



# Realise Business

Connect. Energise. Grow.

**ANNUAL REPORT  
2019–2020**

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# Message from the Chair

PETER HOLTMANN



It has been a year of monumental change and interruption to the small business landscape as Realise Business, like most businesses, became more agile in our operations, products, and services.

The strong team has helped to move our business through this change and supported our highly impacted Small Business clients to continue to trade and recover during the Covid-19 disruption.

*It has been a difficult year for Small Business as they quickly adapted to the changes presented by Covid-19.*

## Strategic Growth and Advisory Boards

Our strategic plan and business plan remain on course as the Board, the CEO and the Operations team tracked well to their targets. The Board have been impressed by the team's initiative and effort in achieving their goals with the obstacles presented by Covid-19, which undisputedly had an enormous impact on our small business client base.

Following on from last year's strategy of connecting the Board

to the business to create a collaborative environment, we implemented three Advisory Boards in the areas of Business Development, Government Funding and Fee for Service. The Advisory Boards have been a rewarding and immersive experience for Board Members allowing them to engage with CEO, Jacqui Attard, and team members, Katherine Blizzard, Sally Dale and Jaclyn Wainwright, on key business strategies.

In working with both the Board and the team we've done a deep

dive into analysing our funding sources, tenders, and our services, to strategise capturing our market to its entirety. Each Advisory Board has achieved great results and they will continue to work together on their strategy for the year ahead.

## Investing Back into the Business

After a profitable FY 2019 we focussed on investing some of the surplus back into the business in FY 2020. The business invested heavily into digital in the form of a new CRM and website, fully integrating our systems to have one central client relationship system. The new system is already serving the business well and will do for many years to come.

## The Realise Business Board

This year has been a year of change for the Board, firstly as we said goodbye to our Board Secretary, Robert James. Robert added great value to the Board and the business during his tenure. Likewise, Marcus Marchant also moved on this financial year. On behalf of the existing Board and the entire business, I would like to thank both Robert and Marcus for their contribution over the years. I would also like to thank Board Members Lindsay Munns, Des Viranna, and Treasurer, Adrian Brock for their excellent work and ongoing support throughout the year.

This financial year, the Board participated in the Board Observership Program where we welcomed Ilona Hunnisett as an Observer. The Observership Program facilitates the involvement of young and talented individuals to gain experience on non-profit Boards such as ours. Each Observer is paired with an organisation for a 12-month period and Ilona has been a wonderful addition to our Board meetings, bringing great value in both her thoughts and recommendations.

## Planning for the Year Ahead

The Board's priority for the year ahead is to work towards building an even more resilient business by identifying opportunities for growth through existing and new channels. In line with this strategy, we will work closely with the CEO to strengthen relationships with our current stakeholders to secure a new round of contracts for the upcoming 2022 financial year.

It has been a big year and a somewhat difficult year for small business and for the Realise Business team as they managed to quickly adapt and move to a full-scale remote business for Lockdown. Business Advisors continue to complete their advisory sessions remotely via video conference and will do into the next calendar year.

I'd like to acknowledge the ongoing efforts of the entire team for ensuring the smooth operation of the business during the disruption of Covid-19 and over the year as a whole. I would also like to thank our CEO, Jacqui Attard, for leading the team so well through this period of great change.

With our strong team in place, along with our network of members, clients and stakeholders, I look forward to a positive year ahead for Realise Business. I've enjoyed working with the Board, the CEO and the team to strengthen our future through our Government contracts and services for the upcoming financial year, and for many years to come.

Peter Holtmann



# Message from the CEO

JACQUI ATTARD



In our 30-year history, there has not been a time as important as the present, to empower small business owners to recover and grow.

*"I feel strongly about leading our business in the same way we encourage our clients to lead their businesses."*

This year has been one for the history books. We started out in July 2019 forecasting a strong year ahead as we made future plans for our business and for the small businesses we work with.

Unfortunately, this was not the year we expected. Small business was first impacted on a localised scale by fire and drought, and later a global pandemic which affected businesses big and small, entire communities, and individuals – nobody was immune.

Without minimising the scale of what we've been through this year, there have been some positives. Many people used the 'slow down' to work on their businesses to bring them into a stronger position for the future. Some of

us took the opportunity to pivot our businesses or to digitise on the fly, to allow us to keep trading and hopefully maintain our strong team of people.

## A Strong Start to the Year

We commenced 2020 with some great events such as Breakfast with an Entrepreneur with Dylan Mullan. In Small Business Month we hosted our first ever Pitch Your Business event and gave away \$5K in prize money to our winners. The calibre of the people in the room left us speechless. Our judges had their work cut out for them when choosing our remarkable winners - Make Me A Rockstar and Creatures of XIX.

Proudly, this financial year also marked the 30th anniversary of Realise Business and in November, we combined our Annual AGM with a big birthday event to be remembered. We celebrated with over 80 attendees consisting of our members, our stakeholders, our team and our Board. We also appreciated the support of the Minister for Finance and Small Business, Hon. Damien Tudehope, joining as our special guest speaker on the night.

## Stepping into our Purpose

Covid-19 certainly challenged us as a business but at the same time it allowed us to truly step into our purpose and our vision to empower people to successfully run a business. Our team rose to the challenge for each other and for our clients, doing everything in our power to facilitate their recovery.

We worked late into the night, most nights, delivered additional advisory hours and increased our workshop and webinar offering in an online format to meet the urgency of our clients.

