

The Ecosystems that Indigenous Women Entrepreneurs
in the Kimberley, work with, and within.

A Case Study

A Maganda Makers Business Club Commissioned Project ©
Researched, Written & Compiled by Michele Torres



Summary

'It appears there is limited information or access to information about where the capital flows for Aboriginal Economic Development are coming from into the Kimberley region. These case studies indicate a low success rate of accessing capital, including grants, and drawing from Prescribed Body Corporates and Aboriginal Organisations who have a charter of Aboriginal Economic Development. These women have been doing it alone, which is a finding in itself, and it is no mystery why it has been such a struggle. Lack of inheritance money or ability to leverage off assets via a bank loan - this is the social capital piece that so many non-Indigenous people take for granted. No business teaching from mentors so women are learning by trial and error about being in business, this is costly. These women choose to use their most precious commodity (time) to gather and support other women on their journey to make it less lonely, frustrating, and costly. Natasha Short (Jaru Ngaringga - Co-Founder and Captain, Maganda Makers Business Club

This work is a case study that attempts to understand the ecosystems that Indigenous women entrepreneurs in the Kimberley, work with, and within.

The Maganda Makers Business Club commissioned this project. The Club is a collaboration between the Menzies Foundation, Good Return and Kimberley Jiyigas. The three worked together to create it, and the project is implemented in the Kimberley by Enterprise Partnerships Western Australia. The interviews were conducted in April through May of 2024 by Mitch Torres a Kimberley woman and included five Kimberley Aboriginal women who are in business at various levels from the East to the West Kimberley. The interviews were face to face and captured on video then subsequently translated to deliver as a written document for the reader to gauge their stories and experiences.

THE FIVE CASE STUDIES FOCUS ON THE VOICES OF:

- Cissy Gore Birch, AO – Kimberley Cultural Connections
- Sally Martin – Kimberley Dreaming Tours
- Kathleen Cox – Goombaragin Eco Retreat
- Pat Torres – Mayi Harvests
- Eileen Torres – Dijun Klean & Linkurra Bookkeeping Services.

In their own words, each woman provides a glimpse into their experiences and journeys into business, whether they are in the start-up phase or currently in the operational stage. They share how they have managed to establish themselves despite all the challenges they have had to endure and continue to endure regarding accessing substantial capital, going through the grants process, or just beginning to navigate the business space. They speak about the issues of not fit for purposes grant funding, their successes, achievements, and their dreams to be successful entrepreneurs to change their lives and that of their family and communities.

Whilst the five respondents do their business in the Kimberley region of Western Australia, their experiences are representative of the experiences of other Aboriginal & Torres Strait Islander women who are building wealth through self-employment and enterprise. Not surprising in the findings shared by the women is a critical fact, that in each case, these women are not just doing business – they are accessing and sharing cultural knowledge, connecting, drawing on custodial lands and water and importantly collaborating with members of their immediate family and community. Business is not just what they do – it represents who they are and what they stand for.

Purpose

The purpose of this engagement was to strengthen the understanding of the ecosystems that Indigenous women entrepreneurs in the Kimberley, and in rural and remote Australia, work with, and within. Kimberley Jiyigas, The Menzies Foundation, First Australians Capital are all working in the space of supporting Indigenous women in enterprise. The Kimberley Jiyigas have established the Maganda Makers Collaboration in the Kimberley. There was a clear need to better understand the ecosystems that Indigenous women in business exist within - especially those in rural and remote areas of Australia. Aboriginal and Torres Strait Islander women, and particularly those in rural and remote areas, who are more likely to have complex and interlinked issues involving intergenerational and complex trauma, than non-Indigenous women in business. Mitch Torres has continued the final piece of work, and this completes the work commenced by this project in 2023.

It has been the intention that this research would inform a collaborative idea incubator resulting in systems eco-mapping to identify synergies and opportunities supporting women's Indigenous entrepreneurship in the Kimberley. This should be read as a complement to *Narrative, summary, and analysis of the ecosystems Indigenous women in business work within* (Violet and Co, 2024). The case studies will also generate a forum agenda to structure associated workshops to explore further opportunities and new vehicles for collaboration. From the voices of the five case studies, it is possible to say that if there are capital flows into our region intended to benefit Indigenous women to venture sustainability on Country, they are incredibly hard to find, or it has been designed that way, on purpose.

It is also clear that Aboriginal people wanting to get into businesses are not able to access initial start-up funding, ongoing assessment business support to ensure success, reviewed or evaluated for the funding invested into them and how that flows back into the idea of a circular economy.

