

ANNUAL REPORT

**ANNUAL REPORT
AND FINANCIAL
STATEMENTS**

2022/23



**FOOD & AGRI
NETWORK**





ANNUAL *Report*

AND FINANCIAL STATEMENTS



TABLE OF CONTENTS

Our Partners.....Page 4

Our Member List.....Page 6

President Report.....Page 8

Treasurer Report.....Page 9

Chamber BoardPage 10

Future Leaders Advisory Group (FLAG)Page 12

Food & Agri Network.....Page 14

CBD RACPage 16

Business ConnectPage 17

Learn.....Page 18

Focus HR BEA 2022.....Page 20

Networking and EventsPage 22

Digital Outreach.....Page 25

Toowoomba Conferences.....Page 27

GovernancePage 30

Board Conflict of Interest Register.....Page 31

Financial Reports.....Page 34

Toowoomba Chamber of Commerce respectfully acknowledges the Traditional Custodians of the lands on which we live and work; the Jagera, Giabal and Jarowair tribes. We extend that respect to the Elders past, present and emerging for they hold the memories, the traditions, the cultures and the hopes of Australia's First Peoples.



2022/2023

TOOWOOMBA CHAMBER OF COMMERCE & INDUSTRY

353 Ruthven Street,
(Access via Russell Street)
Toowoomba Qld 4350

PO Box 3629,
Toowoomba
Queensland 4350

PH 07 4638 0400
ABN 78 423 372 476

Office Hours:
8:30am - 4:30pm
Monday to Friday



The Toowoomba Chamber of Commerce is one of Queensland's largest regional Chambers. Together we represent a significant voice and as a group we can make a positive difference for our local business community. Contact our Chamber team today to learn more on how we can help you. We work for business. **Email:** admin@toowoombachamber.com.au



Partners & Members

The Toowoomba Chamber receives no direct government funding, which allows us to put our partners' and members' interests first.

It also means that our partners and members play a critical role in the financial health of the Toowoomba Chamber and our long-term sustainability.

The Toowoomba Chamber of Commerce is an independent organisation that advocates on behalf of local businesses at local, state,

and federal levels to ensure the business community has a voice.

The Toowoomba Chamber plays a critical role in connecting members across the local business community to grow strong. By helping members build strong and lasting networks, we also create opportunities that include supply chain employment, services and branding.

Through its full program of networking events, the Chamber provides members with a platform to strengthen their existing networks, develop new contacts and connect with business leaders to maximise growth opportunities for their businesses.

Our partnerships are structured around partner needs and therefore come in all shapes and sizes.

Our partnerships are about working together to unite around our goal to be the champion of the local business community. Our partnerships create opportunities to share messaging, team up to deliver events, to raise cash to help the most vulnerable or to help nurture careers, work with business to tap their experience to share with others or to help build individual and company brands.

Chamber members can also contribute to key strategic projects to ensure business requirements

are considered while helping to shape the future direction of the local business community.

With more than 550 members, who employ over 6000 people, at the end of the financial year, Toowoomba Chamber is one of the most cost-effective and beneficial peak member organisations that businesses can belong to.

As a member organisation we understand that we need to adapt and evolve by listening to our members' needs. We understand this includes perceived value and actual value.

We offer our members access to a range of services and benefits for their membership and most importantly opportunities to participate in educational development, connect with others and be involved in understanding member needs to be able to advocate for the business community.

Our membership benefits are communicated to our members through our on-boarding program and online to ensure everyone knows what their membership gives them.

We continually reflect on our partner and member value offerings and know that we need to adapt and evolve to ensure growth and sustainability.

Our benefits include:

- Business listing in directory on Chamber website
- Annual listing in Business Journal Announcement at Business@Dusk
- Opportunity to apply to participate in advisory groups
- Targeted introductions, in person or by email on request
- Chamber suppliers and services are secured from the membership base first
- Event tickets at member prices for all employees

- Attendee guest lists before networking events Invitation to member only events
- Journal advertising at member prices
- Opportunity for promotion of events, good news stories or services (as provided to the Chamber) through our digital platforms or the Chamber website
- Advertisement of member2member offers and job offers on Chamber website
- Opportunity to share your business' successes or stories through social media or website blog
- Boardroom hire at member prices
- Being part of an engaged Business Community Support Network
- Your views represented at all levels of Government.

THANK YOU TO OUR VALUED PARTNERS



Foundation Partner



Platinum Partners



Gold Partners



Silver Partners



Members List

Members Financial Year 2022-2023

#tlcfortc	Black & White Cabs Toowoomba	Crows Nest District Tourist and Progress Association Inc	Fitton Insurance (Brokers) Aust	Houldsworth Design
4 Brothers Brewing	Blackley Training and Technical	Crows Nest Tourist Park	Fitzy's Toowoomba	Ice n Spice
7 Toowoomba	Blooming Gorgeous	Dallas & Leone Hunter	FK Gardner & Sons	Iceberg Mediation Australia
7Springs Building Services	BlueprintHQ	Darling Downs and West Moreton Primary Health Network	Flaglines Regional Placement Agency	ICON Adventures
A.T.F Toowoomba	Bodega Bar	Darling Downs Angels	Flair Marketing and PR Pty Ltd	Icon Protection and Emergency Services
Abby Ussher - Future Leader	Bohm Industries	Darling Downs Community Nursing	Flaming Knights	Identity Computing
Aberfeldy Farm & Barn	Bonjour Toowoomba	Darling Downs Tarpaulins	Focal Point Photos	Impact Leadership
Ability Enterprises	Bookkeeping by CMS	Darling Fresh Smoke Haus	Focus HR	IN THE BOOTH - Toowoomba
Abundant Organic Life	Brattle Cleaning Services	Darren Smith Promotions	Foodie Shots Photography	In2 Travel Australia
Accession3 Business Advisers	Breakaway Toowoomba	David Fredericks Computer Training for Senior Citizens®	Fourth Quadrant Foundation	Inclusion Access Ltd
Accountability BAS & Bookkeeping Services	Brikman Yoga	DB3 Advisory Pty Ltd	Foxtail Productions	Irene Henley Essential Life Power
Acumen Accounting & Business Services	Browns Office Choice	DC Commercial QLD	Freedom IT	Irish Club Hotel
Advanced Personnel Management	BS & CM Hardy	Deli-Delicious	Friendlies Pharmacy - Discount Drug Store	IT sales & managed service
AgEtal	Bunya Pastoral Co	Demi International Toowoomba	Frontier Voice & Data	Jack Wilson
AimBig Employment	Burke & Wills Hotel	Department of Employment, Small Business & Training	Full Circle Projects	Jane and Henry Pty Ltd
ALE Group Pty Ltd	Business Chamber Queensland	Department of Seniors, Disability Services and Aboriginal and Torres Strait Islander Partnerships	FX Technologies Toowoomba	JEFO Australia
Ally Martell	Busitel Networks	Digit IT	Gabbbar Homestead	Jessica Courtne Photography and Films
Alpine Refrigeration (Qld)	Busy at Work	Digital Dynamics	Galactic Donuts Toowoomba	JG Audit & Assurance
Altitude Wealth Solutions	Cafe De Velo	Dine Darling Downs	Gallagher	Jilly's Cafe
Amazon cleaning and property services pty. ltd	Cafe Guitar	dms CREATIVE	Gallagher Benefit Services	Jimbour House
Ambassador on Ruthven	Cafe Valetta	Domestic Violence Action Centre	Garden City Constructions	Jim's Skip Bins Toowoomba
Ambrosiussen The Business Accountants	Calibre Advisors	Donaldson Law	Garth Hamilton MP	Jim's Test & Tag
Andersens Toowoomba	Cameron Ross	Doug Allen	Gelatissimo Toowoomba	JJ's Waste & Recycling
ANGCO COFFEE	Cancer Council QLD	Downs Group Training/ Apprenticeship Co.	Geoff Kath	JLM SALON CO WORK SPACE
Angie's Elite Cleaning Solutions	Canning Tax & Advisory	Downs Industry Schools Co-op Inc (DISCO)	George Banks Rooftop Bar & Bistro	JM Creative Studio
Ann Bakery	Carmen Darwin Collective	Downs Office Equipment & Supplies	Georgia Collins - Future Leader	JMK Retail
AON Risk Services Australia	Catering People	DP Wealth Advisory	Georgie Carswell	Jo Capp
Applegum Inn	Catholic Diocese Toowoomba	Dress Circle Collection	GHD	Joe Doyle's JRD Accounting
Aqua4Life	CatholicCare Social Services	Dust 2 Clean	Gip's Restaurant	Joe Wagner Group Pty Ltd
Arbour Boutique Apartments	City Pest Management	E & E Waste	Globetrotters Travel & Cruise	Joel Andrade
Archers Catering and Events	Chip Saint	Eakoh Australia	Gnocchi Gnocchi Brothers	John Peel
Armstrong Auto Group	Chong Co	Eastern Well Service	Golden West Apprenticeships	Joshua Bamford
ARO Visas	Chris Sheath & Associates Solicitors	No 2 Pty Ltd	Goodyear Autocare Toowoomba	Joshua Sarvari
ARTC Inland Rail	City Golf Club	EFEX Technology Managed	Grace Information Management	JRS Manufacturing Group
ASKAFOODTECH	Claire Hamilton Makeup Artist	Elevate Communication	Grand Central	Junktion coffee house
Aspect Architects	Clarity Consulting Co.	ELIA Architecture	Greenridge Press	Kajoku - Korean & Japanese Cuisine
AtWork Australia	Clarity Road	Elite Screening Australia	GRIVITY	Karan-An Asian Boutique Restaurant
Aurora Training Institute	Classic Recruitment & Business Services	Emmos Fine Foods	Ground One Civil PL	Kate Ruijter
Australia Community Media	Clayton's Organic Beef	Empire Theatre	Ground Up Espresso Bar	Kath Dickson Family Centre
Australia International Logistics	Clear Pixel	Endeavour Foundation	GTH Accounting Group Toowoomba	Kathryn Bailey, Marketing Consultant
Australian Events	Clifford Gouldson Lawyers	Engage and Create Consulting	Hallmark Property	Kehoe Myers Consulting Engineers
Australian Horizons Foundation	Clifford Park - Toowoomba Turf Club	Enterprise Legal	Hammy's Cupcakes	Kennedy Spanner Lawyers
Australian Red Cross Lifeblood	Clifton Chamber of Commerce	Envorinex	Hampton Irrigators	Kevin Anthony Creed
Australian Retirement Trust	Clontarf Foundation	Ergon Energy	Hannas Toowoomba	KG Project Services Pty Ltd
Awassi Cheesery	Club Glenvale	ESBS Global	HappyToo Local	Kiamram Country Cottages
Bandland Toowoomba	Club Toowoomba	Event Cinemas	Premium Delivery	Kim Stokes Communications
Bank of Queensland Rangeville	Cobb+Co Museum	Excavation Equipment	Harness Training	Kingfishers Cafe Restaurant
Bank of Queensland Toowoomba	CoBright Marketing	Fahl ER PTY LTD	HARO Civil Engineering	Kinlan Consulting
Barry Sheehan Psychology Pty Ltd	Coffee Gazette	Family Business Central	Harpers Country	KP Protection Services
BASE Services	Colliers Toowoomba	Feather & Lawry Design	Harvey Norman - Computers	Krazy Kevin
Baseup Group	Commonwealth Bank Australia	Federal Hotel	HB Group	Lannah Dunn Fine Jewellery
BBS Communications Group Pty Ltd	Community Access Care	Ferriby Group of Companies Pty Ltd	HealthWISE	Lifeline Darling Downs & South West QLD
BE Power	Comtech-West Business Technology	Finch Legal	Help Employment & Training	Lily's Artisan
Beadles	Concinnity	Findex Services	Heritage Bank	Lion and Shield Financial Planning Pty Ltd
Beauraraba Living	Copper Bench		Highfields Chamber of Commerce	Lions Club Toowoomba West
Bell Potter Securities	Corella Office Furniture		Highfields Gourmet Meats	Lisa Moore Book Keeping
Bendigo & Adelaide Bank	CostATT Clinic		Hip Pocket Workwear & Safety	Lite Haul Trailers
Bernoth Properties	COUNTRY CALLER Regional News		Hogans Family Jewellers	Little Patisserie Cafe
Betros Bros	Cracker Print & Paper		Homestyle Bakeries	Little Pig Consulting
Bishopp Advertising	Crackerjack Chicken		Hooper Accountants	LJ Hooker Toowoomba
	Create Consult Research		Hope For Our Children	LocalTeam Australia
	Creative Blinds Toowoomba		Hope Horizons Inc	Love Me Forever Boutique
	Creevey Horrell Lawyers Toowoomba		Horizon Accounting Group	Low Road Creative
			Hot Property	MacDonald Law (Qld) Pty Ltd

