



## Many Rivers

10 Years of Monitoring and Evaluation: the Journey, Outcomes and Outlook

# Foreword: The Evaluation Journey Continues

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*It is a privilege to present Many Rivers' "10th Monitoring & Evaluation" Report in partnership with Deloitte Access Economics. I reflect upon the framework design guided by Deloitte in 2012, the sharing of our first Report in 2013, and year-by-year collaboration with the Deloitte team that has brought us to our 10<sup>th</sup> report in 2023.*

*Our Monitoring & Evaluation journey has been one of continuous learning, including how we understand and engage with our purpose. We now operate based on three axiom beliefs: the essential role of work in our humanness; economic inclusion is required for self-determination; and reconciliation is a journey, not a destination. We have identified and understood these beliefs more clearly through our Monitoring & Evaluation process.*

*During the past 10 years of Monitoring & Evaluation, we have diligently focussed on three stakeholder groups:*

- *Our Clients and Communities: "Are we supporting well?";*
- *Our Funders: "Are we achieving outcomes?"; and*
- *Ourselves: "Are we using our time well?".*

*Our Reports have always been publicly available, serving as an encouragement and resource to the sector (<https://manyrivers.org.au/evaluation-framework-our-results/>). Our 10th Report has five chapters: an introduction; the Monitoring & Evaluation journey; the 10th Microenterprise Development Report; the 3rd Community Economic Development Report; and the next stage of our Monitoring & Evaluation journey.*

*I acknowledge the amazing outcomes achieved by the clients and communities with whom we have had the privilege to work. I want to thank those that have believed in and funded Many Rivers, as well as those who have provided significant pro bono support over many years. Lastly, I want to thank and congratulate all those that have worked at Many Rivers and Deloitte over the past 10 years of Monitoring & Evaluation, for their passion, skill and diligence.*

*The challenge and opportunity of Monitoring & Evaluation is embedded in the cultural DNA of Many Rivers. In some ways, after 10 years, it feels like we are just at the end of the beginning of our Monitoring & Evaluation journey. I invite you to partner with us as the journey continues.*

**John Burn**  
**Chief Executive Officer and Managing Director, Many Rivers**

*John will often note that the hardest part about Evaluation is the patience and persistence required to achieve the outcomes. While this is true and explains in many ways the lack of wider examples of success of this kind – this work is the reminder that it can and should be core business for any organisation seeking to create public value.*

*When we began this work back in 2012, the instruction from the Many Rivers' Board and Executive was clear:*

1. *Understand if Many Rivers were 'making a difference'*
2. *Demonstrate the value of the investment to stakeholders*
3. *Contribute to raising the standards of evaluation in this space*

*We had 10 years to comprehensively achieve the objectives, and we all agreed we would be conservative in our claims on the way through (i.e. not attract unnecessary attention).*

*The work really started to demonstrate value at around five years in (see the 2016 report). However, the significance of the investment (both the investment in Many Rivers, and Many Rivers' investment in monitoring and evaluation) can now be understood as:*

- *An influential example with government, illustrating alternative approaches to their investment models, for instance in giving rise to the first PBO Contract signed by DSS*
- *Deloitte Access Economics' longest running assignment, underpinned by one of the sharpest and best applied performance monitoring systems we've had access to*
- *The composition of the client group and the impact they are typically experiencing, signalling the importance of this mechanism in reducing economic exclusion in Australia*

*Perhaps most uniquely it has been a true opportunity to learn and adapt as the evidence builds (for Many Rivers and for Deloitte), which when dealing with complexity is key.*

*Notwithstanding the significant progress that has been made against the objectives, the work is never done. 'Where to next?' are the new writing instructions from Many Rivers, with the aspiration for new questions, techniques and contributors to be incorporated, and ultimately the creation of additional and significant public value.*

*My sincere thanks to all Many Rivers and Deloitte Access Economics team members who have supported this critical work since 2012. I trust you can see the unique impact this work continues to have, and the meaningful change you have contributed to.*

**Matt Wright**  
**Partner, Deloitte Access Economics**

# Table of Contents

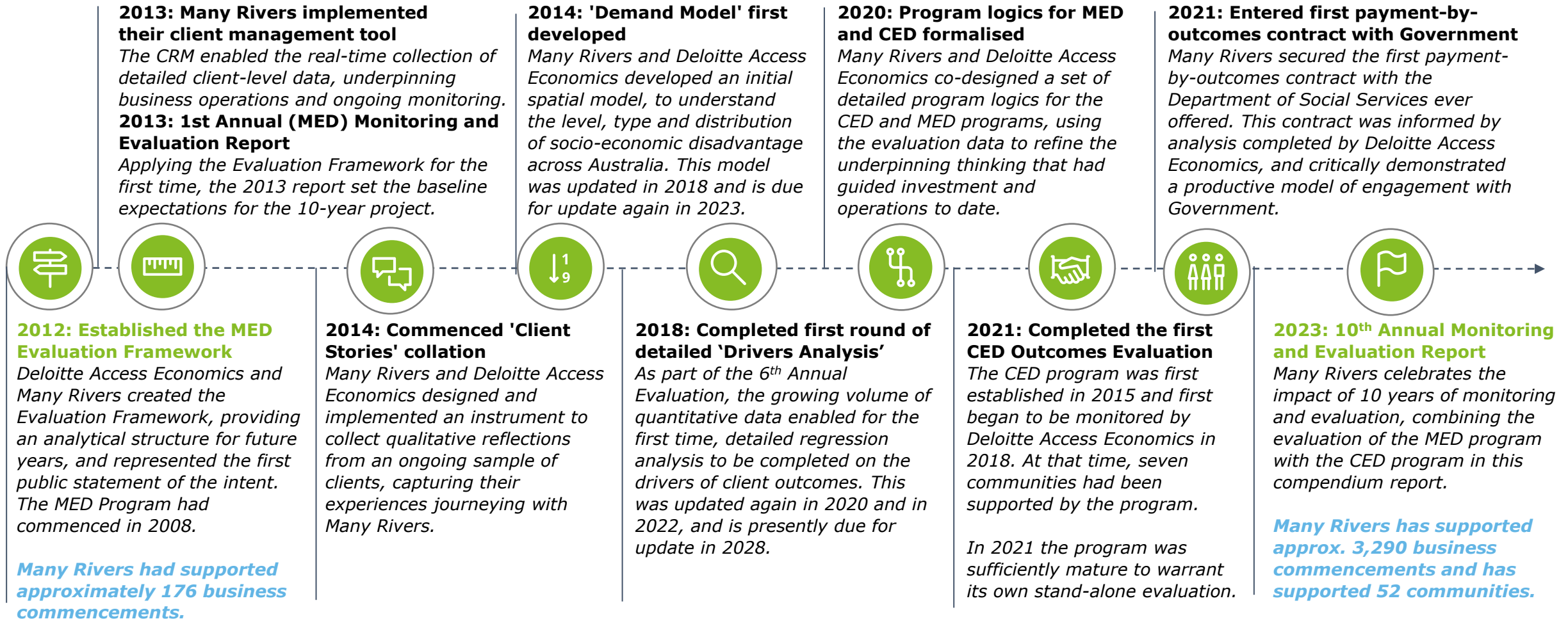
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- I** **Foreword**  
([p. 2](#))
- E** **Executive summary**  
([p. 4](#))
- 1** **Introduction**  
([p. 8](#))
- 2** **The Evaluation Journey**  
([p. 14](#))
- 3** **The MED Program Outcomes (10 Years)**  
([p. 19](#))

- 4** **The CED Program Outcomes (3 Years)**  
([p. 47](#))
- 5** **The Evaluation Outlook**  
([p. 72](#))
- A** **Appendix**  
([p. 77](#))
- L** **Limitation of our work**  
([p. 84](#))

# Moments that Mattered

Monitoring and evaluation of Many Rivers' programs is central to their organisational decision-making, enabling a process of continuous improvement for the services it offers its clients and communities



# Microenterprise Development

Since FY08, Many Rivers has supported clients to move out of structural disadvantage via a journey of confidence, trusting relationships and aspiration.

## Clients

**14,505** clients have engaged with Many Rivers

**90%** of clients faced limited access to finance and/or were at least partially dependent on welfare



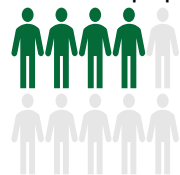
**52%** of clients who own or owned a business are female, compared to the national average of 36%



**68%** of clients are located in regional or remote locations



**41%** of clients are Indigenous people, compared to 3.8% of the total Australian population



## Outcomes



**3,291** businesses commenced



**\$543 million** of revenue<sup>1</sup> generated by clients, adjusted for inflation



**~13,800** full-time equivalents<sup>1</sup> supported by Many Rivers<sup>2</sup>

**73%** of clients with businesses operating for five years have 'little-to-no' dependence on welfare

**81%** of businesses survive their first year. This is seven percentage points above the national average, and this gap is sustained over time

### Clients also report benefiting from...



**Greater confidence and broader aspirations**



**A heightened sense of self-determination**



**Improved business acumen**



**A higher standard of living**



**Improved mental health**

Note: 1. indicates that the given figure only relates to data since FY14 due to data being unavailable prior to that financial year.  
2. This figure expresses the total employment supported by Many Rivers over time in a one year-equivalent value.

# Community Economic Development

The CED program has supported 52 community organisations since 2015 to improve organisational capability and progress towards achieving economic goals in community.

## Communities

**52** communities have engaged with Many Rivers

**85%**

still actively working with Many Rivers in FY22

**48%**

are located in remote locations (52% are located in regional areas)



Most communities have worked with Many Rivers for

**1 to 3 years**



**10,600**

is the total number of community members supported by organisations

## Outcomes

In FY22:



**\$26M**  
Revenue<sup>1</sup>



**\$55M**  
Assets<sup>1</sup>



**306**  
Employees<sup>2</sup>



**61**  
Businesses<sup>2</sup>



**61**  
Economic projects & activities<sup>2</sup>

Through **Strong Foundations**, organisations benefit from...



Improved board governance



Clear organisational and strategic planning



Better management of finances



Assistance with grant writing and alternative revenue sources



Connections with external organisations

This supports communities to achieve their **economic goals**:

**74%**  
of community organisations operated at least one business, project or activity in FY22

Communities working with Many Rivers for **5+ years** have higher average community revenue and employee expenses (grew >100% from baseline)

and work towards **social and cultural goals**, such as cultural connection and reducing youth unemployment

Notes: 1. Revenue and asset data was available for 18 out of 46 communities in FY22 (40%).

2. Employment data was available for 38 communities in FY22 (83%), and economic work data for 40 communities (87%). Economic projects are typically funded by ongoing grant funding for the purpose of employment and/or community services; economic activities are similar but are one-off activities.

# Where to Next?

A new collaborative learning model.

## Lessons Learned

- 1. Value of the 'slow release'**
- 2. Be inductive & deductive**
- 3. Analyse trends before goals**
- 4. Call Government, tell them to bring their data!**
- 5. Engage with those who cease**
- 6. Sustainability is a wholistic concept**

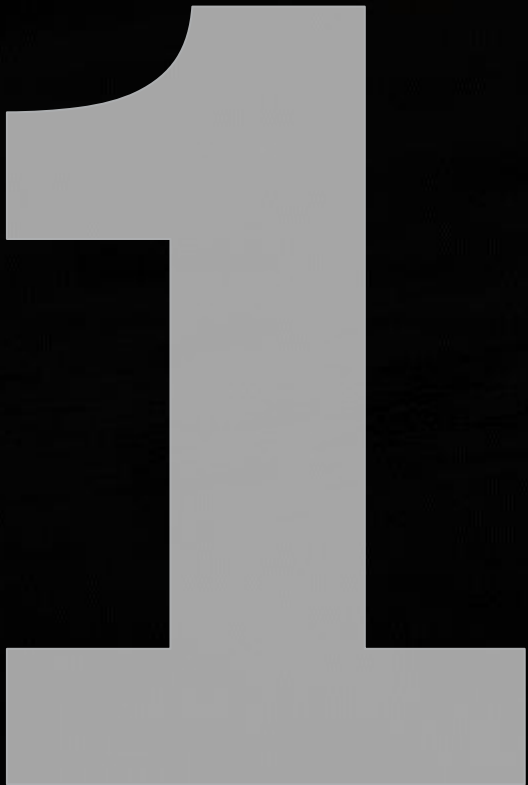
## New Priorities

- 1. 'Moving averages'**
- 2. Economic, social and cultural, in balance**
- 3. Sustainability and the 'efficiency frontier'**
- 4. Representative voice, speaking completely**
- 5. Iteratively refine CRM**
- 6. Manage complexity**

## The Ask

- 1. Engage deeply**
- 2. Bring your evidence**
- 3. Be patient**
- 4. Collaborate**

# INTRODUCTION



INTRODUCTION



JOURNEY



MED REPORT



CED REPORT



OUTLOOK



# Evaluative Scope

Many Rivers and Deloitte Access Economics adopt a model of critical friendship and professional respect, to push each other to continuously improve our respective work.

**Deloitte Access Economics has worked with Many Rivers on the Annual Outcomes Evaluation since 2012**, commencing with the creation of an Evaluation Framework and followed by a series of annual outcomes reports, drawing on information of increasing quality and breadth in each year.

The purpose of this monitoring and evaluation has been to assist Many Rivers with **understanding the nature of the aggregate and year-on-year impact of its programs** - the Microenterprise Development Program and Community Economic Development Program – and to infer from the evidence when the programs had blind spots or appeared to be trending in an unanticipated direction.

In this context, Deloitte Access Economics does **not fulfil the role of an auditor**. Assessment of the quality and completeness of the data that Many Rivers collects is not the core focus of this work. Having said that, a variety of statistical and various litmus tests have been performed on the data over time and no major issues revealed - it is very hard to hide inconsistencies in longitudinal monitoring and analysis, they tend to reveal themselves over time.

This report draws upon the following data:

- *MED client journey data **up to and including FY22**, and client voice as **at October/November 2022**.*
- *CED community financial accounts **up to and including FY22**, and community voice as **at March/April 2023***
- *Many Rivers operational knowledge and strategic planning up to **April 2023**.*



# Navigating this 10-Year Milestone Report

This landmark report explores the evaluation Journey, Outcomes and Outlook.

**This landmark 10<sup>th</sup> Annual Evaluation of Many Rivers** represents the realisation of the original commitment by the organisation to ten years of objective, external evaluation. This is a unique milestone for the organisation and the Australian not-for-profit landscape more broadly.

**This evaluation report applies a broader and deeper lens than previous reports, and in doing so is organised around the key themes of Journey, Outcomes and Outlook (see right).** The report, and the analysis contained within, seeks to reflect on the learnings and highlights of the last decade of Many Rivers, the outcomes that have been achieved for clients and communities, and the path forward for the evaluation and monitoring process.

**This report also represents the most comprehensive evaluation to-date** of both the Microenterprise Development program (MED) and Community Economic Development (CED) program. Consequently, the evaluation is organised into several distinct sections (The Evaluation Journey, the 10<sup>th</sup> annual MED Evaluation, the 3<sup>rd</sup> annual CED Evaluation and the Evaluation Outlook) and does not necessarily need to be read in its entirety or the order presented here to be understood. Readers should view the report as a 'compendium' of evaluation information that is modular and ultimately intended for a wide range of different audiences.

It is important to note that, **the CED evaluation is informed by a dataset that is much earlier in its genesis, relative to MED** (see p.12). The CED evaluation continues to use available data and consultations to tell the stories of the communities that take part in the program, illustrate how they build Strong Foundations in their organisational capability and establish early linkages between these foundations and financial, economic and community outcomes. The new CRM system being implemented for CED, on top of the continued growth and maturing of the program, is expected to contribute to more complete evaluation in future years.

The information presented in the report is not exhaustive, and instead represents our key reflections and considerations as the evaluators. Please do share your feedback and curiosities with us and Many Rivers, in the interests of supporting this ever-expanding and evolving economic and social research piece.

## Journey

- *How has the evaluation and monitoring evolved over time?*
- *Who are Many Rivers clients and communities, and how have they changed over time?*
- *What lessons have been learnt from this journey (by Many Rivers and by Deloitte Access Economics)?*

## Outcomes

- *What outcomes are bring achieved by the clients and communities that Many Rivers works with?*
- *To what extent do these outcomes reflect the underlying logic/theory of change that Many Rivers is working towards?*
- *What do we know about what drives these outcomes for Many Rivers clients and communities?*

### 10<sup>th</sup> Annual MED Evaluation

1. Clients
2. Outcomes
3. Drivers

### 3<sup>rd</sup> Annual CED Evaluation

1. Communities
2. Strong Foundations outcomes
3. Community stories
4. Economic outcomes

## Outlook

- *What should be the focus of the next 5+ years of monitoring and evaluating Many Rivers?*

# Conceptual Model of Many Rivers

Many Rivers works closely with clients and communities, on an opt-in basis, to help grow their economic output over time.

## Many Rivers' model

### **Microenterprise Development Program (MED)**

The MED program provides personalised support to help meet the needs of individual clients experiencing financial disadvantage. The program is delivered by Microenterprise Development Managers (MEDMs), who work closely with clients to help them gain the confidence and practical skills needed to run a business, and facilitate business loans (typically less than \$10,000, subject to assessment) to help overcome capital constraints. Many Rivers is committed to providing long-term support to clients, typically working with them for three years, to help work through various business and life challenges as they emerge.

### **Community Economic Development Program (CED)**

The CED program provides support to regional and remote Indigenous communities that want to establish or grow economic activity on their land. The program is delivered by Community Economic Development Managers (CEDMs) who work closely with the elected board and management of the community organisations to enable them to strengthen their understanding, planning and leadership, to actively participate in the economy. CEDMs typically work with individual communities for around five years, with a core goal of encouraging each community to grow its ability for independent governance and decision making.

## Tests of value creation over time



### **Building the capacity of clients and communities**

- MEDMs and CEDMs work closely with clients and communities to build their commercial and governance skills, along with their confidence, aspiration and trust. This can be through direct coaching or referral to services (e.g. pro bono legal advice).
- This enhances productivity and participation, and unlocks a wide range of economic and social benefits.



### **Reducing 'frictions' in the economy**

- Upskilling and coaching clients and communities better enables the allocation of otherwise under-utilised individual and community resources (people, capital, land, **and** language, law and knowledge systems).
- This can increase economic output and reduce welfare dependency.



### **Empowering local communities**

- Supporting individuals and communities experiencing disadvantage helps create new economic opportunities and empowers leaders to set the direction for their community.
- This can increase social cohesion, self-determination and raise community aspirations.

# MED and CED 'at a glance'

Despite the similarities in the underpinning concepts, the two Many Rivers programs have key differences and are following distinct implementation and evaluation journeys

Table 1: Key characteristics of MED and CED programs and evaluations

	<b>MED</b>	<b>CED</b>
<b>Program inception</b>	2008	2015
<b>Target cohort</b>	<i>Clients</i> – individuals looking to start and/or grow a successful business	<i>Communities</i> – Indigenous Community Organisations with economic goals and looking to drive change with economic development.
<b>Program length to 'graduation'</b>	3 years	5 years+
<b>Number of clients/communities supported by FY22</b>	14,505 clients, and 3,291 businesses	52 community organisations, representing 10,600 community members
<b>Evaluation inception</b>	2012	2021
<b>CRM implemented</b>	2013	2022

Source: Deloitte Access Economics (2023).

## Key terms for the MED program:

- **Loans** – Many Rivers offers microloans valued between \$0 and \$10,000 to businesses for the purpose of supporting them to invest in key needs for their business to grow.
- **In-journey businesses** – Businesses which continue to receive support from Many Rivers primarily through MEDMs and/or loans
- **Graduated businesses** – in 2021, Many Rivers began 'graduating' businesses from its program. These businesses cease receiving substantial support from Many Rivers as they are considered mature enough to progress without support.

## Key terms for the CED program:

Many Rivers defines 'economic work' developed by Indigenous community organisations as comprised of:

- **Businesses** – the production of goods and/or services with a commercial intention (purpose to make profit), has planned regular and ongoing activity, and is not grant funded for ongoing viability
- **Economic projects** – focused on the benefit of the community members through employment and/or community services, makes available a community asset that earns revenue but may not generate a commercial product or service, and receives grant funding to operate.
- **Economic activities** – similar to economic projects, but established as one-off activities, rather than ongoing ventures.

## Many Rivers Delivery Footprint

Many Rivers has a significant network of MED and CED managers, who operate across each State and Territory in Australia.

**Many Rivers has established a diverse and growing network of MEDMs and CEDMs** who work alongside their clients. This footprint is a significant strength of the organisation, allowing Many Rivers to serve a wide range of clients in a nuanced, place-based manner. These locations have been selected by Many Rivers to align with areas of substantial client activity and need.