In June, we reached out to small business owners and over 350 people completed our survey on their key focus for their recovery from the Covid-19 disruption. We are now using the knowledge we gained to deliver a stronger support offering for all.

## Working on our Business

I feel strongly about leading our business in the same way we encourage our clients to lead their businesses. Working on your business gives small business owners the best chance of being more prepared for unprecedented disruption to their business.

Prioritising our digital growth allowed a quick transition into a remote business when Lockdown occurred in March. In the last two years we have invested in a new website, a new CRM, and a new phone system to make the team more agile and flexible. We also focussed on developing the talent of our team to foster a self-sufficient and confident unit of people who are highly successful in their roles. The team we had in place for Lockdown

was able to comfortably ease into working from home, while supporting our clients in their own transition. I'm thankful we worked on this as part of our strategy before the pandemic occurred and I'm grateful to have had an incredible team of people around me to facilitate the sudden changes when needed.

## A Place for Small Business

In celebrating our big birthday this year, I reminisced the stages of our business through our 30-year history. As I went back over the years of Annual Reports, I realised our vision remains true to this very day. Our founders' vision, was simply, to build a place for businesses to go. We began as a community organisation, localised to the Sutherland Shire, and we now have a national presence. We are a bigger business but the 'community' feeling we champion prevails. Over the years, many people volunteered their time to help us get to this point and I'd like to acknowledge everyone who has been part of this incredible, 30-year journey.

Our Board has been instrumental in our development and success and on behalf of the whole team and our members, I'd like to extend my gratitude for their guidance over the year. It has been a busy year, and I am thankful for the dedication and expertise of our Business Advisors and our Support Team. In our most challenging time, there was no obstacle too great for this team, and we were unified in our purpose of helping small businesses. I truly wish to thank the entire Realise Business team, it's a team I feel honoured to lead and I look forward to another year together empowering small business owners to accomplish their dreams.

Jacqui Attard





# The Year That Was

## AUGUST 2019

1st Aug - Dare to Lead with Brene Brown - Staff Development.

29th Aug - Breakfast with an Entrepreneur with Dylan Mullan.



## OCTOBER 2019

30th Oct - Small Business Month. Realise Business closed out Small Business Month with a very successful Pitch Your Business Event. \$5K in prize money was awarded.



## NOVEMBER 2019

15th Nov - Finalists in two categories at the MyBusiness Awards 2019. Not-for-profit Business of the Year and Professional Services Business of the Year.

28th Nov - Realise Business 30th Birthday Party and AGM. Special Guest, Minister Damien Tudehope.



## DECEMBER 2019

20th Dec –  
Team Christmas Party





## FEBRUARY 2020

5th Feb - Realise Business engages with the Board Observership Program

26th Feb - Business Connect Advisors Conference 2020. Two Realise Business Advisors won special awards: Amanda Warrington and Naomi Matcham.



## MARCH 2020

24th Mar - Government Stimulus Packages Video Released. Over 1,000 YouTube views.

27th Mar - First Lockdown Webinar: Business Interruption Due to Covid-19 Pandemic. 124 small business owners tuned in live.



## APRIL – JUNE 2020

Realise Business Supporting Small Business Since 1989 Campaign where the team supported small business owners by finding ways to continue to buy from them during Lockdown.



# Products & Events

Through our Government funded programs we've been able to deliver many high-quality workshops and advisory sessions at little to no cost to our members and clients.



Hours Invested  
Helping Businesses

11,388



Hours of  
1:1 Business Advice

6,567



Businesses  
Helped

1,862



Workshop  
Participants

1,071



People  
Networking

712



Workshops

55



Networking  
Events Held

23

## Business Advice Sessions

Our growing team of Business Advisors deliver business advice sessions from numerous locations across Sydney. Generalist and Specialist Advisors help businesses set feasible goals, create action plans and develop the tools required to achieve their greatest level of success. From March 2020 all Advisory and Events have taken place in an online format.

## Workshops

The Business Connect program, funded by the NSW Government supports Realise Business in the provision of workshops covering various small business-themed topics. Our highly experienced team of Business Advisors and Presenters create and deliver unique and educational workshops at the subsidised cost. Last financial year workshops were delivered in both face-to-face and online format.

### • Start a Business

These comprehensive workshops provide people with the essential knowledge and tools they need to start and build a business. Four-hour workshop sessions are facilitated by a member of our professional and diverse team of Advisors. Topics covered include a feasibility check on your business idea, the financial aspects of owning and running a business and the importance of an online presence.

### • Your Online Brand

Social media is a perfect platform for businesses as it gives access to a large number of people in a really personal way. Participants uncover their brand personality and go through practical steps of how to express their brand through their online presence.

### • Crafting Your Own Content

Creating a consistent content plan is a vital way of standing out through social media. If your best post was 3 months ago, then you will be forgotten. Attendees learn the different content styles (like video and photos) and create a content framework and an annual editorial plan to implement for their business.

- **Understanding and Adjusting your Cashflow After a Sudden Change in Circumstances**

In the current state of business interruption, understanding your cash flow, budget and figures could not be more important. In this online seminar, Business Advisor, Amy Chen, talked through the most important tasks, to help businesses prioritise and demonstrated (on screen) how she helps clients understand their numbers.

- **The Quick & Easy Guide to Creating a Budget**

Aimed at clients who feel overwhelmed at the thought of creating a budget, Amy Chen, ran through through the most simplistic way although it's not an exact science (no budget is). It can all be done in a simple spreadsheet, but the aim of this workshop is to make the process of budgeting achievable and accessible to everyone.