Members List

Members Financial Year 2022-2023

Made With Love Toowoomba	Northbuild Construction QLD	Robertson Scannell	Suncorp Agribusiness	Toowoomba Grammar School
Magnifico Creative	Now For Always	Rochford Solicitors	SuzieHolt4Groom	Toowoomba Hospital Foundation
Magnify Wealth	NRG Services	Rosalie House Cellar Door Restaurant	SV Partners Pty Ltd	Toowoomba Indoor Sporting Arenas Pty Ltd
Make A Dent Leadership	Oakey Beef Exports	Rotary Club of North Toowoomba	Swanky Australia Pty Ltd	Toowoomba Pinot and Picasso
Maktrans QLD	Oakey Chamber of Commerce	Rowes	Sweet Talk Coffee	Toowoomba Regional Council
Mantra Architecture and Design	Octec Employment Service	RSM	Swift Energy Group Pty Ltd	Toowoomba Sports Ground
Master Hire	O'Donnell's Bakehouse	Rubiks Roofing Pty Ltd	SWQ Training Pty Ltd	Toowoomba Tornados Inc
MB Backing Tracks	Oh Tilly Brand Photography	Rumours International	Synergy Accountants & Business Advisers Pty Ltd	Toowoomba Trails
McAdam & Turnbull Realty	OMG Donuts Darling Downs	Russell Mineral Equipment	TAFE Qld	Toowoomba Wholesale Distributors
McCabe Consulting	Optus	Ryley Jewellery Creations	TalentSpring Recruitment	Totally Workwear Toowoomba
McConachie Stedman	Orgro	Safe Resolutions Pty Ltd	Tax Partner Pty Ltd	TrainWreck
McConaghy Properties	Ortem Cafe	Sage and Butler	Taylor's Removals & Storage	Transformational Brand Lab
McConnell & Saldumbide	Paradise Outdoor Advertising	SalesGrow Advertising	Telstra Store Toowoomba - Clifford Gardens	Trevor Manteufel
Criminal Lawyers	PARF Company 10 Pty Limited atf The Coopers Gap Project Trust	Sally Boardman	Tentworld	Trevor Watts MP
McDonalds Harristown	Parisian Patisserie	Salt Studios	The Bakers Duck Pty Ltd	TruSports
McNab Constructions Aust Pty Ltd	Pat Weir MP	Samaa Links	The Barmen	TS Burstows Funerals Pty Ltd
Meals on Wheels St Stephens Toowoomba	Pechey Distilling Co	Sarah Jane Laskazeski - Future Leader	The Brand Shop Agency	Tursa Employment & Training
Melinajbw Counselling Coaching Consulting	Peter Eldridge	Sarge's Barber Shop	The Chocolate Cottage	Twin Pines Limes
Mercy Services - CAMSJ	Petrena Windscreens	Scripture Union	The Chronicle	University of Queensland - Southern Queensland Rural Health
Merryl Miller	Petria Liana Designs	Australia Ministries	The Courtyard Toowoomba	University of Southern Queensland
Metiisto Artisan Chocolate	Pheonix Rising Group	Semloh Support Services	The Cube Hotel	Unlocking Connections
MFE	Phil Currey Management Consultant	Serengeti Print Group	The Curly Carrot	Urban Bakehouse
Mia Rennick - Student	Piccolo Papa	Shell's Kitchen	The Digital Guide	Urban Grounds Cafe
Milk and Honey	Pittsworth District Alliance	Shepherd Building Inspections	The Downs Club	Urth Cafe & Co
Millmerran Commerce & Progress Inc	Platter of Fact	Shipshape Consult	The Event Group Toowoomba	Uva wine bar
Milton & King	Porter Designs	Shirley-Anne Gardiner (individual)	The Farm Shop	Vali Garage
Minor Hotels - Oaks Toowoomba Hotel	Power Tynan	Short Flix Media	The Finch	Valknut Meadery Pty Ltd
MiQ Private Wealth	Precinct Urban Planning	Signature Projects	The Graziers Daughter Souvenirs & Hampers	Vanguard Laundry
MIS Insurance Brokers	Premier Sound and Lighting	Six of One Coffee Roasters	The Handmade Collective	Vapiano - Grand Central
MJH Finance	Prepare My Property	Smile Fred	The Karma Collective	Veer Right
MOA Benchmarking	Primex Field Days	SMK Land Surveyors Pty Ltd	The Lighthouse Toowoomba	Venn Financial Group Pty Ltd
Molly Bell	Property Chase	Smoke & Mirrors Boutique	The Macfab Group	Veolia Environmental Services (Australia) Pty Ltd
MollyB Blogging	Protea Place Inc.	Smokey McBBQ	The Met Hotel	VHD Studio
Momentum Mental Health	Proterra Group	Sofra Turkish Cuisine	The Mills Production	Vigory Holdings Pty Ltd
MonCheri blooms and event hire	Pulse DC Pty Ltd	Solar Power Store	The Newstead Group Pty Ltd	Vigour Graphics
Monkey Business Catering	Pure Hair Toowoomba	Southern Cross Austereo	The Plate Restaurant	VIM Cover
Monty Brewing Company	Qsuper	Southern Queensland Country Tourism	The PR Media Co.	Visit Rural Pty Ltd
Morgan's Financial	Quadtech	Specialised Property Consulting	The Propel Group (RB Sellars)	Visual Focus
Mort & Co	Queensland Cloud Solutions	speediestaffsolutions	The Real Estate People	VoiceMale
Mr Organic	Queensland Country Marquees	Spyder Displays	The Rock Pub	Voices of Groom
MRAEL	Queensland Professional Engineering Group	Square Peg Social Performance	The Royal	Vue Digital Pty Ltd
MRP Images	Queensland Rural, Regional and Remote Women's Network Inc.	St Andrews Toowoomba Hospital	The Southern Hotel	Wagner Corporation- Twba Wellcamp Airport
Mrs G's Gourmet Pies	Quest Toowoomba	St Hilliers Contracting Pty Ltd	The Spotted Cow	Warren J Midgley Leadership and Executive Coaching
MTA Travel	R & O Communications	St Marys College Toowoomba	The Stock Hotel	Wealth Factory
Muller Bros	RAMS Home Loans	St Patrick's Cathedral Centre	The Tatts Hotel	Wearing Memories
Multicultural Australia	Raw Beauty Toowoomba	St Ursula's College	The Toowoomba Gallery	Webster Cavanagh
Murdoch Lawyers	Ray White Commercial Toowoomba	St Vincent de Paul Society	The Trusted Advisor Network	Real Estate Pty Ltd
Music for you	RB Finance Qld	St Vincent's Private Hospital Toowoomba	The Vino Valet Pty Ltd	Wellcamp ARFF
MV Bookkeeping	RDH Integration Services	St Leger Brockman Legal Recruitment	The Yarraman Business Group	Wellspring Finance Pty Ltd
My Little Blueberry	Recognition Plus	Stablish Pty Ltd	TheCWStudios	Westbrook on The Rise Bakery
Mylestones Employment Toowoomba	Recruit With Me	Stahmann Webster	Tiffany Wilson - Future Leader	Western Clydesdales RLFC
Myrtille	Red Bolt Engineering Pty Ltd	Standout Recruitment	Tilly's Crawler Parts	Willow Vale Cooking School
NAB Toowoomba	Regional Development Australia Darling Downs and Southwest	Startup Toowoomba Pty Ltd	Toddlands	Wilsonton State High School
National Tiles Carpet call Toowoomba	Regional Motel Pty Ltd	STATIM	Toowoomba - 4350tv	WIN Television Qld Pty Ltd
Navigate Finance and Lending	Regional Roar	Steakhouse Forty Eight	Toowoomba and Surat Basin Enterprise	Wippells Autos
NB Trades and Services Pty Ltd	Reilly Real Estate	Step By Step Training	Toowoomba Anglican School	Work Wise HR
NBN co	Renovare Toowoomba	Stephen Henry Optometry	Toowoomba Body Sculpting	WorkCover Queensland
Nepalese Goodies	Retrohex	Steve Roberts	Toowoomba Business Networkers	Workforce Positive
New Acland Coal	Ricoshae Pty Ltd	Stirling & Truffles	Toowoomba Choral Society Inc.	Wülf Marketing
New Focus First Aid Training & Event Services	Rightsize Technology	Stock Locker Pty Ltd	Toowoomba Christian College	YellowBridge QLD
Nicole Carlile -FL	River 94.9	Strategic Planners Pty Ltd	Toowoomba Farmers Market	You Belong
Ninox Group Pty Ltd	Roaring Entertainment	StruXi Design Pty Ltd	Toowoomba Golf Club Ltd - Middle Ridge	YWCA Australia
				Zev's Bistro

PRESIDENT'S *Report*

The last twelve months have seen our Chamber, along with many of our members, adjust to the post-post COVID world with rising cost of living demands, workforce and supply shortages and the ongoing housing crisis. We've changed programs and models, explored innovations and made some tough decisions about cutbacks in the 2022-23 year.

As the financial year commenced, we kicked off our first regional Performance Sentiment Index, in partnership with TSBE and the amazing Mark McCrindle. The breakfast event was hugely popular and enabled the Chamber Board to make informed decisions moving into the year.

Chamber's events and activities gained momentum, with our Business at Dusks continuing to grow in popularity and attendance. We partnered with our valued members to co-facilitate or support their events and the Focus HR Business Excellence Awards went off with a bang!

Our Business Connect program, funded through DYJESBT (the State Department of Youth Justice, Employment, Small Business and Training), has gone from strength to strength – engaging newly arrived Australians as part of innovative workforce solutions for local employers.

All the while, we were listening to member feedback about the impact of increased cost-of-living pressures, ongoing housing pressures, red tape and compliance burdens and rising interest rates. We take our advocacy role seriously, so we used our voice to highlight the issues, to enable the wider community to become more aware of the impact on our businesses and beyond – as well as pushing for greater accountability and ownership to resolve these concerns by the relevant government.

In the first half of the year, we had the rollout of new industrial relations laws and policies running in the background, which was for so many of us, a whole new world of tricky HR and IR practices that caused sleepless nights as we tried to work out what was best for our staff and our organisations.

The last year has once more proven the resilience, ingenuity, and capacity of our businesses to rise to the challenge, as they have grown, innovated and increased their customer base!

Despite the 12 months of presidency under my belt, I could not have anticipated some of the issues our members and city have dealt with. As we walked the daily tightrope that every business experiences, it has further cemented my pride in our strong, connected community.

Being a very small part of the Toowoomba Chamber, whose passion and purpose is to connect, learn and influence, has been loads of fun as well as the most amazing opportunity to learn more about the extraordinary breadth and depth of the industries who are based in Toowoomba and the wider Darling Downs region.

Of course, as a member organisation we are only as good as our membership base and as strong as our partners, so I want to say HUGE thanks to each of you! We literally could not do what we do without your generosity, engagement, and support.

Thankfully, the Chamber has a marvellous leadership team with our Vice Presidents Chris Black and Sam Wright, our Treasurer Myf Rigby and our Board Members: Jenni Butler,



Gordon Grover, Rouz Fard, Matt Gregg, Jenny Rix, and Naomi Wilson. You each bring wisdom, insight and governance skills that make an awesome team! I am so grateful for your time, effort, and commitment.

And finally, the Chamber team have gone above and beyond our expectations, delivering wonderful events and juggling the many and varied issues in such a professional and effective manner! Todd, Lucas, Georgie, Ally, Jo and Faiz, we are so very grateful for all that you do and the fab humans you are!

KATE VENABLES
President Toowoomba Chamber

Treasurer's REPORT 2023



Continuing to deliver more for our members thanks to their support.

As a small business in Toowoomba, like the rest of the small businesses in the region, The Chamber plans using the information we have to hand, current legislation and current economic sentiment.

Results of the 2023 Toowoomba Business Performance Sentiment Index highlighted the top two issues currently impacting business being red tape/compliance costs and economic conditions with the top priorities for the coming year being sales revenue and cost management. The Chamber is in prime position to continue to advocate for your needs, with council elections looming, and to continue to bring presenters and programs to you designed to increase your knowledge and ability to navigate doing business in Toowoomba and surrounds.

The business parameters we work within are ever changing and as such our business and yours needs to be flexible, agile, and able to capitalise on opportunities and shield ourselves from detrimental factors as best we can.

The Chamber is about support and connection. Take advantage of the networking events The Chamber offers, conversations with peers are an excellent way to brainstorm

options, solve problems, increase knowledge and make lifelong friends.

The 2023 financial year has resulted in a loss of \$30,367.

When looking at the net asset position of The Chamber at 30 June 2023 and 30 June 2022, our total asset position has decreased to \$344,356 from \$374,722, in line with the loss.

Income for the year has increased to \$1,158,483 up from \$1,044,757 in 2022 and \$692,466 in 2021. This 67% income growth over the past 2 years is due to:

- a growing partner base – platinum, gold and silver sponsors;
- continued strong membership growth; and
- an acceleration in grant wins in our business connect program.

Expenses have also risen to \$1,188,849 this year, up from \$947,025 in 2022 and \$680,221 in 2021, 75% increase over the 2 years. Attributed to:

- inflationary pressures associated with food and beverage increases and general service delivery;
- ongoing commitment by the Board to enhance Toowoomba Chamber and member outreach;
- research and development to build evidence-based advocacy work such as Toowoomba Business Performance Sentiment Index and Annual Survey;

- implementation of structural changes for Toowoomba Chamber program and project delivery which focused on supporting local businesses by engaging them to provide our services and products with our oversight, increasing consultancy expenses;
- industrial relation law changes; and
- wages growth, namely the Chief Executive Officer's salary of \$150,000.

We are a community based not-for-profit organisation, the increasing expenses show we are investing fully back into our members and the Toowoomba region.

The Toowoomba Chamber Board does not receive any remuneration for their service. With the exception of the monthly Business@Dusk events, and a ticket to the BEA's provided to the President, Board members are required to buy tickets to all functions, like all other valued Toowoomba Chamber members.

