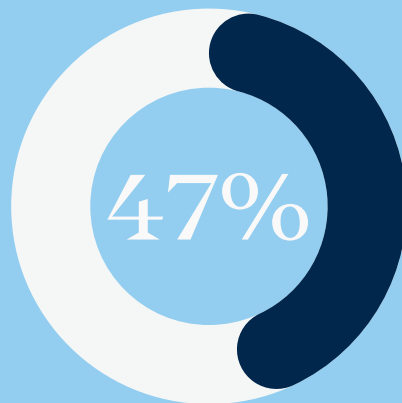
Top areas of concern



Cyber Security



Staff Shortages



Fatigue

Findings 2: Disaster Resilience



OVERALL RATING: 2.7 / 5

Common themes identified by the St Arnaud business community relating to disaster resilience include:

1) Stakeholders and Planning

- Communications from Council and SES during flood events is very helpful and consistent, particularly about where to find sandbags
- Still unclear as to who is responsible for clearing and cleaning after an emergency
- Interactions with emergency services is typically only in the context of door-knocking for donations or for fire alarm inspections/installations
- Most are unaware of the MEMPC and the role of business representation in municipal emergency planning
- Recognition of the need to coordinate power back-ups, stock preservation and inflows, and communication between businesses in an emergency

2) Infrastructure

- Big concerns about the engineering and town planning done to mitigate flood impacts in St Arnaud, particularly the raised footpaths, speedhumps, altered drainage and guttering systems
- Concerns re: Council not heeding local knowledge, historical patterns, and business priorities

Self-sufficiency:

- most have sandbags or know how to access when needed
- some have generators
- most have insurance
- some have cameras to monitor inundation, security, and provide evidence for insurance claims

3) Business Operations

- Operations are challenged when there are network outages: businesses are unsure how else to take big payments and/or access banking services
- Overall sense of resilience based on past experiences and understanding of local risks
- Many businesses have multiple revenue streams to act as a buffer when affected by low sales or by a disaster
- Mental health and fatigue is an area for greater understanding and appreciation by the community/customers, including awareness of services available
- Media training would be of interest – some have had encounters with the media and didn't know what to do/say

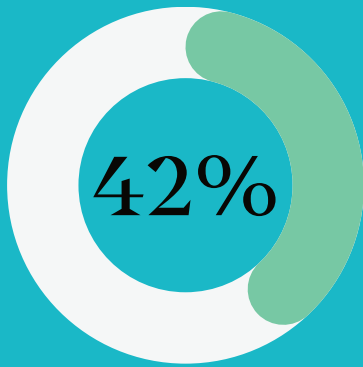
"We ride the wave and roll with it."

— St Arnaud Small Business Participant

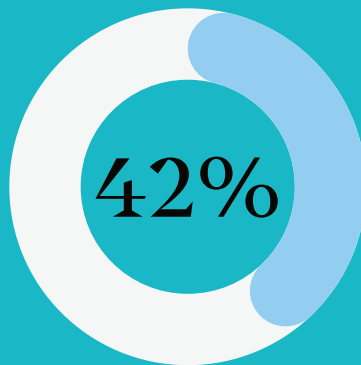
Findings 2: Disaster Resilience



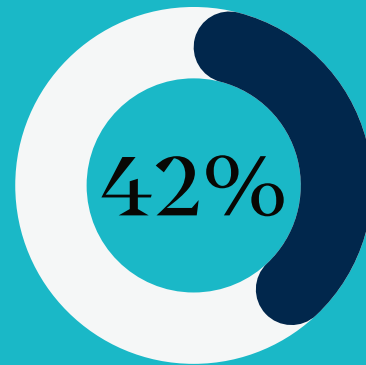
Top area of concern.



Reliable stock inflows



Mental health impacts from compounding disaster events



Managing the media during emergencies

Services most used



First Aid Training at
Community Resource
Centre

Service most interested in



- Media Training
- MEMPC
- NBN Preparedness

Findings 3: Social Connections



OVERALL RATING: 3.0 / 5

Common themes identified by the St Arnaud business community relating to social connections include:

Cyber Security

Staff Shortages

Partners

1) Linking Ties

Linking ties are the social ties between the businesses and those in positions of authority and influence, such as government bodies

Council

Connections with Council (staff and Councillors) would be strengthened with more face-to-face interactions and/or drop-in sessions

Other

Businesses would engage more with NBN and Grampians Tourism if they knew what was on offer and saw the purpose and relevance, and if not during work hours

2) Bridging and Bonding ties

Bridging and bonding ties are the social links the businesses have with each other: those similar to them and those different to them.