## **Webinars**

During the Covid-19 disruption, both the NSW Government Business Connect Program and the Australian Government ASBAS Program introduced webinars into their services. During this time, Realise Business completed 10 webinars through our Government programs and 2 webinars through our own initiatives to empower small business owners to keep trading and recover through this period of great change.

## **Realise Business Coaching**

Our Realise Business Coaching Program is a structured program which provides a combination of monthly coaching sessions, webinars and a tailored suite of tools designed to help your business grow. Working 1-1 with our team of business coaches to achieve goals customised for their business, the program provides clients with an accountability trail and the ongoing support of our experts to dive deep into their business to increase their efficiency and grow their businesses.

## **Realise Business Mastermind**

Delivered by a specialist Facilitator, Mastermind groups create a secure environment for participants to share their issues and receive peer-to-peer advice from other members who are on the same business journey. A low-cost high impact initiative, Mastermind is designed for people to learn how other successful founders have overcome their challenges to build successful businesses. Group members foster mutually beneficial relationships, give and receive honest feedback, help overcome roadblocks and make confident decisions together - all within a confidential environment. Mastermind groups take place in both face-to-face and online formats.

## **Pub Biz Networking**

If there is one networking event that business owners look forward to attending, it's Pub Biz. The popularity of this unique, free networking event continues to expand, attracting more people to new venues across Sydney. In the last year we ran Pub Biz events in Cronulla, Manly and Surry Hills. With the support of sponsor venues, Drift Bar & Grill, The Royal Albert Hotel and The Ivanhoe Hotel, Realise Business members and guests are free to mingle, network and generate referrals through their newfound friends and fellow business owners. When Covid-19 restrictions are lifted, we look forward to rebooting this popular series of networking events.



# Our Members

1,279  
Basic  
Members

168  
Financial  
Members

A Real CFO	Digital Concierge	Jeeves Plus	Rado Financial Services
Aaina & Co	DLB Insurance & Risk Solutions	Jetty Blue Photography	Rehab Connection
Abba's Back	Double Click Solutions	K & T Legal	Response for Life
Abode Renovations	Dovetail Group	Kids Connect Psychological Services	Reveal Wealth
Acme Imagewear	Draft Works	King Consulting	Rowlatt & Co
Adult Speech Pathology	Drift Bar	KPI Taxation & Accounting	Shire Legal
AGS Financial Group	DSM Enterprise	Lan Beauty & Nail Salon	Silvana Patrick Fashion & Image Consulting
Albury Enviro Bags	Dwellaw	Lawbase	Skyline Electrical and Air
Alder IP	Early Match	LET GO - MOVE ON - Clutterfree life transitions	Sleep Keeper
All Your Conveyancing	Elementary Wealth	Liberty Network	Smart in Planning
Allround Denture Clinic	Elocin Legal	Liberty Tours	Solo and Smart
Alpha & Omega Air Conditioning	Emroy Creative Group	Little Real Estate	Southern Light Photography
Amy Chen Coaching & Consulting	Essential Need Projects	Lucky Basket	Southside Staffing Solutions
Anton's Wire Products	Event & Sports Project Aust	Manly Legal	Stellar Profits
Anywhere Accounting	Excite Safety	Marzo Photography	Strata Efficient - Glorious Strata
Apex Web Solutions	Eysidi Trading Australia	Think Productive	Stratawerx
Aqua Action Slides	Fairaction International	Max Computing Services	Suicide Risk Assessment Australia
Argo Extractive Solutions	FBZ Accounting	MedicaSkin	Sullivan Dewing Chartered Accountants
Aurelian Group	FIFO Capital - Sydney South East	MedNetworkSystems	Sunsational Body Care
Australian Speakers Academy	FIFO Capital - Sydney South East	Mimi's French Pastry	Thai La Ong
Automation Security	Finest Touch Cleaning Specialists	Mints CD Consulting	The Connected Narrative
Awesome Sound	First Vision Travel	Money Farms	The Internet Hospital
Awesome Water	French Cargo	Motivision Disability Services	The Sweetest Gift
Best Financial Friend	Fun Day Out Holdings	Ms. Kelly Cross	The Vibrant Voice
BFAA	Gaia Informatics	My Bookkeeper	Thermal Insight
BIZC	Gardens on Forest	My Business My Story	Think Productive
Bizomedia Marketing	Gavin Meredith Consulting	My Gym Australia	THN Partners
Bowerbird Jewels	Gen Leads	Net Fusion Technology	TST Advisory
Brentmore Realty	Graham Humphrys Architects	NGR Accounting	University of Wollongong
BTC Consulting	Greg Thomas - Musician	North Sydney Accommodation	Sydney Business School
CFO on Call	GSL: a Good Start to Life	Northside Living	Upside Down Productions
Sunsational Body Care	Helix Architects	One Health	Urban Cam Photography
Commander Sydney East	Higher Purpose Accounting	Pauls Productions	TST Advisory
Commander Sydney North	Hopscotch Accounting	People, Systems and Things	Vitenje
Connection Australia Sydney	Ideas Exploration Place	PeopleEdge Coaching & Consulting	Vogl & Blake Research Consultants
Contact Travel & Yachting	Infodec Communications	Pinnacle TMS	Wealthmall Business Services
Cor Cordis	Inner West Speech Pathology	Planting the Seed	Web Bird Digital
CPPHYSIO	Iona Enterprises trading as Jonah The Painter	Poly Welded Solutions	WIA Candles Australia
Crave Property Advisory	iTelaSoft	Power Up Your Marketing	Willowstone HR & Communications
Crown Commercial Cleaning	Ivy Growth Partners	Prepare/Enrich Australia	Winetraveller
DAS Insure	Jack Gilchrist Photography	Proactive App Solutions	WMD Law
Davell Products		Progroom	Work In It
Debra Beck-Mewing		R & D Curtains	