The Chamber remains in a positive financial position to continue to deliver more value to our member and partner base as we continue to create connections, discover through learning, and influence others to help businesses flourish.

MYF RIGBY
Treasurer

Chamber BOARD MEMBERS



**President,
Kate Venables**

Kate Venables, Executive Director of CatholicCare Social Services SW QLD, has spent the last 20 years working in the social services sector across Central QLD and the Darling Downs and South West Queensland. Working with teams that provide services to families and individuals needing support, refugees and migrants, our first nation peoples and separated parents, Kate is aware of the many vulnerabilities and complexities of our varied communities across SW Qld as well as the enormous resilience they are able to develop.

She really enjoys people and has a wonderfully diverse staffing body who are working towards the same vision – making work a fabulous place to be! More recently stepping into the role of President of the Toowoomba Chamber of Commerce, Kate feels an enormous sense of privilege in advocating, educating and connecting for the business community in the Darling Downs.

Married to Cam, and mother of three adult children (28, 24 and 22), Kate is also committed to family and her local church community at St Barts, and squeezes in a bit of exercise, some baking and reading in her down time.



**Vice President,
Chris Black**

Chris is a proud local businessman passionate about our community and his family. He is the Chairman of Momentum Mental Health and a leading mental health advocate. He was one of Australia's most influential financial advisers before selling the company he founded to an American Fortune 500 organisation. He is also the founder of Darling Downs Angel Investors, a business mentor, adviser and coach, and more recently led a group trek to Mt Everest Base Camp which raised over \$100,000 for charity.

Chris is married to Alisha, together they have three terrific young boys and love the Toowoomba lifestyle. In his spare time, he is a junior cricket coach for his boys, keeps active on his push bike or running the local trails, loves any form of sport, and has the guilty pleasure of having café breakfast by himself reading the Fin Review. He also holds a double degree in Business and Commerce, is a Graduate of the AICD and has other academic qualifications.



**Treasurer,
Myf Rigby**

Myf is a Director at Accession3 Business Advisers, she is a Certified Practising Accountant, has a Bachelor of Business and a Diploma in Financial Services (Financial Planning).

Myf started running her own business, in partnership, in 2009 and has not looked back. Her passion lies in the areas of strategic planning, both business and personal, disposable cash flow and asset growth.

Her ultimate aim is to see a stress free and comfortable lifestyle for clients and their families.

Myf has held community roles in Goondiwindi and has previously served on the board of Toowoomba Anglican School (TACAPS at the time). Myf is an advocate for education and improvement in all areas of personal, business and community life.



**Vice President,
Sam Wright**

Sam has a fervent belief that a strong and thriving small business community is a bedrock for a successful society.

As a trusted advisor to small businesses, Sam is well placed to bring the challenges and opportunities of small business to Chamber's governance.

Sam is a Partner at Ambrosiussen The Business Accountants, a CPA accounting firm in Toowoomba that provides taxation and management accounting advisory services focused on small & medium family businesses and not-for-profit organisations.

First involved with the Toowoomba Chamber of Commerce in 2011 as part of the Future Leaders Committee, Sam has enjoyed giving back to the Toowoomba Business community through his contribution to the Chamber.

He joined the Toowoomba Chamber of Commerce Board to fill the role of Treasurer from 2016 until October 2019 when Sam was then elected as a Vice President.

Sam has completed the CPA program, holds a CPA Public Practice Certificate, is a registered Tax Agent, has completed a Masters of Business Administration through UniSQ, and has completed the Company Director's Course through the AICD.

Chamber BOARD MEMBERS



Naomi Wilson

Naomi Wilson is a people and leadership expert | international guest speaker | small business founder | and mother of 2 who works with small to medium business owners and managers to help them build winning teams and thriving businesses by getting their people, strategy and leadership right.

Naomi believes we should get to work with people that we would enjoy having dinner with and that when we have great working relationships, we have powerful, engaged teams and ultimately everyone wins. Over her 20+ years in the industry, Naomi has been invited into the trusted space of working with over 500 businesses from local SMEs to state and federal government departments and some of Australia's largest employers.

She has been a guest speaker at international events, leadership summits and industry body conferences. Naomi holds an MBA in HRM, is a certified member of the Australian Institute of Human Resources, was a finalist in the Australian CEO of the Year Awards, and her business, Focus HR, won the Australian Small Business Champion of the year in 2018 as well as Chamber Business Excellence Awards for professional services for 5 years running.

As well as being the Founding Director of Focus HR, Naomi is the Managing Director of local company, Toowoomba Stairs and Timberwork.

Rouz Fard



Rouz Fard is the Associate Director (Industry and Community Partnerships) at the University of Southern Queensland; an experienced relationships manager and partnerships strategist with a demonstrated history of strategic industry and community collaborations, working in higher education partnerships to build a future-ready workforce in various sectors. Highly skilled in Learning Management, Tertiary and Vocational Education and Training, Industry Linkage, Business Development, and consulting with a great passion for regional Queensland. He is actively building mutually beneficial relationships between industry, communities, and the university to drive innovation in industry collaborations and regional outcomes for our communities through engagement.

Rouz is currently a board member of the Regional Development Australia DDSW, an executive committee member of the Australian Computer Society DSWC, a committee member of Toowoomba Regional Jobs Committee and an appointed member of Advancing Queensland's Regional Forum DDSW. Rouz is a strong business professional who graduated from the University of Southern Queensland and holds several professional memberships, including:

- Australian Association of Graduate Employers;
- Australian Computer Society;
- Australian Collaborative Education Network; and
- National Association of Graduate Careers Advisory.

Gordon Grover



Director of Specialised Property Consulting who is a leading Project Management and Development Management Consultancy who represents and manages the development of large scale and commercial property for organisations with large asset holdings and property and infrastructure requirements.

In my spare time I'm a family man with 3 small boys who take up most of my spare time ferrying them around to their different sport activities.

I grew up in Toowoomba and attended Concordia Primary School before moving across to Toowoomba Grammar School for my senior years. Following school I spent some time in Armidale and Brisbane undertaking some studies and growing my experience in Project Management in the Construction Industry before moving back to Toowoomba almost 8 years ago to start my own business (SPC).

I have a keen interest in the local business community and helping incentivise and support the growth and sustainability of the business community.

Jenni Butler



Jenni worked for a large corporation for ten years before purchasing a small business in Toowoomba, which she owned and operated for four years, employing five staff.

Jenni is the General Manager TAFE Queensland South West Region. She has over 27 years' experience in the Vocational Education and Training (VET) sector as an educator, senior manager and executive director prior to her current role. She has a passion for the sector and understands the importance of what training and skills brings to individuals, businesses and communities. Jenni is a member of TAFE Queensland Executive team and the chair of the TAFE at Schools Steering committee which is tasked with reinforcing TAFE Queensland as the provider of choice for schools in Queensland. She holds of Bachelor of Vocational Education and Training and is a member of the Australian Institute of Company Directors.

Matt Gregg



Matt is an experienced and dedicated stakeholder engagement professional with a diverse background in management, community services, crisis support, agriculture, and retail operations. Matt has a proven track record of building meaningful relationships that result in positive community outcomes. Matt has been involved with the Toowoomba Chamber of Commerce since 2010 and recognizes the role of small businesses as the backbone of a vibrant and prosperous community. Matt holds a Bachelour of Human Services through Charles Sturt University and brings more than a decade of management and leadership experience. He strongly believes in the power of small businesses to drive local economic growth and foster a sense of belonging and connection within the community.

Jenny Rix



Director - People Leader and Coach -
Working Mum - Farmer's Daughter

Jennifer holds Graduate and Post Graduate Qualifications in organisational psychology, change management, HR, and IR. She has 12 years of senior management experience in the Banking sector as a People and Culture Business Partner and leading large retail banking teams across multiple sites, most recently with ANZ.

Jennifer brings a keen business acumen and a values-based, purpose-driven approach to organisational culture and change. Understanding, influencing and growing people, and building sustainable future-orientated business is central to her purpose. She has led several organisational transformation projects within the finance sector, including utilisation of agile project methodologies.

People describe her as a creative, approachable team leader who leads by example and excels in complex environments where values, purpose and culture are drawn on as guiding parameters. She consistently produces strong results with a high degree of integrity, dedication, organisation and collaboration. She is a confident public speaker and group facilitator.

She owns her own small business, Bonjour Toowoomba - International Language Centre, which aims to connect and cultivate cultural curiosity amongst the Toowoomba Community with language classes for all ages. She is also currently General Manager for Kehoe Myers Consulting Engineers, offering an innovative perspective, unique strategic insight, a strong focus on people and culture, and a systematic process and compliance orientation.

Born and bred in country Queensland, Jennifer has followed her career up and down the eastern seaboard of Australia, living in cities and regional locations. For the last seven years, she is proud to Toowoomba home and is excited by the opportunity to apply the skills and knowledge acquired throughout her career, to help the wider community thrive.



Future LEADERS ADVISORY GROUP

The Toowoomba Chamber Future Leaders Advisory Group (FLAG) provides a platform that supports the development of under 35-year-old entrepreneurs, business owners and employees who are paving the way for Toowoomba's future success and growth.

With thousands of young leaders working in many industries and throughout the Darling Downs, the Future Leaders are the go-to network for young professionals and business owners in our region.

Future Leaders enables participants to develop strong networks that help further individual careers, forge friendships, encourage collaboration, empower emerging young leaders, and overall strengthen the future of the Toowoomba business community.



Four key principles provide the framework of FLAG:

- to encourage leadership and entrepreneurial spirit in our local young professionals and business owners;
- to provide mentorship opportunities connecting with local business leaders;
- to boost engagement and networking opportunities; and
- to provide access to leading local and national speakers to connect with, learn from and be inspired by!

Highlights of the 2022/2023 Year:

The Emerging Leaders Mentor Program

The Toowoomba Chamber of Commerce and Regional Development Australia – Darling Downs & Southwest joined forces to deliver the Emerging Leaders Mentoring Program (ELMP).

It is hailed as a successful platform for individual personal and business growth for the region's future leaders. Helping individuals to thrive, meet their goals and go after their dreams.

The ELMP aims to foster connections between the younger members of our business community (mentees) and the best leaders that our region has to offer (mentors), support future leaders of our region in their career development as well as providing a forum to give back to the business community, which is the driving force of our economy.

Mentoring is a popular career development strategy, which allows a mentor to share their expertise and leadership knowledge with a mentee in a safe learning environment. We urge all employers to facilitate a mentoring program for future leaders.

The program provides a framework on which mentees and mentors participate effectively and collaboratively. Each mentor and mentee will communicate and achieve their mentoring goals to best fit their needs.

A platform for individual personal and business growth for the region's future leaders, the program is all about helping our up-and-coming business operators to thrive, meet their goals and go after their dreams.

The ELM Program runs over 12 months and includes monthly meetings between mentees and mentors, six workshops covering topics such as leadership, mental health in the workplace, business strategy and financial acumen.

The program is proudly delivered with our partner Regional Development Australia – Darling Downs & South West.

We thank all mentors and mentees who actively participate in the mentor program.

Event: Mental Health in the Workforce

An initiative of FLAG, delivered in partnership with Momentum Mental Health and venue partner the Downs Club, "Tell Me More" was a night to talk about all things men's mental health.

Toowoomba Chamber Vice President and Chair of Momentum Mental Health Chris Black led the panel conversation consisting of farmer, family man, businessman, author, news presenter and former professional footballer Shane Webke, author, farmer, psychologist and Director at Momentum Mental Health Dr Clive Williams, and Momentum Mental Health Wellbeing Expert, Asif Jamiyoon.

Event: Autumn Social @ Hot Property

Hot Property is a story born out of love for the Toowoomba region and the people who live here. It has developed a fine reputation reflecting strong ethical values and it is renowned as an agency offering superior service backed by a team of local professionals. In 2022, Hot Property was named one of Australia's fastest growing businesses by the Australian Financial Review. It is also a business with a reputation of developing future leaders, including Toowoomba Chamber Future Leader Advisory Group Member Jacob Carlile and Focus HR Business Excellence Awards 2022, Future Leader of the Year, Greg Riehl.

Number of Attendees: 80 attendees



The Future Leaders Advisory Group The Future Leaders Advisory Group (FLAG) for this financial year were:

Jacob Carlile, Director (Hot Property);

April Lancaster-Smith, Marketing Manager (Wippells);

Peter Rowe, Associate (Power Tynan);

Rachel Laurie, (Joe Wagner Group);

Jack Wilson, Distribution Design Manager South East QLD (Energy Queensland);

Christine James, Managing Director (TalentSpring); and

Emma Hayward, National Australia Bank.

Thanks to all the members of the FLAG for their commitment and contribution to the cause.



FOOD & AGRI
NETWORK

FOOD AND AGRI *Network*

Cafes, restaurants, food outlets, merchants, local farmers, and food producers are all part of Toowoomba's burgeoning culinary culture. The Food & Agri Network (FAN) is dedicated to the growth of this crucial industry. The FAN advisory group meets to debate and strategise how the Toowoomba Chamber of Commerce can assist local businesses in expanding supply chain opportunities and assisting those in the industry in increasing long-term profitability and sustainability.