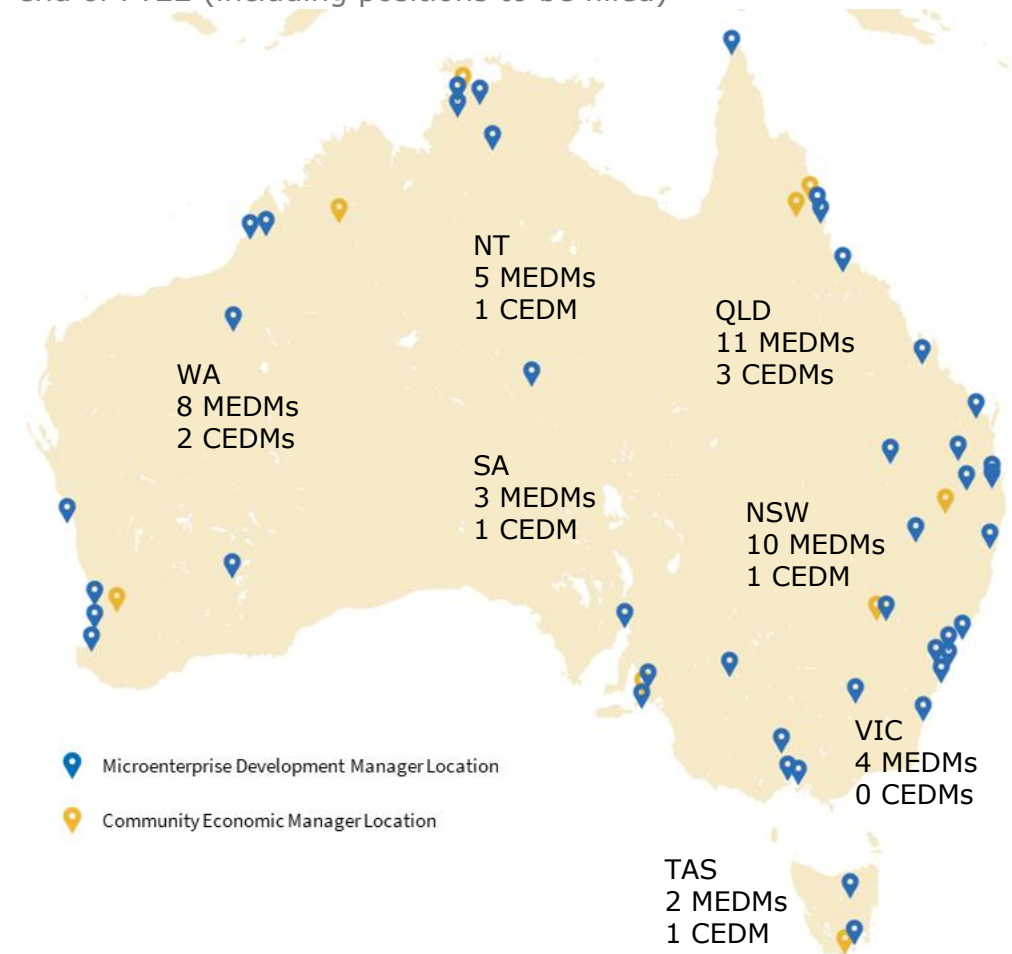
As of June 2022, there were **43 MEDM and 9 CEDM** positions nationally (Figure 1) - up from 41 and 8 in the previous year. MEDMs work with individual clients to support business development, while CEDMs focus on Indigenous community organisations to drive change at the broader community level.

MEDMs work with clients at different stages of their journey, including clients who ceased their businesses but are expecting to recommence. Client interactions cover a wide array of business-related topics including record keeping (28% of interactions), loans and other capital (22%), payment solutions (16%), insurance (13%), legal support (10%) and bank accounts (10%).

CEDMs provide holistic support to their community organisations, as it relates to the business or operational support they may require. This can include:

- referrals to external services
- providing contacts for potential partnerships
- assisting with grant applications
- providing training to improve the Board's governance hence building Board capacity
- financial literacy or commercial skills
- attending meetings with external stakeholders as a business adviser
- assisting with the Board's succession planning.

Figure 1: Location of MEDMs and CEDMs by State and Territory as at end of FY22 (including positions to be filled)



Source: Many Rivers' organisational structure, June 2022

# THE EVALUATION JOURNEY

# 2



INTRODUCTION



JOURNEY



MED REPORT



CED REPORT



OUTLOOK

# The evaluation journey

From the beginning Many Rivers chose to make its monitoring publicly available, providing transparency and accountability, underpinned by the CRM.



## 2012: Evaluation Framework established

### Development

Deloitte Access Economics and Many Rivers commenced the evaluation journey, developing an evaluation framework. This framework included an initial set of evaluation questions, mapped the client journey, identified a set of framework indicators and established a series of next-steps for future evaluations. At this stage, Many Rivers had helped a total of 176 businesses to commence or expand. It was the foresight, discipline and transparency of the Many Rivers leadership that **lead it to adopt this rigorous approach so early in the organisation's history.**

### Impact

The framework has provided a sound analytical foundation for ongoing monitoring and evaluation, noting that as the programs and data collection processes have become more sophisticated, the structure of the evaluation has continued to evolve. The key indicators identified in 2012 are the same key indicators reported today.

Examples of framework indicators	
Examples of indicators by type	
Category	Example of indicator to be measured
Inputs	Field officer time
Outputs	Number of businesses assisted at various stages of client journey
Outcomes	
Business	Number of businesses that continue to operate over time
Individual – economic	Change in income for program participants
Community – economic	Employment of people in community by supported businesses, clustering of small businesses
Individual – social	Subjective change in wellbeing for program participants
Community – social	Change in educational attainment at community level
Individual – capacity building	Change in skill level for program participants
Community – capacity building	Participation in Many Rivers' community programs
External leverage	Level of link-in with partner and referral organisations



## 2013: CRM implemented

### Development

Many Rivers, with the significant support of Accenture, implemented a sophisticated client relationship management tool to collect and manage detailed information on each client and their business. This has involved capturing detailed information on each client's circumstances, followed by subsequent annual surveys tracking their business' performance and a variety of dimensions of their personal progress.

### Impact

The data collected via the CRM has not only underpinned the analysis included in each annual report, but also the broader operational success of Many Rivers' programs. **The integrated approach to data (via the CRM) has kept evaluation central to the client and organisational journey.** The scope and sampling methodology adopted for this data has continued to evolve over time as lessons have been learnt through the data's application.

Entity Name	Trading Name	ABR	Sub Region	Field Officer	Current Stage
Kelly Ann Ltd				VC Other	Business On H...
Richard Morlan J				Richard Morlan J	Business On H...
That Message		14121369...		Jamie McMillan J	Business Gradu...
Blazheli Anyath Auk		60960479...		Jamie McMillan J	Business Status...
1 to P's driving instruction		46738464...		Jamie McMillan J	Business Gradu...
ABC Security Services		58167039...		Gina Grant JMS	Business Gradu...
2 beans cafe Pty Ltd	2 beans cafe	26605503...		Garry Harris JMS	Business Cease...
2 Monkeys Mechanical an...	2 Monkeys Mechanical an...	92212181...		Sharon Briggs JMS	Business Declin...
360 Support Pty Ltd	360 Support	29658712...		SA Other	Business Opera...
6 Season Homes Pty Ltd	6 Season Homes Pty Ltd	74146979...		Perth Dth	Business Cease...
99 ANAKU PTY LTD		14619751...		Sydney W...	Business On H...
A & M Murata				Casowar	Business On H...

# The evaluation journey

It wasn't long before the first Evaluation Report was presented publicly, and the opportunity to collect additional qualitative (journey) data from clients was realised.



## 2013: 1<sup>st</sup> Annual Monitoring and Evaluation Report

### Development

Aided by the evaluation framework, Deloitte Access Economics and Many Rivers prepared the first monitoring and evaluation report for the MED program. This report focused on answering evaluation questions that were approachable at the early stage of operations and data collection, including the extent to which Many Rivers engaged with clients experiencing different forms of disadvantage.

### Impact

Ultimately, **this short report foreshadowed the nine sequential monitoring and evaluation reports to come.** It provided the initial analysis of demographic information relating to disadvantage, as well as business commencement and business survival, alluding to the future potential of evaluations as additional data would become available.



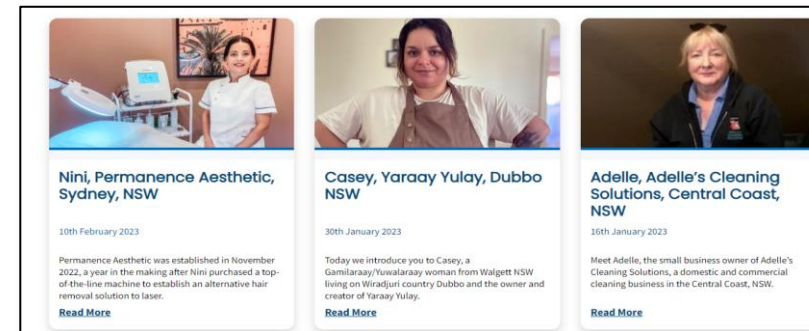
## 2014: Client Stories commenced

### Development

To collect qualitative reflections from clients about their experiences working with Many Rivers, Many Rivers and Deloitte Access Economics saw the need to design and implement an additional instrument. This instrument is structured around a series of questions examining clients' motivations for starting a business, the services they received from Many Rivers, and the impact that this has had on them. To-date, Many Rivers has collected 150+ stories from clients and their businesses (representing a 4.7% sample of businesses).

### Impact

Client stories form a key input to the evaluation process. This information has been thematically analysed by Deloitte Access Economics at several junctures throughout the evaluation journey, informing both the outcomes and drivers analyses. **It forms a critical litmus test, alongside the numbers.**





# The evaluation journey

We then considered how analytical tools could help ensure the programs were targeting areas of high need, noting that as the longevity of the data grew, more sophisticated analysis was possible.



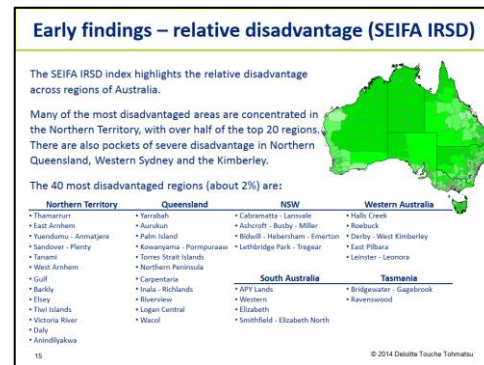
## 2014: Demand Model developed

### Development

Many Rivers and Deloitte Access Economics designed and developed a spatial model **to understand the level, type and distribution of economic disadvantage or social exclusion experienced by people and communities around Australia**. Practically, in its initial form this model leveraged data from the 2011 Census to analyse a series of indicators of disadvantage for each region in Australia. The model was updated in 2018 for the 2016 Census, and is due to be updated in 2023 for the 2021 Census.

### Impact

This analysis was instrumental in building Many Rivers' understanding of the distribution of disadvantage in Australia, and hence where it should be targeting its efforts to maximise its impact. Practically, this has had implications for the organisation's client eligibility criteria, and decisions as to where to place additional MEDMs and CEDMs.



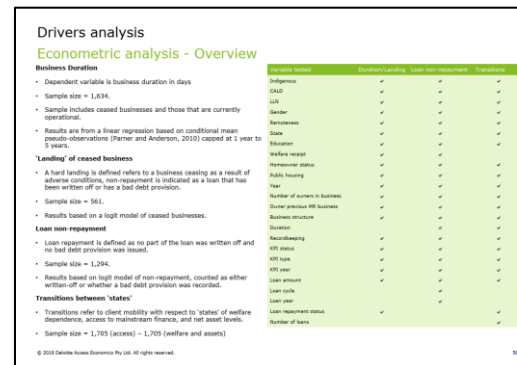
## 2018: 'Drivers Analysis' commenced

### Development

As part of the 6<sup>th</sup> Annual Evaluation (with the benefit of at least 5 years of longitudinal data), the volume of quantitative data captured enabled Deloitte Access Economics to complete an initial round of econometric analysis on the drivers of client outcomes. For example, the analysis sought to understand how client and business characteristics predicted a businesses survival rate, loan repayment rate and outcome status. This has since been updated in 2020 and 2022, and is due for update again in 2028.

### Impact

While this analysis highlighted the complex and multidimensional nature of client outcomes (and the inability for statistical models to completely parametrise this), it did **identify specific operational areas for the Many Rivers management team to explore in more detail** (such as business record keeping, loan limits adjustments and new risk management practices).



# The evaluation journey

In the most recent years the evaluation has unlocked new rigour, formalising the program logics and expanding the scope of the CED evaluation.



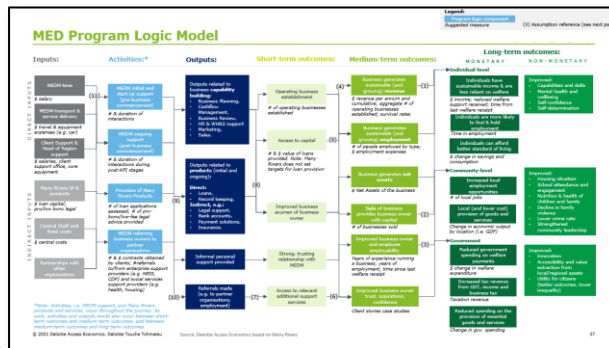
## 2020: Program Logics formalised

### Development

As the MED and CED programs continued to grow in age and sophistication, Many Rivers and Deloitte Access Economics sought to formalise the program logic for each of the initiatives. This involved formalising the inputs, activities, outputs and outcomes that underpin each program, with the benefit of years of operation to ensure their accuracy (as compared to program logics which are prepared in concept only).

### Impact

The process of creating these program logics helped clarify and articulate Many Rivers theory of change and operating model. Beyond this, **the program logics have been increasingly incorporated into the analytical structure of the evaluation**, particularly in 2022, with implications for 2023+. It's our experience that seeking to apply program logics in their entirety too soon in an evaluative process, creates pressure for spurious claims to be made.



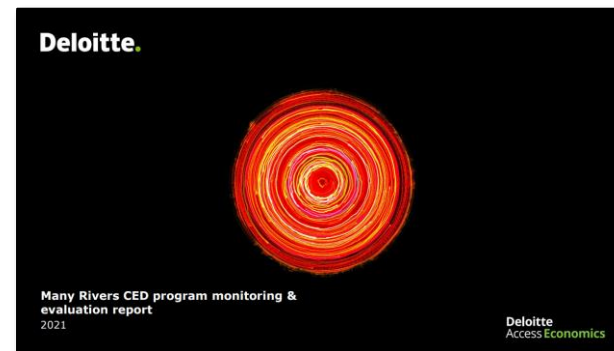
## 2021: CED Outcomes Evaluation standalone report

### Development

Many Rivers and Deloitte Access Economics completed the first detailed outcomes evaluation for the Community Economic Development (CED) program in 2021. The CED program first commenced in late 2015, with Deloitte Access Economics role in monitoring commencing from 2018. This timing corresponds with the timeframes applied to MED, and also reflects the reality that understanding and evaluating community-wide outcomes is even more challenging than understanding outcomes for individuals.

### Impact

The standalone reporting provided the analytical foundation for future CED evaluations. As the scale and complexity of the CED program continues to grow, these annual evaluations will likewise become more sophisticated and integrated with the MED evaluation process. Ultimately, **the two levels of evaluation inform and challenge each other.**



# The evaluation journey

At the 10-year mark, the original goals of the evaluation process have been comprehensively demonstrated, including in supporting Many Rivers to be awarded a payment-by-outcomes contract.



## 2021: Payment-by-Outcomes contract agreed

### Development

Many Rivers was awarded a significant opportunity by the Department of Social Services to co-design a payment-by-outcomes (PBO) trial, targeting increased workforce participation through the MED program. This represented a unique opportunity to work closely with government in shifting the focus on social service funded programs from outputs to measurable outcomes, and help inform the design of similar programs in the future. Many Rivers engaged Deloitte Access Economics to provide analytical support and advisory services to the co-design process.

### Impact

The PBO co-design process has ultimately helped expand Many Rivers' understanding of the cost-to-service its clients, and which outcomes can be practically measured. Beyond this, the program has helped strengthen the relationship between Many Rivers and the Australian Government, and **revealed new ways to understand clients' progress and outcomes in collaboration with Government.**



## 2023: 10<sup>th</sup> Annual Monitoring and Evaluation Report

### Development

Many Rivers and Deloitte Access Economics completed the 10<sup>th</sup> Annual Evaluation (this report). This represents a unique achievement for Many Rivers, as very few organisations (in fact none to our knowledge) in the Australian context have undergone 10 years of continuous evaluation with an external partner. As at the end of the 2022 financial year, Many Rivers has supported 3,291 businesses to commence or expand, and 52 communities to progress their goals and objectives.

### Impact

This report provides reflections on the evaluation journey to-date, the outcomes that Many Rivers clients have achieved, and the path forward for the evaluation process. More than anything, it highlights that **this can and should be core business among for-purpose organisations and their funders, and that there is always more work to be done.** It also demonstrated Many Rivers' commitment to follow up with former clients, to see how they're tracking after finishing journeying with Many Rivers.



# 10<sup>TH</sup> ANNUAL MED EVALUATION

# 3



INTRODUCTION



JOURNEY



MED REPORT



CED REPORT



OUTLOOK

# Clients



## **Introduction – Who are Many Rivers' Clients?**

The Microenterprise Development Program works with clients experiencing individual and structural disadvantage.

Commonly, this includes individuals who are from a low-income household, identify as an Aboriginal or Torres Strait Islander, and/or rely on Government Income Support such as the JobSeeker Payment, Parenting Payment, Special Benefit, NEIS Support (or Self-Employment Assistance Support) or Disability Payments.

In aggregate, over the last 10 years (approximately):

- 90% of clients faced limited access to finance and/or at least partial welfare dependency.
- 52% of clients have been female.
- 41% of clients have identified as Indigenous.
- 31% of clients have lived in major cities; 46% in inner and outer regional areas; and 22% in remote and very remote areas.
- The median age of a Many Rivers clients on commencement in the program has been 41, though perhaps more importantly the distribution of age has been broadly normally distributed around this mean, ranging from 14 years of age to 84 years of age.

This section provides further information on the characteristics of clients, and how these have evolved over the last decade.

# Who does Many Rivers work with?

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MED deploys a carefully considered process of determining who it can journey with to create economic value, with the relative emphasis of those parameters changing over time.

## Where did it start?

Many Rivers seeks to work with people who possess the ideas and skills to establish sustainable businesses, but lack the necessary financial and/or non-financial support to do so.

Clients experiencing disadvantage were originally characterised as those where at least one indicator of 'personal capacity' and 'financial disadvantage' applies to them. These are defined as below:

- Personal capacity: A person who did not complete high school, is a sole parent, has difficulty communicating English and/or experiences disability.
- Financial disadvantage: A person who has complete or substantial welfare dependence, has assets below \$50,000 in value and/or has no or restricted access to financial institutions.

More recently, the 'primary target' clients within this broader group have been defined as those experiencing high levels of both welfare dependence and restricted access to financial institutions.

## How has it changed?

The organisation began to decrease its emphasis on 'personal capacity' parameters and on 'personal financial assets' from 2016, partly because the evaluation advised of the unnecessary complexity (noting these parameters coincided with what has subsequently defined as the 'primary target' clients).

There have been two subsequent key examples where particular client circumstances have been emphasised (and accordingly the financial disadvantage parameters relaxed), in order to accelerate particular economic objectives of Many Rivers (typically employment creation in particular contexts).

As illustrated in the slides that follow, Many Rivers has increased emphasis around:

- Indigenous employment (from FY19)
- Remote employment (from FY20)

What hasn't changed over time is that Many Rivers is not seeking to offer a universal solution to all members of society experiencing economic marginalisation, and that it has always been a model of clients opting-in.

Each of these settings have played their part in the success rates to date.

# Client journey commencements

Since establishment, Many Rivers has commenced a journey with 14,500+ clients, with engagements increasing at a ten-year CAGR of 14.5%.

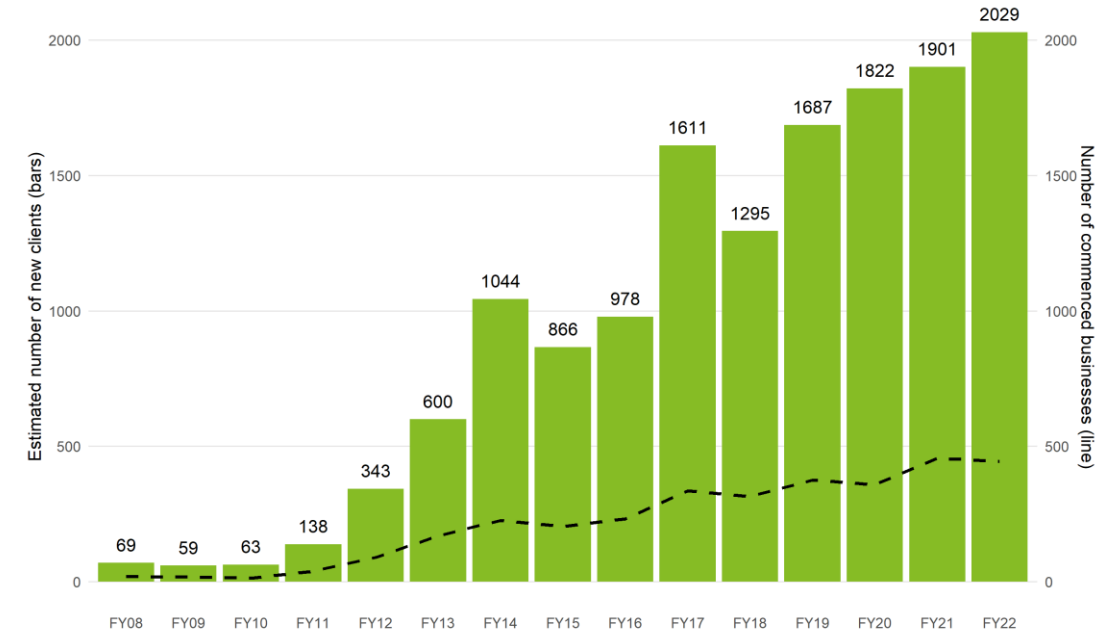
Many Rivers works with a large and growing number of clients each year.