Process

The five case study interviews were filmed by Mitch Torres over a period of a week in April 2024 in Kununurra, and Broome, then converted to five written case studies. These Kimberley Aboriginal women who were chosen to take part in this research are leaders in their own fields and are also entrepreneurs and Members of the Maganda Makers Business Club, of note Eileen Torres is not a member. The case studies reflect the women's own voices of their personal journeys to establish themselves in business. It is envisaged the case studies will provide the reader with a clearer understanding and appreciation of what it is like for them to engage with the Entrepreneurship ecosystem—specifically as it relates to capital for business start-ups or expansion. An essential finding from the interviews with the women illustrates that for Indigenous women on Country business looks different—it is with family, it is seasonal, it is several different 'businesses' often at the same time, it is also in a unique context of also having strong community commitments and raising children. Through the five individual case studies the reader will garner an understanding from the women's own words, evidence of their own processes, and approaches consistent with Kimberley women's unique venturing process and the realities of venturing into the business space whilst wanting to capitalise on their own country and cultural knowledge to be able to be self-determined in their lives.

Themes & Observations

Through the five individual case studies clear and identifiable themes emerged as to the challenges faced by each of the women as they ventured into business, with the aim of wanting to be sustaining into the future for themselves, their families and rippling out to the wider community, supporting the idea of a circular economy, with benefits staying in the region.

- The historical backstory the individual women articulate, points to a lack of understanding that in the grant funding, banking and indeed philanthropic community, there is a lack of understanding that in this community, there is no long history of intergenerational wealth to draw from, so this impacts lender's ability to fund many of the businesses that need capital to succeed. Our community does not have a long history of wealth creation on which to draw on, due to past inherent racist policies that governed the lives of Indigenous peoples.
- Support opportunities from the Kimberley community of organisations needed to be more end user purposed, which should start with what Economic Development means on the ground and how Aboriginal women and indeed men can access those opportunities. Information and access to grant information is seen to be challenging and dispersed. As many of the women commented in their case studies: 'It would be more helpful to navigate the capital space if it were in a "one stop shop" location.' Currently for women to seek access to support, she must know someone or 'pick' from a myriad of NFP and FP service providers that may not even have a location or a person in her community. They see her not as a person but as a venture KPI. These engagements are often very transactional leaving the women frustrated, with less confidence of the processes available.
- Lack of understanding of what form the women would/have set their business structures up as, for example: company, sole trader, not-for-profit, for-profit. After many trials and errors some of the women came to the conclusion that had they been more informed about the benefits of structures of business and how that structure would interface with funding agencies, the choice of business structure may have been different, and their application processes of seeking grant, philanthropic or bank funding may have been more informed and in turn have a favourable outcome to them.
- The idea of the setting up of a Kimberley Indigenous Chamber of Commerce is being investigated and, in the future, will play a significant role in this context. Aarnja has begun a process of setting up a working group that will search for solutions for Kimberley Aboriginal women/men who are aspiring to establish their businesses. As part of Aarnja's Strategic Plan according to a recent submission into The Economic Self-Determination and Opportunities for First Nations Australians, Aarnja Limited submitted that: *'Aarnja is currently in the process of reviewing its strategic direction and priorities, especially with adopting a new Constitution for the company; and the establishment of our new Foundation. Aarnja's key strategy and approach will be centred on enhancing social and cultural investment and impact for Kimberley Aboriginal people across the region. This includes supporting economic development and participation opportunities for Kimberley Aboriginal businesses that is not just based on financial support, but also reforming policy, funding, and procurement as well. Aarnja is currently in the process of supporting and leading the establishment of the inaugural Kimberley Aboriginal Business Network to drive this agenda with involvement from Kimberley Aboriginal Business owners/operators across sector and region.'*
- The establishment of an Aboriginal Kimberley Chamber of Commerce should be able to achieve a great deal of benefit for local people, by streamlining these conversations and giving it the attention it needs to stay abreast of changes in the Economic Development Environment.
- The women clearly articulated that the grant space needed an overhaul and solutions for changing that space must begin with having an input in developing grant policy that are for purpose and must be co-designed with the end user in mind, including cultural imperatives. Often the grant process was demoralising and did not fit the needs of grant applicants, this also included mistrust of funding agencies because of commercial in confidence breaches. Black cladding in one instance begs the question of: How do we safeguard the Cultural IP when Indigenous people enter the enterprise space in the applying of grant funding?