# Member Success Stories

## AURELIAN GROUP

MATT KOOPMANS



### Making Digital Work

Empowering his small business customers with the right digital infrastructure is Matt Koopman's passion and the key to his growing success. Aurelian Group has achieved year-on-year growth since Matt founded the digital business services company in 2018 and he has been supported by the Realise Business team throughout his business growth journey.

After working with Microsoft for more than a decade, Matt transitioned from a corporate environment after recognising his skills and experience could assist small business owners with a common ailment – “the headache of running a business online”. Identifying that business owners were often oversold on the value of disparate software platforms for various functions within their business, Matt set about providing a solution in the form of integrated applications that worked seamlessly to support the entire business.

Realise Business took a multi-faceted approach to supporting Matt's developing business. In addition to receiving professional business advisory services, his membership of the Realise Business Mastermind group has been of great value. Of his two-year membership of the group,

Matt comments, “Talking with my peers in business is a valuable experience. While we all run different businesses, many of the issues we face are the same, so we are able to assist each other with solutions.”

Matt has also transformed his business from a ‘feast and famine’ model to a more stable subscription-based business, providing software, implementation, support and enhancements for a set monthly fee.

Aurelian Group's pricing structure is now set up to cater for solopreneurs and small businesses across many sectors. Positive customer feedback indicates that Matt's customers feel he is part of their team, providing the solutions and support that they need so they can focus on developing their businesses.

Working with Business Advisor Megan Hauptfleisch has helped Matt develop his messaging to explain clearly what Aurelian Group does and how he helps his growing list of customers. His new website is attracting increased traffic and engagement.

Tapping into the “high value expert knowledge of the Realise Business team” has not only expanded Matt's knowledge, it has also fuelled his passion for future success.

### About Matt Koopmans

Aurelian Group's Matt Koopmans is a leading business applications expert with more than 25 years of experience in bringing success to companies through software implementation. He has provided implementations for customers large and small and he has wide-ranging experience through his engagements in Europe, the Middle East, India, Asia, Australia and New Zealand.



# KATHLEEN CONNELL SINGING TUITION

KATHLEEN CONNELL



## New song sheet for tuition business

For more than fifteen years Kathleen Connell has helped her pupils bring out their best singing voice from her Hurlstone Park and Sydney studios. While she had worked with Business Connect on the overall strategic direction of her singing tuition business, it was the steps she took following advice from Realise Business advisor Chris Cassar that empowered Kathleen to respond so positively to the pandemic conditions, forever altering how Kathleen Connell Singing Tuition attracts and teaches pupils.

Although pandemic restrictions prevented professional singing tuition from being conducted face-to-face, Chris discussed with Kathleen how, despite assumptions, face-to-face tuition was not her only option. Kathleen was willing to give online tuition a go.

Recognising that online teaching would require a complete technology upgrade, Chris helped Kathleen answer key criteria questions for a City of Sydney Quick Response grant. The approved \$5,000 grant in turn assisted Kathleen Connell Singing Tuition with a major technology upgrade.

Following the pandemic lockdown Kathleen was also busy looking after existing customers who had already purchased a series of face-to-face lessons. Several keen clients accepted her offer of a one-to-one online service. This allowed the experienced teacher to practice new working methods.

Kathleen still wanted to engage her customers who had not responded as positively to an online transfer, so at Chris's suggestion they were offered free online trial sessions. Encouragingly, this perseverance resulted in additional customers choosing online tuition.

Another income stream emerged from the foray into online tuition. People confined to home sought to participate in more activities using online options. The general increase in online uptake led to new prospects for Kathleen's business.

This showed that one-to-one online tuition could form a permanent part of Kathleen's service offerings of singing techniques and vocal training.

With a newly updated website and an increase in customers Kathleen recently commented, "Today was an exciting one. Three online students in the morning and then into Hub Bravissimo (Sydney CBD) in the city this afternoon for only two singers, but it felt good! Tomorrow, six online singers..."

## About Kathleen Connell Singing Tuition

Kathleen Connell has been a professional singer for more than 20 years and founded her successful business Kathleen Connell Singing Tuition around her professional performing experience and postgraduate level studies of the musical arts.

Established in 1998, the singing tuition practice operates from two locations and offers online delivery. The studio's wealth of resources and Kathleen's highly regarded performance expertise and teaching skills provide students with a rich experience.

## MAMA J'S KITCHEN

JULIET TADIAMAN



The downtime arising from Covid-19 restrictions allowed Juliet Tadiaman from Mama J's Kitchen to review, reset and pivot her business to meet the changing needs of her food-loving customers – and it paid big dividends.

Working with Realise Business Advisor Tim Noye, Juliet developed a strategy that resulted in a 40% sales increase for a new Happy Hour Menu.

To improve productivity and profits, Juliet and Tim created a tailored food-costing template, reducing raw material costs. They scheduled in food preparation in advance and staff cross-training during quiet periods to boost productivity. Documented Health and Safety protocols were introduced to ensure a consistent approach to customer safety.