FAN continues to expand the network of opportunities for the food and agricultural industries. Despite challenges, the network has published materials and fostered networking opportunities to assist the Toowoomba food and agricultural sector in establishing stronger connections and involvement. During the last 12 months, the Toowoomba Chamber FAN organised or was involved in several exciting events and activities:

Evening At Myrtille

The Toowoomba Chamber of Commerce in partnership with the Food and Agri Network and Progress Crow's Nest, enjoyed an evening at Crow's Nest. We took a twilight tour of the redeveloped Nolan's Block with Sally Boardman

before winding our way to Myrtille Bistro for an evening of indulgent foods and wines. We enjoyed Pechey Gin on arrival, followed by a three-course meal. During the evening, bistro owner Amanda Hinds talked about the local produce to create memorable dining experiences.

Farm Fest 2023 – To better understand the potential and problems faced by the food and agricultural sectors, FAN proudly set up a booth at Farm Fest 2023. This allowed FAN to learn more about issues and guide its goals and course of action. It was also a fantastic chance to demonstrate its capacity for support while fostering beneficial relationships with other stakeholders.

The Source – Toowoomba's food products first exploded into the Australian economy more than 120 years ago and we've upheld its fine reputation ever since. In fact, our lifestyle has been 'paddock to plate' for more than 170 years.

The Source was created as a tool to link our regional food producers with our community, nearby cafes, and restaurants in support of local supply chain possibilities.



From eggs to honey, garlic to pork, nuts to wine, this directory includes a comprehensive list of all regional producers from the Darling Downs. The guide has been made available on our website and distributed to cafés and restaurants in the area, giving regional chefs and our community with an easy and convenient way to connect directly with the suppliers.

Dine Darling Downs Partnership

– The Toowoomba Chamber’s FAN continued our collaboration with Kristen O’Brien at Dine Darling Downs to celebrate and promote the region locally, nationally, and internationally as a foodie destination. With the combined power of the Toowoomba Chamber and the Dine Darling Downs network, our regions’ produce, and foodie businesses have been featured on several digital platforms, regularly achieving over 100 000 impressions per month.



Autumn Feast – The Toowoomba Chamber of Commerce and its Food & Agri Network Advisory Committee in conjunction with local food tourism platform Dine Darling Downs have been working for more than 12 months to develop Autumn Feast.

In 2023, the business, food and tourism sectors came together to create Autumn Feast as an event that would complement other major events in the region and reinforce Toowoomba’s reputation as a food and arts destination. The support for the event surpassed everyone’s expectations, with over 300 letters, a petition and social media reaching over 15,000 people and growing.

An autumn event, built from the grass roots of our community, has been talked about for years. Finally, Dine Darling Downs and the Toowoomba Chamber committed considerable time and effort to begin to make it happen.

A proposal presented to Toowoomba Regional Council demonstrated how Autumn Feast would offer food, art and music under one brand. It would also involve regional towns from Yarraman to Crows Nest, Pittsworth to Millmerran and everywhere in between.

The metrics around the proposed event are magic. The economic impact, based on conservative figures, using the reliable and well-established economic impact assessment model, identified a BIG win for the local community and businesses. Estimated future impact on the Toowoomba economy was identified as potentially around \$14M.

Chamber together with FAN continues to work with information requests from Toowoomba Regional Council in the hope that Autumn Feast will one day become a reality.

The Soup Box

Toowoomba Chamber of Commerce Food & Agri Network in conjunction with Toowoomba Farmers Markets launched a community initiative in conjunction with Foodie Shots, Little Pig Consulting and ALE Clothing and Signs, called The Soup Box.

The initiative supports Toowoomba’s Basement Soup Kitchen who care for the most vulnerable in our community, in the form of soup boxes which will be used to create warm and nourishing meals throughout our cold winter.

We all know the importance of supporting local not-for-profits (NFPs) and their critical role in the

community. In fact, without the regular backing from our generous local business community, many of these organisations would not exist.

The program delivered over 90 boxes of food this financial year to our most vulnerable.

The Food and Agri Network Crew

The FAN consists of a group of dedicated and experienced members:

Dan Farquhar – The Finch, The Finch Range and The Laundry;

Sally Boardman – Sunnyspot Farms;

Jeff Schultheiss – Darling Downs Smokehaus; and

Kat Lynn – Foodie Shots.

On behalf of the entire Chamber Board, I would like to thank all our advisory group members for their support, dedication, and assistance in a very active year for the FAN.

MATT GREGG





CBD – REVITALISATION ADVISORY COMMITTEE

We continue to work hard to capture the economic and social potential of the Toowoomba CBD for residents, businesses, workers, investors and visitors to the region.

We continue to build the case and a BIG vision for the CBD, to build a vibrant, strong and resilient CBD by working to better understand the economic profile to drive and to help inform our advocacy efforts.

The work which has commenced includes:

- understanding the economic and statistical indicators such as:
- business numbers by turnover and industry (including total and average industry turnover);
- businesses by workforce size and industry (including total and average workforce size);
- labour productivity estimates by industry;
- employment by place of work; and
- index of Economic Diversity;
- completing a business concentration analysis to identify existing competitive advantages as well as preferential industry clusters suited to the CBD precinct and identification of established and emerging industries;
- evaluation of the full economic impact (direct, indirect and induced) of the Toowoomba CBD on the economy of the Toowoomba LGA – specifically, estimating the net employment impact, associated annual turnover and regional value added; and
- completing benchmarking analysis which will provide similar profiles for comparable CBD precincts like Bendigo or Ballarat or similar.

This work which includes invited participation by Toowoomba

Regional Council and Toowoomba Surat Basin Enterprise will help us clearly define and establish a vision for the CBD to fully realise and capture the CBD's potential and drive significant economic and social benefits for the Toowoomba Region which could include:

- a large destination project/precinct such as a multi-purpose convention centre to attract national and international events;
- linking the CBD with Baillie Henderson Hospital and UniSQ via light rail;
- improved pedestrian access and movement technology and infrastructure like bikeways, public electric scooters, linkways and wayfinding; and
- resolving the multi-decade issue of parking options and arrangements including a multi-storey car park and long-term parking options on the eastern side of the CBD.

This year the CBDAC:

- continued to investigate the role of the CBD, public assets interventions, activation, car parking, connections, and brand.
- continued to focus on how we activate the CBD to increase foot traffic, celebrate and promote the CBD as an individual brand locally, nationally, and

internationally and what public infrastructure investment we see as a catalyst for transformation.

- promoted the Buskers Festival achieving outreach of over 10,000 people.
- continued Christmas in the CBD and Carnival in the CBD programs.

The CBDAC is led by Toowoomba Chamber Board Member Gordon Grover. Its current members include:

Ben Apsey – Globetrotters

Chris Gay – ELIA Architects

Mitchell Bernoth – Bernoth Properties

Michael Truskinger – TRUSports

Peter Marks – Ray White

Gary Wilson - Gellistismo

On behalf of the Toowoomba Chamber, I would like to personally thank all members of the CBDAC for their passion and dedication to work collaboratively to make the CBD a destination that both locals and visitors want to come and explore, play, unwind and stay a night or two or three.

GORDON GROVER

BUSINESS *Connect*

MIGRANTS AND REFUGEE EMPLOYMENT 2022/2023



There were two main objectives of the Business Connect Program during the past twelve months.

- *supporting employers to employ and onboard migrants and refugees; and*
- *educating, assisting, and supporting jobseekers from culturally diverse backgrounds into employment.*

Towards the end of 2022, Chamber received an additional \$84,000 in funding from the Department of Employment, Small Business and Training (DESBT) under the Small Business Engagement Framework Program to expand the current project model. The expansion included the employment of a Workplace Mentor to provide language support for Yazidi refugees and the development of key tools to further support employers to employ and onboard migrants and refugees. This project ended with the launch of the Cultural Awareness Handbook.

The key outcomes from the 2022/ 2023 Business Connect program included:

- employment of a Yazidi 'Workplace Mentor' to assist with interpreting and onboarding / inducting of migrant and refugee employees. Having a link to the Yazidi community proved to be invaluable. The project assisted 40 people into employment and 1 person into work experience. This resulted in 44 job outcomes from 40 people. The wrap around support provided and the link to the Yazidi community was key.
- industry consultations with local businesses followed by the facilitation of targeted industry networking events combining direct introductions, employer to jobseeker and vice versa, and the promotion of migrant and refugee employment success through key speakers at the events and the associated promotional films, including business testimonials.

- hosting and facilitating four networking events plus the launch of the Cultural Awareness Handbook. There were a total of 275 attendees across the four events being:
- Construction & Logistics Industry Networking Event – August 2022;
- Professional Services Industry Networking Event – November 2022;
- Manufacturing Industry Networking Event – April 2023; and
- Cultural Awareness Handbook Launch & Networking Event – July 2023.
- creation of Cultural Awareness Handbook for employers. The handbook provides employers with information to assist employing and onboarding migrant and refugee workers including potential cultural differences and tips to address these plus key learnings from local employers who have employed migrant or refugee workers. The handbook has been well received by the business community.
- a Mentor Training Program to train Migrant Workplace Mentors to assist with interpreting at interviews, onboarding and inductions and for post-placement support for the employer. The sessions were delivered by experts in their field from within the TCOC member network (Focus HR, Classic Recruitment and Little Pig Consulting).
- presenting information about our Business Connect Program at three jobs information sessions, arranged & hosted by DYJESBT. These

sessions occurred in June 2022, August 2022 and March 2023. From these sessions we were approached by over 28 jobseekers needing assistance finding work.

During the financial year, Toowoomba Chamber in partnership with CatholicCare Social Services, received further funding of \$25,000 from the Scanlon Foundation for the Business Connect program, to continue connecting our migrant and refugee community with potential employers.

An additional \$160,000 in funding was approved by DYJESBT for the Business Connect project to conduct a 'Ready for Work' program under Skilling Queenslanders for Work (SQW).

Under the SQW project, the Business Connect Program will assist migrants and refugees (mainly Yazidi) with mentoring and interpreter support for resume preparation and during interviews with employers. In addition to being accompanied to interviews and guided through the employment process, jobseekers will also be given assistance in interview preparation and understanding Australian workplace culture.

This project will arm migrant jobseekers with vital information and key learnings to prepare them in a practical sense for the Australian workplace. Pathways to employment will be developed through the provision of networking opportunities, connecting migrant jobseekers with local employers.

Learner





Learn

The Toowoomba business community utilises the Business Centre for Excellence as a shared learning environment and many have come to see it as a fundamental source of their success.

Another year of change.
Another year of learning.

The Toowoomba Chamber continued its work in 2022-2023 creating a learning environment to support the needs of the business community.

We continued quietly working on the big audacious goal of creating Toowoomba Chamber Business Centre for Excellence. The idea:

- to provide a local and regional focus point for all business - education, meetings, workshops, skills development, research, innovation, entrepreneurship, co-working, investment etc;
- to create a dedicated business collaboration space – business to business (B2B), business to government (B2G), business to education (B2E), business to world (B2W) etc;
- to build a leading edge, unified, shared and collab space; and
- to create a co-located powerhouse of economic agencies to drive economic development in the region.

Our members, via the member survey, identified that they seek

professional development. A series of short courses were implemented, responding to member educational requests, with 19 workshops covering topics such as:

- recruiting and retaining employees;
- workplace culture;
- managing mental health in the workforce;
- employer of choice;
- ESG as part of workforce strategy;
- connecting migrants to employers;
- building business brand; and
- what does the future of the workforce look like.

These workshops, when combined with our educational breakfasts and lunches delivered by the likes of international renowned social demographer Mark McCrindle and members of the local business community, all created positive learning environments and a desire to strive for excellence.

Resources

Our resource library continued to provide resources from the Chamber and its members including

podcasts, webinars, and training. Our members regularly use the blog facility on our website further highlighting strong connections.

We welcomed our platinum partner Southern Cross Austereo who assisted in rebooting our podcast program which specifically showcases business@dusk hosts. A great way of talking one-on-one with our members and exploring challenges and opportunities faced by our members.

The business journal continues to go from strength to strength sharing important and interesting material such as profiles, news, education and celebrations from our business community. It's a great resource in our digital world and a versatile communications tool for expressing ideas, sharing experiences, and building brands.

In 2022/2023 learning was front of mind, reminding us that it is indeed a life-long enterprise.