- Grant funding for capital, infrastructure, and continuing recurrent funding was not realistic if not there at all, for the needs of a start-up businesses citing the piecemeal amounts provided was in fact coming from a deficit position and could very well be seen as setting up those that aspire to enter the entrepreneurial environment for failure. In some of the grant funding programs business start-ups lacked the full capital requirement support for a fledgling business to reach the point of being successful past the first two years of operations. Step 1 of funding the fit for purpose amounts for business start-ups is lacking, whereas the process of Step 2 grant funding assumes that business owners are already up and running. This process must be rectified, to give every opportunity to the start-up phase for women so they can succeed beyond.
- More information and consideration about looking at other funding initiatives and processes needed to be explored: philanthropy, crowdfunding, and investment partnerships for example, needed to be explored.
- The five individuals all had different approaches to setting their business up from self-funded to bank loans and grant funding or having a product to begin with in the space of consultancy. Clearly it was what could be done with what capacity they had to just get started. And it outlines that getting into business for them was primarily to oversee their own destinies, to get out of poverty which would allow them to make changes in their own families through employment outcomes and they all have hopes that the results will ripple back into the broader community.
- That grant funding/sponsorship from organisations for individuals must be supportive of for-profit models, not just the not-for-profit models. And that the products that women are wanting to monetize related back to their cultural knowledge and country and should be seen as 'genuine businesses' not hobbies.

- That women in business should be looked at as a real 'game changer' and not be a cause for tension in the community. Working in and against what can be seen as a male cultural hierarchy has impacted some of the women and the progress, they could have made had these barriers not existed.

I invite you to read the five case studies from these dynamic entrepreneurial leaders to garner an understanding of how they are managing to reach their goals even despite the pushback and challenges. What we see is the strong resilience each of the women exude that pushes them forward in being change makers and examples of daring to try, whilst challenging the stereotypes of what Indigenous women roles are supposed to be in a cultural sense. There is still a long way to go to reach parity for women in this entrepreneurship. The challenge now is for women to think about not only looking to the grant funding space to be the answer but forging partnerships, seeking support from the philanthropic environment, having a product that they can sell through having customers who are willing to buy upfront on order. It is reasonable and fair to say that most of the women have gone from careers in Aboriginal Organisations, Government and not-for-profit sector into business or self-employment. Because their businesses often also create social outcomes, grant seeking is seen as the path of least resistance and easier than trying to grow a business organically by sales revenue, savings and borrowing. It is time to look outside of these restraints to seek dynamic solutions to foster a more inclusive environment for Indigenous women in business to attain their due successes.

Michele (Mitch) Torres
Entrepreneur, Filmmaker, Producer, Writer
July 2024



Cissy Gore Birch

KIMBERLEY CULTURAL CONNECTIONS, KUNUNURRA
- SELF FUNDED & GRANTS

JARU, KIJA, WITH CONNECTIONS TO BALANGGARRA

We were incredibly lucky that Morrgul paid for our initial setup. We also started with our own capital. Whatever I did with the consultancy, I just put it back into the business. Only just recently, in fact last year we applied for a grant through WWF and to be able to run our first young women's camp. It was a \$50,000 grant to be able to run this camp and it was amazing.

My name is Cissy Gore-Birch. I am a Jaru Kija woman with connections to Balanggarra country, I was born and bred in Wyndham. I am a mother of five and a grandmother, now living on Mirriwoong country in Kununurra. Starting my business, I do look back to when I was about eight or nine years old. It is impressive when I think about it. We were extremely poor, and we had no money, and I just remember Mum and Dad would say, "Why don't you guys go make some stew and rice, some toffee, and ice cups and sell it?" It was like a good opportunity, and it was like a business because we were developing and producing a product, selling it, and making cash. However, I do wish I had a mentor at an earlier age to really teach me about business and what it meant.

In 2017 I saw there was an opportunity through Morrgul in Broome, and they helped me develop my business plan. They gave funds to be able to get my business registered in 2017. So that is what really drove me to register my company Kimberley Cultural Connections.

And the big step for me was in 2021 and 2022 when COVID hit. It was risky at that time. My husband had lost his job. We had no income. I was finishing with Bush Heritage. We had some savings, and we took the risk and started the business. We were very blessed because we had so many consultancy opportunities come to us that first year.

Getting into business really takes time. You do not want to rush into things, so now we are looking at different avenues for our own business and our company.

At the beginning, we tried to use our own capital that we had, because I found it exceedingly difficult that by the time I set up my company, all the grant application processes closed so I missed that first round. I had to wait for the year after for those opportunities to come. And then when those opportunities did come, we put in an application through WWF (Worldwide Fund) and it was such a straightforward process because we

were wanting to run some stuff in Conservation and Land Management, working with young people into leadership, and exposure to country.