Over time, Many Rivers has engaged with 14,505 clients, with the number of clients engaged per annum growing steadily at a CAGR of 14.5% since FY13 (Chart 1). It is also true that after each of the most significant growth years in client engagement, there is a rebalancing in the following year. This speaks to the importance of 'growing well' and the monitoring mechanisms in place to detect this.

Clients receive mentoring and other forms of financial and legal advice, and in some cases commence or expand a business (often via a capital loan). Around one quarter (24.6%) of clients engaged by Many Rivers have gone on to establish a business. This is reflective of the significant process Many Rivers undertakes to ensure clients who establish businesses are well prepared to do so.

This translation rate (which has been relatively stable over time) highlights that the MED program is not a universal service, and that it carries a reasonable overhead in the initial work to establish client willingness and ability to journey over time in the program.

Chart 1: Number of clients engaged per year



Source: Deloitte Access Economics

Note: Many clients do not go on to establish businesses, and this is why there are many more clients than business commencements. Because of data limitations regarding clients who do not establish businesses, the start year for some clients was interpolated.

# Financial disadvantage

While Many Rivers has always worked with clients experiencing financial disadvantage, the focus on financial disadvantage increased from 2016 to 2021.

Many Rivers has always focused on supporting clients who face barriers to accessing finance and/or who are largely dependent upon welfare. The 'primary target cohort' is defined as exhibiting significant disadvantage on both measures (Charts 2 and 3).

Across all clients (ever) supported by Many Rivers, 44% of individuals reported being completely dependent upon welfare as their source of income at first contact with Many Rivers, and 81% reported a limited access to finance.

Since program inception, the share of clients in the primary and secondary cohorts has shifted over time (Chart 2). This reflects a wide range of factors, including the growing scale of Many Rivers operations, the changing economic landscape in Australia, the new geographic areas where the organisation has expanded into, and the deliberate management decisions of Many Rivers.

For example, in FY22 the share of 'non-target' clients notably increased as a consequence of the management decision to support more Indigenous-led businesses, with less regard for their level of financial disadvantage. This was triggered by a desire to support more businesses who had more opportunity to employ people from Indigenous backgrounds.

Chart 2: Share of new Many Rivers clients by target cohort type

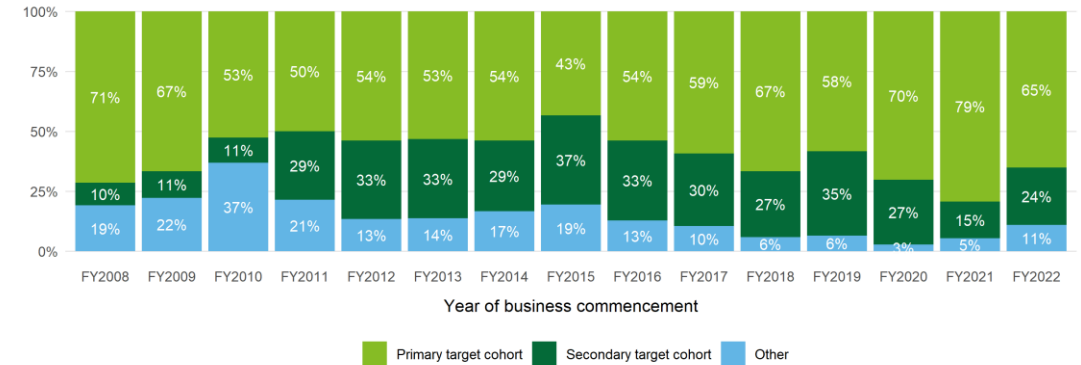
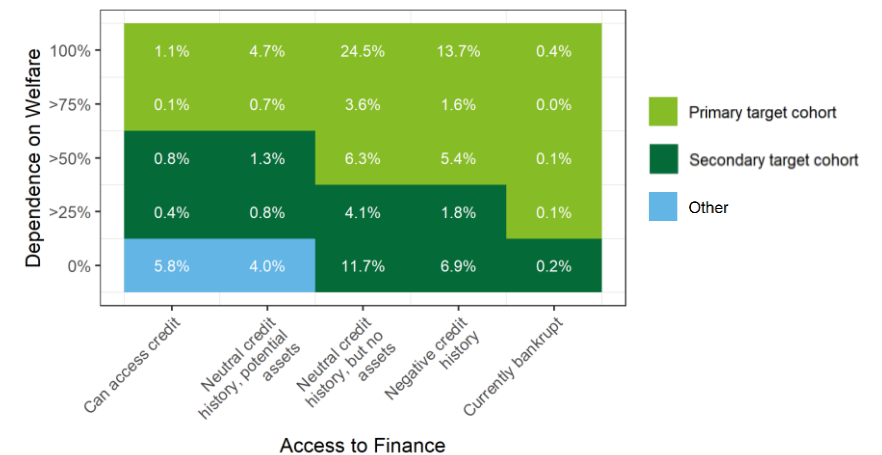


Chart 3: Share of new Many Rivers clients by level of dependence on welfare and access to finance (FY08 to FY22)



Note: Matrix sums to 100% and shows the proportion of Many Rivers clients who fall into each level of welfare dependence and access to finance, and therefore each respective cohort.



# Location

Many Rivers has typically worked with the highest concentration of 'target cohort' clients in major cities, and the greatest volume of clients in regional areas.

Many Rivers clients live and operate their businesses in diverse locations across all states and territories in Australia.

The largest volume of MED clients live in regional areas (46% clients), followed by major cities (31%) and remote locations (22%) (Chart 4). Many Rivers thereby disproportionately supports regional and remote locations (Table 2).<sup>1</sup>

Major cities normally present the largest share of 'target cohort' clients, followed by regional then remote areas. The lesser share of 'target cohort' clients outside of major cities reflects the more general focus Many Rivers has had on employment creation in regional and remote areas, with less strict regard to the financial disadvantage experienced by those businesses.

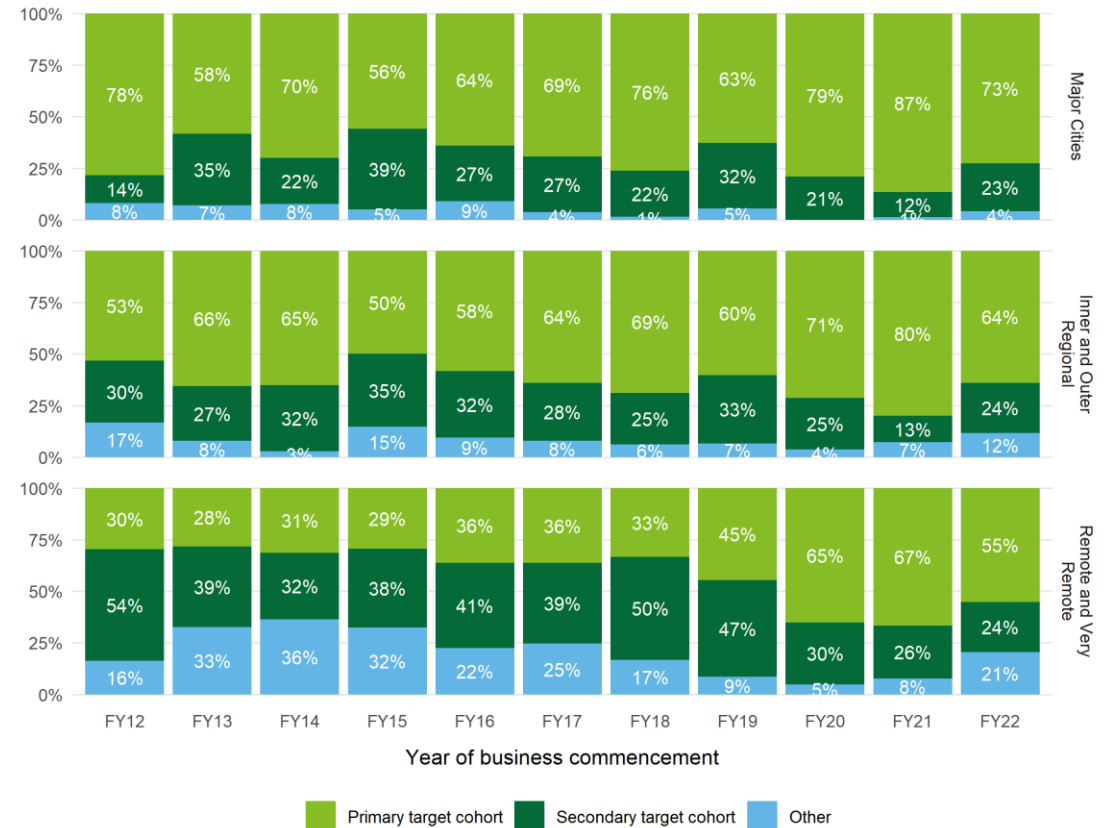
Notwithstanding this approach, the share of target cohort clients in remote and very remote locations has increased substantially over time – from just 30% in FY12 to over 50% in FY20-22.

Table 2: Locality of Many Rivers' clients compared to Australia's population

Locality	Share of Many Rivers' clients	Share of Australia's population
Major cities	31%	72%
Regional areas	46%	26%
Remote locations	22%	2%

Source: Australian Bureau of Statistics; Deloitte Access Economics

Chart 4: Share of all Many Rivers clients by dependency on welfare, access to finance and location



Note: Primary, secondary and other cohort categories are defined by welfare dependence and access to finance as per Chart 2 on page 23.

1. Australian Bureau of Statistics, Regional population, July 2022.

# Indigeneity and gender

Many Rivers continues to work with a diverse group of clients, including a growing number of Indigenous Australians and female business owners.

Indigenous peoples are well represented among Many Rivers' clients, at approximately 41% share on average over the decade, whilst comprising approximately 3.8% of the Australian population.<sup>1</sup> This equates to ten times the rate of representation across the broader Australian population.

During Many Rivers' early years, MED clients overwhelmingly came from an Indigenous background. While the share of new clients who are Indigenous decreased from FY09-FY18 as the client base grew, this has since shifted back towards a 50/50 split between Indigenous and non-Indigenous as of FY22 (Chart 5).

The share of new clients who are female has increased substantially over time, from 33% in FY08 to 60% in FY22 (Chart 6). This is compared to the share of business owner managers in Australia who are female which, as of Jun 2022, approximated 35.7%.<sup>1</sup>

This outcome could be a result of a number of factors. Firstly, women tend to face financial disadvantage at a greater rate than men, meaning they are more likely to fall into Many Rivers' target cohorts. Secondly, the female participation rate in the economy has increased from 58.5% to 62.5% over this period.

1. Australian Bureau of Statistics, Estimates of Aboriginal and Torres Strait Islander Australians, September 2022.

Chart 5: Share of new MED clients who identify as Indigenous (FY08-22)

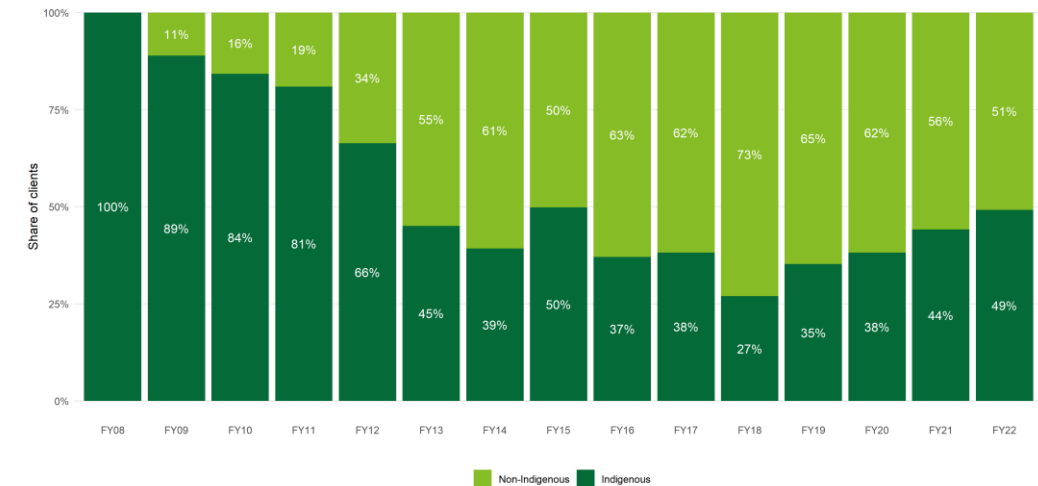
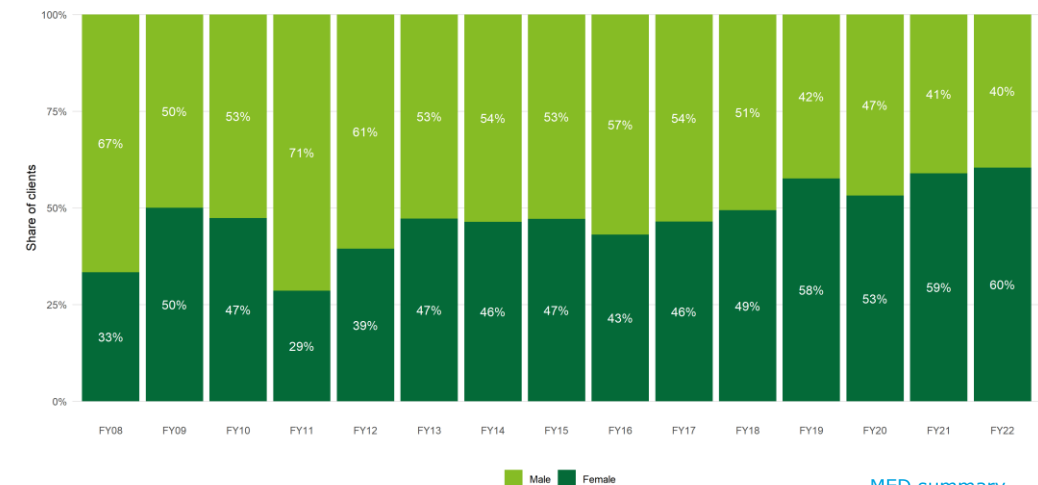


Chart 6: Share of new MED clients by gender (FY08-22)



# Age

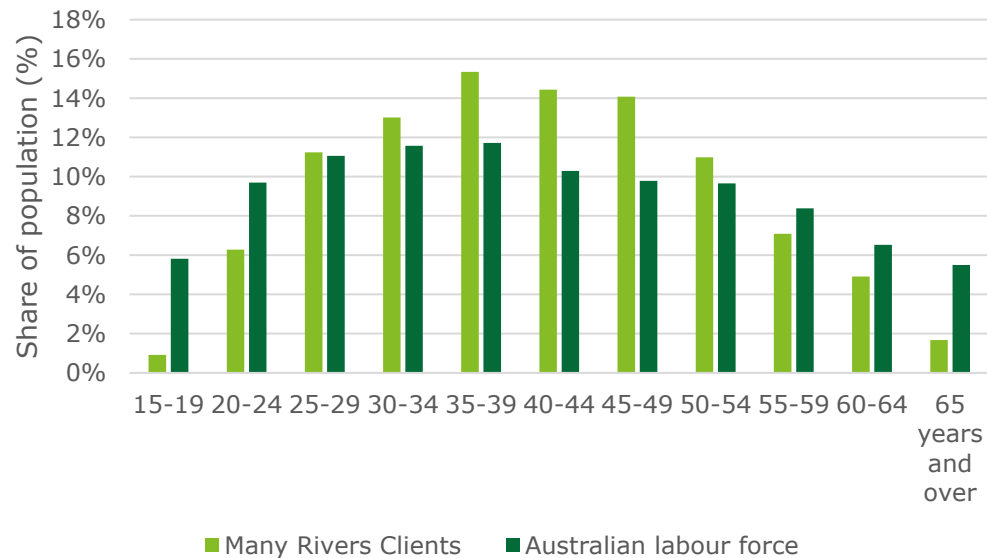
Many Rivers supports individuals across different stages of life, with support concentrated upon clients who are in their primary working years.

Many Rivers supports clients not only from a diverse array of demographic backgrounds, but also from a broad age range. Throughout the MED program, Many Rivers has supported clients from ages as low as 14 all the way through to 84.

The variance over this 70 year age range is approximately normally distributed, and this trend is present across both male and female clients (Chart 7 and Chart 8). Evidence also suggests that Many Rivers' clients are over-represented in age brackets from 25 to 29 through to 50 to 54 for males and 55 to 59 for females. Notably, this is in-part due to these being the primary working age range in Australia.

Further the median age of a client when they first engage with Many Rivers is approximately 41 years old, meaning that half of all clients are between 14 and 41, while the other half are between 41 and 84. Notably, the median age does not vary substantially by gender or Indigeneity.

Chart 7: Age distribution of male clients compared to Australian male labour force participation rate



Source: Australian Bureau of Statistics; Deloitte Access Economics  
 Note: Australian data extracted based upon June 2022 data from Labour Force, Detailed: Table LM1 - Labour force status by Age, Greater Capital City and Rest of State (ASGS), Marital status and Sex  
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Chart 8: Age distribution of female clients compared to Australian female labour force participation rate



Source: Australian Bureau of Statistics; Deloitte Access Economics  
 Note: Australian data extracted based upon June 2022 data from Labour Force, Detailed: Table LM1 - Labour force status by Age, Greater Capital City and Rest of State (ASGS), Marital status and Sex.

# Outcomes



## Introduction – What outcomes do Many Rivers' clients achieve over their journey?

This section systematically examines the extent to which the MED program logic outcomes have been realised. In doing so, the report represents a methodological shift from previous evaluations that have primarily focused on monitoring and examining year-on-year differences, towards a more holistic and comprehensive assessment of progress and relevance.

This reflects Many Rivers' approach to evaluation, which is increasingly grounded in the use of program logics as the evidence forms around them. A program logic provides a visual representation of the inputs, activities, outputs and outcomes that a program intends to achieve. Importantly, Many Rivers' program logics have been progressively refined over time as the organisation and its understanding of its outcomes have evolved.

Outcomes in this report have been assessed using a combination of quantitative and qualitative data sources, including:



**Client and business-level data**, extracted from the Many Rivers client management system from FY08 for general business data and FY14 for financial data.



**Consultations** independently completed by Deloitte Access Economics in October/November 2022, with a randomly selected and diverse group of 30 clients.



**Client stories (150+)** that have been collected by the Many Rivers team since 2018. These represent qualitative case studies highlighting specific instances where Many Rivers has had a substantial positive impact for a client, and briefly how that has been achieved.



**A workshop and brief survey** that Deloitte Access Economics facilitated with all MEDMs at the Annual Many Rivers Conference in 2022.

# What are the Outcomes MED is striving to achieve?

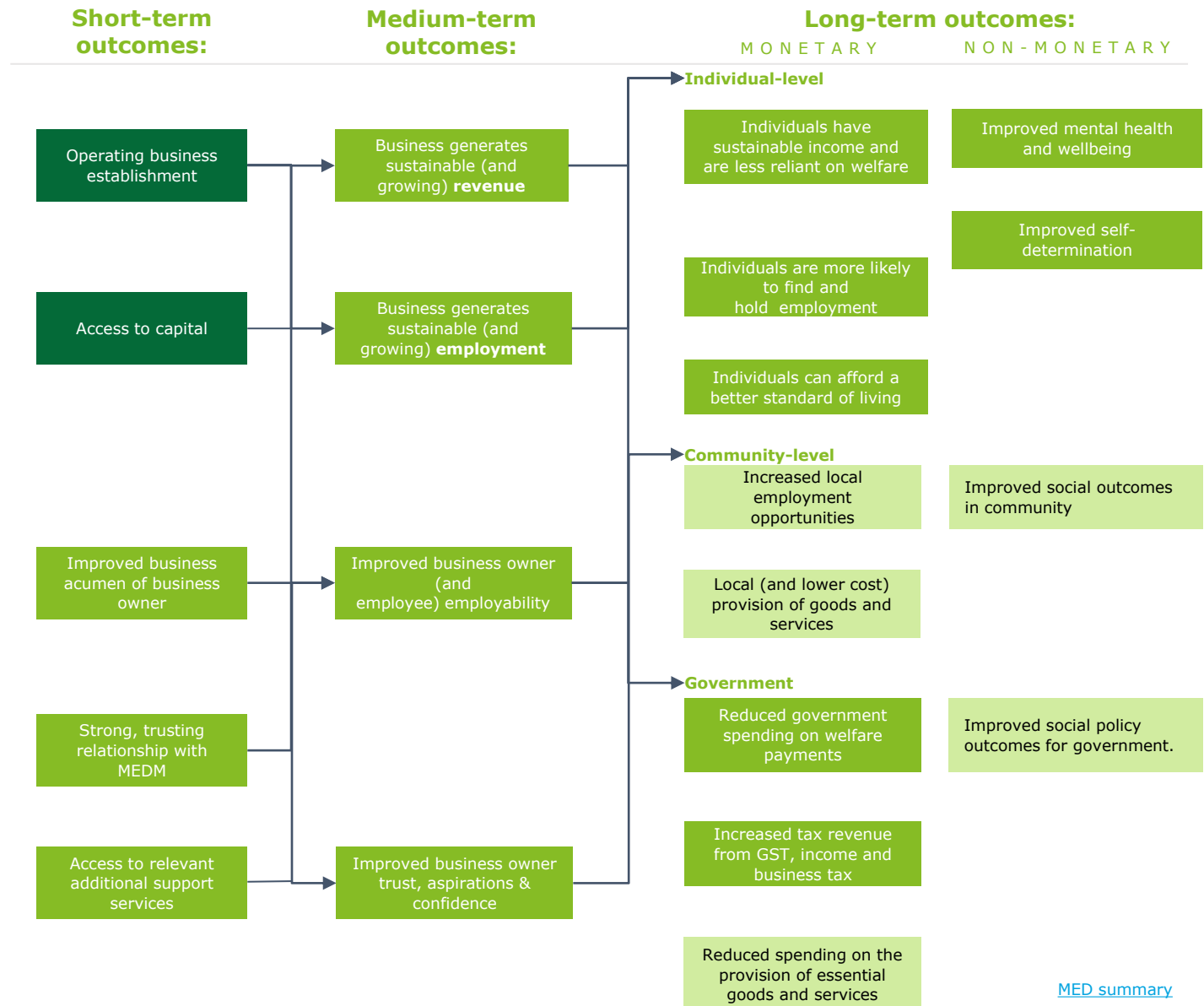
The MED Program Logic Model presents the series of anticipated outcomes from the program. These outcomes are set out on the right-hand side of this page, with each colour coded in accordance with the evidence availability criteria outlined in Table 3.