IT'S TIME TO SHINE THE SPOTLIGHT ON THE

WINNERS

AGRICULTURE

**Clayton's
Organic Beef**

CATEGORY SPONSORED BY



BEST REGIONAL
BUSINESS

Joe Wagner Group

CATEGORY SPONSORED BY



COMMUNITY &
NOT FOR PROFIT

**Breakaway
Toowoomba**

CATEGORY SPONSORED BY



EMPLOYER
OF CHOICE

Joe Wagner Group

CATEGORY SPONSORED BY



FUTURE LEADER
OF THE YEAR

Gregory Riehl

CATEGORY SPONSORED BY



GERRY DOUMANY
EXPORT AWARD

**Excavation
Equipment**

CATEGORY SPONSORED BY



HEALTH
& WELLBEING

Demi International

CATEGORY SPONSORED BY



HOSPITALITY

4 Brothers Brewing

CATEGORY SPONSORED BY



INDUSTRY

ALE Group

CATEGORY SPONSORED BY



INNOVATION &
TECHNOLOGY

**Darling Fresh
Smoke Haus**

CATEGORY SPONSORED BY



PROFESSIONAL
SERVICES

Vigour Graphics

CATEGORY SPONSORED BY



RETAIL

**Hogans Family
Jewellers**

CATEGORY SPONSORED BY



TOURISM

**Quest Toowoomba
Apartment Hotel**

CATEGORY SPONSORED BY



SOLE TRADER
OF THE YEAR

Stirling & Truffles

CATEGORY SPONSORED BY



MICRO BUSINESS
OF THE YEAR

ParisiAnn Patisserie

CATEGORY SPONSORED BY



PEOPLE'S CHOICE

**The Grove
Country Gardens**

CATEGORY SPONSORED BY



2022 BUSINESS OF THE YEAR

Excavation Equipment

2022 HALL OF FAME INDUCTEE

Hogans Family Jewellers

2022 CEO'S AWARD

X Factor Plumbing



**BUSINESS
EXCELLENCE
AWARDS**

focushrbea22

PRESENTED BY:



TOOWOOMBA
CHAMBER

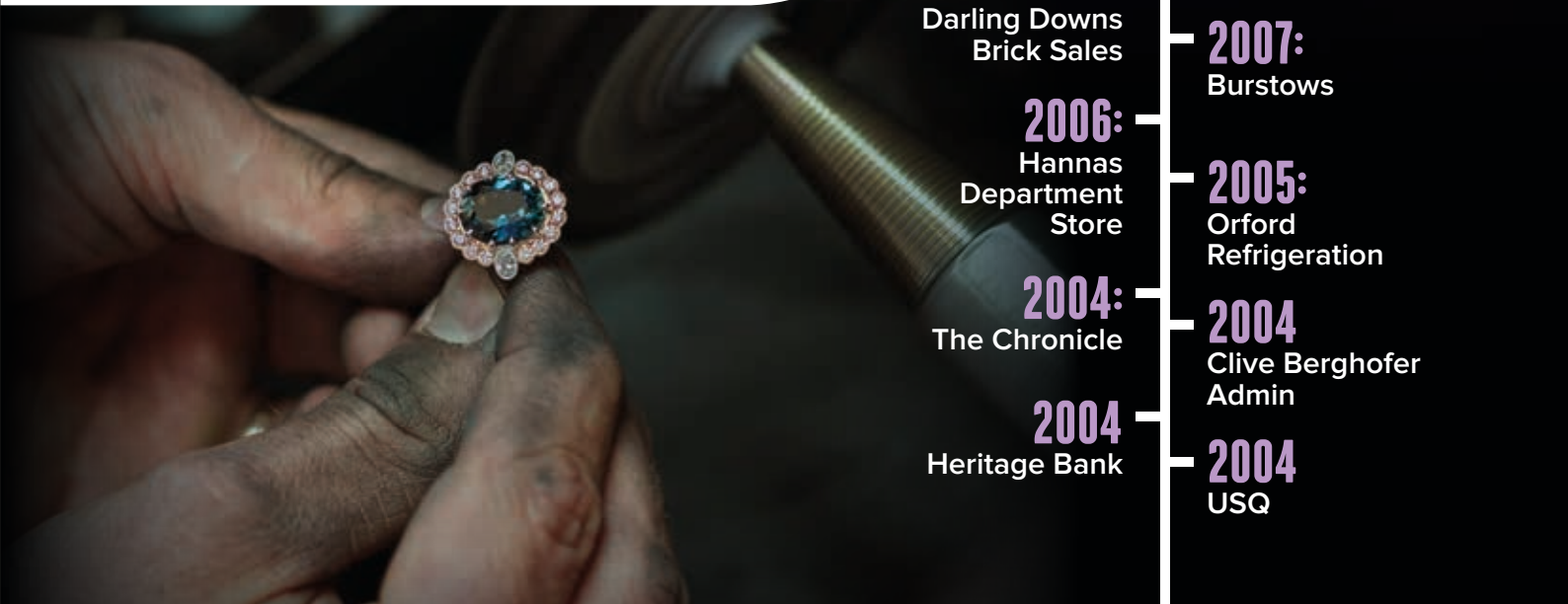


2022
Hogan's Family Jewellers

Hall of Fame
INDUCTEE
2022



- 2021:** Rows
- 2020:** Tilly's Crawler Parts
- 2019:** St Vincent's Private Hospital
- 2018:** Stahmann Farms Enterprises
- 2017:** Hutchinson Builders
- 2016:** Cracker Print and Paper
- 2015:** Taylor's Removals and Storage
- 2014:** Weis
- 2013:** Betros Bros
- 2012:** FK Gardner & Sons
- 2011:** Empire Theatre
- 2010:** Wagners
- 2009:** Russell Mineral Equipment
- 2008:** Darling Downs Brick Sales
- 2007:** Burstows
- 2006:** Hannas Department Store
- 2005:** Orford Refrigeration
- 2004:** The Chronicle
- 2004:** Clive Berghofer Admin
- 2004:** Heritage Bank
- 2004:** USQ



Networking & Events

Name of the Events
Fair Work Legislation Breakfast
Business @ Dusk E & E Waste
Toowoomba Business Sentiment Index
Evening At Myrtille
Business @ Dusk Ryley Jewellery Creations
Business Connect Migrant Networking Event Constructions and Logistics
Leading Women Luncheon - Anna Battle Shiny Happy Art
Sole Trade & Micro- Business Only Event
Carnival in the CBD
Business @ Dusk Mort & Co
Tell Me More - Normalise the Conversation - Men's Mental Health Event
Wine and Wisdom - Business Builder Series (6 Workshops)
Business @ Dusk FX Technologies Toowoomba
Focus HR Business Excellence Awards 2022 - Finalist Function
Three New Member On-Boarding Lunches
RSM Federal Budget Breakfast
Carnival in the CBD
Focus HR Business Excellence Awards 2022 Sponsor Soiree
Focus HR Business Excellence Awards 2022 Red Carpet Aperitivos
Focus HR Business Excellence Awards 2022 Gala Awards Dinner
Business @ Dusk Bernoth Properties
Annual General Meeting
Business Connect Migrant Networking Event Professional Services
Business @ Dusk Heritage Bank
Business @ Dusk UniSQ
Business @ Dusk Focus HR & TalentSpring

Name of the Events
New Federal Government IR Law Breakfast
Social Enterprise in Darling Downs
Business @ Dusk St Andrew's Toowoomba Hospital
Cyber Security- How Safe Are You?
The Autumn Social
Emerging Leaders Mentor Program 2023 Launch
Business Connect Migrant Networking Event Manufacturing
Business @ Dusk ALE Group
Breaking Barriers Regional Women in Business
Small Business Month Workshop Series - Recruiting and Retaining Employees
Small Business Month Workshop Series - Growing Your Own- Creating a Workforce Culture that Performs
Small Business Month Workshop Series - Managing Mental Health in the Workforce
Leading Women's Luncheon Empowered & Authentic Leadership
Small Business Month Workshop Series - What Makes You an Employer of Choice
Small Business Month Workshop Series - The Importance of ESG as part of Workforce Strategy
Small Business Month Workshop Series - Connecting Migrants to Employers
Focus HR Business Excellence Awards 2023 Launch
Business @ Dusk Hogans Family Jewellers
Small Business Month Workshop Series - Role of Employees in Building Business Brand
Small Business Month Workshop Series - What Does the Future of the Workforce Look Like?
Business @ Dusk National Tiles Carpet Call Toowoomba
Business Breakfast with David Crisafulli, Leader of Opposition





Connect

The Toowoomba business community is connected to the Chamber and each other while their individual and business-to-business profiles are boosted through Chamber membership.

In 2022-2023 we ran 56 functions for the year. The Toowoomba Chamber welcomed 4709 people to its networking, learning and advocacy workshops and events.

During the 2022|2023 financial year, a summary of workshops and events included:

- Business@Dusk networking evenings;
- Focus HR Business Excellence Awards series;
- business breakfasts;
- business lunches;
- workshops;
- onboarding lunches; and
- Carnival and Christmas in the CBD.

A core component of what we do is business-to-business connections. We see our ability to facilitate new connections and referrals will lead to new business opportunity. We love opening doors for our business community to discover investor, partners, employees, and long-term friendships.

Our events are not only about face-to-face connection. They create

learning opportunities responding to the needs of the business community.

This year, we continued to work on the:

- creation of the Welcome to Toowoomba Business Pack from the Toowoomba Chamber;
- targeted membership growth;
- outreach, with our digital platform interactions breaking one million views for the first time; and
- creating initiatives through the connections of our advisory groups who continue to help us facilitate prosperity in strategic segments of the business community.

We celebrate with the business community at the Focus HR Business Excellence Awards and this year our proudest networking night is our night of nights, the Business Excellence Awards, which has a rich tradition.

A tradition where we get to showcase:

- the diversity and dedication of Toowoomba’s business community;
- where we get to celebrate business achievement;
- promote business best practice; and

- recognise the significant contribution that business makes to the fabric of our city.

The Chamber’s Business Excellence Awards have long been an annual highlight in Toowoomba, and 2022 was no exception.

Since 2020, we have reached more than 14 million people.

And what a night it was! With 589 people in attendance, it was truly a celebration of all things local. The Focus HR BEA brightly shone a spotlight on our local businesses, built the region’s reputation of excellence, and elevated individual business brands.

Of course, none of this was possible without our partners. We are delighted to be joined by our naming rights and employer of choice partner Focus HR, all our other partners, Tilly’s Crawler Parts, Toowoomba Regional Council, Regional Development Australia Darling Downs & South West, CatholicCare Social Services, Toowoomba Surat Basin Enterprise, Bank of

Qld Rangeville, FX Technologies Toowoomba, Russell Mineral Equipment, The Chronicle, TAFE QLD South-West, Best Employment, Serengeti Print Group, Department of Employment, Small Business and Training Excavation Equipment, Accession3 and Demi International.

Significantly, each year, a business is added to the Toowoomba Chamber Hall of Fame. This recognition commenced in 2004 with four recipients and in the past 18 years there have been several longstanding businesses recognised that have contributed significantly to the business community over the years.

The stellar line up of past winners include Toowoomba Foundry, UniSQ, Heritage Bank, Clive Berghofer, The Chronicle, Orford Refrigeration, Hannas, Burstows, Darling Downs Bricks, Russell Mineral Equipment, Wagners, Empire Theatre, FK Gardner, Betros Bros, Weis, Taylor Removal

and Storage, Cracker Print and Paper, Hutchinson Builders, Stahmann Webster, St Vincent's Hospital, Tilly's Crawler Parts and ROWES.

In 2022, the Hall of Fame winner was Hogan's Family Jewellers, a member of the Toowoomba business community for 77 years.

The Business of the Year was Excavation Equipment (EXEQ). A wonderful winner that delivers products and services of quality. They are a business that is making an impact nationwide.

Finally, a big shout out to all our winners

- **Hall of Fame Inductee:** Hogans Family Jewellers
- **Business of the Year:** Excavation Equipment
- **Micro Business of the Year:** ParisiAnn Patisserie
- **Sole Trader of the Year:** Stirling and Truffles

- **Future Leader of the Year:** Gregory Riehl
- **Retail:** Hogans Family Jewellers
- **Best Regional Business:** Joe Wagner Group
- **Innovation and Technology:** Darling Fresh Smoke Haus
- **Employer of Choice:** Joe Wagner Group
- **Community and Not-For-Profit:** Breakaway Toowoomba
- **Professional Services:** Vigour Graphics
- **Industry:** ALE Group
- **Hospitality:** 4 Brothers Brewery
- **Tourism:** Quest Apartments Toowoomba
- **Gerry Doumany Export Award:** Excavation Equipment
- **Agriculture:** Clayton's Organic Beef
- **People's Choice:** The Grove Country Garden
- **CEO Special Recognition Award:** X Factor Plumbing



Influence & DIGITAL OUTREACH

The Toowoomba business community benefits from the Toowoomba Chamber's ability to cultivate the collective power of our membership to create change and are recognised as a primary source of influence and advocacy by government at all levels.

The region has over 16,000 businesses, with 98.6% of those having 19 or less employees. We were left with no doubt, Toowoomba is a city, built on the back of small business.

Our diversity is our strength, delivered on the back of our uniqueness of having multiple well-oiled and successful industry sectors. Something considered unique in a regional Australia setting.

Our largest industries by business count are agriculture, construction rental hiring, and real estate services, professional services, and transport and our biggest employer is the health sector. This business breadth is reflected in our small business operatives who are working in multiple industry sectors, which has created optimism, resilience and is a core feature in the strengthening of the local business community.

Our research, the basis for our advocacy articulated the robust and dedicated business community, with over two thirds of owners and operators, taking the view that, Toowoomba has great potential, now and into the future. Other very positive business attributes articulated were commute times, local business connections, the generous and supportive local community, and the ability to achieve a work life balance. Combining this with our local, state, national and international connectivity, the city is considered to have a real competitive advantage. A city on the move.

But the research did identify headwinds. Headwinds that must be addressed immediately so not to stifle our potential, our growth, our community wellbeing.

Concerns about the rising operation and staff costs and inability to attract and house talent are softening our outlook on business performance. The lack of local infrastructure to capitalise on Toowoomba's opportunity now is expected to be a major deterrent to our potential in the years to come, if not addressed right now. Combine this with the alarming feedback about the very negative impact of local, state, and federal regulatory settings which is further dampening the attractiveness of our small business city and is a monumental barrier to reaching our true potential.