We were successful with that grant. But just regarding NIAA (National Indigenous Australia Agency), only just recently we put in an application, it was difficult. The application process was easy, you put your project objectives in there and your project outline, but there was a lot of work behind that to pull it together.

We did not hear anything back and then we were later told that it went to a non-Indigenous person running programs in a community. This was very frustrating because we are an Aboriginal company, and we have the experience in working with young people and Conservation and Land Management outcomes.

It really deflated us and the belief of applying to government agencies for grants changed. I made the decision that I do not really want to apply for any more government grants, but philanthropic and private industries is where we want to aim.

I just do not feel the government believes in anything we do. We are just another box ticking exercise.

I am moving to developing and starting up our own Family Enterprise and registering for a DGR Status (Deductible Grant Recipient).

Having my own business has really empowered me to the next level. It has given me the freedom. But that freedom comes with challenging work, however there are so many opportunities out there.

Through our family enterprise we have recently created an exciting clothing brand: LULUJARU. It is inspired and infused with elements of our Aboriginal, Afghan and Japanese family heritage.

We have been talking about economic development for a very, very long time. And there are certain organisations who can really have influence in this space like Aarnja, Morrgul and our PBC's (Prescribed Body Corporates - Native Title Bodies), FAC (First Australians Capital), KDC (Kimberley Development Commission) and the economic development opportunities that can come from that space. We speak about economic development, but what does this mean? Are we developing the correct business for purpose opportunities for our people in this region of the Kimberley?

We need to be serious about how we invest in our people. We as women in this space must come together and build something that is going to make a beneficial difference. Building leadership in women is very important because from my experience it has been extremely challenging as a young woman to try to navigate in what is traditionally a male cultural hierarchy, especially when trying to make changes in our organisations, because we do see a vision that can be transformative, however there is definite pushback in this space.

My takeaway from what I see in terms of Economic Development in the Kimberley for women is that there is not a one stop shop for our business startups primarily, then the ability to sustain our growth. We can be collectively effective by bringing in different parties to be able to come to the table and say this is our product. This is what we have mapped out. We want your investment. Corporates, PBC's, Philanthropy can all play a key role in that. I do not think Kimberley Indigenous people have mapped this out recently. We need to start changing the narrative. We know what is important to us and we need to take ownership of this space.

Just in finishing, it is very important for anyone going into business to ensure they have strong family support, and it is also important to surround yourself with like minded individuals and networks who will support you in your journey.

Cissy Gore Birch



Sally Martin

KIMBERLEY DREAMING TAG-A-LONG TOURISM
BUSINESS, WYNDHAM- SELF FUNDED

JARU, NGARINYIN, WURLU

Well, we, cannot do a lot of things, you know, like with what we have got. We could try, but if there's funding, which I have heard about, but I have never applied for funding before in my life so that is a new language for me you know.

My name is Sally Martin. I am from Wyndham, which is where I grew up. Our family is from Doon Doon and is part of my dad's country. I have always been inspired by tourism, and I thought, you know, well, this is something I can see myself doing, soon. But just how do I, do it? How do I get there? I was inspired by my late brother who was at Doon Doon, who got into cultural tourism years back, then the year he passed away, of course it all fell to pieces. Some time had passed, and I then decided to take it on. But it was something our whole family was thinking about as well. It is that time now. I needed to get up and start doing something about building a family business.

Continuing my brother's legacy is one of the reasons to do our tag along tours on our country. This is where I picked up with my partner Ben and eventually will be moving forward with my family. We have the families there that will also be part of the business. If we could look at something that we all can do, and I believe tourism will be one of the biggest things that we can look at doing, as a whole family, we will come with the knowledge of our culture, our country, of our people and our traditional ways. There will be skills enhancement for all of them in hospitality, financial accounting, communication for example. So, to develop this business, I must make a concerted effort to focus on what the business looks like, what is needed and how to match that with the capital required.

I am currently looking at my financial situation with my partner Ben and I was thinking, "Oh, my God. What am I supposed to do?" You know, how do I do this? To whom do I go? And it is a matter of knowing who is out there and who to source. And there is help and assistance to put together a proposal from these funding bodies to be able to apply for and use to build your business up.

We can tap into our own capital at home which we can eventually consider utilising in the future if needed, but now it's just a matter of making that start and getting on top of doing it because at the moment I have a full-time job and I think the

only time I could do my tag along tours is during the school holidays. To date we are using our own resources, but we definitely need the capital for expansion.

It is really an issue with many of our women that we still must hold down another job, even though we want the freedom of running a business. The roadblock is the financial side of things with me. And I can see that it will take a while and it is going to cost a lot of money.