Community

- SCAN started off focussed on supporting businesses but this has changed
- Rotary are good at checking in and supporting businesses, e.g. coming round for tea
- Most businesses support community events and campaigns through donations, sponsorships, putting up posters etc.

The main factors influencing the strength of bonding, bridging and linking ties within the St Arnaud business community include the following:

Relevance, purpose and capacity

Being a local and connected through the community

Being a newbie vs old timer

Doing own thing vs actively engaging with others

Joining campaigns like Red Star, Golden Ticket

Attending events and workshops

Business size and type

Findings 3: Social Connections



Most connected

Least connected

Local Groups and Organisations



Grampians Tourism
NBN

“I know everyone in St Arnaud but I’m a 1 out of 5 for business connectivity”

— St Arnaud Small Business Participant



Recommendations



The interviews and workshops highlighted the range of actions that can be taken by businesses, Council and other stakeholders to build better business in St Arnaud

1

Connect regularly as a group of business to build:

- Open and inclusive communication and coordination
- A culture of trust, integrity, collaboration and vibrancy
- Collective skills and capabilities, through peer-to-peer learning and strengthening linking ties with important stakeholders such as emergency services and Council.

2

Audit the current goods and services provided in St Arnaud:

- Who are the customers and what do they need?
- Where are the unmet needs, missed opportunities and areas of duplication?
- Plan according to the current and future demographics and trends
- Understand shopping behaviour and better promote what is on offer in town
- Leverage where St Arnaud has good customer service/strong points over other towns
- Collaborate with towns like Donald to cross-promote what they have vs what St Arnaud has

3

Invest in a high-street facelift

This should include measures to keep businesses accountable to the aesthetics they present and to promote opportunities available to support them, such as beautification and signage grants.

4

Engage in meaningful discussions between businesses and Council to address issues such as:

- flood mitigation measures
- housing
- permits/planning
- signage

Recommendations continued.



The interviews and workshops highlighted the range of actions that can be taken by businesses, Council and other stakeholders to build better business in St Arnaud

5

Conduct annual business group planning for:

- stock
- campaigns
- advocacy
- trading hours
- communication with each other and with stakeholders

6

Embed practical disaster preparedness skills into business workshops, mentoring services, emergency services community engagement and newsletters to boost capabilities on things like:

- How to keep trading through a Telco outage
- How to protect personal data
- How to safeguard online sales
- How to look after yourself and your team through tough times (mental health, fatigue)
- How to represent the region well to the media
- Having the right tools, equipment and resources (insurance, generators, sandbags, contact lists, cameras etc) to survive disasters

7

Ensure skill development opportunities are:

- based on needs and demands
- not held during work hours
- delivered collaboratively to ensure applicability and value for time/money

Suggested Roadmap



Form a business group that meets regularly (e.g. 7-8pm on the first Thursday of every month).

By forming an “alliance” (group of business champions) that meet regularly, a collective effort can be made to initiate and establish activities and outputs such as:

> St Arnaud business goals/mission/vision/roles

> Directory / “Welcome to Business in St Arnaud” welcome pack including:

- Business etiquette
- Ways to communicate (e.g. Messenger/WhatsApp/email group)

> Annual awards (e.g. best displays, best customer service, up and coming businesses, leadership etc)

> Sales and marketing campaigns throughout the year, e.g. holidays, link to events etc.