The Chamber wants to see the region grab its opportunities where businesses expand and more money flows through the local economy. It is achievable but it requires the cooperation of and action by all levels of government.

That is why we campaigned on **housing**, which is a deterrent to business attraction, is a disincentive to attracting a workforce, impacts on the ability of businesses to deliver their service, effects on the image of a city, and inhibits business growth and success.

That is why we campaigned on **red tape reduction** calling for Toowoomba Regional Council to work collaboratively with the business community and develop a Red Tape Taskforce and will continue to voice the business views to ensure Toowoomba Regional Council become a Small Business Friendly Council.

That is why we continued our work around the **skills shortfall**, working with the Regional Development Australia Darling Downs and Southwest and Employ Toowoomba to find possible solutions to this complex challenge.

That is why we campaigned for **Toowoomba's Tourism** needs and, specifically, the reinvention of Jondaryn Woolshed and actively pursued the moving forward of Quarry Gardens.

That is why we worked with our local businesses on the issues and solutions through our **safer Toowoomba business community** collaborations.

That is why, we met with local government representatives and elected officials, state government representatives and elected officials and the member for Groom to articulate the matters that need addressing by government to facilitate a thriving local business community.

In 2022, we commenced our collaboration with a pilot industry roundtable. Our IT sector came together to discuss critical matters associated with nbn rollout and digital connectivity.

We continue to advocate as part of the Darling Downs Regional Alliance through collaboration with other Chambers and like-minded associations located in the Toowoomba Region local government boundary areas. This alliance consists of more than 1000 business advocating for the region to facilitate:

- working together to coordinate policy and advocacy and training;
- creating joint networking opportunities; and
- promoting business activities of both organisations.

This voluntary framework to foster business growth, support like associations, and better the business environment with the Toowoomba Regional Council boundaries.

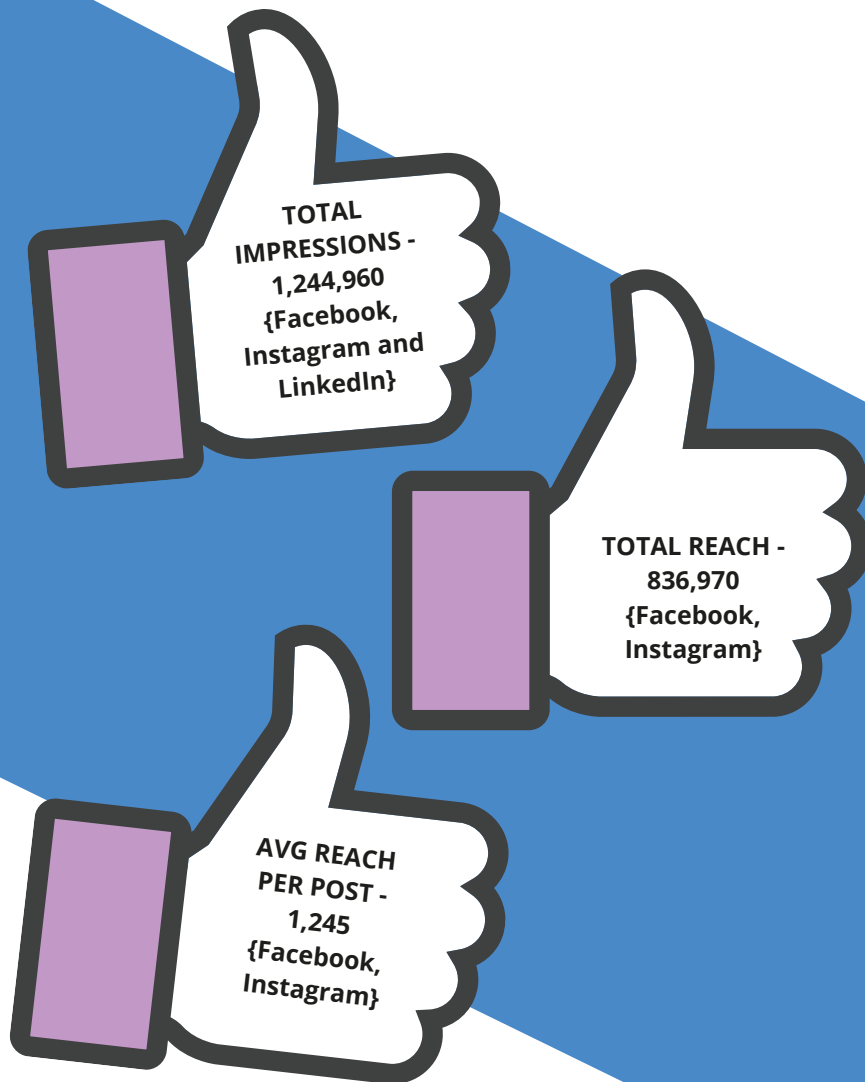
The Toowoomba Chamber each year entrusts a local business to build online visibility, build deeper connections within our online community and assist in building partner and member brands.

Since 2021, the Toowoomba Chamber has undertaken an Expression of Interest each year to find a local business to expand its presence on digital platforms.

Over that time, the statistics paint a compelling picture of growth. Growth, which provides direct support to advocacy efforts, enhances connections and shares learnings. This financial year, a total of 1,244,960 impressions were achieved across Facebook, Instagram and LinkedIn significantly enhancing our online visibility.

Furthermore, we reached 836,970 individuals on Facebook and Instagram alone, including a substantial expansion of the Chamber digital footprint in the community. The average reach per post, standing at 1,245 on Facebook and Instagram, which underscores the consistent and impactful nature of the content, ensuring that the Chamber's message reaches its target audience effectively.

Digital marketing efforts undeniably play a pivotal role in enhancing the Toowoomba Chamber's and our partners' and members' digital presence helping to foster deeper connections within our online community.



TOOWOOMBA Conferences

While there have been some great successes over the 2022-23 financial year, it has also not been without its challenges which has hindered the proactive undertaking to drive enquiry to the Toowoomba Conferences bureau.

In May 2022, the Toowoomba Chamber of Commerce, in association with Elevate Communication, submitted a response to the Toowoomba Regional Council's tender for the provision of the Toowoomba Conferences bureau services for the 2022 – 2025 period.

The decision on the outcome of this tender was expected in late August, so over the period of July and August, the Toowoomba Chamber was tasked with continuing its baseline monthly activity. The tender decision process was further delayed due to other Toowoomba Regional Council matters taking priority, as well as extended negotiations and revisions on the pricing proposal. On Friday 20 January 2023, Toowoomba Chamber received notification that the tender would be withdrawn and there would be no further proceedings with the evaluation process. Following this decision, the Toowoomba Chamber was offered an extension on its current arrangement through until the end of June.

This drawn-out process meant the Toowoomba Conferences portfolio was operating on a restricted month-to-month basis, making it very challenging to undertake proactive engagement in the business events space.

In addition to the challenges posed by these timeframes, proactive activity continued to be hampered in other manners as well. While the activity undertaken throughout the 2022 calendar year allowed for a digital footprint to be established, it was proposed that the Scope of

Work be altered in 2023 to deliver a more targeted approach to the promotion of the region as a business events destination to encourage enquiry from key event planners and decision makers outside the region. Despite two variations of this proposed change being presented, including one being for the same monthly cost as the 2019 – 2022 period, this alteration was rejected.

In May 2023, the Toowoomba Chamber of Commerce was notified the tender for the provision of services for the Toowoomba Conferences bureau for the 2023 – 2026 period had been released. In partnership with member business, Elevate Communication (who has been supporting the delivery of this activity since March 2022), the Toowoomba Chamber has submitted a response, and at the time of writing a decision is not expected to be made until early September due to budget consideration. Toowoomba Regional Council has requested the Chamber continue its month-on-month activity over July and August 2023.

As proactive outreach has been limited, the number of leads is a direct result of reactive activity only. There have only been 41 enquiries over the past financial year, which is a decrease of 18 percent when compared to FY22. However it should be noted that the quality of these leads continues to be extremely strong with a conversion rate achieved of 87.8 percent, which is an increased conversion rate of more than 10 percent over last year's result.

There is also a positive trend in conference leads which has seen

conference organisers for 100+ delegate, multi-day events reaching out for information, which has seen the enquiry rate for such conferences increase by 11 percent since FY22 to 39 percent — equating to 16 leads out of the total 41 enquiries — received for this financial year. The overwhelming majority of these leads have come from organic sources; meaning event planners have identified Toowoomba Conferences as an entity to contact as a result of mediums such as a Google Search and other digitals channels, and word-of-mouth.

As a primary channel that drives enquiry, to ensure the online visibility of Toowoomba Conferences is maximised, a full website audit was undertaken over May and June that looked at the SEO, front-end UX and optimisation opportunities. While the results were OK for a young website, there is still ample opportunity to increase its overall Domain Authority Score (currently 6), especially across mobile devices. The continual improvement of the website forms part of the current tender response, which Toowoomba Chamber is awaiting feedback on.

Following the positive increase in conference leads and conversions, we have also seen a substantial increase in the proposed economic benefit to the region. As evidenced by the national nature of the conference enquiries, this means that business events such as these have a larger representation of delegates from outside the local area, which in turn means a higher spend to allow for accommodation, transportation and discretionary spending.

This is proven by the increase in the number of overnight stays from confirmed conferences within the region, which was 23 nights during FY23, up from 18 during the prior financial year. This also means the average spend per delegate by a conference organiser has increased to account for these additional days as well, which is estimated at approximately \$225 per delegate per day.

During the 2022-23 financial year, the national and state conferences that conducted their respective events in Toowoomba generated an estimated \$2.86M for the region, which is an increase of more than 62 percent over 2021-22.

While Toowoomba Conferences supported conference organisers and event planners such as Queensland Beekeepers Association, IICA Technology, College of Midwives, Property Institute, as well as women’s service associations’ events, and Government department events and roadshows, with strategic advice and supplier recommendations, the team also developed three conference bids for committees considering the region as a host destination.

The most prominent of these was for the Sustainable Economic Growth for Regional Australia (SEGRA) annual conference. Toowoomba Conferences was in discussions with the SEGRA organising committee and developed the formal proposal over October and November 2022, and following a positive reception to this information and SEGRA’s separate discussions with federal government departments, the event evolved into the inaugural national Summit to be immediately following by the Regional Development Australia (RDA) Convergence, also held in Toowoomba at the University of Southern Queensland.

The Toowoomba Conferences team was heavily involved in shaping the program including facilitating a famil tour with one of the SEGRA Directors, whereby key stakeholder meetings were conducted, and the working group was formed. Throughout the following months, Toowoomba Conferences and the Toowoomba Chamber continued to play a pivotal role in the coordination of the Summit providing strategic advice and promotions for the event.

The inaugural National Regional and Economic Summit presented by SEGRA was held on Wednesday 26 – Thursday 27 July 2023 at Empire Theatres with an estimated 200 attendees (approximately 65 percent of these delegates were from outside the region).

“Toowoomba Conferences has provided invaluable local knowledge been integral to the planning process for the National Regional

and Economic Development Summit—our thanks to Toowoomba Chamber of Commerce for providing such an incredible service.”

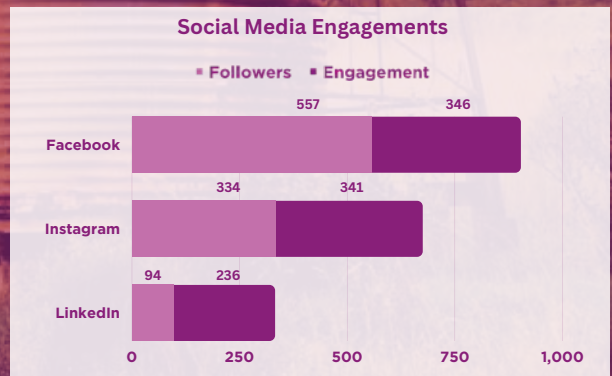
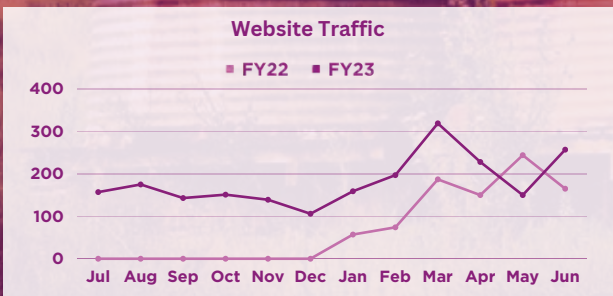
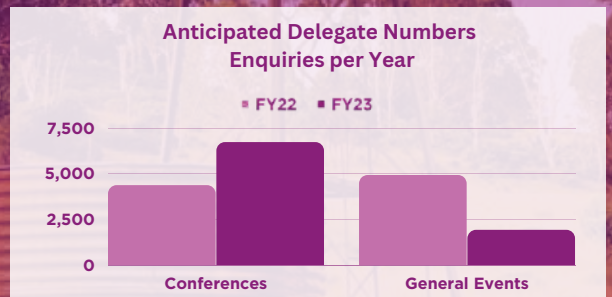
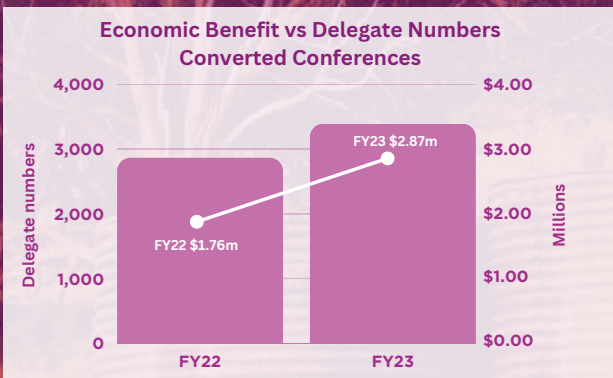
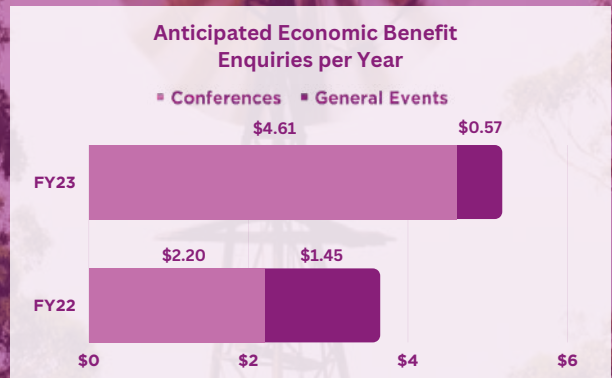
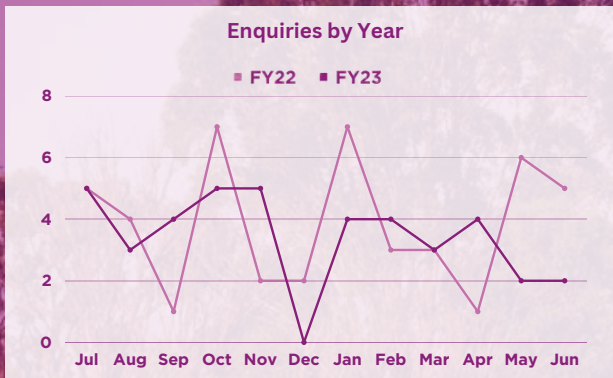
- Caroline Robinson, SEGRA Director