This approach was co-constructed with Many Rivers to ensure outcomes are presented conservatively (i.e. we don't seek to 'measure' or 'estimate' using weak proxies). This chapter investigates each outcome only to the extent that there is evidence.

Table 3: Outcome assessment criteria and methodology

Evidence strength	Definition of status
<b>Measure</b> <i>(Ideal)</i>	Outcomes are extensively captured through quantitative data sources and consultation processes, to gain a complete understanding of outcomes for clients. The measure can be verified.
<b>Estimate</b> <i>(Acceptable)</i>	Outcomes can be assessed against qualitative and/or quantitative data captured, however assumptions and extrapolation techniques are required to support these assessments. The estimation technique can be verified.
<b>Acknowledge</b> <i>(Opportunity to test further)</i>	Outcomes are not currently captured effectively through quantitative or qualitative data collection, and remain conceptual or evidenced through literature. The logic can be verified.

Note: Colour coding of table reflects colour coding of the program logic



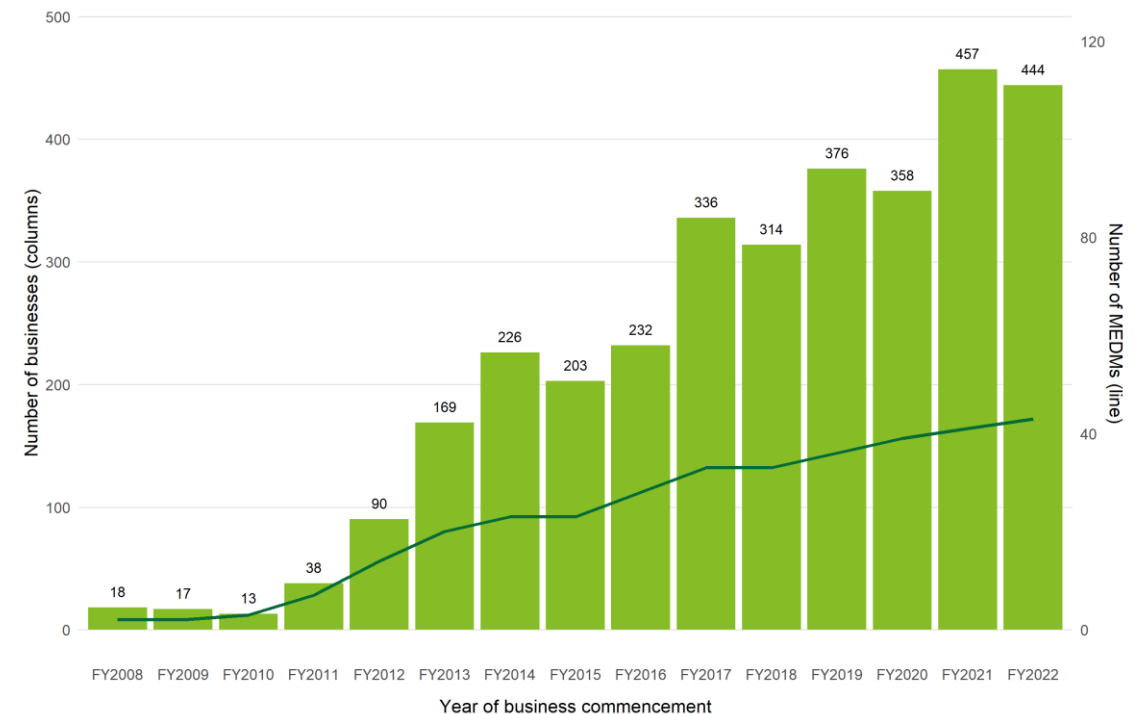
## Establishment of operating businesses

*Many Rivers has steadily increased the number of new businesses it supports year-on-year, achieving 3,290+ commencements to FY22. The growth profile suggests there is further scope for management practices to enable a more stable and consistent expansion.*

### Key findings

- Many Rivers has scaled-up its capacity to support business commencement or expansion fairly linearly since about FY10. This is reflected in the increase in the number of MEDMs over time from two in the first year of operations through to 43 in FY22 (Chart 9).
- Many Rivers has supported a total of 3,291 businesses to commence or expand between FY08 and FY22.
  - Of these, 1,588 (48%) were established solely by women and an additional 216 (7%) were established in-part by women.
  - Further, 1,380 (42%) of businesses were established by people from Indigenous backgrounds.
- In the ten years from FY13, the volume of new business commencements grew substantially year on year, at a CAGR of 11.3%.
  - Notably, Many Rivers has facilitated the commencement of more than 200 businesses every financial year since FY14, more than 300 every financial year since FY17, and more than 400 every financial year since FY21 (Chart 9).
- It should be noted that, since FY14, after every substantial growth year has been a year with a slight reduction in business commencements.
  - Many Rivers reports that this is driven by MEDMs spending most of their time supporting clients through the intensity of business planning and first year operations. That is, in the year following a large number of commencements, there is proportionally less time available to support new commencements, creating a slight cyclical effect.
- This increase in annual business commencements overall is an outcome of both the demand for Many Rivers services, and the organisation's increasing ability to service clients through more MEDMs.

Chart 9: Volume of business commencements, by financial year



Source: Deloitte Access Economics

Evidence strength		
Measure	Estimate	Acknowledge

## Businesses generate growing revenue

The annual revenue generated by businesses Many Rivers has supported is increasing exponentially, reaching nearly \$200m in FY22 and a total of \$544m since FY14, driven by the growing number of operating 'graduated' businesses.

### Key Findings

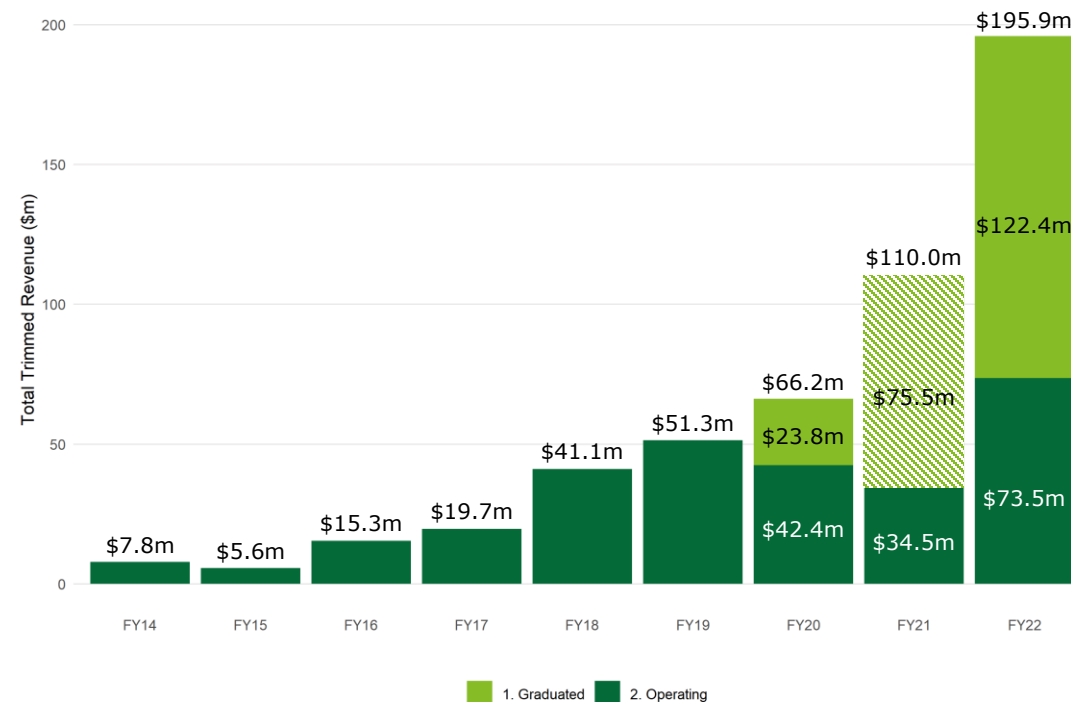
#### Annual total revenue

- The total revenue generated by the businesses of Many Rivers' (current and former) clients has increased exponentially over time.
- Not unexpectedly, this growth is increasingly driven by businesses that have 'graduated' from Many Rivers support.<sup>1</sup>
- Annual business revenue (i.e. turnover) increased from approximately \$7.8m in FY14 to \$195.9m in FY22 (Chart 10).
  - The cumulative revenue figure since FY14 is \$543.9m (in \$FY22).
- Analysis suggests that the mean revenue of graduated businesses is significantly larger than in-journey businesses such that, in FY22, graduated businesses were estimated to have generated 62.5% of total revenue, while in-journey businesses were estimated to have generated 37.5%.
- Further results are available in Chart 10.

#### Annual mean trimmed revenue

- Mean trimmed revenue of graduated and operating businesses was substantially larger in FY22 than in previous years, reaching an estimated \$171,633 and \$61,671 respectively (compared to \$110,230 and \$31,925 in FY20 respectively).
  - This particular growth should be considered further in future evaluations to ensure it is sustained.
  - For further detail on trends in mean trimmed revenue, see [Appendix A](#).

Chart 10: Annualised nominal revenue, by financial year



Source: Deloitte Access Economics

Note: The sample size for graduated businesses in FY21 (shaded) was too low for analysis, so the mean revenue was estimated as the midpoint between their revenue from FY20 and FY22. Additionally, total revenue is estimated based upon an extrapolation approach detailed in [Appendix A](#).

1. Many Rivers started to 'graduate' businesses in FY20. A business is graduated when it is deemed successful enough to no longer require Many Rivers' support. By graduating these businesses, Many Rivers is able to allocate more resources to supporting new businesses.

## Businesses generate growing employment

The annual employment by Many Rivers' supported businesses has increased steadily over time, to a total 3,230+ positions in FY22, with graduated businesses again contributing an increasing share over time.

### Key Findings

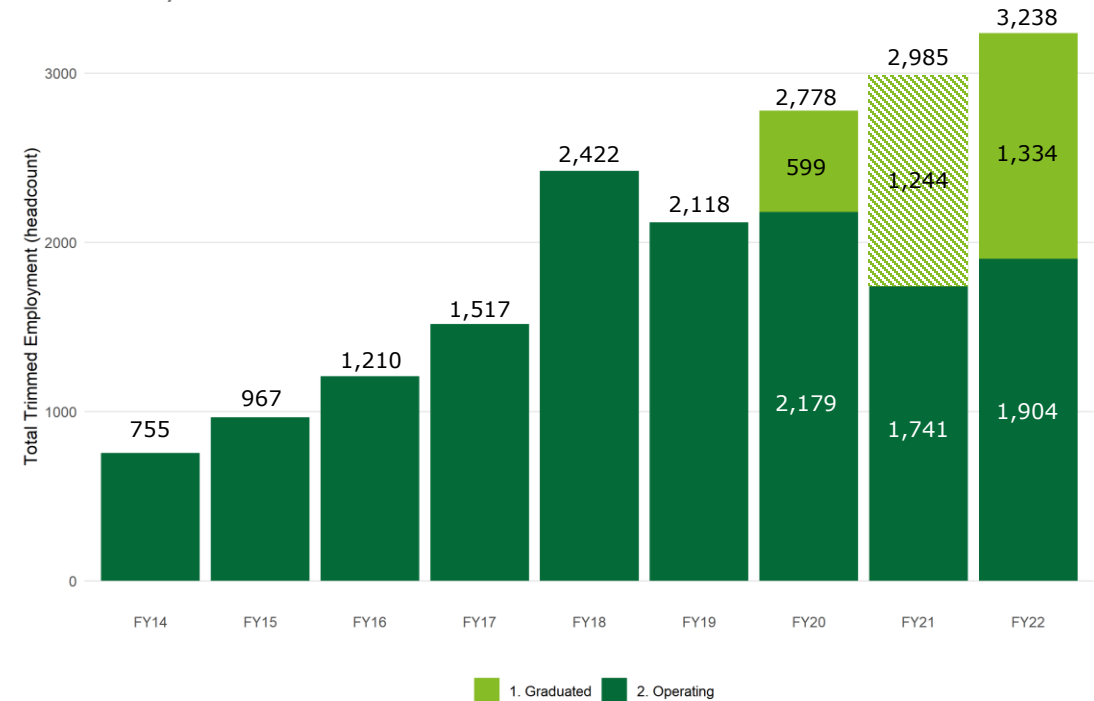
#### Total annual employment

- Total employment among Many Rivers' (current or previously) supported businesses has increased over time, though not at the rate exhibited in the revenue data.
  - From FY14 to FY22, annual employment estimates for businesses supported by Many Rivers has increased from a headcount of 755 to 3,238 (Chart 11).
  - In aggregate terms (i.e. if realised in a single year rather than over time), the employment contributions from FY14 to FY22 are equivalent to approximately 13,800 full-time equivalent (FTE) positions.<sup>1</sup>
- The share of employment attributable to Many Rivers graduated businesses is increasing, reflected in FY22 estimates (when compared to FY20).
  - Note the lower employment contributions of in-journey businesses in FY21 and FY22 come as a result of businesses being 'graduated', rather than from a lower average employment count per business.
- The lower growth in employment compared to revenue may be a reflection of latent capacity in some of these businesses, enabling a business with few employees to scale up (hours) without requiring additional employees.
- Further results are available in Chart 11.

#### Mean annual employment

- Mean trimmed employment generated per business has remained largely stable over time for in-journey businesses at 1.6 employees per business, however rates were higher for graduated businesses (e.g. 1.9 in FY22).
- Notably, FY18 was an outlier, exhibiting significantly higher levels of mean employment than in previous or subsequent years, and this drove the larger-than-expected estimate.
- For further detail on trends in mean trimmed employment, see [Appendix A](#).

Chart 11: Annualised employment (headcount), by financial year



Source: Deloitte Access Economics

Note: Employment is defined by headcount due to data limitations. Further, the sample size for graduated businesses in FY21 (shaded) was too low for analysis, so the mean employment was estimated as the midpoint between revenue from FY20 and FY22. Additionally, total employment is estimated based upon an extrapolation approach detailed in [Appendix A](#).

1. Data limitations prevent FTEs from being calculated each year. Total FTEs were calculated based upon the annual Many Rivers FTE-to-headcount ratio from FY18 to FY22, and the five-year average was applied for FY14 to FY17. FTEs were calculated by assuming a full-time employee (35+ hours per week) is worth one FTE and a part-time employee (<35 hours per week) is worth 0.5 FTE. While this is a similar approach to that taken in some cases by the Australian Bureau of Statistics, the figure should be considered as a rough estimate. [MED summary](#)



## Businesses generate sustainable revenue and employment

Many Rivers supported businesses are becoming more sustainable over time, with survival rates now consistently and materially above the national benchmark, noting that what constitutes 'sustainability' as a threshold is still to be determined.

### Key Findings

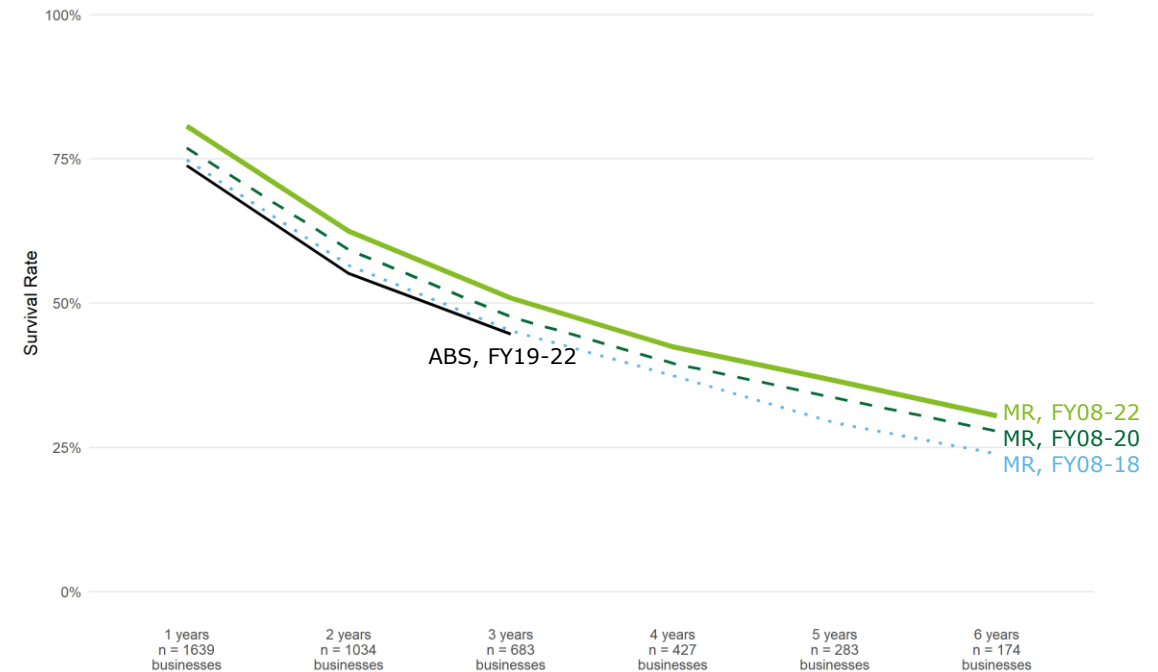
#### Business survival rates

- Business survival rates (sustainability) have been increasing steadily over the last five years, meaning that clients' businesses are enabled to generate more economic value over a longer period of time.
  - The share of businesses that survive their first year has increased from 74.8% in FY18 to 80.7% in FY22, and a similar increment is exhibited as businesses age (Chart 12).
- When comparing the survival rate of businesses supported by Many Rivers to the national survival rate of newly commenced businesses (who are not necessarily experiencing the same level of disadvantage as Many Rivers' businesses), Many Rivers' supported businesses have been performing increasingly well, with evidence suggesting that survival rates have exceeded the national average since FY18.
  - By the latest estimate, 80.7% of Many Rivers businesses survive their first year of operation – seven percentage points higher than the 73.8% weighted national average.
  - Notably, Indigenous business sustainability remains above the national average, with 78.2% survive their first year and 47.3% surviving their third year.
- Recent additional surveying undertaken by Many Rivers of clients with 'ceased businesses', found that 29% of surveyed clients were now again operating a business since ceasing their work with Many Rivers, indicating the business survival rate may be higher than reported through the available data.

#### Sustainability as a threshold

- After six years, the FY22 survival curve suggests that 69.5% of businesses have ceased. While many of these will be voluntary, there is further scope for Many Rivers to define what sustainability means for its clients to provide an improved basis from which to assess this outcome.

Chart 12: Business survival rate



Source: Deloitte Access Economics; Australian Bureau of Statistics

#### Notes:

- The number of Many Rivers businesses which have survived for the given number of years are reported along the x-axis.
- Survival rate is based upon full population of Many Rivers data from FY08 to FY22. For ABS data, this is based upon the population of businesses which commenced in FY19.
- ABS data based upon Counts of Australian Businesses, including Entries and Exits, July 2018 to June 2022, Table 12 Survival of Entries by Type of Legal Organisation. The national average is computed by taking the weighted average survival rate of the different business structures reported by ABS. The weights are determined by the proportion of Many Rivers supported businesses of that structure.

## Access to capital

In excess of \$15m in loans (in \$FY22) have been facilitated by Many Rivers, enabling 62% of Many Rivers' supported businesses to gain initial access to capital, however the degree to which this subsequently unlocks access to mainstream finance is still to be determined.

### Key findings

#### Volume of loans distributed

- Many Rivers has supported \$15.4m in client loans (\$FY22) since FY08.
- In total, 2,625 loans were distributed between FY08 and FY22. Of these:
  - 1,044 (40%) were distributed to female-led businesses and an additional 197 (8%) were distributed to businesses led in-part by women
  - 2,038 Many Rivers businesses have received a loan through Many Rivers – 62% of all businesses which have commenced with Many Rivers. Of these businesses, 379 (19%) have accessed two or more loans through Many Rivers.
- The total value of loans issued to clients per annum has generally increased, though fell in FY20 and FY21 (Chart 13).
  - This reduction was driven by changes in the originator of loans, and reduced borrowing and lending confidence due to COVID-19.