> Audits of current goods and services, customers and markets, areas of lack/duplication, competition vs collaboration

> Boost bridging ties within the business community (social nights, panels, storytelling)

> Linking ties with stakeholders to ensure clear and regular contact on key topics such as:

- Permits
- Telco developments – NBN, Mondo etc.
- Business Growth Program services e.g. mentoring, grants, directory
- Council initiatives e.g. tourism strategies, signage, main street development projects
- Engineering and town planning – Council departments
- Mental wellbeing and fatigue – Red Cross
- Emergency planning – Emergency Service Organisations + Council
- Media training – Grampians Tourism
- Local training opportunities and skills development (e.g. cyber security, digital marketing) available through the Community Resource Centre + Neighbourhood House



Roadmap Development Workshop in February 2024

2024 Proposed Calendar of Activities

Through the project workshops, a suggested 2-year calendar of activities was drafted to provide structure, focus and forward planning to help the group connect, plan and achieve their goals.

Each monthly meeting will have:

- A topic or question
- A discussion, guest speaker or trainer to help address the topic/question
- A resource, e.g. one-pager summary of the topic/learnings

The calendar below presents the priority topics to address and activities to undertake as a group.

JANUARY	FEBRUARY	MARCH
No activity	(2025) End of Year celebrations e.g. Ball / Awards Night	ROADMAP LAUNCH with all St Arnaud businesses
APRIL	MAY	JUNE
Meet new business owners	Promotion planning: Christmas, holidays, seasons etc	Flood mitigation Discussion with Council engineers/planning team
business planning: goods, services, stock, trading hours		
JULY	AUGUST	SEPTEMBER
Casual social night Xmas in July get together	Panel Night with retired business people	Disaster Prep 101: EM planning and self- sufficiency e.g. sandbags, generators, MEMPC
OCTOBER	NOVEMBER	DECEMBER
Pre-summer Briefing With the CFA, FFMVic etc	Skills night: e-commerce, digital marketing, cyber security	No activity

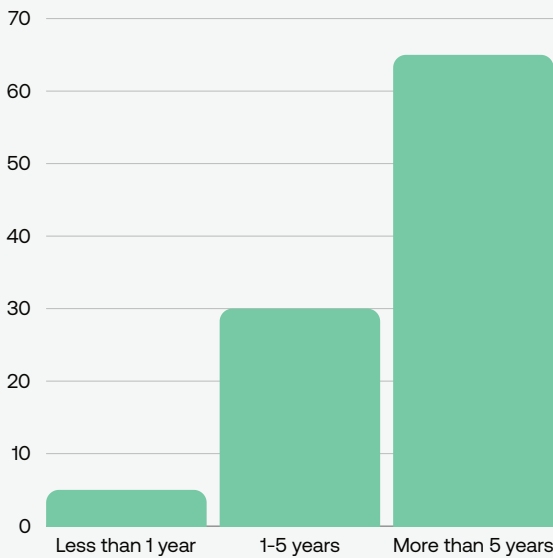
2025 Proposed Calendar of Activities

JANUARY	FEBRUARY	MARCH
No activity	(2026) End of Year celebrations e.g. Ball / Awards Night	Wellbeing Night with Red Cross
APRIL	MAY	JUNE
Business Profiles: "Who's Behind the Counter?"	Promotion planning: Christmas, holidays, seasons etc	Insurance for small business
JULY	AUGUST	SEPTEMBER
Casual social night Xmas in July get together	Telco and power outage prep Updates and tips from NBN, Mondo etc	Media training with Grampians Tourism
OCTOBER	NOVEMBER	DECEMBER
Pre-summer Briefing With the CFA, FFMVic etc	Skills night: e-commerce, digital marketing, cyber security	No activity

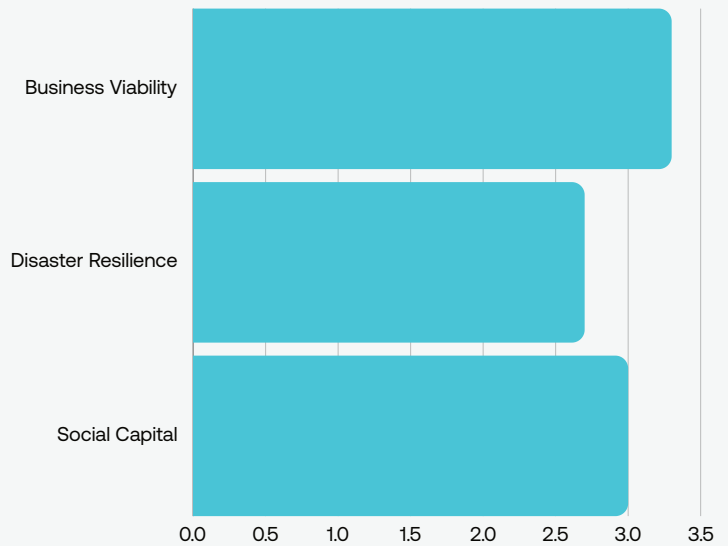
Appendix 1: Summary data

The appendices present the quantitative questions and answers from the 1:1 interviews with St Arnaud businesses