Tapping into effective social media strategies and local marketing campaigns also strengthened customer engagement with Mama J's Kitchen. The Happy Hour Menu has been a highlight, boosting foot traffic and positive relationships with locals.

Juliet could not be happier commenting, "Although Covid has been difficult, I feel we used the quieter time wisely. This is the first time I have had a chance to further look into my processes and make real improvements.

"I feel like I have a better understanding of the business and am really excited for the future!"

## DNA DESIGN

NADINE DONAZZAN



Nadine Donazzan from DNA Design reignited her passion for business, with clear goals, a focused strategy and a commitment to meet future challenges head-on after being referred to Realise Business by a friend.

Established for seven years, DNA Design provides expert colour palette advice, colour solutions and interior design services to a wide variety of clients. A member of Master Painters Australia, Nadine has an expert knowledge of the latest colour and design trends.

Nadine hit a roadblock in her colour design business and until Realise Business offered help and encouragement, she was unclear about her future, commenting "I had given up, actually I didn't know I had given up, but I was scattered with no direction".

Nadine worked with Advisor, Amanda Warrington to put structure into her business. Together they created achievable goals, established income targets, set timeframes and updated her LinkedIn profile.

Nadine subsequently accomplished a 100% increase in business last financial year through her commitment to rebuilding. Nadine's confidence was also boosted when she was presented with The Colour Maestro Award for Residential Exterior.

Despite this year's disruptions, Nadine is confident, "This business is my creation and I know I will do all it takes to sustain and grow during this turbulent time – better than ever".

# What Our Clients Say

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Katherine is extremely knowledgeable, has an excellent personality, and is extremely professional.

STEVEN BROUSSOS

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Amanda helped me set up my business 3 years ago and it's been a great success. Recently she won the Advisor Award for the best growth in a small business and it was well deserved. I have passed on her details to many of my friends and colleagues who run small businesses, and she has been able to help many of them. I also really appreciate her ongoing support, especially now, when times are tough.

KERRI AINSWORTH

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What a wonderful tool for people launching into the world of small business. My partner and I have found the service invaluable in assisting us to show areas we are on point with, as well as highlighting areas that needed our attention. Chris Cassar has been excellent, and we would recommend this service.

ROSS GEDDES

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Please continue to promote this advisory service as our business has improved in every aspect due to the close supervision and a wealth of experience from Amy.

JANET LAWANDI

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Sara is very analytical and perceptive. She has considerable knowledge in her field and establishes useful connections. She looks at the overall picture then suggests different ways of approaching a particular problem. She is a whirlwind of inspiration!

ALMA TOOHEY

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James was excellent – very good communication prior to the session and during. He listened and had thoughts about the topics I wanted to cover in the session and provided excellent and tailored information and advice to help me take my business to the next level. He was positive and brought a fresh perspective to what we are trying to achieve.

DAVID MALICKI

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Wealth of knowledge. Practical and willing to help grow our business idea. Extremely professional and helpful. Highly recommend Geoff Silk.

RACHEL CARSON

---

Kathy was superb!

She was knowledgeable, authoritative and more importantly took the time to understand me and knew how to show me where I was wrong in my approach without talking down to me. So good I'll be booking more sessions with her.

PAT CIRILLO

---

This program is awesome. Being a woman from overseas I feel so blessed to live in this country and have all support and tools to set up my first business.

Syane is excellent. She is highly skilled and very willing to help you with strategies and marketing tools. She is now helping on my second business (e-commerce) I'm so happy with the results so far.

Thank you so much for everyone involved in this program especially Syane.

I highly recommended you all.

ALESSANDRA LASAS PRADO

---

Chris Wilborn was very professional (on time and to the point) and was obviously an expert in the NDIS space. He could not have been more helpful and is definitely someone I would want to engage on an ongoing basis.

JOHN CHANG

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I had yet another EXCELLENT session with Naomi, I almost cancelled it as didn't think I had anything of value to talk to her about and would be wasting her time. But yet again she was a MASSIVE help with my database Hubspot. She squeezes so much into the time we have together, she is an utter Rockstar. I am gutted that was my last session with her and have found our sessions an invaluable support. A big Thank You to Naomi!!

AMANDA SULLY

---

Jo explained everything thoroughly and gave good recommendations and points to think about.

Gave good life examples and experiences to align any thoughts and thinking which was very helpful with understanding.

JOSH BROWN

---

Sue is a beautiful combination of positivity, practical advice and proactivity. She provides helpful feedback, suggestions and generous with ideas and her own experiences. I truly value Sue's contribution to my business.

KELLIE WADE

---

I feel like I have a better understanding of the business as a whole and am really excited for the future. Thanks Tim!

JULIET TADIAMAN

# Funding Partners

The continued support we receive from our valued funding partners makes it possible to give low cost, high quality business advice and services to the 2,000+ businesses we engage with each year.

## Business Connect

### Business Connect

Funded by the NSW Government

Realise Business is a key provider of business advisory services under the NSW Government Funded

Program. Delivering advisory services and business skills training to the northern, southern, inner west and CBD areas of Sydney, this program gives small businesses access to personalised and dedicated business advice to encourage economic sustainability and employment growth across NSW. As well as providing business advisory services under this program, Realise Business delivers the Business Connect Access to Finance Program. This program gives small business owners access to a specialist business advisor in the area of business finance, lending and grants.