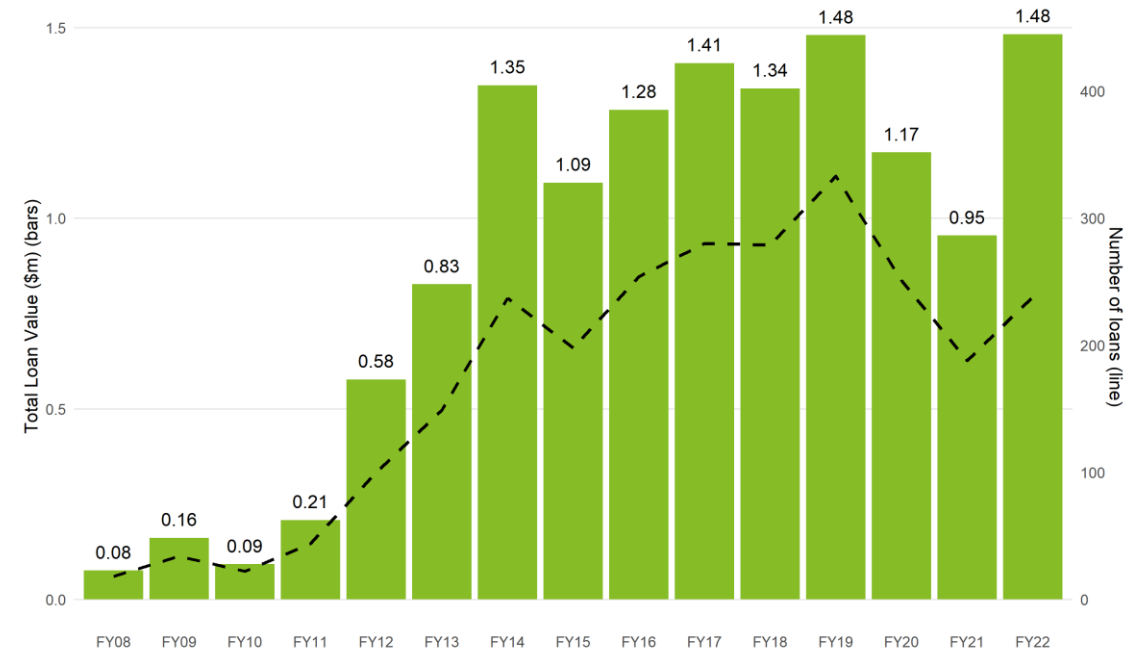
#### Mean value per loan

- The mean nominal loan size has varied over time, with a mean value of \$5,144.
  - The mean nominal value increased from \$4,194 to \$5,770 from FY08 to FY12, declined to \$4,444 through FY19, then increased to \$6,299 through FY22.

#### Use of loans

- Clients generally noted that access to capital was a significant enabler of their business growth. In particular, this capital was noted to assist with:
  - Initial asset accumulation, particularly in acquiring costly equipment, property leases and fit-outs.
  - Financial flexibility, allowing clients to dedicate more time towards developing their business.
- There is however limited evidence of the extent to which client business success and loan repayment leads to increased access to mainstream finance.

Chart 13: Nominal value and number of new loans, by financial year



Source: Deloitte Access Economics

## Access to relevant additional support services

Many Rivers refers clients to additional support as their needs arise outside the scope of support able to be provided by MEDMs. The most significant additional support services clients are referred towards are pro bono (and low bono) legal services.

### Key findings

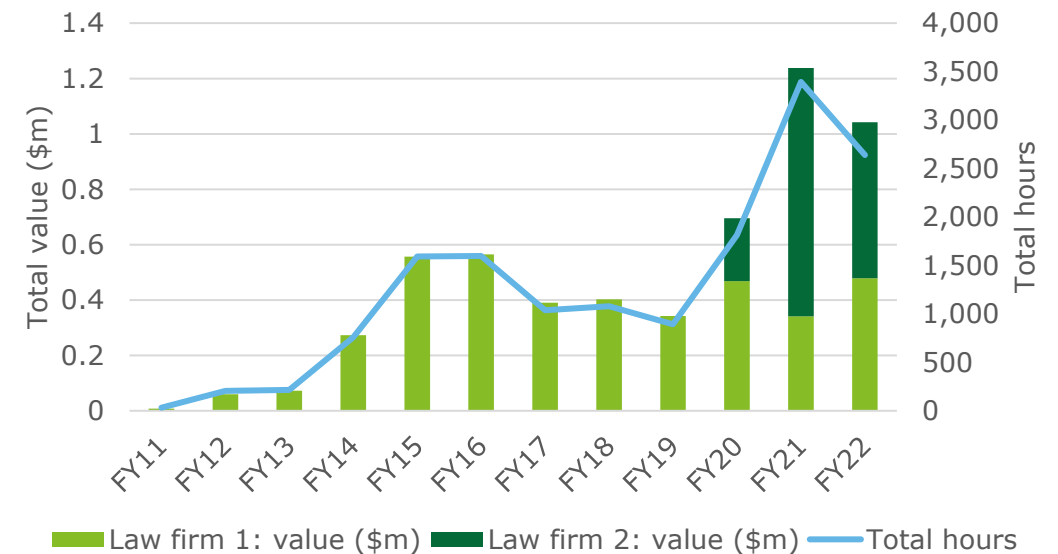
#### Legal support services

- The most substantial form of additional support services clients are referred to are legal support services, with thousands of hours and hundreds of thousands of dollars provided by supporting firms since FY11 (Chart 14).
- In total, this has been reported by service providers to total 15,263 hours of pro bono legal support, equivalent to \$6.2 million (in \$FY22) in economic value.
- Notably, as businesses grow, they shift away from gaining pro bono support and towards low bono support, covering business costs for service providers (though not paying a full price).
- Notably, a small number of client consultations noted a gap in access to legal support, such as when clients faced disputes with competitors over intellectual theft.

#### Other support services

- MEDM workshops also noted that government support services were referred on to clients depending on their need, such as specific tax advice from the Australian Taxation Office.
- Many Rivers also supports clients to access health and wellbeing services where appropriate. However, client consultations suggested that referrals to additional support services were not a widely used service by Many Rivers' clients.

Chart 14: Economic value and number of hours of pro-bono legal support provided to Many Rivers' clients



Source: Pro bono legal service providers; Deloitte Access Economics

## Individuals have sustainable income and government spending on welfare payments is reduced

Many Rivers’ clients are clearly less dependent on welfare after their first year with Many Rivers. However, there is reasonable scope for further analysis (in conjunction with Government) to precisely estimate how welfare dependency changes for Many Rivers’ clients over time.

### Key Findings

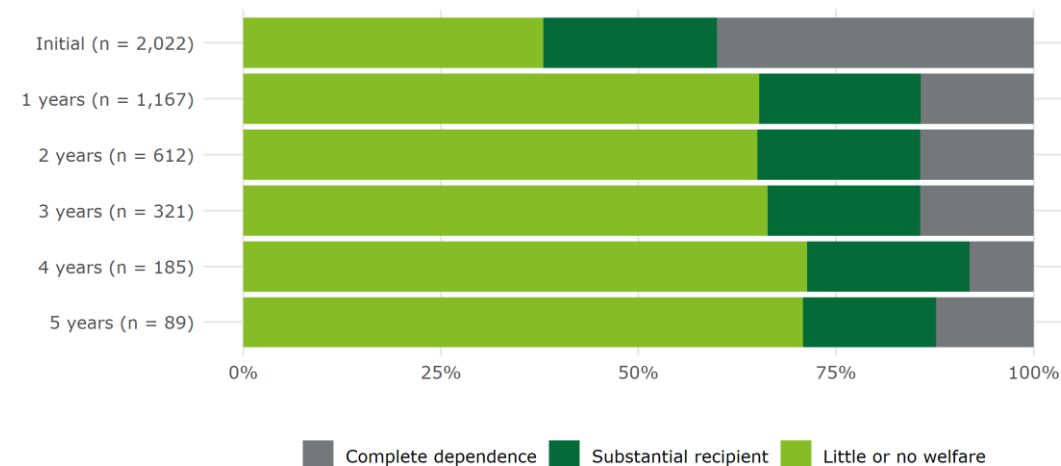
#### Welfare dependence

- Analysis suggests the share of Many Rivers’ clients who are completely dependent on welfare reduces by more than half after their first year of engagement with Many Rivers, and this effect is sustained over time for those who maintain engagement with Many Rivers, with 73% of clients experiencing little or no dependence on welfare after five years (Chart 15).
- Client consultations broadly suggested they experienced an increase in income that was sustained throughout downturns such as the COVID-19 pandemic, with a few exceptions, including:
  - Some clients reported their business revenue declined following or during the pandemic, resulting in continued reliance on welfare.
  - A few clients perceived their business as unstable, causing to them seek other sources of income outside of their business.

#### Limitations on findings

- The complexity of welfare reliance and accessibility has been a lesson learnt by this work, and has led to less certainty on this outcome than was anticipated would be possible at the outset of the work.
- For instance, there is insufficient data to ascertain the extent to which this effect is maintained after a client ceases to engage with Many Rivers, nor the extent to which some of this effect is explained by the New Enterprise Inventive Scheme (NEIS), which ceases payments after 39 weeks and applies to approximately 9% of Many Rivers clients (as of FY19).
- In order to gain greater precision and shift from estimating to measuring the impact of Many Rivers on welfare dependence, there is a need to complement the self-reported data available from Many Rivers’ clients with data from government measurement systems, for example through the PBO trial currently being undertaken with the Department of Social Services.

Chart 15: Welfare dependence over time (clients who responded to surveys, FY14 to FY21)



Source: Deloitte Access Economics

Note:

1. Question asked in FY21: What is your current weekly Income by Source?  
Inputs required for: Your Business; Other Employment; Job Seeker & COVID Support; Other Government Benefits; Other Sources
2. The change in welfare dependence has been measured for the Many Rivers clients who have responded to the Client Compass Surveys (Initial and Regular) over time. The sample size of clients who responded consistently decreases with the years, and the survey was not held in FY22. Further, it should be noted that this analysis was undertaken with data before and after COVID-19, and it found no significant difference in outcomes for clients in both periods.

## Improved mental health and wellbeing

*Many Rivers supports the improvement of clients' mental health and wellbeing by supporting them towards more prosperous financial wellbeing and other personal support from MEDMs. The frequency of these positive outcomes can be further established.*

### Key Findings

#### Impacts on mental health and wellbeing

- Evidence suggests the mental health of clients typically improves as a result of a more flexible work-life balance, the personal support provided by MEDMs, and improved financial wellbeing.
- Several client consultations and stories suggest that operating a business can support individual mental health by providing improved or flexible work-life balance.
- Many clients reported that MEDMs supported their mental health via:
  - Consistent, positive encouragement in both personal and business facets of their lives.
  - Empathic support with clients' personal challenges, such as grappling with injuries, chronic health issues or family circumstances.
  - Maintaining focus and motivation to pursue their goals.
- Some client stories indicated that improved financial wellbeing may alleviate the impact of financial stress on mental health.

### Client Experience

“

*Having my own business has been so good for my mental health.*

”

*Roma, QLD*

“

*The biggest change for me is that when I came out of corporate and was struggling with my mental health. I am now forced to challenge my own mentality every day because people are counting on me.*

”

*Newcastle, NSW*

“

*[My MEDM] has been my biggest supporter when my mental health would go down the drain, or life was exhausting me.*

”

*Launceston, TAS*

## Improved self-determination

Many Rivers empowers its clients to develop their businesses to benefit their desired outcomes, whether it be to gain financial wealth, support their family, or be a source of personal identity. Again, the frequency of these positive outcomes can be further established.

### Key Findings

#### Client experience

- Evidence suggests that clients experience improved self-determination through improved financial outcomes, supportive MEDMs and purpose. For example:
  - Sales growth was perceived as an affirmation of clients' individual capabilities, and thus, control over their future.
  - Achieving sustainable income via their business fosters a greater sense of control of their life trajectory.
  - Some neurodiverse clients suggested that MEDM coaching helped them to overcome challenges unique to their experiences. As a result, those clients reported that they no longer perceived neurodiversity as a limitation on their life trajectory.
  - A few client stories reported that their business provides control over their individual identity, independent of their personal circumstances such as motherhood or adverse family conditions.

### Client Perspectives

“

*If I am prepared to take a risk I can gain from my successes. This business allows me to run it anywhere in the world. I used to be on the road a lot, but now I can run it from home and do it until I am old and it gives me a long term lifestyle.*

”

*Cairns, QLD*

“

*I'm more available to my son. I don't have to be back late at work. I think family balance has improved and I like not dealing with workplace toxicity.*

”

*Toowoomba, QLD*

“

*I'm able to make a living for myself and live comfortably. I can live and pay my way without relying on government support. And I'm able to sustain and gain satisfaction from my work and walk away from a job and be happy.*

”

*Adelaide, SA*

## Evidence strength

Measure

Estimate

Acknowledge

### **Improved business owner trust, aspirations and confidence**

*Many Rivers improves client confidence and trust in their abilities as they develop their businesses to suit their goals*

#### **Key Findings**

##### *Confidence and trust*

- Client consultations and stories suggest that MEDM coaching and business operation result in greater self-confidence. For example:
  - Positive coaching experiences increased their self-belief and confidence.
  - Their confidence grew as their business expanded and became more successful.
  - Trust in their own capabilities expanded as they became more financially stable.

##### *Aspirations*

- Several consultations and stories suggested a growth in clients' aspirations, manifested in various forms, including:
  - Ambitious new plans to grow their customer base.
  - Broadening their business goals and objectives, with the desire to drive positive societal change and make a positive impact in their local community.
  - Notably, in some cases, clients held no intention of expanding their businesses, instead receiving support from the MEDMs to maintain pre-existing level of operations.

## Evidence strength

Measure

Estimate

Acknowledge

### **Business owners and employees are more likely to find and hold employment**

*Many Rivers supports individuals to find and hold employment, with evidence suggesting this impact can extend beyond engagement with Many Rivers*

#### **Key Findings**

##### *Mean employment per business*

- Over time, the mean (trimmed) number of employees (including the owner) per in-journey business has been 1.6, and has ranged between 1.9 and 2.8 for graduated businesses. This suggests that Many Rivers supports individuals – both the business owner and the employee(s) – to find and hold employment for so long as the business is operational.
- The majority of client consultations and client stories affirm that their business enabled them to sustain employment for themselves and, in relevant cases, their employees.

##### *Employment after Many Rivers engagement*

- In FY22, Many Rivers took steps towards developing an understanding of the employment outcomes of clients who have ceased working with Many Rivers in the previous five years. They reached out to 1,191 of these clients, receiving responses from 148 (12%).
- Evidence suggests that 28% were employed either part-time or full-time, 18% were operating the business they started with Many Rivers, and 11% were operating a new business. This suggests that approximately 57% of clients for whom Many Rivers had recorded a 'ceased' businesses may subsequently be employed.
- While this data may be subject to selection bias due to survey non-responses – meaning the data may not be representative of the full population of Many Rivers clients with ceased businesses – it's also true that employees of Many Rivers' business are not captured in the survey, and some of them may also be experiencing some additional success from the experience of working in a Many Rivers' supported business for a period of time.

## Evidence strength

Measure

Estimate

Acknowledge

### **Improved business acumen of business owner**

*Evidence from clients and MEDM consultations suggests that Many Rivers consistently supports clients to develop essential business skills.*

#### **Key findings**

##### *Business skill development*

- The majority of clients consulted reported that they developed practical business skills that enhanced their commercial acumen.
- Particular areas of business skill development reported through client consultations included:
  - Conducting cashflow analysis and managing income against fluctuating demand.
  - Understanding price-setting strategies to accurately gauge customer's willingness-to-pay, and ensure sustainable profit margins.
  - Financial literacy, marketing strategies and time management.
- MEDMs confirmed that the majority of their resources are spent developing clients' business skills, and that this is an essential part of their role.
- Client stories have also highlighted the importance of business acumen skills and financial knowledge developed through engagement with MEDMs. Notably, a previous systematic review of client stories by Deloitte Access Economics found that it was referred to as a useful form of assistance from Many Rivers more often than access to microloans.

##### *Shortcomings in skill development*

- A few clients identified shortcomings in the program with two main themes being: (1) inconsistent levels of support to develop digital skills, and (2) occasional challenges where MEDMs lacked the industry-specific knowledge that clients were looking for.

## Evidence strength

Measure

Estimate

Acknowledge

### **Strong, trusting relationship with MEDM**

*MEDMs are generally effective at building positive relationships with their clients, providing support in both their business operations and personal lives.*

#### **Key Findings**

##### *Relationship development*

- The majority of clients consulted indicated that they developed a positive relationship with their MEDM.
- Reported examples of strong relationship development include the following:
  - Instances of lasting relationships being established, extending beyond the official Many Rivers program.
  - Clients seeking personal support on topics such as community issues, mental health and achieving personal goals.
  - Clients being open to being challenged on their decisions because they trust their MEDM is looking out for their best interests.

##### *Relationship shortcomings*

- In some cases clients mentioned shortcomings in the support provided by their MEDMs, as described by:
  - Instances where clients transitioned from one MEDM to another, there were reports of limited-to-no interaction for several months.
  - A number of clients with limited digital skills noted that virtual interactions could be challenging.



## Acknowledged outcomes

A number of the anticipated outcomes of the MED are not readily captured in Many Rivers' datasets. These outcomes are acknowledged to be likely outcomes of Many Rivers' MED program, though cannot be verified at this time. Below is a table conceptually establishing each 'acknowledged' outcome.

Table 4: Justification for 'acknowledged' outcomes

Outcome	Justification
<b>Increased tax revenue from GST, personal income and business tax</b>	Substantial tax revenue is anticipated to have been raised by Many Rivers' clients given the substantial revenue they have generated to-date. However, analysis to-date has not taken steps towards estimating a figure for this outcome, and consideration of tax complexities and implications at both the state and federal level would be necessary for appropriate estimation or measurement. Consequently, it remains an acknowledged outcome.
<b>Improved non-monetary outcomes for government</b>	Through local/regional development, government receives benefits through a variety of non-monetary avenues including increased innovation, accessibility, value creation from local assets and improved outcomes for citizens through improved livelihoods and lower inequality.
<b>Improved social outcomes in community</b>	Local/regional development drives better community outcomes related to better housing situations, improved educational attendance and engagement, improved nutrition and health, reduced domestic and family violence, lower crime and stronger community leadership.
<b>Reduced spending on the provision of essential goods and services</b>	Through improved provision of goods and services in local communities, particularly in rural and remote locations, there may be a reduced need for government to directly support the provision of essential goods and services (such as food and maintenance services).
<b>Increased local employment opportunities</b>	Improved local and regional development drives increased economic activity which, at scale, can lead to a virtuous cycle of business activity and creation, leading to increasing employment.
<b>Individuals can afford a better standard of living</b>	By opening a business and gaining an income, individuals are anticipated to be afforded a greater standard of living. However, further analysis of income differentials before and after engaging with Many Rivers, as well as the labour-leisure preferences of clients, would be required to appropriately estimate or measure this outcome.
<b>Local (and lower cost) provision of goods and services</b>	By supporting the commencement and development of local businesses, Many Rivers' businesses increase the local availability of the goods and services they offer.
<b>Improved business owner and employee employability</b>	By creating workforce experience for business owners and their employees, Many Rivers supports skill development. This outcome suggests that these skills improve the employability of business owners and their employees, leading them to becoming more able to be employed through alternative opportunities.

# Drivers



## Introduction

While the outcomes analysis provides a rigorous assessment of *what* outcomes are experienced by Many Rivers' clients as presented by the available data, it does not place as much rigour around *how* Many Rivers helps clients to achieve those outcomes.

The Drivers Analysis is working towards building this understanding over time, presenting iterative quantitative (regression) analysis on the drivers of successful outcomes among Many Rivers' MED clients. It also presents the compounding rigour of client and MEDM voice, in terms of **their views of the moments that matter in client journeys**.

The Drivers Analysis has also provided, over time, suggestions as to how Many Rivers could take steps towards a more comprehensive understanding of drivers and efficiencies within the organisation.

# The Drivers of MED success

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The drivers analysis is an iterative exercise in further evidencing *how* Many Rivers supports clients to achieve outcomes through the MED program.

## Context & purpose

Many Rivers supports clients to succeed in the MED program primarily through the provision of MEDM support, offering of microloans and referral to additional services. Understanding *how* these are able to drive outcomes is essential for continuously improving the organisation's impact.

Over ten years of evaluation, Deloitte Access Economics and Many Rivers have shared an ongoing exploration of the avenues through which the organisation supports good outcomes for its clients. This particular snapshot of the drivers presents a consolidated view of three previous analyses:

1. Drivers of outcomes from a client's perspective (client voice via client stories)
2. Drivers of outcomes from a Microenterprise Development Manager perspective (MEDM voice/feedback, from consultations and workshops)
3. Predictors of outcomes with respect to successful and unsuccessful loans, business duration and ceased businesses (via regression analysis)

## 1. Client perspectives

Analysis of client stories reveals the role of Many Rivers in supporting the aspirations, trust and confidence of its clients. This analysis was last updated in the 8<sup>th</sup> monitoring and evaluation report, and provides a qualitative frame for how the MED program enables good outcomes for clients, and where external contexts intersect with that.

## 2. Microenterprise Development Manager perspectives

Based upon consultation sessions with MEDMs (as part of the 7th annual evaluation report), and an all-MEDM workshop held in 2022, a series of success factors and enablers for MEDM-client relationships were identified. As one of the primary avenues by which Many Rivers has substantial impact upon clients, understanding the makings of a good MEDM-client relationship provides insight into how Many Rivers should select and guide/support MEDMs.

## 3. Regression analysis outputs

Quantitative analysis has also been conducted to understand the factors that predict business survival and successful loan outcomes for Many Rivers' clients. The business survival analysis was last updated in 2019 and identified a host of demographic factors that predict greater business survival rates. The loan outcomes analysis was last updated in 2022 and focused upon factors relevant to the completion or writing-off of loans provided by Many Rivers.

While these regression models are only able to explain a small proportion of the variation in outcomes observed (as is often the case with regression), they nonetheless are indicative of systematic relationships that the MED program needs to be curious towards (as both barriers and enablers).

# Drivers: Client perspectives

Client stories reveal the importance of building client aspiration, confidence and trust in the course of generating outcomes, and that the outcomes themselves become reinforcing drivers of success.