I know the funding is out there; it is just finding the right one and the time to apply. There is support out there, especially for those Indigenous women who are, now getting into doing businesses. It is just spread out. The funding agencies must make the search and access to funds easier. For example, having a template of what they are expecting from you in an application, with examples of the language they are expecting. What would be great is a directory or a one stop shop (a place or a person who provides all start up business processes and materials for applying for funding) where we can access all information for business startups, funding available for business, grant application writing, business plan writing. A place where we can see who we can access for capital. So, there's regional grants, there's state grants, and then you can look at federal grants into which you can tap. But if you had it in one place, it would be an easier experience. Make it easier for us to access that money with all the boxes ticked. And when you are applying, to these agencies and funding bodies, that there is someone there that you have spoken to before without having to go through everybody and you are going to with the same story, repeating yourself, it is very frustrating. When I look at some of these grants, they are not viable. It is not going to get me what I really need in my business. This type of business requires a whole lot of purposeful funding, but finding the right process is going to be a challenge.

I have written up a business plan as I was inspired by my brother's business plan from the beginning. I was reaching out trying to find out: Is there a format I need to know? Is there a format like what criteria am I addressing? When you look at the different funding processes you have easy, hard, and extremely challenging, and it is online in many instances. There are applications online which require your complete focus, so face to face engagement would be extremely helpful in my instance.

You know, we may not all be efficient about running a business, but we are learning and there are people we can go to for help. All we need to do is just to make sure we have these pointers of what we want to do when it comes to our tag-a-long tours, which may turn into a more charter type of business in the future as we build our capacity. So, I have begun researching this and looking for support. What sort of training will I secure so there will be employment outcomes for my family? What sort of infrastructure will I need to be looking at if I am taking people out in the country. How do I cater for our customers? Because it is going to be rough and ready, but with comfort as well.

So, I must build on my people skills, management skills, and organisational skills to be confident we are well organised and have got everything prepped.

Should we go down the track of doing a charter type tour, we will be looking at taking people, out to country so then you know we are limiting a lot of vehicles going on the country. For me it is important to look after country and still make a living by limiting the access and impact.

It is a gradual thing, but we are going to be taking it easy, step by step. Because if I am going to do this, I am going to do it well.

Sally Martin



Kathleen Cox

GOOMBARAGIN TOURISM DESTINATION, DAMPIER
PENINSULA – SELF FUNDED, GRANTS & BUSINESS LOAN
BAAD, NIMUNBURR, NYIKINA, KIJA

Goombaragin is an established business. It has been around for over a decade. It is a business on country, that has exciting potential, but it has been a struggle.

Our family got a block of land out at Pender Bay during the homeland movement process, and that is where I established my tourism business on. I did my first business plan whilst studying at Broome TAFE in 2005. With this plan, I went to IBA (Indigenous Business Australia) about this idea of setting up a business on country. IBA had a program called SRA (Shared Responsibility Agreement) and I applied for \$38,000 that allowed me to set up a camping area and to buy some wooden platforms, tents, beds, linen, and stuff like that. Before the SRA grant, I applied for other grants with organisations like the Department of Land, and Heritage, and Water to get composting toilets, piping, and water tanks, and Coastwest as well. With support from the Bardi Jawi Rangers and CVA (Conservation Volunteer Australia), a safe pathway access to the beach was created. So that kickstarted the business.

It was a bit of a challenge at first, then I got to know who to talk to and what organisations could provide help. The support was there, you just had to go out to look for it.

The application for the shared responsibility agreement took months. I was still chipping away at the block, trying to work out what the Tourism industry was, and even understanding that was a bit difficult too. So, we had a basic camping destination at that stage.

In 2007 I got a call to let me know there was a big bush fire coming, so we had to drive back from Broome to the block, and everything was just gone. All the tents, tables and chairs, beds, platforms were all burnt. And I was faced with the question, 'What do I do from here?' I still wanted to do business, but with a focus on caring for country. Rather than rebuilding a camping area again after the fire, I then went into stage two of the business plan which was to have the safari tents or chalets. So, after that traumatic event I went searching for grants that were available with IBA and other organisations. I had to rebuild.

I ended up finding there was the IRDP (Indigenous Regional Development Program). I applied for that grant which meant I had to update my business plan. With support from the Small Business Centre West Kimberley (SBCWK) in Broome, I submitted the IRDP application. At this time, I also applied to IBA for a personal business loan of \$25,000 as part of my financial contribution towards the grant application. This was successfully paid back in two years. I was successful with a couple of other smaller grants as well. Showing that there were co-funding agreements in place was also a benefit, and having the ability to put our own capital in was seen favourably. Another aspect that was positively taken into consideration was our ability to include the labour component of family and lobbying with the local CDEP organisation with the young workers to produce training to help with doing the building and construction.