¹ Domain Authority Score is a compound metric used for measuring a website’s overall quality and SEO performance. It is based on a series of metrics that prove trustworthiness and authority. As a general rule, a domain authority score between 50 and 60 is rated as good, while anything above 60 is considered excellent.





FY22-23 Data Report



Governance

Toowoomba Chamber is committed to good governance.

Significantly, the Board resolved in policy that the Toowoomba Chamber suppliers and services are secured from the membership base first.

The Toowoomba Chamber Constitution is our overarching governance document that sets out our purpose, objects, and the way the Board makes decisions.

The objects for which the Chamber is established are:

1. to establish a rapport with civic, business, ethnic and other sectors of the Toowoomba community and be recognised as representing and presenting the view of commerce to the general community on behalf of the business community of Toowoomba
2. to keep Members informed on important matters affecting trade, commerce and industry, retail, and tourism and to render a varied and comprehensive service to Members according to their requirements from time to time
3. to advocate for Members (individually and collectively) and for positive developments in the trade and commerce space generally, at a local, state and national level
4. to facilitate opportunities for Members to connect and develop mutually beneficial relationships

5. to facilitate and support professional development, training, and upskilling opportunities for Members; and
6. to facilitate opportunities for young people in business to be exposed to professional development and advancement opportunities.

The Toowoomba Chamber Board made the decision to review the Toowoomba Chamber constitution. This work continues to align to work of the Australia Company Directors Institute best practice. Working with CG Law a series of amendments to the existing constitution is being considered. These relate to:

- timing of Board appointments;
- Board decision making;
- delegations; and
- compliance with new legislative requirements.

The Chamber has a raft of other policies and procedures which embed the Board's expected behaviour and judgement for staff and contractors in and involved with the organisation and themselves.

These are related to crisis management, finance and procurement, conflict of interest, code of conduct, drug and alcohol, confidentiality, cessation of employment, attendance at work, annual leave, personal, long service leave, parental leave guidelines, work travel related expense, workplace health and safety, sexual harassment, performance management, Internet, social media and email, harassment and bullying, grievance conflict dispute handling, risk management, recruitment, and equal opportunity. Considering the ever-changing nature of industrial relations laws in our county, all our policies are currently under review from Workforce Positive.

Conflict of Interest Form / DESCRIPTION OF INTERESTS

Board Member	Position	Material Personal Interest in contracts with the Toowoomba Chamber	Material Personal Interests in any contracts with the below corporations or firms	Offices (position) or property where duties or interests may create a conflict	Other matters where duties or interests may create a conflict
Kate Venables	President	<ul style="list-style-type: none"> Focus HR Business Excellence Awards Judging Co-ordination. Regional Development Australia 	<ul style="list-style-type: none"> CatholicCare Social Services Regional Development Australia DDSWQ. Multicultural Advisory Committee for Toowoomba Regional Council. Duchesne College Board St Barts Parish Council– Risk and Governance Committee. 	<ul style="list-style-type: none"> Executive Director CatholicCare Social Services. Committee Secretary Regional Development Australia DDSWQ. Member Multicultural Advisory Committee for Toowoomba Regional Council. Member Duchesne College Board Member and Chair St Barts Parish Council – Risk and Governance Committee. 	
Sam Wright	Vice President	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Ambrosiussen the Business Accountants. Inclusion Access Ltd 	<ul style="list-style-type: none"> Director and Shareholder Ambrosiussen the Business Accountants Director & Member of Inclusion Access Ltd Member Liberal National Party Australia and Chairperson Toowoomba South State Electorate Council. 	<ul style="list-style-type: none"> Personal and Business Bank – NAB. UniSQ Alumni Member Public Practice Certificate holder – CPA Australia. Registered Tax Agent with the Tax Practitioners Board. Partner employed at 7 Springs Medical Centre. Social Membership at Club Toowoomba.
Chris Black	Vice President	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Momentum Mental Health Pty Ltd. Ngkala Rocks Pty Ltd. K'Gari Investment Holdings Pty Ltd. Bleston Pty Ltd Black Family Trust. Sandy Cape Investment Holdings Pty Ltd. ATF Sandy Cape Investment Holdings Trust. Alisha Weston Pty Ltd It's Business Time Pty Ltd 	<ul style="list-style-type: none"> Director and Chairman of Momentum Mental Health Pty Ltd. Director and Shareholder Ngkala Rocks Pty Ltd. Director and Shareholder K'Gari Investment Holdings Pty Ltd. Director and Shareholder Bleston Pty Ltd Black Family Trust. Director and Shareholder Sandy Cape Investment Holdings Pty Ltd. Director and Shareholder ATF Sandy Cape Investment Holdings Trust. Shareholder Alisha Weston Pty Ltd Director and Shareholder It's Business Time Pty Ltd 13 Isabel Street, Toowoomba Qld 4350. 15 Isabel Street, Toowoomba Qld 4350 	<ul style="list-style-type: none"> Member of Angel Investor Group, Toowoomba.

Conflict of Interest Form

/ DESCRIPTION OF INTERESTS

Board Member	Position	Material Personal Interest in contracts with the Toowoomba Chamber	Material Personal Interests in any contracts with the below corporations or firms	Offices (position) or property where duties or interests may create a conflict	Other matters where duties or interests may create a conflict
Myf Rigby	Treasurer	<ul style="list-style-type: none"> Sponsor Soiree Partner of the Focus HR Business Excellence Awards 2023. Sponsor and Presenter member education day 2023. Accountant for TCOC – preparation of financial statements – Auditor role is performed by a non-related third party. Bookkeeping services provided to TCOC. 	<ul style="list-style-type: none"> Accession3 Business Advisers Pty Ltd - Accounting and Business Advisory. Accession3 Pty Ltd. Totaliser Pty Ltd ATF Totaliser Trust– Investment. Insiptop Pty Ltd – Investment. Zethus Pty Ltd ATF Zethus Trust– Investment Peitha Pty Ltd – ATF Rigby Family Trust – Investment. Purple Wet Dog Pty Ltd ATF JKR Investment Trust & ATF TJR Investment Trust- Investment. Olive U Fetta Pty Ltd ATF. Safe Resolutions Pty Ltd – Safety services (Husband owns 100% and a chamber member) 	<ul style="list-style-type: none"> Director Accession3 Business Advisers Pty Ltd - Accounting and Business Advisory. Director Accession3 Pty Ltd. Director Totaliser Pty– Investment. Director Insiptop Pty Ltd – Investment. Director Zethus Pty Ltd ATF Zethus Trust– Investment. Director Peitha Pty Ltd – ATF Rigby Family Trust – Investment. Director Purple Wet Dog Pty Ltd - Investment. Director Olive U Fetta Pty Ltd ATF. Investment Property Commercial: 416-422 Ruthven Street (1/3 ownership trust). 	<ul style="list-style-type: none"> Accountant for Toddlands (owned by Toowoomba Chamber CEO). Accountant to members of TCOC. Engage services of various TCOC members in day-to-day business. Personal and Business Bank – NAB. Member Public Practice Certificate holder – CPA Australia. Registered Tax Agent with the Tax Practitioners Board.
Naomi Wilson	Board Member	<ul style="list-style-type: none"> Naming Rights Partner of the Focus HR Business Excellence Awards 2023. Employee of Choice Partner of the Focus HR Business Excellence Awards 2023. Platinum Corporate Partner Toowoomba Chamber of Commerce. 	<ul style="list-style-type: none"> Focus HR Pty Ltd. Toowoomba Stairs & Timberwork Pty Ltd. Talent Spring Pty Ltd. Moonshot Bench Pty Ltd. 	<ul style="list-style-type: none"> Director, Focus HR Pty Ltd. Director, Toowoomba Stairs & Timberwork Pty Ltd. Director, Talent Spring Pty Ltd Director, Moonshot Bench Pty Ltd 277 Hume Street, Toowoomba. 17-19 Thackeray Street, Toowoomba. 	<ul style="list-style-type: none"> Nil
Rouz Fard	Board Member	<ul style="list-style-type: none"> UniSQ is the Foundation Partner. 	<ul style="list-style-type: none"> University of Southern Queensland. Regional Development Australia Darling Downs and Southwest. Australian Computer Society Downs Southwest Chapter. Toowoomba Regional Jobs Committee. Regional Community Forum Darling Downs Southwest. Springfield Regional Jobs Committee 	<ul style="list-style-type: none"> Employee at University of Southern Queensland. Board Member Regional Development Australia Darling Downs and Southwest. Executive Committee Member of Australian Computer Society Downs Southwest Chapter. Committee Member Toowoomba Regional Jobs Committee. Forum Member of Regional Community Forum DDSW. Committee Member Springfield Regional Jobs Committee. 	<ul style="list-style-type: none"> Nil

Conflict of Interest Form

/ DESCRIPTION OF INTERESTS

Board Member	Position	Material Personal Interest in contracts with the Toowoomba Chamber	Material Personal Interests in any contracts with the below corporations or firms	Offices (position) or property where duties or interests may create a conflict	Other matters where duties or interests may create a conflict
Jenni Butler	Board Member	<ul style="list-style-type: none"> • Gold Corporate Partner Toowoomba Chamber of Commerce. • Professional Services Partner Focus HR Business Excellence Awards 2023. 	<ul style="list-style-type: none"> • TAFE Queensland Southwest Region. 	<ul style="list-style-type: none"> • General Manager, TAFE Queensland Southwest Region. 	<ul style="list-style-type: none"> • Nil
Matthew Gregg	Board Member	<ul style="list-style-type: none"> • Nil 	<ul style="list-style-type: none"> • The Queensland Government Department of Premier and Cabinet. • Firebird Consulting Australia. 	<ul style="list-style-type: none"> • Principal Stakeholder Relationships Officer, Office of Regional and Rural Queensland, The Department of Premier and Cabinet • Owner Firebird Consulting Australia. 	<ul style="list-style-type: none"> • Nil
Jenny Rix	Board Member	<ul style="list-style-type: none"> • Nil 	<ul style="list-style-type: none"> • Bonjour Toowoomba International Language Centre. • Guardian Aviation. • Kehoe Myers. 	<ul style="list-style-type: none"> • Director Bonjour Toowoomba International Language Centre. • Shareholder Guardian Aviation. • General Manager Kehoe Myers. 	<ul style="list-style-type: none"> • Nil
Gordon Grover	Board Member	<ul style="list-style-type: none"> • Development of a Business Case for the Toowoomba Chamber Centre of Business Excellence. 	<ul style="list-style-type: none"> • Specialised Property Consulting Pty Ltd. 	<ul style="list-style-type: none"> • Employee of Specialised Property Consulting Pty Ltd 	<ul style="list-style-type: none"> • Partner employed by National Australia Bank.



**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
TOOWOOMBA CHAMBER OF COMMERCE AND INDUSTRY INC**

Opinion

I have audited the financial report of Toowoomba Chamber of Commerce and Industry Inc (the Entity), which comprises the statement of financial position as at 30 June 2023, the statement of comprehensive income and statement of changes in equity for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In my opinion, the accompanying financial report presents fairly, in all material respects, the financial position of the Entity as at 30 June 2023, and its financial performance for the year then ended in accordance with the *Associations Incorporation Act Qld 1981*.