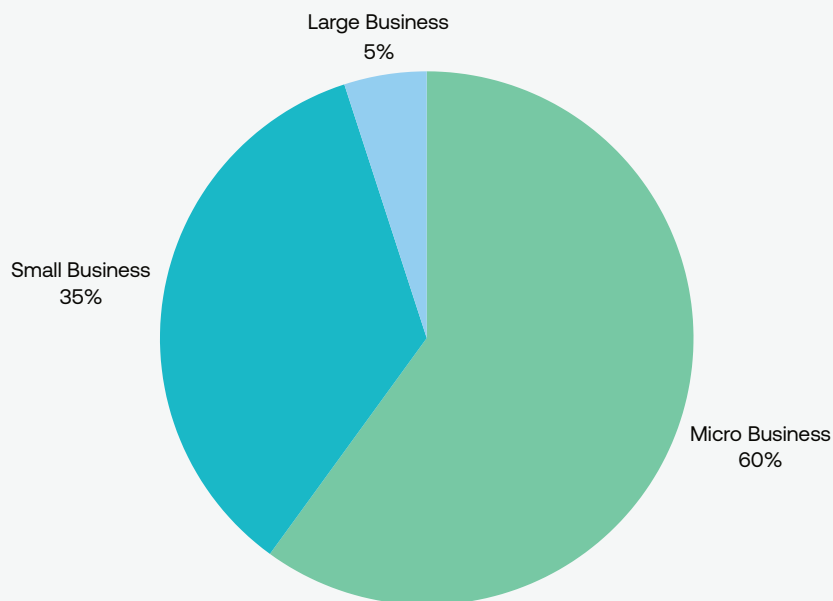
Length of time operating in %



Self-ratings in the key topic areas, out of 5



Size of interviewed businesses in %



Appendix 2: Questions on business viability

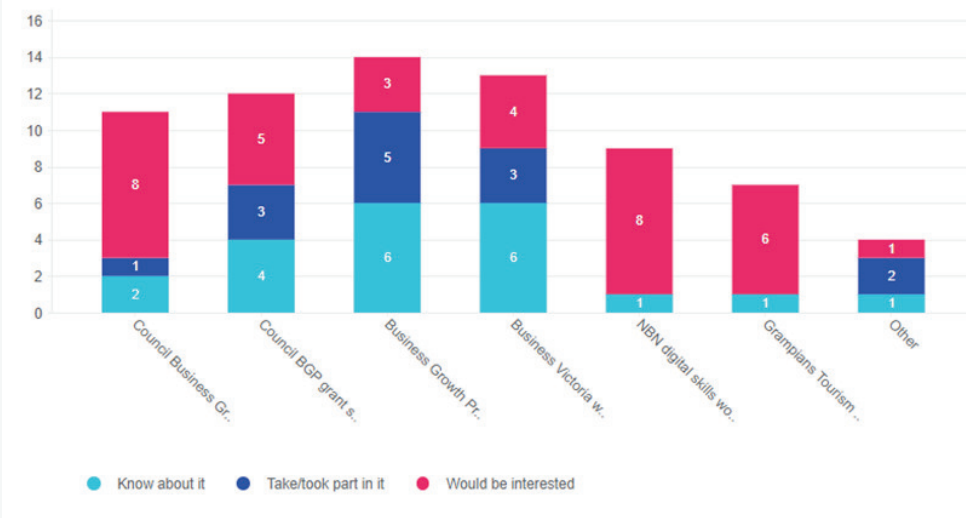
Are any of the following areas a concern/problem/weakness for your business?