## Australian Small Business Advisory Services (ASBAS) Digital Solutions Program Australian Government AusIndustry

### Australian Small Business Advisory Services

[DIGITAL SOLUTIONS](#)

AN AUSTRALIAN GOVERNMENT INITIATIVE

Realise Business, as part of a consortium, delivers the Australian Small Business Advisory Services (ASBAS) Programme across Sydney.

This programme complements the advisory services offered by the NSW State Government and supports the Australian Government's commitment to improve, support and enhance small business digital competencies. Our specialist advisors provide low cost, high quality advice across four priority digital capabilities including support relating to websites and selling online, social media and digital marketing, using small business software and online security and data privacy.

## Parramatta Light Rail, Transport for NSW



**Transport for NSW**

Realise Business is the contracted organisation

delivering business advisory support to businesses impacted by the light rail construction. Transport for NSW will link businesses directly with Realise Business to ensure local businesses can maximise their potential, navigate the challenges and make the most of all opportunities ahead. A specialist Hospitality Advisor is working closely with businesses in Eat Street, Parramatta, a regular e-Newsletter and one-to-one business advisory sessions provide further support.



# Partnerships

Throughout the year we partner with various businesses who share our vision for helping businesses grow. These partnerships enable us to continue to deliver quality events and services to our members.

## Business Enterprise Centres (BEC) Australia



Realise Business is a long-time member of Business Enterprise Centres Australia, a national network offering business analysis and advice, mentoring support, business information and training to businesses at all stages of development. The Centres are all about supporting local business and encouraging local businesses to meet each other, share experiences and network.

## Primary Health Network



Realise Business and Central and Eastern Sydney PHN have teamed up to create a series of workshops to help you **grow your business**. Specifically designed for allied health professionals, a highly experienced team of Business Advisors delivers these workshops and leave you with some **clear tangible outcomes**.

We have developed four workshops that help give clients a stronger take on financials, marketing, client experience and referral network. Realise Business completed 10 workshops and had 105 workshops attendees through this program.



northern  
beaches  
council



## Speech Pathology Australia



Following a successful rollout of the Virtual Learning and Coaching Program with OTA, Speech Pathology Australia joined us in a business training partnership for their members. The program kicked off with the highest number of participants and has been well received, with participants gaining insight on the best ways to run and grow their business to its highest capacity.

## Occupational Therapy Australia



This financial year saw the second installment of the Virtual Learning and Coaching program with Occupational Therapy Australia (OTA). The program is tailored to Occupational Therapists working in private practice and educates participants on best practice principles to keep them up to date and relevant in the ever-changing business environment.

# Covid-19 Disruption

The year of 2020 was like no other for the world of Small Business. In a time of great change and great disruption to Australia as a country, buyer behaviour and the ability for businesses to fulfill orders or deliver their services, was impacted both swiftly and tremendously.

In March 2020, Realise Business went into Lockdown along with the rest of the nation. For our team, there was no time for a slowdown as we worked to immediately move our entire face-to-face offering to be a completely digital service – literally overnight. Consequently, Lockdown became an upscale of great proportions as the Small Business Community reached out for our assistance, and the entire team worked tirelessly to get to as many people as possible. We also commenced a series of YouTube videos to help people understand the Government Stimulus packages and changes, en-masse.

From late March until the end of May, Realise Business:

1. Helped  
**1,149**  
Individual  
Businesses

2. Provided  
**2,768 Hours**  
of Business  
Coaching

3. Presented  
**926 Hours**  
of Online  
Learning

We made the immediate decision to stop charging our clients the out-of-pocket expense for our services. From late March 2020 until 30th June (End of Financial Year), we waived \$54K+ in out-of-pocket expenses for our Advisory services.

**\$54K in fees waived**  
by Realise Business  
from the beginning of Lockdown

In June, we surveyed our clients to better understand how we can help them in their recovery from Covid-19.

Some Key Takeaways:

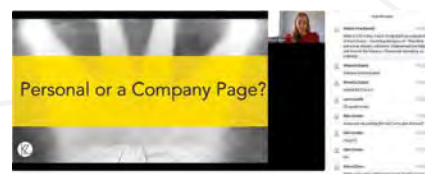
73% of clients  
reported a  
decline in  
business

19% of clients  
reported a  
91-100% drop  
in revenue

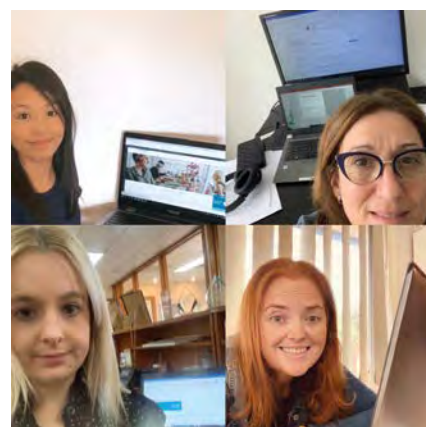
53% of  
clients  
received  
JobKeeper

67% of clients  
considered digital  
upskilling a priority  
post-Lockdown

54% of  
clients invested  
in digital during  
Lockdown



**15 online workshops and  
12 webinars held**



**The team about to commence their  
first webinar in full Lockdown.  
124 people tuned in live.**



**6 YouTube videos since Lockdown,  
2,941 views**

# Meet the Board



**PETER HOLTMANN**  
CHAIR

Peter is an experienced business leader, executive coach and business excellence consultant. He has global experiences on non-profit and charity boards as a strategic expert. He has assisted several associations develop strategies for affiliation, partnership and co-operation.