## Factors internal to Many Rivers

### Goals / Aspiration

- Many Rivers plays a significant role in supporting clients towards goals and aspirations which align with their motivation for starting a business.
- This is most commonly through business expansion, however other reported aspirations include business stability, financial independence, increasing their capital base and hiring more employees.



### Enablers / Trust

- MEDMs build trusted relationships with clients.
- MEDMs are often cited by clients as being the most important support by Many Rivers due to the general guidance and mentoring and support provided to clients throughout their journey.
- Notably, loans also play a significant role as an enabler for clients, often playing a central role on kick-starting clients' operations



### Barriers / Confidence

- Many Rivers' clients are often first-time business owners who cite several challenges in planning and starting their businesses, including general management issues, marketing and advertising reach, aspects of finance, market viability, time management, technical knowledge and family responsibilities.
- The supports Many Rivers provides are key to the development of confidence among clients to support them to overcome the barriers they face in establishing their business.



## Factors external to Many Rivers

### Motivations

- The key motivators individuals exhibited for starting their business and commencing with Many Rivers. Notably, this is an input into whether Many Rivers engages with a client, and some motivating factors are likely to be better enabled by Many Rivers' services than others.
- It is generally understood that clients who are looking to achieve financial independence and/or create a legacy for their family and/or community tend to possess the level and type of motivation that suits the MED program

### Impact

- While 'success breeds success', typically, there are instances where external factors are more powerful (life events) and positive journeys are disrupted, temporarily or permanently.
- The impact clients' experiences have upon their families and communities since accessing Many Rivers' services, in keeping with the motivations, is highly influential. Notably, this is generally supported by the aspiration, trust and confidence instilled by Many Rivers in the course of MED.

# Drivers: Microenterprise Development Manager perspectives

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Consultation and workshopping with MEDMs reveals the breadth of the task for each client, and the array of strategies they need to deploy over time.

## Approaches and drivers of success

- Aspects of MEDM practice understood to be the most effective in pursuing improved outcomes for their clients include:
  - Create a relationship of mutual accountability through goal setting, task allocation and ownership, and clear conversations focussed on progress.
  - Conduct client interactions face-to-face and at locations where clients can feel comfortable about themselves
  - Determine what is 'motivating/driving' clients and align that with their 'capacity/capability' and with the 'market opportunity'
  - Dedicate at least as much effort to building confidence, aspiration and trust into clients compared to business coaching and development
  - Employing communication strategies/techniques that enable clients to understand their commitment and coaching
  - Build into the journey for the client appropriate levels of success to establish client momentum and reinforce productive decision-making and behaviour
  - Identify the reason(s) for the client's initial disadvantage and plan for the risk of that reason(s) being a destabilising factor during the client journey

## Enabling conditions

- Factors that exist within and beyond Many Rivers control that are consistent in enabling MEDMs pursuing improved outcomes for their clients include:
  - Flexibility to adapt approaches according to client or context
  - Coaching support provided by MEDMs region leaders
  - Sufficient travel budget
  - Client motivation to succeed.
- The ability to have more one-on-one time with a client, in the context of managing multiple clients, is the most common challenge experienced by MEDMs.
- Strategies or resources that could enable MEDMs to implement their approaches more effectively in the pursuit of improved client outcomes include:
  - Professional development in targeted domains (e.g. accounting, marketing)
  - Access to expertise central to contemporary business operations (e.g. website design)
  - More opportunities for MEDMs to knowledge share with each other and develop an internal community of best practice.

# Drivers: Regression analysis outputs

---

Regression analysis previously conducted by Deloitte Access Economics has illuminated statistically significant factors that are predictive of business survival and successful loan outcomes.

## **Business survival**

A number of factors have previously been identified as predictors of business survival based upon data of businesses established through to FY19, as outlined below:

### *Loan repayments*

Regression analysis of the relationship between business survival and loan repayments have suggested that businesses that successfully repay their loans are almost twice as likely to be operating after 900 days than businesses which have at least one loan written off. This was found to be significant at the 99.9% level of confidence.

### *Demographics*

Previous analysis has suggested that the business survival rate differs for Indigenous and non-Indigenous businesses, with Indigenous businesses exhibiting a higher likelihood of ceasing after being operational for three years than non-Indigenous businesses. This difference was found to be significant at the 99.9% level of confidence, (see p.33 for a sense of the magnitude of the difference).

A relationship was also found to exist for remote businesses, noting a significant correlation between these businesses and Indigenous businesses, so it is possible that the difference in outcomes is driven by a combination of remoteness and Indigeneity status (among other factors).

### *Other factors*

A relationship was also found between business survival and record keeping service usage, with businesses that used external record keeping services exhibiting substantially higher survival rates than businesses that do not use a record keeping service. This relationship was found to be significant at the 99.9% level of confidence.

## **Successful loans**

Further analysis has been conducted to understand the factors that predict successful loan outcomes based upon data from FY16 to FY21. As loans are a part of the Many Rivers Journey for 62% of clients, this analysis informs, based upon updated data, which factors predict successful outcomes for businesses.

Variables which were found to reduce the likelihood of a loan being written-off at the 99% level of confidence include:

- Business based in Victoria (99% level of confidence)
- Business has multiple owners (99% level of confidence)
- Loan is the third received by the client (99% level of confidence)
- Record keeping is up to date (99% level of confidence)

Variables which were found to increase the likelihood of a loan being written-off include:

- Client is completely financially dependent on welfare (99% level of confidence)
- Client is from Indigenous background (99% level of confidence)
- Loan Start Amount (99% level of confidence)
- Business is in the 'Trade' sector (95% level of confidence)

Many Rivers is interested in these factors not for the purpose of exclusion, but towards the objective of improved client support and management. Many Rivers understands that these are not causal relationships, and are instead statistical associations in the available data – the underpinning causes of which are the subject of ongoing research.

The analysis is anticipated to be updated in 2028.

# 3<sup>RD</sup> ANNUAL CED EVALUATION

# 4



INTRODUCTION



JOURNEY



MED REPORT



CED REPORT



OUTLOOK

# Communities



## **Introduction – What do we know about communities who work with Many Rivers?**

The Community Economic Development Program works with Indigenous communities with aspirations to more actively participate in the economy. Since 2015 and to the end of FY22, Many Rivers has worked with 52 communities across Queensland, New South Wales, the Northern Territory, South Australia, Western Australia, and Tasmania (Figure 2).

The CED program focuses on Indigenous communities in regional and remote Australia. Of the 46 communities supported in FY22:

- 96% (44 communities) were active at the end of the financial year, with 4% (two communities) ceasing engagement with the program during the year.
- 48% are based in remote Australia, and 52% in regional Australia.
- 74% are community organisations registered with the Office of the Registrar of Indigenous Corporations, 22% as state-based associations or councils, and 4% with ASIC.
- The average community organisation has 231 members, with over 10,600 community members in total.

This section provides further information on the characteristics of communities, including community strengths and needs and reasons for engaging with Many Rivers.



# Communities engaged by Many Rivers over time

The CED program continues to grow with more communities joining each year. At the same time, some communities that commence the economic development journey with Many Rivers chose not to continue.

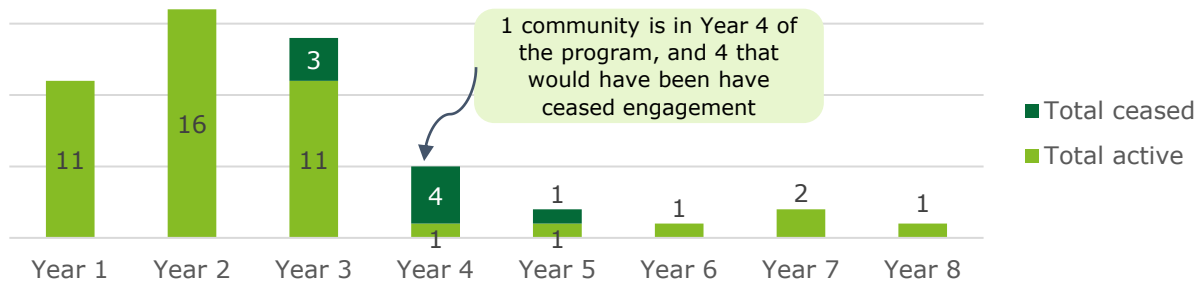
In FY22, 11 new communities joined the CED program while two communities ceased their involvement, resulting in 44 active communities at the end of the period (Chart 17). In total, nine CED managers (CEDMs) oversaw the active communities.

Participation in the CED program has exhibited strong growth in recent years, with 85% of active communities having engaged with Many Rivers over the last three years (Chart 16).

Eight communities have ceased engagement with the Many Rivers CED program since its inception. While this evaluation did not involve direct consultation with ceased community organisations, Many Rivers notes that key reasons for organisations to cease involvement include COVID-19 and leadership dynamics. More broadly, COVID-19 adversely affected many communities in recent years.

The trend over the last two years of communities ceasing in the middle of the five year journey with Many Rivers is important to note, as the implication is a fewer number of communities reaching the later stages of the journey and less data collected at the 'Economic Outcomes' phase of the journey. Further investigation in future evaluations is required to better understand this trend.

Chart 16: Tenure of communities in the CED Program

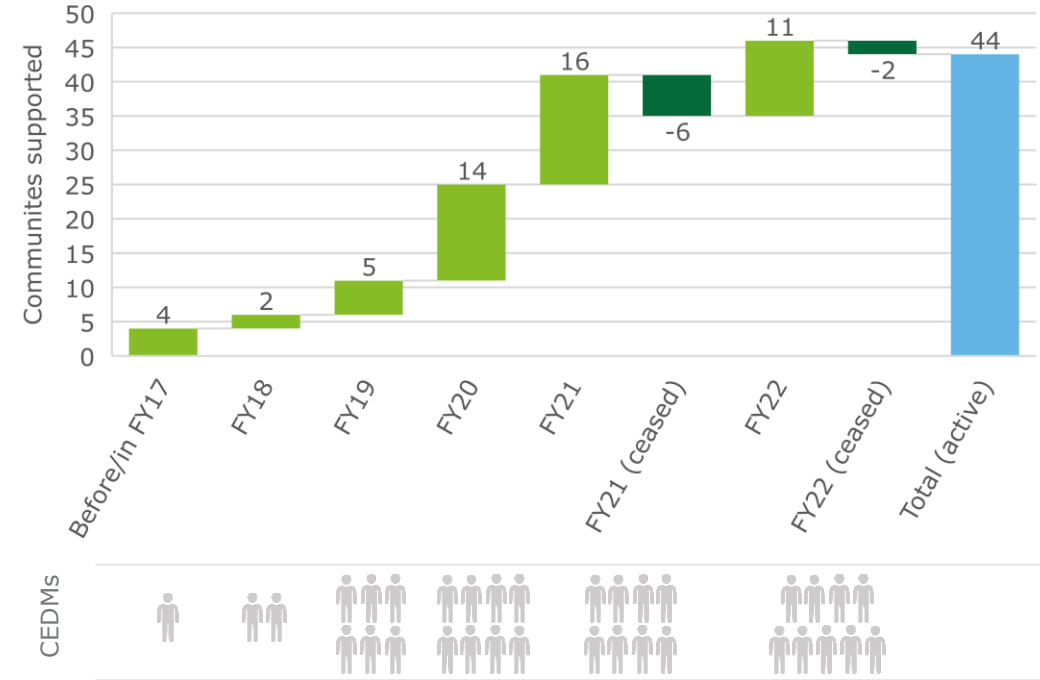


Source: Deloitte Access Economics (2023).

Note: Ceased communities are depicted based upon their start year rather than their ceased year.

© 2023 Deloitte Access Economics. Deloitte Touche Tohmatsu

Chart 17: Number of CED communities supported, by support start date



Source: Deloitte Access Economics (2023).

# Community strengths and needs

While each community is unique, there are common strengths and needs when connecting with CED.

Chart 18 presents the number of communities identified as having specified strengths and needs when they first connected with Many Rivers.

These strengths and needs are discussed between the managers and community leaders when determining the suitability of CED in supporting the community's economic development goals, and compiled in recommendation summaries. Many Rivers' process identifies communities with these characteristics, which are considered necessary for economic development progress.

Of the 52 communities that have commenced with CED, recommendation summaries are available for 43 communities (including ceased communities):

- Material economic opportunities in the community was a commonly identified strength (91%). A common need for many communities was turning these economic opportunities into revenue (72%).
- A strong purpose/vision for the community is another common strength (70%), with most communities identified as needing assistance with strategic and organisational planning (88%) to turn this into a reality.
- **A committed board is consistent across communities starting with Many Rivers (95%).** Communities require support directing this into strong governance and leadership (86%), and financial literacy (58%). Six communities (14%) needed support stabilising after operational challenges such as a history of fraud or high debt, usually incurred by previous management.
- Finally, the importance of community is highlighted in the high number of communities identified as having a strong connection to community (72%). Many organisations were identified as needing to employ more management and administrative staff (47%), indicating further work required to engage community within the organisation itself.

Chart 18: Strengths and needs of communities at baseline



Source: Deloitte Access Economics (2023) based on Many Rivers' recommendation summaries, compiled by CEDMs.

Note: Deloitte Access Economics identified four core strengths and six core needs from recommendation summaries and allocated to communities where identified by CEDMs. Recommendation summaries are available for 43 out of the 52 communities that have commenced with CED (including ceased communities), with the remainder unavailable as the recommendation summary process was not implemented in the inception of the program.

## Why communities connect with the CED program

CED supports the overcoming of entrenched barriers to economic development, by identifying pathways for communities to achieve their economic goals

Prior to partnering with Many Rivers, communities engaged with in consultation often found that there were long-standing barriers to achieving their goals. Some communities acknowledged that a **lack of progress** and “going round in circles” led to them recognising the **need for a partner** like Many Rivers to support economic development and provide business coaching.

The **most common source of referrals is a community organisation reaching out directly to a CED team member**, accounting for 65% of communities in FY22 (Table 5). This indicates a strong level of engagement as these communities are actively engaging with the program.

Some consultees reported that a Many Rivers representative reached out to their organisation as the first point of contact. Around one quarter of referrals for communities in FY22 relate to a community organisation being referred to CED through the MED program, illustrating the linkages between the two programs.

Consultations suggested a consistent theme for ultimately deciding to partner with Many Rivers was the **respectful nature** of CEDMs, and the **new ideas for project or commercial activities**, which provided a valuable perspective that communities recognised can help achieve their goals. These notions were highlighted by a community leader who recalled that:

*“When our [future CEDM] first came to us we were guarded but she was very polite, courteous and respectful. We listened to her thoughts and suggestions. We reached out to her again in a couple of months and after further talks we felt comfortable and excited to partner with Many Rivers.”*

Another community leader noted that suggestions by one Many Rivers’ representative encouraged partnership:

*“We had a meeting one day to discuss our proposal for a tourist accommodation. [The future CEDM] happened to be there. After explaining what we were looking at doing, it piqued his interest and he stayed back to talk more about our ideas. He had some fantastic suggestions and soon after we had Memorandum of Understanding between us and Many Rivers.”*

Table 5: Referral sources to the CED program

Referral source	Number of organisations	Percentage
<b>CEDM</b>	34	65%
<b>MEDM</b>	8	15%
<b>Head of MED</b>	4	8%
<b>Email</b>	3	6%
<b>Head of CED</b>	3	6%
<b>Website</b>	0	0%
<b>1300 MANYRIVERS</b>	0	0%

Source: Deloitte Access Economics (2023), n=52.

See below for explanations for the referral sources noted in the table above.

- **CEDM** – A community organisation has made direct contact with a CED Team Member.
- **MEDM** – A community organisation has been referred to a CED Team Member from an MED Team Member.
- **Head of MED** – A community organisation has been referred to a CED Team Member from the Head of MED.
- **Email** – A community organisation has registered their interest via an enquiry email to Many Rivers’ Client & Community Support team and passed across to a CED Team Member.
- **Head of CED** – A community organisation has been referred to a CED Team Member from the Head of CED.
- **Website** – A community organisation has registered their interest via a Many Rivers website form submission.
- **1300 MANYRIVERS** – A community organisation has registered their interest through a call to our 1300 MANYRIVERS phone line.

## CED Program in FY22

In FY22, based on available data, CED program community organisations managed a combined \$55 million in assets, generated \$26 million in revenue, and employed over 300 employees.

Many Rivers collects financial and economic information about the supported community organisations, including data from publicly available audited financial reports, and accounts of economic undertakings supported by Many Rivers.

**Financial reports were available for 18 organisations in FY22**, out of the 46 Indigenous community organisations in the program in FY22 (including two communities that ceased at the end of FY22). In level terms, this represents a slight increase on the previous financial year, when data was available for 17 out of 35 organisations. However, as a share of organisations with available data, this represents a decline (from 49% to 39%). The variability in available financial statements each year reflects that Many Rivers only accesses audited financial data, and that some incorporation types do not require audited financial statements. Additionally, some organisations do not meet their reporting requirements.

Table 6 presents some of the key financial metrics for the CED community organisations with available data. **When interpreting this data, it is important to note that the same set of communities are not being compared over time.** For example, only seven of the communities with revenue data in FY21 had revenue data for FY22, with the remaining 11 communities only providing revenue data in FY22. This means comparisons between the years do not say a significant amount about how the program is growing over time.

Nonetheless, presenting aggregate indicators continues to demonstrate that there is a substantial portfolio of economic work managed by CED communities, for example with \$55 million in assets. Perhaps more reflective of what communities are ultimately seeking to achieve, Table 6 illustrates the growing impact in community with rising employment numbers, and Chart 19 shows the employment breakdown between economic work (162 employees) and at the organisation itself (144 employees). These figures are likely to continue to grow over time as more communities join the program and are able to provide financial reports, and existing communities grow with Many Rivers' support.

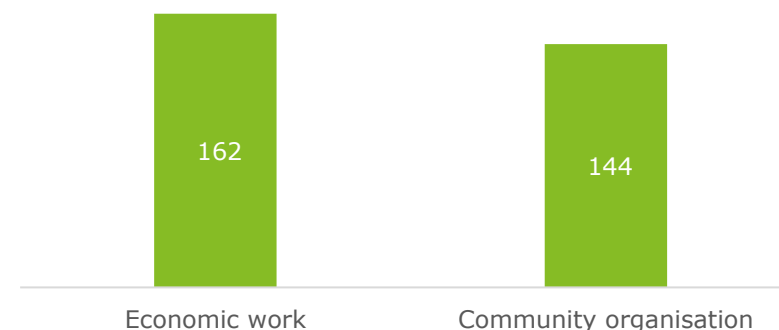
Table 6: Aggregate economic indicators for communities participating in the CED Program

Financial Year	Revenue	Profit	Assets	Employment expenses	Employment
<b>FY20</b>	\$20.9M n=18	\$1.1M n=17	\$49.2M n=18	\$9.5M n=16	181 n=18*
<b>FY21</b>	\$29.4M n=17	\$5.0M n=17	\$55.9M n=17	\$10.1M n=15	207 n=22*
<b>FY22</b>	\$25.6M n=18	\$1.1M n=18	\$55.4M n=18	\$11.0M n=17	306 n=38

Source: Deloitte Access Economics (2023). Note: "Employment" refers to the total headcount of employees. Figures include ceased communities.

\*The number of communities with available employment data in FY20 and FY21 to be confirmed

Chart 19: Employment breakdown for FY22



Source: Deloitte Access Economics (2023), n=38.

# Strong Foundations Outcomes



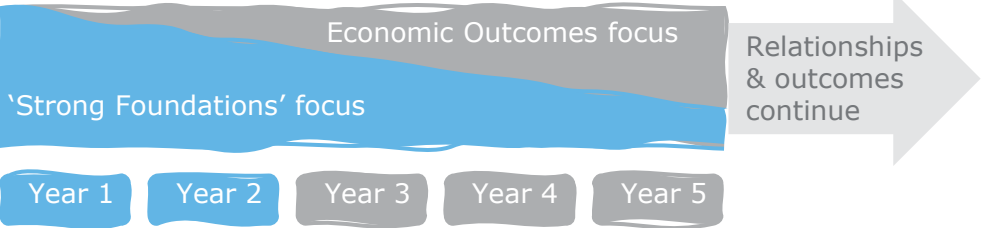
### Introduction

This section examines the extent to which the CED program logic outcomes are being realised during the Strong Foundations phase of community engagement. The Strong Foundations phase refers to the initial years of the partnership when the focus is on developing conditions necessary for future economic activity.

This part of the evaluation is informed by 11 consultations with community organisations, the majority of which had partnered with Many Rivers for less than 3 years (communities in their fourth (or more) year with the program were already consulted in FY21).

The consultation provided sufficient detail to provide an overall assessment of the impact of Many Rivers against the short-term outcomes which align closely with the Strong Foundations phase.

Figure 2: Indicative illustration of CED Program focus over time



Source: Deloitte Access Economics (2020) based on Many Rivers.

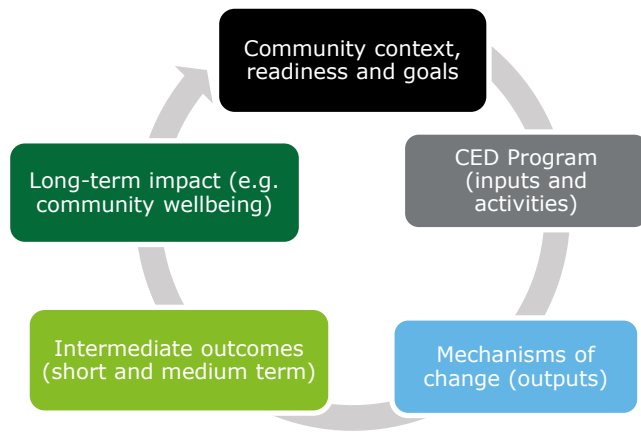
# What are the Outcomes CED is striving to achieve?