Answered: 17 Skipped: 2



Council, Grampians Tourism, NBN and others have a range of programs and services available to businesses to help them upskill, develop and connect. Do you know about any of the following/do you take part in any of these?

Answered: 16 Skipped: 3



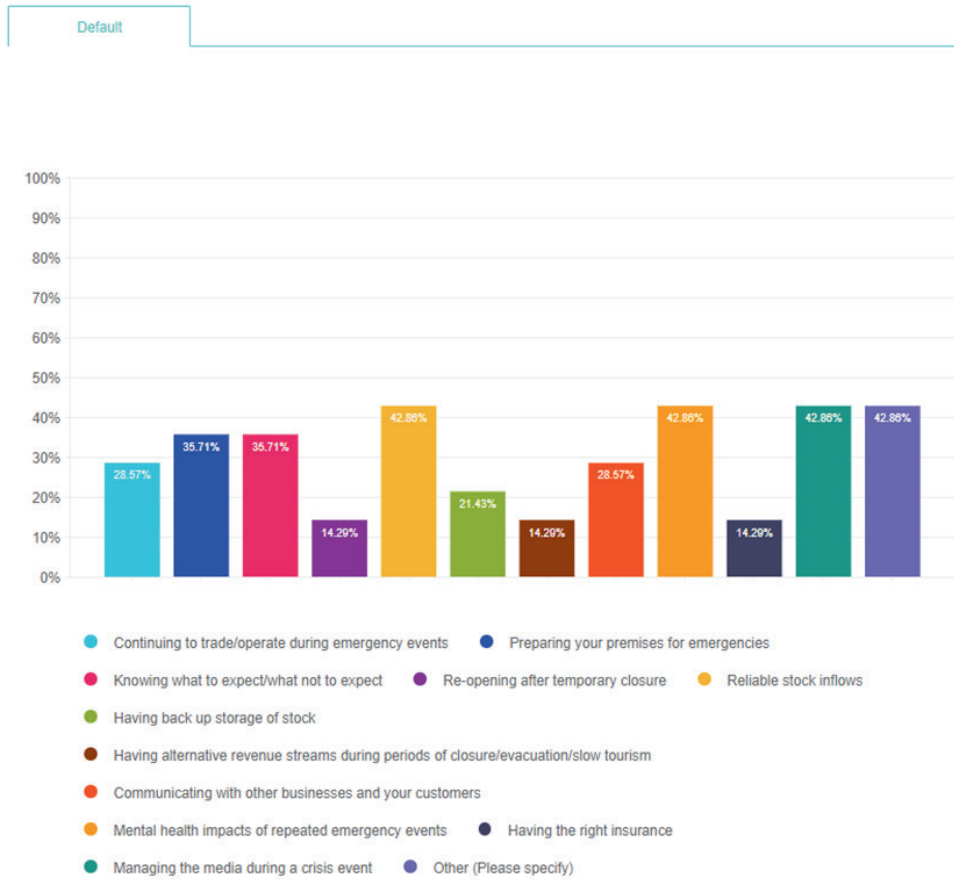
Legend:

Council Business Growth Program (BGP) mentoring service | BGP grant support | BGP directory and newsletter | Business Victoria workshops | NBN Digital Skills workshops | Grampians Tourism quarterly forums

Appendix 3: Questions on disaster resilience

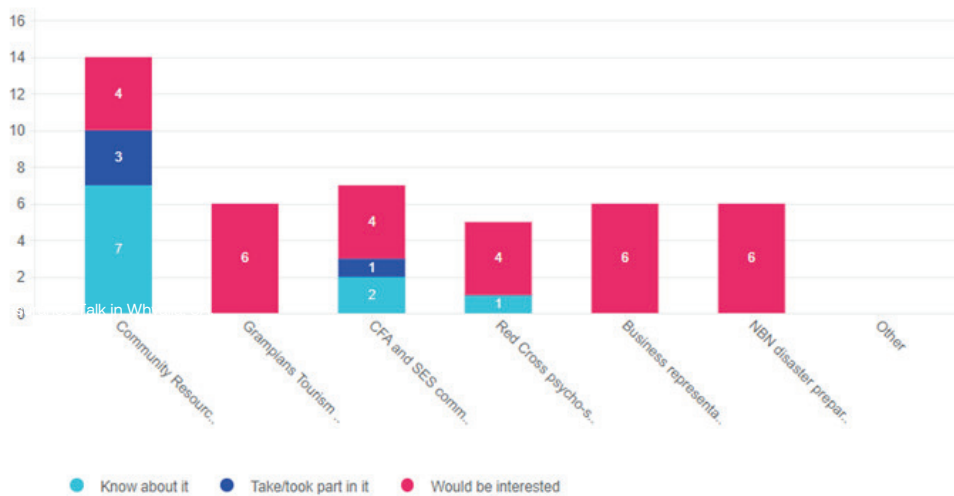
Are any of the following areas a concern/problem/weakness for your business?