Peter led an international non-profit for 12 years visioning and building the strategies for governance, growth and sustainability, and created the essential connections and opportunities for collaboration and affiliation.

Peter has numerous recent experiences with commercial growth tactics and has chaired an association committee for non-profits focused on international expansion.

Peter understands the changing needs of charities and non-profits in the local market and has the experience to partner with executives to identify the right strategies for sustainability.



**ADRIAN BROCK**  
TREASURER

Adrian has held a Board role since 2014 and is a partner of "CFO On-Call" which provides business and financial management advice to businesses. Adrian was formerly COO of The Griffin Group, and a Partner in Deloitte. He brings 50 years' experience.



**LINDSAY MUNNS**  
BOARD MEMBER

With a career spanning over 27 years in the SME sector within owner, manager, director and advisor roles, Lindsay has an intimate knowledge and appreciation of what makes this vital sector tick. Prior to joining the

Board, Lindsay served as the CEO and member of the Board for the Anytime Group. He was the master franchisee for this fast growth SME, supporting over 400 small business franchisees nationally. He joined Realise Business in 2015. Lindsay has played an integral role in guiding the organisation through a significant period of expansion and success.

**DES VIRANNA**  
BOARD MEMBER



A digital marketing and analytics expert with over 17 years' experience, Des brings a wealth of relevant industry experience and top-level strategic knowledge to the Board. Having worked as both a Director and GM, he has an intimate understanding of the hardships faced by small business owners on a daily basis.

**ILONA HUNNISETT**  
BOARD OBSERVER



Ilona is a senior lawyer with over 10 years experience advising on general corporate, mergers and acquisitions, equity capital market transactions, governance and foreign investment matters. Ilona works on a broad range of transactions from seed investments, start ups, private equity transactions and public takeovers. Her clients value her commerciality, tenacity and proactive approach reflecting her prior experience in commercial focused roles and across multiple industries.

# Meet the Team



**JACQUI ATTARD**  
CHIEF EXECUTIVE OFFICER

Jacqui Attard is a business expert and coach who has devoted her career to helping small businesses grow and prosper. Her passion and knowledge for small business is boundless as is her expertise on all the sectors she works across. As CEO of Realise Business, Jacqui develops coaching programs and services to help businesses grow and increase their profitability. Jacqui also has a background in business coaching for health professionals which inspired the successful rollout of the OTA Virtual Learning and Business Coaching Program. As a specialist in business disruption, Jacqui is the perfect person to lead our team and our clients through this year of unprecedented change.



**JACLYN WAINWRIGHT**  
BRAND AND MARKETING MANAGER

Jaclyn is a marketing, brand and communications professional with over 20 years' experience. Jaclyn combines her strategy driven approach with a strong communications skillset to create opportunities for both Realise Business and our clients. She is a strong B2B marketer who has achieved excellent results in strategic communications and brand growth while increasing market share in all of the sectors she's worked across.



**SALLY DALE**  
OPERATIONS MANAGER

With over 25 years' of operations experience in the real estate, banking and finance, and education sectors, Sally has been both a business owner and senior manager in the property advisory/valuation industry as well as in the tertiary education sector. Sally is experienced in operations, client relationships, business development, transformational change, tenders, mergers and acquisitions.



**PALISHA TULADHAR**  
DIGITAL MARKETING & TECHNOLOGY SPECIALIST

Palisha is a marketing specialist who brings strong insight and a genuine passion for digital marketing to the Realise Business team. When she's not keeping the website and our digital communications running smoothly, she enjoys engaging with members at networking events and workshops.



**COURTNEY SANDOR**  
EVENTS COORDINATOR

Courtney is a events specialist who brings with her a strong administration skillset and a passion for all things marketing and events. Her strength in building relationships with clients and stakeholders and her dedication to customer service makes Courtney the perfect person to coordinate events both face to face and online for Realise Business.



**DONNA INNES**  
CLIENT COORDINATOR

Donna is a client services professional who enjoys working with a diverse group of people in a calm, polite and effective manner. Fostering teamwork, operational excellence, and quality of service at all times, she prides herself on her clear communication style when working with our Business Advisors and our clients.



**LAUREN FERRY**  
CLIENT COORDINATOR

Lauren is an operations and administration professional with over 15 years' experience in coordinating service providers and team members to ensure smooth and efficient client engagements at all times. When she's not taking care of our clients, Lauren supports the team with her strong administrative skillset.