The CED Program Logic Model (see next page) presents the series of anticipated outcomes from the program. It is underpinned by a set of assumptions, as shown on the right.

Although the diagrammatic representation of the program logic is of linear structure, it should be acknowledged that **the CED program value creation chain is not linear** (Figure 3). Rather, it operates in a complex system where links between cause and effect are multi-directional, and much more so than they would be for any individual member of the community (i.e. more so than under the MED Program).

The Program Logic is a dynamic document to be continually tested in each evaluation. Similar to last year's evaluation, the CED Program Logic has not been modified in this evaluation as the outcomes and logics between them remain contemporary and sufficiently valid.

Figure 3: Continuous value creation chain of the CED Program



Source: Deloitte Access Economics (2021) based on Many Rivers.

## Program Logic assumptions:

Recognising the complexity of the context within which the CED program operates, the following assumptions are made about the value creation chain of the program (connections between the inputs, activities, outputs, outcomes and impact outlined in the Program Logic):

1. CED support is community leadership driven and therefore a reflection of community priorities and values.
2. CED support builds on community organisation /community existing strengths, knowledge and assets.
3. CEDMs are able to allocate sufficient time to work with each community, and the CEDMs possess the required skills to effectively support communities.
4. Community leaders acquire new skills and capabilities as a result of working closely with CEDMs to improve their governance, compliance, strategy and operating plans.
5. The provision of formal and informal supports leads community members to build trusting relationships with CEDMs.
6. On balance, the new economic work implemented by the community becomes profitable in a reasonable period of time.
7. Communities re-invest their additional profits into assets, community services and/or other economic work.
8. Increased community organisation effort with CED support improves connection to external markets and opportunities.
9. The economic work generated by the community organisation is sufficiently large to provide sustainable employment and income opportunities for community members.
10. Improved community participation and engagement in economic initiatives leads to a more effective use of government resources.

It should be noted that the list of assumptions is not exhaustive.

# Assessment of CED program logic for the FY22 evaluation

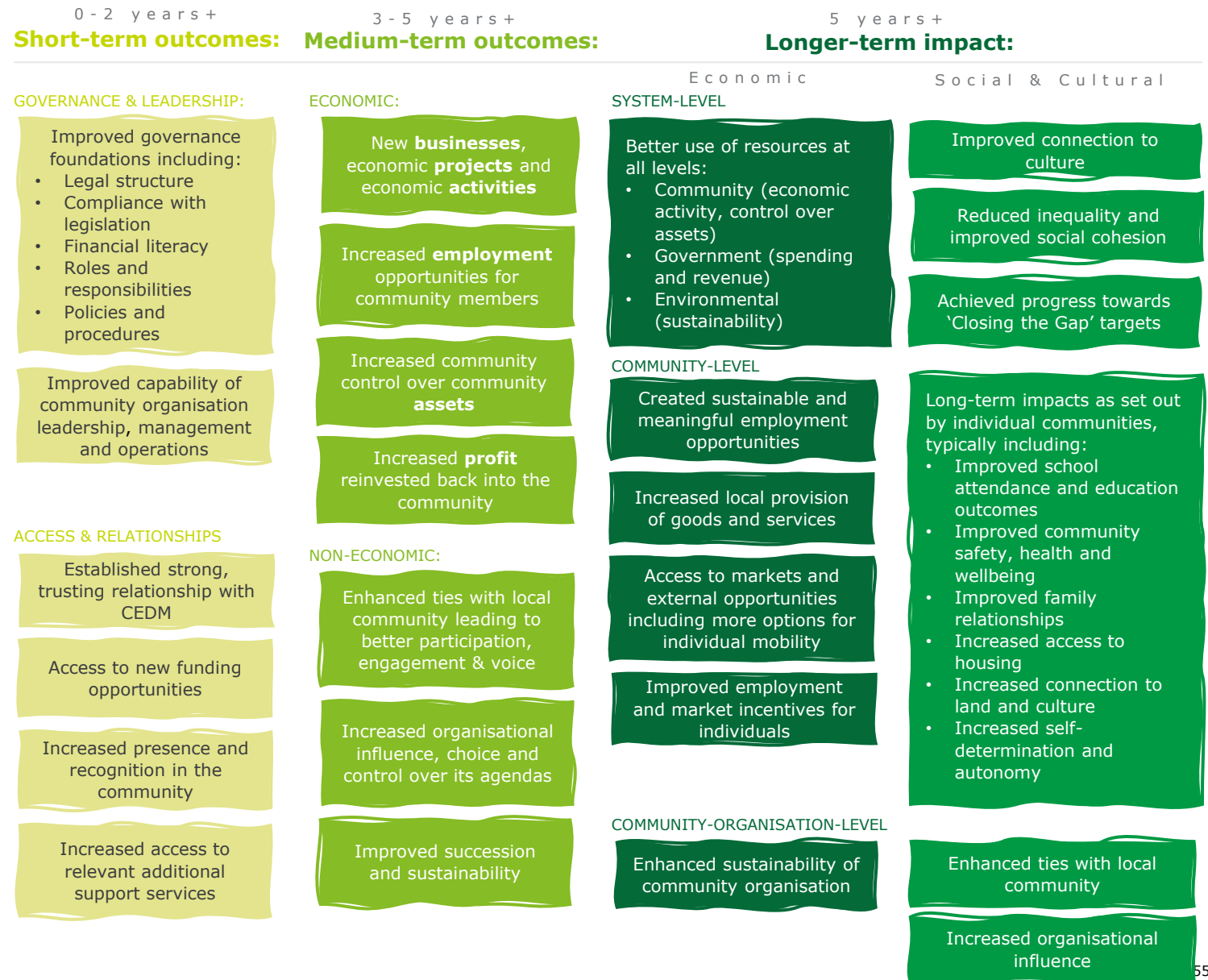
The CED Program Logic Model presents the series of anticipated outcomes from the program. These outcomes are set out on the right-hand side of this page, grouped in terms of outcomes anticipated to be exhibited in the short, medium and long-term.

Outcomes are grouped based upon the development of strong foundations (governance & leadership, access & relationships), as well as economic and non-economic outcomes. The full version includes inputs, activities and outputs and is available in Appendix B.

The assessment of outcomes for the CED program takes a different approach to the MED assessment, due to the early nature of the CED program and its evaluations. This is also the right approach in the context of the **new CRM system being implemented for CED**, which will inject critical new evidence to this task going forward.

Rather than assessing outcomes one-by-one, **outcomes are assessed collectively to provide a wholistic view of how the CED program supports communities**. Further, this evaluation does not apply the measure/estimate/acknowledge categorisation to assess data quality against each outcome.

As the impact of the CED program broadens and its data collection improves, it is anticipated that the CED evaluation will progress to be similarly formal to the MED evaluation.



# Building Strong Foundations: Governance and leadership

Consulted organisation leaders frequently discussed the role of Many Rivers in establishing or improving their internal governance and leadership.

Most of the organisations (8 out of the 11) consulted for this evaluation have partnered with Many Rivers for less than 3 years. As such, a key focus for these discussions was on short-term outcomes achieved to this point. Throughout the consultations, themes around these goals often included developing the internal capabilities and capacity of the community organisation. Some of the consistent themes related to improving internal capabilities included:

- Developing a **clear strategic plan** for the organisation. Although many communities had goals and aspirations prior to partnering with Many Rivers, a detailed plan was often missing or improved by suggestions from their CEDM.

One community leader emphasised the necessity of having a business plan, stating that: *“We need something that’s detailed that’s got all of our ideas in one spot. We’ve got all of these ideas everywhere. We need to have it all down somewhere so we know what to do with it”*.

Another community leader noted the valuable role their CEDM played in improving and developing their organisation’s strategic plan, recalling that: *“[Our CEDM] provided feedback and suggestions on the five year plan which helped lift the professionalism of the document ... It encapsulated exactly what we needed to do. Where we currently are, what are our priorities and strengths were and what we need to achieve our goals”*.

- **Improving organisational processes** or providing coaching was another consistent theme as many organisations had reporting requirements for ORIC or under the CATSI act, or other requirements when completing applications for funding.
- Relatedly, a key theme for many organisations was that the presence of their CEDM **alleviated stress for the community leaders**, as they knew they could contact their representative easily. Every community organisation recognised the important support role of their CEDM by acting as a ‘trusted business advisor’, that alleviated stress and instilled a sense of confidence within the organisation to realise some of the ambitious goals identified.

One leader noted that *“We’d be so much more stressed and in a less better place than we are because we’ve had him on site”*.

- Building **financial literacy and capabilities in community leaders** was also a common theme from consultations.

One community leader acknowledged that *“We partnered with Many Rivers during the pandemic. Working with Many Rivers, even remotely, during that time significantly built up my financial management confidence and skills. Now we have a specific bookkeeper that helps to keep across records and documentation. Our set up has made demonstrating financial management much easier when applying for fundings to organisations like the Indigenous Land and Sea Corporation.”*

Key short-term outcomes related to governance and leadership identified in consultations:

Improved governance foundations including:

- Legal structure
- Compliance with legislation
- Financial literacy
- Roles and responsibilities
- Policies and procedures

Improved capability of community organisation leadership, management and operations



# Building Strong Foundations: Access and relationships

Consulted organisation leaders identified diverse ways that partnering with Many Rivers improved their ability to increase their organisations' presence in the community

In addition to improving internal capabilities of the organisation, the Strong Foundations program also seeks to enhance external relationships and access to resources for the community organisation. Consultations consistently demonstrated that partnering with Many Rivers improved these relationships in the following ways:

- Consultations identified how Many Rivers assisted communities when **partnering or interacting with other external organisations**.

For example, one community leader pursuing a tourism offering noted that the CEDM attended nearly all meetings with external organisations including conversations with council over zoning, NSW Aboriginal Lands Council, NIAA and architects. The leader noted that the CEDM played a valuable role in facilitating connections and providing advice following the connection.

- Another organisation noted the ability to **access additional support services** for a recently developed tourism strategy for the community, by partnering with an external consultant and engaging with local business providers (including hotels, scenic flight operators, and tour operators) to see how community members could enhance the tourism offering.
- Most community leaders recognised that the CEDM assisted in identifying and providing guidance on applying for **funding applications**.

*One consultee was very appreciative of the collaboration with Many Rivers, acknowledging that "Every grant we applied for before partnering with Many Rivers was not approved. Since having [the CEDM] on board, we have been able to secure a few funding opportunities as he has the right ideas about what to include on the applications. Now the NIAA approaches us about relevant funding opportunities."*

- The improved relations also extend to Many Rivers. All community leaders acknowledged a **strong relationship with the CEDM** that often involves regular meetings and communication to discuss issues as they arise, and also track progress against stated goals.

*One community leader noted that "[The CEDM] is quite grounding. We meet fortnightly to discuss how we are working on our goals and in our board meetings he brings us back on track by consistently asking – how does this relate to our strategy? I come from a corporate world but am the only one that comes from that world. It's a big learning for other members of the board." Another community leader noted that "Many Rivers has supported with high level talks with businesses, securing funding, helping us with banking, and developing tourism businesses. If we ever need anything we can just give [our CEDM] a call and we know that we will have his 110% full support."*

Key short-term outcomes related to access and relationship identified in consultations:

Increased access to relevant additional support services

Increased presence and recognition in the community

Access to new funding opportunities

Established strong, trusting relationship with CEDM

# Community stories



## Introduction

This section provides three case studies of communities that have partnered with Many Rivers.

The case studies have been designed to provide a direct voice to the communities about the individual journeys they have taken to progress towards their goals and the role Many Rivers has played in this. Each case study was informed by conversations with community leaders, and supplemented with Many Rivers documentation, with final versions being approved by the community leaders.

The design of the case studies seeks to illustrate the winding nature of the journey being undertaken by every community – including both success and setbacks. They strive to demonstrate that Many Rivers seeks to be there in the moments that matter, as defined by community. While there are similarities in the nature of the journey, the case studies also illustrate that the specific goals and objectives as well as the starting points of each community in the CED program are unique.

# Tubba-Gah Aboriginal Corporation – Case Study



Year 3  
With MR



151  
Members



1  
Business

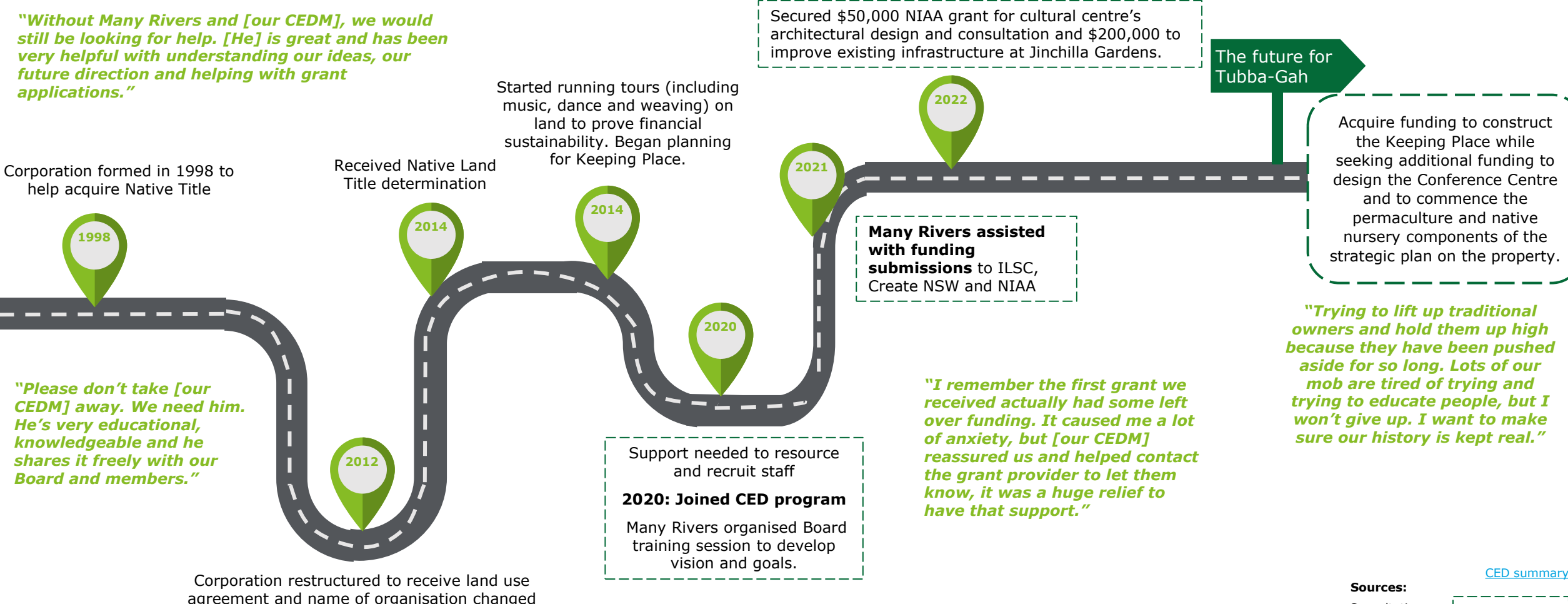


1  
Economic  
project



0  
Employees

Tubba-Gah Aboriginal Corporation represents the Wiradjuri people of Dubbo, NSW. For over 30 years the Wiradjuri people have had a vision of a Keeping Place where they could preserve precious artefacts to promote their history. The corporation, now with over 150 members, was created to realise this vision alongside pursuing other economic and social goals for the community. Tubba-Gah aims to use Jinchilla Gardens as a site for the Tubba-Gah Keeping Place, which will promote their history and support economic outcomes in the community through rental and event income from the conference centre, display and sell local art and establish agriculture in the garden grounds. **Lewis Burns, Director of Tubba-Gah, details the journey of the organisation and its partnership with Many Rivers below.**



Sources:  
Consultation  
Direct quote

[CED summary](#)  
Many Rivers documentation

# Melythina tiakana warrana Aboriginal Corporation

## – Case study



Year 1  
With MR



300  
Members



0  
Business



1  
Economic  
project



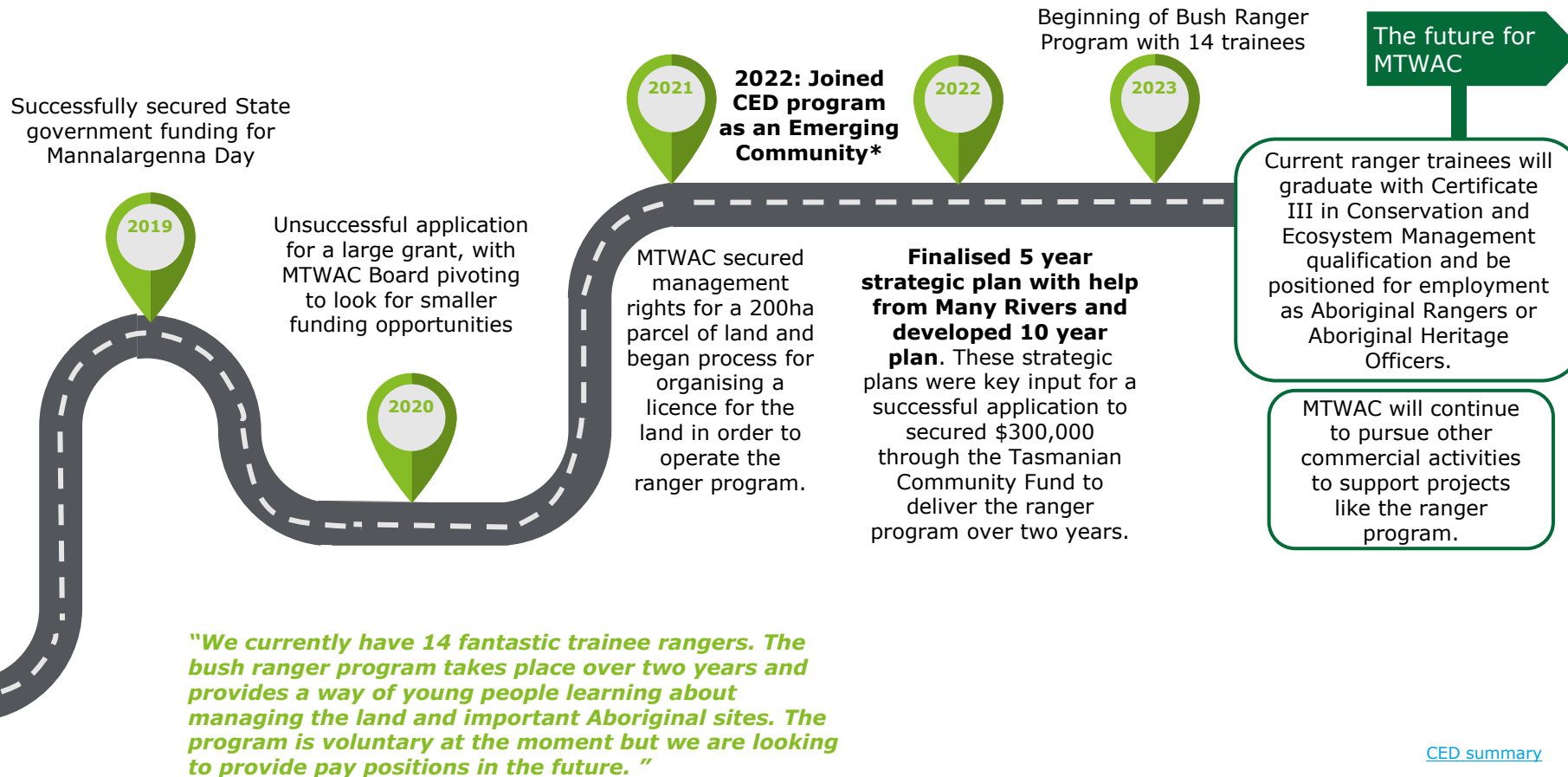
1  
Employees

Melythina tiakana warrana Aboriginal Corporation (MTWAC) is located in North East Tasmania. MTWAC members are the direct descendants of the ancestors of Tebrakunna country, who were removed from their traditional lands in the early to mid-1800's. Nick Cameron, Chair of MTWAC, explains that elders met at one member's house and contributed \$5 each to pay for lunch and any activities organised by the organisation. Nick proudly notes that by taking small progressive steps, the organisation has grown to over 300 members and hosts an annual event with over 700 in attendance. The MWTAC is currently trialling a ranger program with young members of the community, restoring the land and protecting cultural sites. MWTAC is also looking to become financially self-sufficient through various commercial activities, such as the ranger program which will include paid trainee programs aimed at younger community members, to promote awareness of the environment and the cultural importance of land. **Nick Cameron, Chair of MTWAC, identifies the key steps in the MWTAC journey below.**

*"When we first met [our CEDM] we were finalising our 5 year strategic plan, which she helped finish off. Soon after she set to work on the 10 year plan. I was blown away with how she understood what we wanted to achieve and our strengths. These plans kick started our organisation."*

MTWAC formed. Held first Mannalargenna Day, celebrating historical leader of Tebrakunna Country

Began the planning process for the development of a 5 year strategic plan.



Current ranger trainees will graduate with Certificate III in Conservation and Ecosystem Management qualification and be positioned for employment as Aboriginal Rangers or Aboriginal Heritage Officers.

MTWAC will continue to pursue other commercial activities to support projects like the ranger program.

[CED summary](#)

**Sources:**

Consultation  
Direct quote

Many Rivers  
documentation

\* The purpose of the Emerging Community Stage is to support smaller or newly established Indigenous Communities who have achievable economic opportunities but do not have the people, financial and/or operational resources to progress their economic plans. Support provided includes Many Rivers CED support and grant funding.