Basis for opinion

I conducted my audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of my report. I am independent of the Entity in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) that are relevant to my audit of the financial report in Australia. I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Emphasis of matter – basis of accounting

I draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared to assist Toowoomba Chamber of Commerce and Industry Inc to meet the requirements of the applicable legislation. As a result, the financial report may not be suitable for another purpose. My opinion is not modified in respect of this matter.

Responsibilities of management and those charged with governance for the financial report

Management is responsible for the preparation and fair presentation of the financial report and has determined that the basis of preparation as described in note 1 is appropriate to meet the requirements of the *Associations Incorporation Act Qld 1981* and the needs of the members. Management's responsibility also includes such internal control as management determines is necessary to enable the preparation of the financial report that gives fair presentation and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, management is responsible for assessing the Entity's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to liquidate the Entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Entity's financial reporting process.

Auditor's responsibilities for the audit of the financial report

My objective is to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgement and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedure that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the registered entity's internal control.
- Evaluate the appropriateness of accounting polices used and the reasonableness of accounting estimates and related disclosures made by the Entity.
- Conclude on the appropriateness of the Entity's use of the going concern basis or accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Entity's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves a true and fair view.



Jessica Galvin

Dated: 4 October 2023

Greenmount

TOOWOOMBA CHAMBER OF COMMERCE AND INDUSTRY INC

ABN: 78 423 372 476

CONTENTS

FOR THE YEAR ENDED 30 JUNE 2023

Statement Of Profit Or Loss And Other Comprehensive Income	1
Statement Of Financial Position	3
Statement Of Changes In Equity	4
Notes To The Financial Statements	5
Statement By Members Of Committee	8
Audit Report	9
Taxation Schedule Of Property, Plant And Equipment	9

TOOWOOMBA CHAMBER OF COMMERCE AND INDUSTRY INC

ABN: 78 423 372 476

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 30 JUNE 2023

	<i>2023</i>	<i>2022</i>
	\$	\$
INCOME		
Business Awards	-	118,990
Conference Room Hire	-	182
Grants	273,278	186,516
Interest Received	2,692	484
Journal Advertisements Income	5,450	10,695
Memberships	179,371	141,255
Merchandise Sales	3,405	1,691
Registrations	221,651	232,034
Service Fees	57	500
Sponsorship	472,578	352,409
	1,158,483	1,044,757
EXPENSES		
Advertising & Promotion	185,808	102,259
Annual Leave Provisions	8,743	(397)
Audio Visual	-	700

continued on next page...

Bad Debts	-	483
Bank Charges	190	304
Consultant and Subcontractor Expenses	320,207	207,326
Depreciation	360	921
Donations	-	4,287
Electricity & Gas	5,801	5,304
Entertainment	-	1,602
Food, Beverage & Venue Expense	188,679	230,638
Hiring Charges	59,096	32,278
Information Technology Expense	7,951	14,528
Insurance	4,729	5,200
Lease Charges	92	-
Legal Costs	13,988	4,624
Licences, Registrations, Permits	-	58
Meetings	6,698	8,786
Office Expenses	1,952	1,449
Postage/Printing/Stationery	26,565	23,448
Prizes/Trophies/Certificates/Thank Yous	14,111	6,611
Rent	28,423	27,523
Repairs & Maintenance	-	54
Salaries	274,286	237,344
Staff Amenities	289	794
Staff Training	417	-
Stripe/Membership Works Fees	6,456	1,732
Subscriptions & Memberships	5,364	6,293
Superannuation	28,644	22,879

The above statement of profit or loss and other comprehensive income should be read in conjunction with the accompanying notes.

Page 1

TOOWOOMBA CHAMBER OF COMMERCE AND INDUSTRY INC

ABN: 78 423 372 476

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 30 JUNE 2023

	2023	2022
	\$	\$
	1,188,849	947,025
NET PROFIT (LOSS)	(30,367)	97,732
Retained earnings at the beginning of the financial year	374,722	276,991
RETAINED EARNINGS AT THE END OF THE FINANCIAL YEAR	344,356	374,722

The above statement of profit or loss and other comprehensive income should be read in conjunction with the accompanying notes.

Page 2

TOOWOOMBA CHAMBER OF COMMERCE AND INDUSTRY INC
ABN: 78 423 372 476
STATEMENT OF FINANCIAL POSITION
FOR THE YEAR ENDED 30 JUNE 2023

	2023	2022
	\$	\$
CURRENT ASSETS		
Heritage A/c 1029 0044 - S21	140,090	117,362
Heritage A/c 1029 0044 - S26	102,585	166,901
Stripe Clearing Account for Memberships Works	991	3,039
BOQ A/c 23 290 961	45,340	-
Trade Debtors	213,864	171,972
TOTAL CURRENT ASSETS	<u>502,870</u>	<u>459,274</u>
NON-CURRENT ASSETS		
Deposits Refundable	2,432	2,432
PLANT & EQUIPMENT		
Plant & Equipment - at Cost	24,139	24,139
Less Accumulated Depreciation	(23,689)	(23,329)
	<u>449</u>	<u>809</u>
TOTAL NON-CURRENT ASSETS	<u>2,881</u>	<u>3,241</u>
TOTAL ASSETS	<u>505,751</u>	<u>462,515</u>
CURRENT LIABILITIES		
Business Visa	1,019	996
Trade Creditors	35,079	28,393
PAYG LIABILITIES		
PAYG Withholding	9,124	2,958
Superannuation Payable	8,104	3,987
Provision for Annual Leave	22,361	13,618
	<u>39,589</u>	<u>20,563</u>
Other Creditors	1,230	(362)
Accrued Income	55,606	15,000
GST Payable	28,871	23,204
TOTAL CURRENT LIABILITIES	<u>161,395</u>	<u>87,793</u>
TOTAL LIABILITIES	<u>161,395</u>	<u>87,793</u>
NET ASSETS	<u>344,356</u>	<u>374,722</u>
MEMBERS' FUNDS		
Retained earnings	344,356	374,722
TOTAL MEMBERS' FUNDS	<u>344,356</u>	<u>374,722</u>

The above statement of financial position should be read in conjunction with the accompanying notes.

TOOWOOMBA CHAMBER OF COMMERCE AND INDUSTRY INC**ABN: 78 423 372 476****STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2023**

	2023	2022
	\$	\$
Retained earnings		
Opening retained earnings	374,722	276,991
Net profit (loss)	(30,367)	97,732
	<u>344,356</u>	<u>374,722</u>
Total equity		
Balance as at 01 July 2022	374,722	276,991
Profit	(30,367)	97,732
	<u>344,356</u>	<u>374,722</u>

The above statement of changes in equity should be read in conjunction
with the accompanying notes

Page 4

TOOWOOMBA CHAMBER OF COMMERCE AND INDUSTRY INC**ABN: 78 423 372 476****NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED 30 JUNE 2023**

The financial statements cover Toowoomba Chamber of Commerce and Industry Inc as an individual entity. Toowoomba Chamber of Commerce and Industry Inc is a not-for-profit association incorporated in Queensland under the Associations Incorporation Act 1981 ('the Act').

Comparatives are consistent with prior years, unless otherwise stated.

1 Basis of preparation

In the opinion of the Committee of Management, the association is not a reporting entity since there are unlikely to exist users of the financial statements who are not able to command the preparation of reports tailored so as to satisfy specifically all of their information needs. These special purpose financial statements have been prepared to meet the reporting requirements of the Act.

The financial statements have been prepared on an accruals basis and are based on historical costs modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities.

The following significant accounting policies, which are consistent with the previous period unless stated otherwise, have been adopted in the preparation of this financial report.

2 Summary of significant accounting policies**Income tax**

The association is exempt from income tax under Division 50 of the *Income Tax Assessment Act 1997*.

Revenue and other income

Revenue is recognised when the amount of the revenue can be measured reliably, it is probable that economic benefits associated with the transaction will flow to the Association and specific criteria relating to the type of revenue as noted below, has been satisfied.

Revenue is measured at the fair value of the consideration received or receivable and is presented net of returns, discounts and rebates.

In kind revenue and expenses

- Revenue is recorded on signing of sponsorship agreement in a contra income account
- The expense is recorded on utilisation and is moved from contra to revenue account
- If agreement covers more than a one year period an entry is made to the accrued income liability account

Business Awards

Revenue from business awards is combined with Registrations and recognised on receipt of revenue.

Membership

Membership to the association runs for a 12 month period from the date of joining. Revenue is recognised on receipt of revenue.

Grant Revenue

Grant revenue is recognised in the income statement when the entity obtains control of the grant, it is probable that the economic benefits gained from the grant will flow to the entity and the amount of the grant can be measured reliably.

TOOWOOMBA CHAMBER OF COMMERCE AND INDUSTRY INC**ABN: 78 423 372 476****NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED 30 JUNE 2023****Interest Revenue**

Interest is recognised on receipt.

Goods and services tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

Receivables and payables are stated inclusive of GST.

Property, plant and equipment

Each class of plant and equipment is carried at cost or fair value less, where applicable, any accumulated depreciation and impairment.

Items of plant and equipment acquired for nil or nominal consideration have been recorded at the acquisition date fair value.

At the end of each annual reporting period, the depreciation method, useful life and residual value of each asset is reviewed. Any revisions are accounted for prospectively as a change in estimate.

Depreciation

Plant and equipment is depreciated on a straight-line basis over the assets useful life to the Association, commencing when the asset is ready for use.

The Association has a capitalisation policy to fully depreciate any assets with a cost under \$1,000.

Cash and cash equivalents

Cash and cash equivalents comprises cash on hand, demand deposits and short-term investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of change in value.

Employee Benefits - Provision for Long Service Leave

The liability for long service leave is recognised and measured at the present value of the estimated future cash flows to be made in respect of all employees with 7 or more years service at the reporting date. In determining the present value of the liability, attention rates and pay increases through promotion and inflation have been taken into account.

No long service leave is accrued on the balance sheet as no current staff member has provided more than 7 years of service.

Charges, securities or mortgages

No charge, security or mortgage effects the associations property.

TOOWOOMBA CHAMBER OF COMMERCE AND INDUSTRY INC**ABN: 78 423 372 476****NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED 30 JUNE 2023****Provisions**

Provisions are recognised when the association has a legal or constructive obligation, as a result of past events, for which it is probable that an outflow of economic benefits will result and that outflow can be reliably measured.

Provisions are measured at the present value of management's best estimate of the outflow required to settle the obligation at the end of the reporting period. The discount rate used is a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability. The increase in the provision due to the unwinding of the discount is taken to finance costs in the statement of profit or loss and other comprehensive income.

Critical Accounting Estimates and Judgements

Those changes with governance make estimates and judgments during the preparation of these financial statements regarding assumptions about current and future events affecting transactions and balances.

These estimates and judgements are based on the best information available at the time of preparing the financial statements, however as additional information is known then the actual results may differ from the estimates.

Key estimates - provisions

As described in the accounting policies, provisions are measured at management's best estimate of the expenditure required to settle the obligation at the end of the reporting period. These estimates are made taking into account a range of possible outcomes and will vary as further information is obtained.

Key estimates - receivables

The receivables at reporting date have been reviewed to determine whether there is any objective evidence that any of the receivables are impaired. An impairment provision is included for any receivable where the entire balance is not considered collectible. The impairment provision is based on the best information at the reporting date.

Key estimates - Useful lives of depreciable assets

Management reviews its estimate of the useful lives of depreciable assets at each reporting date, based on expected utility of the assets. Uncertainties in these estimates relate to technical obsolescence that may change the utility of certain software and IT equipment.

3 Events After the Reporting Period

No matter or circumstance has arisen since 30 June 2023 that has significantly affected, or may significantly affect the Association's operations, the results of those operations, or the Association's state of affairs in future financial years.

4 Contingent Liabilities

The Association had no contingent liabilities as at 30 June 2023 and 30 June 2022.

5 Commitments

Association had no commitments for expenditure as at 30 June 2023 and 30 June 2022.


TOOWOOMBA CHAMBER OF COMMERCE AND INDUSTRY INC**ABN: 78 423 372 476****STATEMENT BY MEMBERS OF COMMITTEE**

The committee has determined that the association is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 2 to the financial statements.

In the opinion of the committee the financial report:

1. Presents fairly the financial position of Toowoomba Chamber of Commerce and Industry Inc as at 30 June 2023 and its performance for the year ended on that date.
2. At the date of this statement, there are reasonable grounds to believe that Toowoomba Chamber of Commerce and Industry Inc will be able to pay its debts as and when they fall due.

This statement is made in accordance with a resolution of the committee and is signed for and on behalf of the committee by:



Kate Venables



Chris Black

Dated 28/9/2023

TOOWOOMBA CHAMBER

Our Voice for Business

Advocacy: Toowoomba Chamber of Commerce is an independent organization that advocates on behalf of local business at a local, state and federal levels ensuring our business community has a voice that is heard.

Networking: We offer a full program of member networking events that provides a platform to strengthen existing networks, develop new contacts and connect with business leaders to maximise growth opportunities for your business.

Education: Chamber offers many educational opportunities for members in the form of workshops, webinars and events with guest speakers and panel discussions.

Strategy: Chamber members also have the opportunity to contribute to key strategic projects that shape the future direction of our local business community while ensuring specific business requirements are considered.

For further information about Toowoomba Chamber
Membership email admin@toowoombachamber.com.au



TOOWOOMBA
**CHAMBER OF
COMMERCE**