The IRDP process, was a two-step process, starting with an EOI (Expression of Interest) with all the initial costings and the final application. The process of shortlisting took months from 2008 to 2009. I was notified of being successful and invited to submit a full application with the updated costs for everything – prices had risen so another obstacle arose. It blew out the costs with the grant application so I had to then think quickly of what my actual needs were to ensure I could get what was needed for the business and scale down.

By making those changes, I was successful and was able to do the business infrastructure. Through IBA I also got a business mentor to help me through the process, which was Starfish Solutions, who helped alongside with Small Business Centre West Kimberley (SBCWK) with mapping the project and meeting the grant obligations.

What I am finding difficult in the grant space is accessing capital funding for infrastructure to house family, so they can come live on country, and then work in the business. A lot of money goes into marketing, business planning and consultants, but the real need is infrastructure. We want to be able to support ourselves, moving away from government welfare, and support for family who in turn will be workers. There does not seem to be any funding opportunities for workers accommodation in remote areas.

There has been a lot of changes happening and there is some state funding that is available through Tourism WA and WAITOC who work together to support Indigenous Tourism businesses. Goombaragin's need is infrastructure. It has not had any support, since 2009 since that big grant. There is no support for expansion by way of infrastructure to move into the final stage of the business plan. There is some federal stuff out there through the IAS (Indigenous Advancement Strategy). But then you have got to work in with Government departments like NIAA (National Indigenous Australian Agency), but it is a long frustrating process. We must be strategically involved in writing some of those policies, guidelines, and criteria for grants processes. There needs to be flexibility in how those grants and policies are developed with our input.

It challenges my passion and my ability to still go at the business. I do want to get to the next level, and I still want to do this. It has always been my dream and continues to be so.

I am about to start some studies this year because I want to become a marriage celebrant. I can marry people here; I can accommodate people here. I am also interested in photography, and I have the perfect location. So, the challenge now for me now is marketing an exciting new product on the Dampier Peninsula. The business is now about going for less numbers of people because I still want to care for country but be more upmarket and develop that niche.

Kathleen Cox



Pat Torres

MAYI HARVESTS BUSH FOODS, PLANTS & CULTURAL TOURISM, BROOME - SELF FUNDED & GRANTS

JABIRR JABIRR, DJUGUN, YAWURU, KARIJARRI, NGUMBARL, NYUL NYUL-BARD

I saw there was an opportunity to keep the language and knowledge about plants alive. Australia was coming into a different mindset where bush foods and bush medicines were more acceptable. In this time, I joined a couple of different agribusiness groups, which led to the creation of the Gabiny (Kakadu Plum) business. Mayi Harvests was one way for me to generate wealth, employment, and training in the family, as a business based on country. However, there were challenges in getting investment on Aboriginal lands we did not own, and funding from banks and funding organisations because of the lack of secure tenure.

We were happy to keep on doing land management, but there was pressure from the government to get off the dole and get people off CDEP into jobs and business. We did not have access to the processing facility within a food safe environment according to government legislation, which forced us back into town. This move back into town then meant that I could access commercial kitchens and do extra training in horticulture and propagation of bush fruit plants.

I had no problems attracting funding for arts and culture. But I had a lot of problems trying to access money for business development, infrastructure, and business capital. I have been successful in winning a couple of grants to create my tourism product. I got funding to be an elder telling stories on the Jabirr Jabirr lands from the Australia Council. The other one, was we went and applied for some language money to do language maintenance and I managed to get KALAAC as the auspicing body. Not long after, I created a Pty Ltd Company thinking I was going to have a better chance at getting funding, but in fact, funding agencies do not seem to support individual businesses receiving funding. You are looked upon more favourably if you are a not-for-profit community-based organisation, with a social enterprise focus with DGR (Deductible Gift Recipient) status, alternatively a medium to large businesses successfully operating, so we are falling between the gaps. Which perpetuates the colonial mindset in Australia.

When going to a bank as an Aboriginal business, often the assets I had were not enough to attract a loan. Equally frustrating was that when you applied to government funding their requirement of having 50% was a big barrier, so if you want \$100,000 for your business, you had to have \$50,000 sitting in the bank- that in many cases is an impossible situation.

The criteria for Aboriginal people and, women to access capital is measured on a Western Capitalist notion. It is not taking in account that we do not have intergenerational family wealth to draw on. This stems back to colonisation issues where if our families did have properties, they were taken off us where there were intercultural marriages. Natives could not own land especially if the non-Native partner died. This included the wives and children; they could not inherit any of this wealth – it was simply taken from them.