Answered: 14 Skipped: 5



There are a range of services and programs available to help businesses plan and prepare for disasters. Do you know about any of these/have you been involved with any in the past?

Answered: 16 Skipped: 3



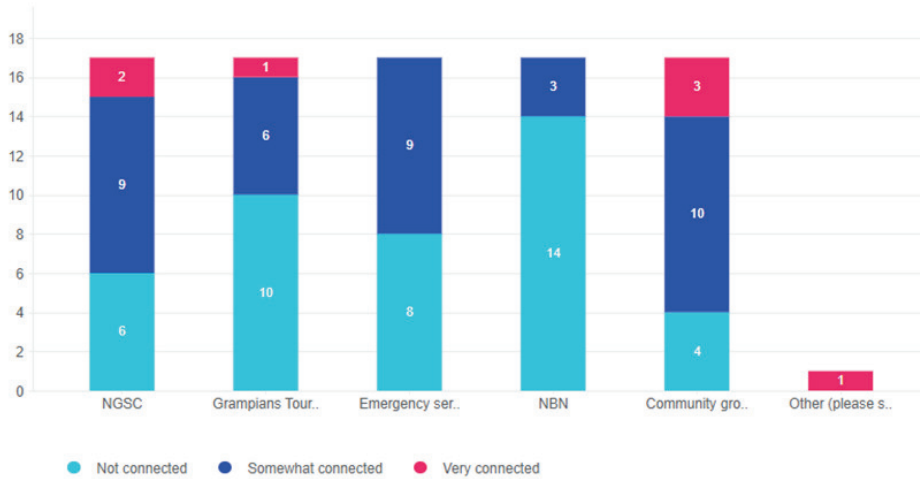
Legend:

Community Resource Centre first aid training | Grampians Tourism media training | CFA and SES community engagement programs | Red Cross psycho-social support | Business representation on the Municipal Emergency Management Planning Committee (MEMPC) | NBN disaster preparedness support

Appendix 4: Questions on social connections

What is your relationship like with the following organisations (do you have regular contact, do you have connections with people within the organisations?):

Answered: 17 Skipped: 2



Legend:

Northern Grampians Shire Council | Grampians Tourism | Emergency Services (CFA, SES) | NBN | Community groups (SCAN, Lions Club, CRC)

Insurance Talk in Whyalla, SA

Contributors



**Renae Hanvin,
CEO + Founder, Resilient Ready**

Renae is the CEO + Founder of Resilient Ready, a certified social enterprise driving a new ecosystem in business and community risk reduction and resilience. Her focus is to strengthen community networks and global wellbeing in this new era of compounding disasters.

Host of the 'Doing Disasters Differently' podcast, Renae is transforming the disaster risk reduction and resilience sector across Australia by building a new era of resilient and ready people.

Renae is a regular conference speaker, delivering risk reduction, resilience and social capital solutions to benefit micro to small businesses, corporates, not-for-profits, industry associations and sectors, councils and government.



**Bekah Baynard-Smith,
Program Coordinator, Resilient Ready**

Bekah is charged with delivering flagship programs and solutions such as Resilient Ready's Business Community Resilience Toolkit program and the Business Community Advisory Service.

With a background in community development and disaster risk reduction, Bekah has worked across a range of sectors, including state and local government, not-for-profit and social impact.

Bekah is an experienced stakeholder engagement practitioner who is passionate about risk reduction and community strengthening, particularly in the areas of social capital to build disaster resilience.

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