# Meet the Business Advisors

ADAM  
HETHERINGTON



GEOFF SILK



NAOMI  
MATCHAM



AMANDA  
WARRINGTON



JAMES  
EVANGELIDIS



PATCH CLUNES



AMY CHEN



JO ATTARD  
WATERS



SARA BERRY



CAMPBELL  
MCKAY



KATHERINE  
BLIZARD



SUE WALSH



CHRIS CASSAR



KATHY HAMILL



SYANE  
MACEDO



CHRISTOPHER  
WILBORN



LIZA TAYLOR



TIM NOYE



CHRISTOPHER  
J SHAW



MEGAN  
HAUPTFLEISCH



YESICA  
ALFONSO





# Abridged Financials

## Balance Sheet as at 30 June 2020

	2020 (\$)	2019 (\$)
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash and cash equivalents	310,480	851,444
Trade and other receivables	584,959	60,185
Other current assets	-	837
<b>TOTAL CURRENT ASSETS</b>	<b>895,439</b>	<b>912,466</b>
<b>NON-CURRENT ASSETS</b>		
Other financial assets	6,031	5,250
Property, plant and equipment	51,694	41,791
<b>TOTAL NON-CURRENT ASSETS</b>	<b>57,725</b>	<b>47,041</b>
<b>TOTAL ASSETS</b>	<b>953,164</b>	<b>959,507</b>
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
Trade and other payables	200,717	162,289
Borrowings	2,691	6,015
Other current liabilities – grants in advance	254,162	361,686
<b>TOTAL CURRENT LIABILITIES</b>	<b>457,570</b>	<b>529,990</b>
<b>TOTAL LIABILITIES</b>	<b>457,570</b>	<b>529,990</b>
<b>NET ASSETS</b>	<b>495,594</b>	<b>429,517</b>
<b>EQUITY</b>		
Retained earnings	495,594	429,517
<b>TOTAL EQUITY</b>	<b>495,594</b>	<b>429,517</b>

## Statement of Changes in Equity for the Year Ended 30 June 2020

	RETAINED EARNINGS (\$)	TOTAL (\$)
<b>BALANCE AT 1 JULY 2018</b>	<b>234,806</b>	<b>234,806</b>
Profit attributable to equity shareholders	194,711	194,711
<b>BALANCE AT 30 JUNE 2019</b>	<b>429,517</b>	<b>429,517</b>
Profit attributable to equity shareholders	66,077	66,077
<b>BALANCE AT 30 JUNE 2020</b>	<b>495,594</b>	<b>495,594</b>

# Financial Outlook

INCOME		
Government Grants & Contracts for Services	1,749,210	2,054,791
Membership Subscription Income	7,624	24,577
Coaching & Workshop Income	150,722	88,170
Other Income	14,172	56,899
Workers Compensation	-	20,285
	1,921,728	2,244,722
OTHER INCOME		
Gov COVID Assistance Income	68,000	-
Interest Received	480	1,043
Foreign Currency Exchanges	(58)	(25)
<b>TOTAL OTHER INCOME</b>	<b>68,422</b>	<b>1,018</b>
<b>TOTAL INCOME</b>	<b>1,990,150</b>	<b>2,245,740</b>
<b>TOTAL COST OF SALES</b>	<b>976,273</b>	<b>947,957</b>
<b>GROSS SURPLUS</b>	<b>1,013,877</b>	<b>1,297,783</b>
EXPENSES		
Total Employee Expense	674,352	846,032
Total Marketing Expense	16,503	19,459
Total Facility Expense	86,398	91,521
Total Admin/I.T.& Equipment Expense	170,547	146,060
<b>TOTAL OPERATIONAL EXPENSES</b>	<b>947,800</b>	<b>1,103,072</b>
SUMMARY		
Total Income	1,990,150	2,245,740
Less Cost of Sales	976,273	947,957
<b>GROSS SURPLUS</b>	<b>1,013,877</b>	<b>1,297,783</b>
<b>OPERATIONAL EXPENSES</b>	<b>947,800</b>	<b>1,103,072</b>
<b>SURPLUS</b>	<b>66,077</b>	<b>194,711</b>

# Future Outlook

Supporting and strengthening the recovery of small business to generate growth and jobs after a period of rapid progression and change.

The year ahead will be one of our busiest years for service delivery for our Government contracts. Both the New South Wales State and the Federal Government have boosted our key performance indicators and funding to provide more support to small business owners to facilitate recovery from the Covid-19 disruption.

In line with the increase in Government support, Realise Business will continue to provide more online resources and learning opportunities to small business owners during the upcoming financial year. We will also supplement our existing digital learning content with video content to deliver several videos per month on various topics, freely sharing the team's business knowledge to empower the small business community to recover.

Moving on from Covid-19, growth in jobs will be strong in small business for many reasons such as a localisation of products and services and changes to buyer behaviour. One of our greatest strengths in coaching, is helping clients to grow and feel secure in their business. This confidence in their business affords them the foresight and courage to hire new people and grow.

The 2021 financial year will see big changes to membership for Realise Business. Like many small businesses, the Covid-19 disruption highlighted a need for redevelopment of our current membership offering. The requirements of our small business clients have changed considerably, and the team will workshop and launch a brand new membership package in 2021 that will more closely align to the changing market.

Face-to-face events will reduce significantly, with online being the preferred medium for the bulk of our workshops and seminars. As restrictions to face-to-face events ease, Pub Biz will return in a revamped format and we will work towards making it more accessible with our expansive Sydney region of clients. Although there will be less face-to-face events, they will be bigger and more impactful for small business owners to ensure clients achieve their desired outcomes from networking and other engagement opportunities when they take place.

The Associations Virtual Coaching Program will remain a strong focus and will expand across industries. We will also officially launch our highly anticipated 365 Day Coaching Program in 2021. The program will allow clients to work one-to-one with a Business Coach in a personally tailored, year-long coaching journey. The program will be designed for small business owners to achieve their goals and projected outcomes with the help of a team of experts to hold them to account and support them in their endeavours.

In what has been one of the most challenging years for small business, thank you for being part of our community. We will do our best to empower small business owners as we move through the year ahead and we will face new challenges together, as always, in the spirit of small business. Realise Business will continue to support the small business community in every way possible, to nurture partnerships in our network, and foster business growth through our services.



# Connect.



# Grow.



# Energise.

# Realise Business

Connect. Energise. Grow.

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