I am currently preparing all my documents to apply for a loan/grant through IBA for my Cultural Tour Guide business. IBA has had a revamp so my tourism guide product that I do is considered a new emerging business, whereas my bush tucker business has been going along for 20 years, does not qualify for the emerging business grant, and that is disappointing. In the past I have ventured to get help from financial entities but did not feel safe as the commercial in confidence part of the process was breached, after we had shared our ideas and knowledge. Because we live in a small area, where ideas can be spoken to another person in a short space of time, before you know it, your idea is someone else's to exploit if they are better resourced. And the amount of funding I would have been able to access was so small it did not give me hope to be able to help my business grow. But five grand is not much, and you cannot really do business with five grand. I already had a website, business cards, and a social media Facebook site, so I did not need those things. I needed investment for Infrastructure like a commercial kitchen. I needed the next level of funding.



My business is founded on bush foods, bush remedies and cultural tourism. As a family we began working on our traditional lands, north of Broome.

The challenge for accessing funding is great. If I had known that I could turn myself into a not-for-profit type of social enterprise in the past, that is the road I should have gone down because then I would have been able to access a lot more substantial funding for project development, as I was already providing business support to my community without funding and using my own resources, unpaid.

As women we experience a level of cultural gendered bias from within our own Indigenous hierarchical structures as well as the mainstream structures with which we must interface. The only way we change these systemic obstacles is to be centred in the grant processes from the start: having input in crafting the policies, ensuring that the grant processes are equitable and designed with purpose for Indigenous women and ensure the people making the decisions have full business acumen and at those decision-making levels must also be gendered represented.

Following on from that, the grants must be substantial to nurture the initial start-up phase, infrastructure, purchasing of material costs, marketing, meeting the grant requirements and growth to ensure that grant really establishes women in business over at least a two-to-three-year period. All those smaller grants do have a role to play for the smaller things that hatchling business needs to build its brand, but it is not enough to be viable.

The Bush Tucker businesses owned by women, have had very minimal success and we know that it's something to do with how you write your grant and what assets you've got and if you are a profit, not for profit or a sole trader structure – we need to have equal weighting in both. There is a whole systemic thing that exists, in the current community grants environment, because in their minds, I am sure they think Aboriginal businesses can only be successful through a community structure rather than an individual family structure, so they are already putting up a barrier before you even start.

There is a cultural traditional and patriarchy kind of way of dealing around entrenched attitudes about, what are women capable of. Are they meant to still be the mothers, stay at home, and not engage in the business space to make life changes? We must bring our menfolk along with us because what empowers us also empowers them.

What we really need in our region is a First Nations Chamber of Commerce, because the one I had joined some time ago, the local Chamber of Commerce in Broome, left me experiencing a sense of invisibility. Aboriginal business interests at that stage were invisible to them, really. And being an Indigenous woman, you know, we are twice invisible to them. The access to capital through grants is so spread out, there is not a principle place that these organisations or women can go and look at for focussed [sic] support according to our particular needs.

We also need genuine collaboration between First Nations and non-First Nations businesses and organisations to maximum our participation within the Native Food industries and access its benefits sharing processes.

Through my journey in business, I discovered the food industry is dishonest because they are adding chemicals to our produce without labelling it as such. I have been having second thoughts about participating in the commercialisation process as it is. Of particular concern is the issue of Blak Cladding in the industry I am speaking about. Indigenous knowledge and designs are being hijacked by non-First Nations entities. Until we have some kind of control from tree to table, the authenticity is lacking. And it can only be done if we can use our land as our equity and have the capital support, we need to set our own industries up, for grounding our own knowledge systems and the flow on benefits.

Pat Torres



Eileen Torres

DIJUN KLEAN & LINKURRA BOOKKEEPING SERVICES, BROOME – SELF FUNDED

DJUGUN, YAWURU, JABIRR JABIRR, GOONIYANDI, WALMAJARRI, NYIKINA

We worked ourselves for six months without any pay, ensuring that the people we employed were paid. Our cleaning business grew from there. And then other tenders came up.

We were never lucky to access grant funding from any agency. The banks would not help us. So, we had to initially start off with our own investment for our commercial cleaning equipment. My partner and I got more involved in understanding the procurement process of tendering, which we have informed ourselves about and have continued to grow.

We are a company, and, in the beginning, I was very adamant that I didn't want to set our business up as a not for profit, or a social enterprise model, that relied on grants – that space of trying to access capital has its pitfalls and I think it has an entrenched deficit ideology to it. Because our people have had to do with piecemeal money, it becomes the expected and we have not challenged that narrative. Unless we wake up and say this is not an option and for us to be drivers in Aboriginal Economic Development.

We are an example of what Aboriginal Economic Development can look like and when I think about how others are trying to get into this space, I think they are encountering problems because the policies developed by people who write about what Aboriginal Economic Development are still coming from that not for profit model. It feels like as a Black fella, you are not allowed to make money, unless you go out into mainstream models. That is one of the biggest problems and you are dealing with two different ideologies. So, we continue to be put into that box. And then there is so many rules about what you can do. What you cannot do. Whereas if you go into mainstream, you have a bit of flexibility of really doing what you want to do. Obviously, there are the rules around those models, and you just must follow them. But it gives you flexibility and it gives you more control of your money. Anyone going into this arena really needs to think about the costs as well because, there is not much grant funding you can get when you decide to move into this mainstream model.

As a startup business, you cannot get substantial business capital grants to start up. You just get the crumbs. Our Native Title bodies and organisations all talk about Aboriginal Economic Development, but I do not think they understand what that means. They are offering little bits of grants. And what can you do with it? It is a set up for failure. If you wanted to do a business like ours in one location, you must have the capital: you would need to buy a car, all the operational equipment and if it is a remote area and if you want to do business on country, you need to house your staff.

We are still stuck in 1990's mentality. I do not think it has evolved enough. There are lots of policy changes but do not equate to the level of funding that you need and support to set up your business initially. In the Government Procurement process, you need to have a website, someone to manage the contracts. That is just constantly dealing with the procurement of government contracts. You must have a bookkeeper on board, to maintain the books daily. If you are paying people, you are paying bills, and in our business, we are constantly buying our cleaning products, you must drive to locations. It is always costs, costs, costs. And a cleaning business by its nature is a high labour and material costs type of business and maintaining competent staff. You just cannot get away from it. If you do not have cleaners. You do not have a business.

The grant space is not real in my mind, it is not funding for a bona fide business. And we must look at other models. Because in real business that grant funding just won't fit unless the policies are prepared to make it real, funding for what it costs to 1: set up a business and 2: run it for a while till you get past the two-year process of whether your business is going to survive or die. I do not think it is good for people just being in that grant space because it sets them up to fail. The issue is there's not substantial start-up funds for beginning, capital, and operational, then recurrent funding to get you to a strong position. Even if it was for a year, then you will know if you are going to survive or not.

When you are dealing with government grants, they do not fit in the sphere of doing business in mainstream. It took us six months to make our name being known as quality cleaners, not just indigenous cleaners. So, in that period, we were not making money. Because you have not got the other big contracts to come in to then start seeing a flow on effect of the profit, that you could be making.

Our business initially started in Fitzroy Crossing in 2016, then to Broome, which is our home base and then to Karratha. Our contracts went from one contract in Fitzroy Crossing to now thirteen contracts across three regional towns. So, in that period of seven years, we have been able to develop to that level. We employ thirty people now.

It is gratifying to look back not so much the numbers, but what our workers and family have done with their lives. Some have purchased homes, brought a new car, had a holiday for example, all from a steady income – it does make change truly in the greater social sense.

Having a business of our own does allow you a certain amount of freedom, but it can also be restrictive sometimes depending on what business you are in. If you are a small family business. Someone must take the responsibility every day, every hour, until you go to sleep, but then they will still call you in the middle of the night. So, it does not stop. I do have a support network and members of my family who I have now delegated responsibilities too so that helps.

I think our business has grown in such a short time – due to the need in the community for professional and quality cleaning and my ability to constantly be on top of things and sticking to the vision, sticking to the procurement rules and responsibilities. I do not know whether I would say I am successful just yet.

But I know I would not want to be doing anything else. I would not want to work for somebody else. I would still want to be doing my own business. When I can afford to vacate my seat and have someone be in there, I would say then I have been successful.

If our people can afford to start a business with their own investment that is one way but if they are going into the grant environment to get help, to get into business, our people must be involved and sit with the policy makers/writers that do grant funding, and not only city people, they need to come out to bush and regional areas and sit with people that are doing business that struggle on a daily basis. Those developing policies must ask, 'Does this policy work? That must be changed. And then the cultural stuff must be included, allowing for working as a family business on country, having supports in place for younger women with children who are getting into business because they see it as a way out of the poverty trap. They must take all of that into account. They need to consider people that are trying to do business on Aboriginal land, where you do not have the capacity to be able to put a house up to go to a bank, because of land tenure issues. We do not want handouts. We just want a hand up, that reflects the real needs of a new business.

Eileen Torres

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