# Arabana Aboriginal Corporation – Case Study



Year 3  
With MR



641  
Members



2  
Business



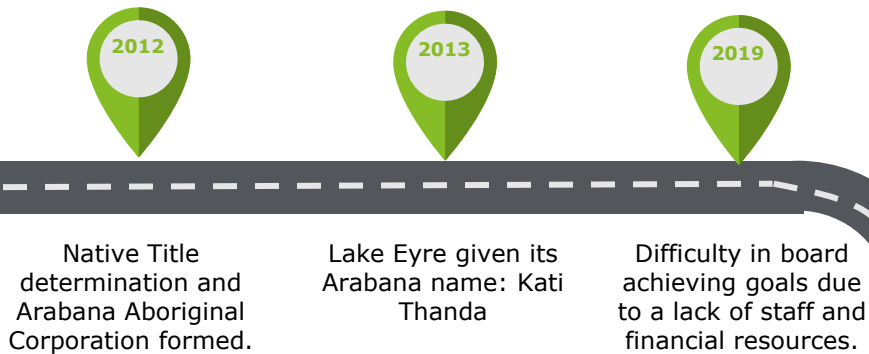
6  
Economic  
projects



31  
Employees

Arabana Aboriginal Corporation manages over 69,000 km<sup>2</sup> of land in South Australia, including Kati Thanda (previously known as Lake Eyre). Much of Arabana land is in remote areas that have a history forced removal of Arabana from their original locations by colonisation. As a result, the majority of the Arabana people are dispersed across South Australia, Northern Territory and across the rest of Australia, rather than living on Arabana country. A key objective of the Corporation is to encourage their people to move back onto Country by increasing economic opportunities and infrastructure in the area. In order to achieve this goal, Arabana Aboriginal Corporation is also looking to develop their internal organisation capabilities. **Bronwyn Dodd, Chair of Arabana Aboriginal Corporation, details Arabana’s journey and partnership with Many Rivers below.**

*“Our big goal is returning Arabana people back to country and revitalising our language. Connection to Country is critical to keeping our Culture alive.”*



COVID-19 creates difficulty engaging with membership spread across state boundaries. Having online annual general meetings and information sessions maintain transparency in the activities of the board.



2020 Establishment of the Ranger Program to fence off mound springs and protect native species.

2021: Joined CED program

Development of tourism strategy. Discussions with local business such as scenic flight operators and tour guides about how Arabana can be involved.

Successfully secured a capacity building grant of \$900,000 that was used to fund two paid positions for the organisation and IT equipment.



The future for Arabana

Building off the recently developed tourism strategy, Arabana will look to conduct viability studies on different tourism offerings and accommodation and continue to build relationships with businesses, whilst continuing community engagement around this initiative

Arabana is also looking to secure funding for a female ranger program (currently all men) as well as continue to develop organisation capabilities

*“We have a lot of significant sacred heritage sites and environmental sites, such as our precious Mound Springs across Arabana Country. We protect these through our Rangers and by driving reforms through legislation.”*

*“[Our CEDM] helps us to execute on our vision. We meet fortnightly to discuss how we are working on our goals and in our board meetings he brings us back on track by consistently asking – how does this relate to our strategy?”*

[CED summary](#)

Sources:

Consultation  
Direct quote

Many Rivers  
documentation

# Economic Outcomes



### Introduction

This section examines the extent to which the CED program logic outcomes have been realised during the Economic Outcomes phase of community engagement. During this stage, Many Rivers aims to empower the community to develop and implement economic works aligned to the economic outcome goals expressed by the community.

Available evidence to allow for the assessment of economic outcomes grows every year as more communities join the program, and existing communities continue to grow. For this evaluation, 44 communities were active at the end of FY22, and 52 communities in total have engaged with the program since its inception. Further exploration of the longer term economic impact of the CED program will be possible in future years with greater financial data availability for a more consistent sample of communities over time.

Outcomes have been assessed using a combination of quantitative and qualitative data sources:

- 1. 11 consultations with community organisations.
- 2. Financial and economic data for organisations.

Figure 4: Indicative illustration of CED Program focus over time



Source: Deloitte Access Economics (2020) based on Many Rivers.

# How Many Rivers helps communities achieve economic goals

While communities typically know what they want to achieve, Many Rivers support helps them operationalise their plans towards stable revenue bases and stronger community employment

Only 3 out of the 11 consultations in FY22 were with communities that have partnered with Many Rivers for more than 3 years, making an assessment of medium and long-term goal realisation difficult. Yet even for the organisations with more recent partnerships, community leaders clearly articulated their vision for the communities and organisations over the longer term. Many community leaders recognised that the CEDM often suggests practical steps to realise their more ambitious goals.

One community leader acknowledged that *"Many Rivers gives us the tools we need to achieve our goals on our own. While it has taken a while for us to develop the skills, I can see it happening now, slowly but surely."*

Some of the key economic goals and outcomes that organisations were looking to achieve included:

- Many organisations acknowledged the desire to work towards **self-sustaining sources of revenue and meaningful local employment opportunities** through new businesses or projects. Tourism offerings and accommodation, bushranger programs, cultural burns, arts and craft and use of natural resources were common themes around self-sustaining revenue and employment for consulted organisations. This was driven in part from moving away from short term funding or grants that continually required applications and had uncertainty in the funding.

One community leader noted *"We are working hard to make sure the organisation is able to stand on its own two feet through ongoing funding opportunities and partnering with local tourism businesses who have asked our elders to speak to visitors about to go out on hikes in the local area."*

- To assist with building community organisational capacity, a number of organisations have recognised the importance of attaining **paid employment positions within the organisation**. This was viewed as critical in increasing organisational capacity to maintain records, meet compliance requirements and pursue commercial opportunities. Several organisations secured paid staff through funding sources identified with Many Rivers, and one organisation through Many Rivers' Emerging Community Pilot Program.

Key medium-term and long-term outcomes in Program Logic identified in consultations:

New **businesses**, economic **projects** and economic **activities**

Increased **employment** opportunities for community members

Enhanced ties with local community leading to better participation, engagement & voice

Enhanced sustainability of community organisation

# How Many Rivers supports communities to work towards social and cultural goals

The CED program strives to improve the economic participation of communities, and in doing so empowers communities to work towards their broader social and cultural goals

While Many Rivers focuses on supporting organisations to achieve economic goals, consulted community leaders also articulated social and cultural goals for their communities that are interlinked with their economic activities:

- Many communities highlighted the **direct social benefits** associated with these economic projects such as **supporting youth employment** or using commercial activities to **promote awareness of the environment** or **truth-telling**. Two community leaders recognised the importance of mission sites as forms of truth-telling to visitors, including school children. Others highlighted ranger programs as ways for younger community members to receive knowledge from elders about their land and history.
- Other community organisations are working on developing projects and activities that are designed primarily to fulfil a **social purpose** (as opposed to a commercial purpose). For example, one community has implemented a Community Home Support Program. The program provides a point of social connection and meals for local Elders. While this service included bringing Elders to a local hall, recent state funding has meant this service can be provided at some people's homes where required.

Key long-term outcomes in Program Logic identified in consultations:

Increased connection to land and culture

Increased self-determination and autonomy

Improved community safety, health and wellbeing

*"We are looking to build a tourism offering that includes the old mission and church. It's important for visitors – including local school children, university students and other visitors - to see what it was like for the stolen generation with the dirt floors. Our community was one of first locations for the missions in 1820s."*  
- Community Leader

*"We run a community home support program that picks up some of the elders in the community and brings them into our hall for meals and social interaction. We get about 16 or so in a week and they come in and have a yarn. Now with recent state funding we can restart some of the workshops out on country that we used to host that had more interactions between younger community members and the elders."*  
- Community Leader



# Economic Work in FY22

The range of economic work that communities engage in reflects the variety of communities themselves

In FY22, the 46 supported Indigenous community organisations reported a total of 140 ongoing and new economic work, composed of:

- **66 businesses**
- **62 economic projects**
- **12 economic activities.**

Additional activity from existing communities in FY22 was smaller than activity contributed to the program from new communities joining the program in FY22. However, Table 7 shows how communities have sustained the ongoing and additional economic work introduced in FY21.

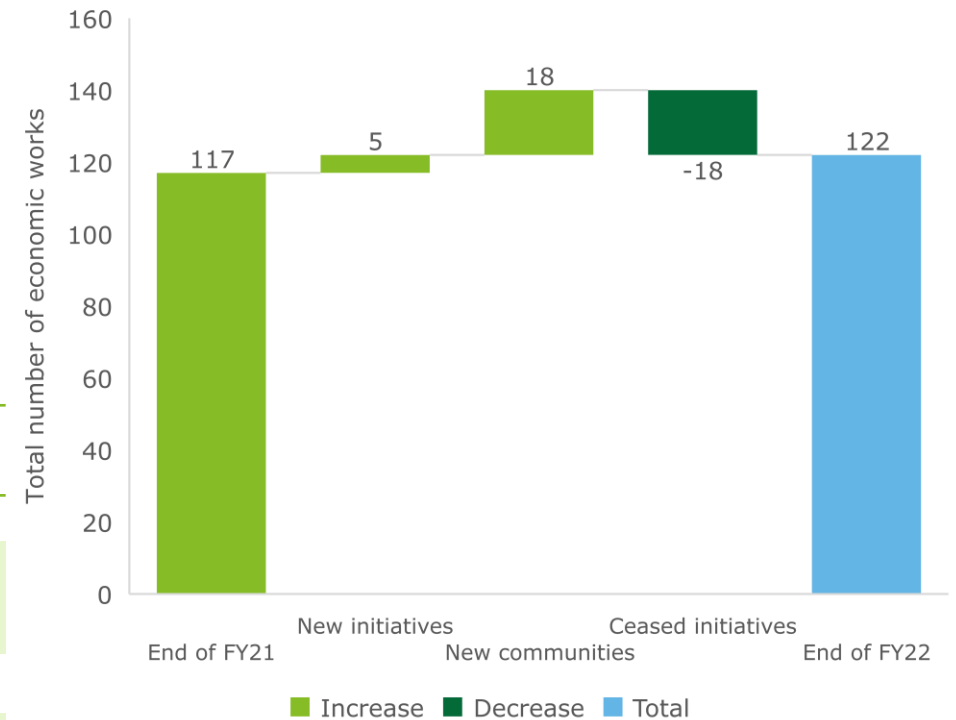
**Table 7 also reveals that nearly three-quarters of supported communities in FY22 were involved in at least one kind of economic work. Businesses are the most common economic work for communities to develop, followed by economic projects and then activities.**

Table 7: Number of businesses, economic projects and economic activities in FY22

	Businesses	Economic projects	Economic activities	Total
<b>Total at end of FY21</b>	56	51	10	117
<b>New from existing communities in FY22</b>	4	1	0	5
<b>New from new communities in FY22</b>	6	10	2	18
<b>Total active in FY22</b>	66	62	12	140
<b>Ceased by end of FY22</b>	5	8	5	18
<b>Total at end of FY22</b>	61	54	7	122
<b>Share of communities that reported at least one economic work in FY22*</b>	28 (61%)	25 (54%)	10 (22%)	34 (74%)

Source: Deloitte Access Economics (2023), \*n=46 (all communities in FY22).

Chart 20: Change in economic work from end of FY21 to end of FY22



Source: Deloitte Access Economics (2023), n=40 (communities that reported economic work).

# Economic Work in FY22

The sectors economic work falls under most commonly relate to environment, land management and farming; rental, lease and accommodation; and community services.

Chart 21 illustrates the **high number of environmental and land economic work operated by communities**, many of which are ranger programs, as well as rental and lease work, and community services projects, which includes health, social and youth programs.

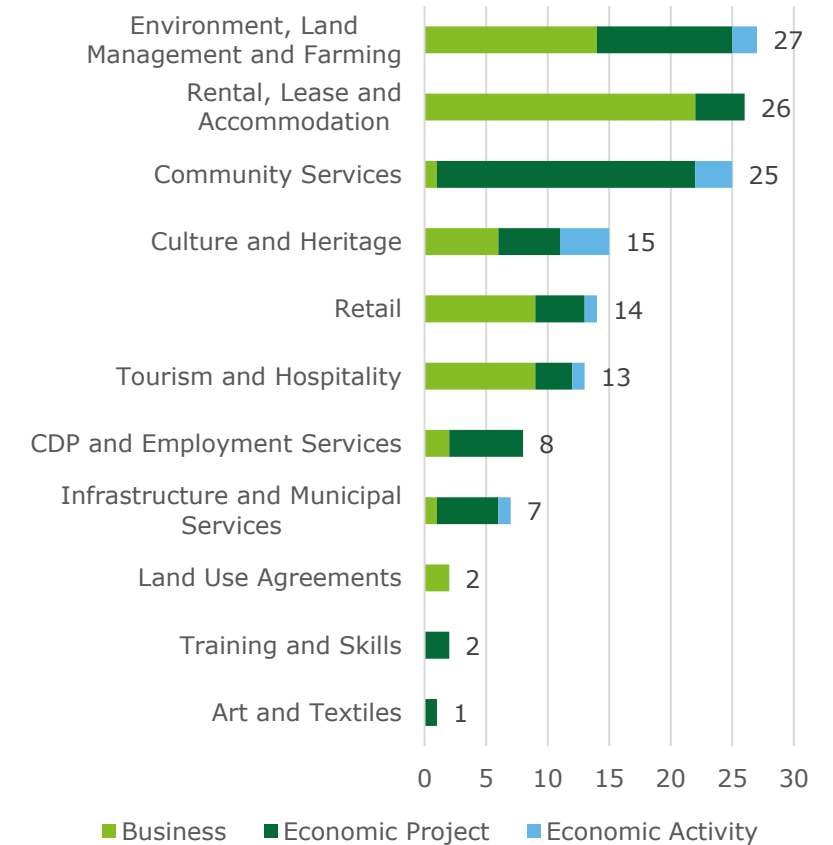
*One community leader noted "We have blocks of undeveloped land which are in prime country. But right now it's just sitting there wasted. There's a real potential benefit to the community from producing market crops like wheat. We are working our CEDM to get funding to make the initial investment, training our people up. If we can get this happening, it has real potential to generate income for the community."*

**One-third of businesses are related to rental, lease and accommodation-based activities**, 21% are environment, land management and farming-related, while 27% are evenly split between retail and tourism and hospitality.

*One community leader explained that: "We are partnering with a tourism operator who will use our hall for visitors before they go out onto the land for a hike and when they come back. Our elders will talk to them about the importance of the land and its history. This is important not only for the visitors but our community to continue to speak about the importance of the land and pass our knowledge on."*

In the case of economic projects, 34% are community services-focused, 18% are environment, land management and farming-related, and 10% derive from CDP and Employment Services. Compared to businesses and projects, economic activities are spread across a number of sectors.

Chart 21: Number of ongoing and additional economic work by sector in FY22



Source: Deloitte Access Economics (2023).  
 Note: n=40 (communities that reported economic work) and n=111 (ongoing and additional work).

## Employment in Economic Work in FY22

While CED communities contribute a wide range of economic work, employment from this work is concentrated in certain types.

Meaningful local employment is the key goal of most communities, a theme consistently supported through consultation. As shown on p.52, community organisations generate employment through two mechanisms: within organisations and through economic work. The latter was the larger contributor to employment for communities supported in FY22, with 162 employees in total across 34 businesses, projects and activities.

Chart 22 provides a breakdown of employment through economic work by sector. **Community services, environment, land management and farming, and tourism and hospitality are the largest sectors by employment by a significant amount.**

Notably, while community services work represented 16% of total economic work in FY22, nearly 50% of total employment was derived from community services. This reflects the labour intensity of community services work, which includes short-term programs supporting direct employment in the community. In comparison, while rental, lease and accommodation work is common in community, they contribute less to employment as they are relatively passive businesses to manage.

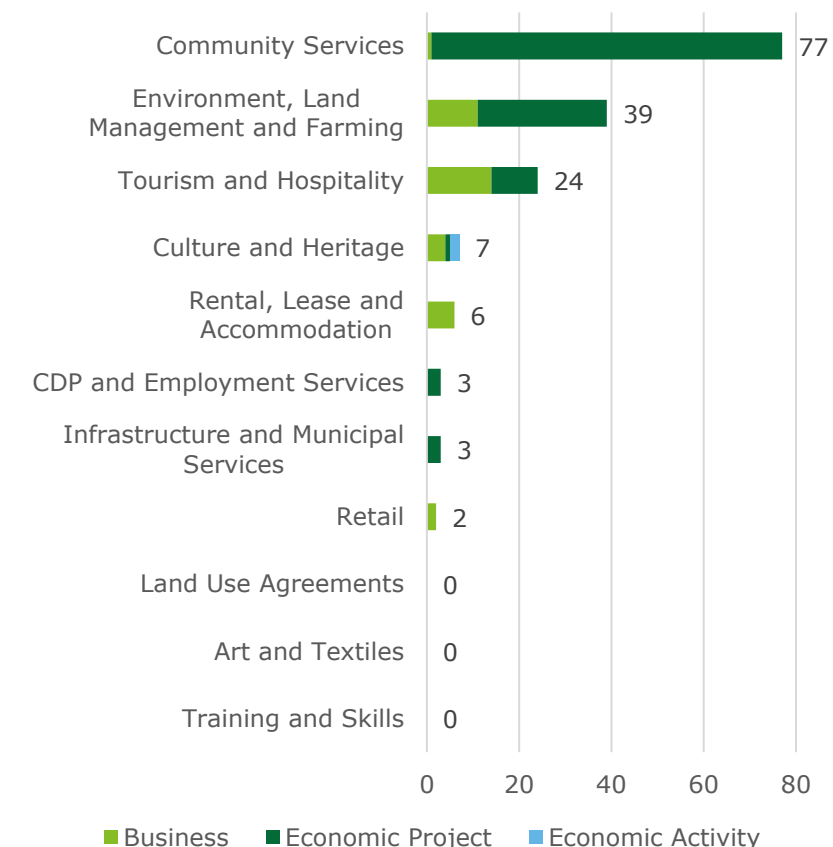
Another clear trend in Chart 22 and Table 8 is that **economic projects are the major employers, with three out of four employees generated by projects.** As projects tend to be grant-based, these projects and related employment represent organisations in early stages. Over time, more sustainable and mature businesses developed by communities may be expected to contribute more to total employment.

Table 8: Employment in businesses, economic projects and economic activities in FY22

	Businesses	Economic projects	Economic activities	Total
<b>Ongoing in FY22</b>	28	118	2	149
<b>Additional in FY22</b>	10	4	0	14
<b>Total</b>	38	122	2	162

Source: Deloitte Access Economics (2023), n=38 (communities that reported employment).

Chart 22: Employment through economic work by sector in FY22



Source: Deloitte Access Economics (2023).  
Note: n=38 (communities that reported employment) and n=34 (ongoing and additional work).

## Economic Work over time

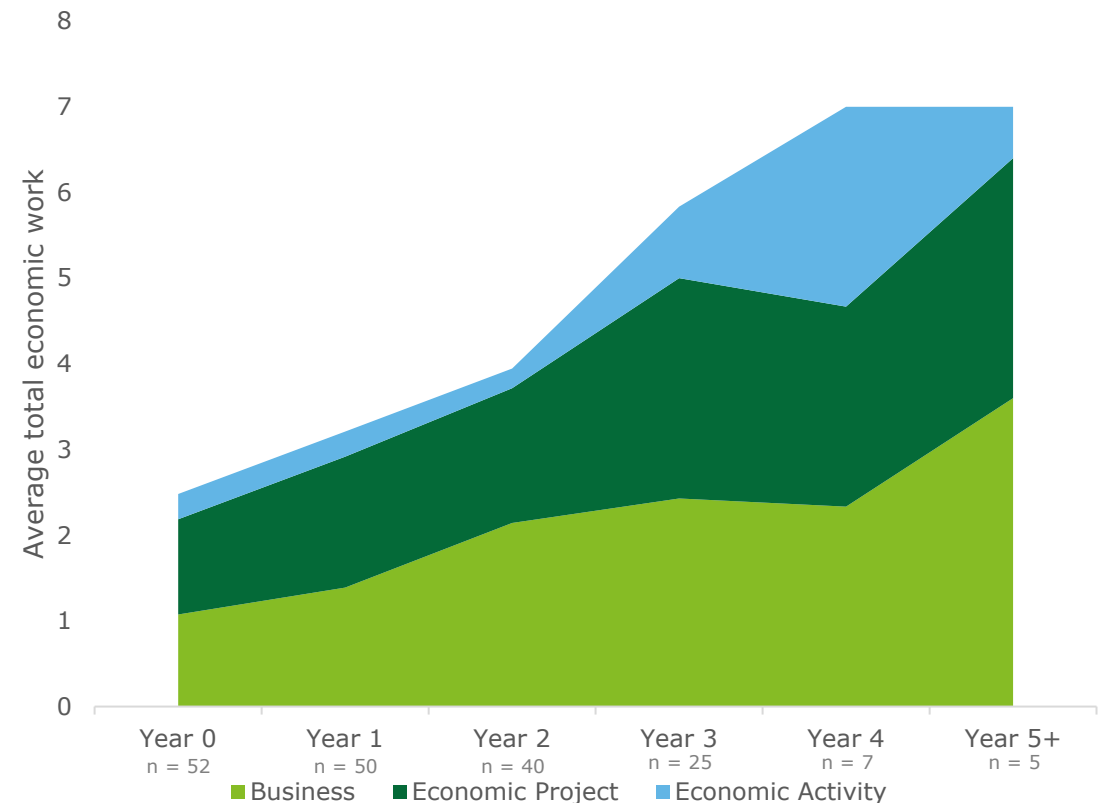
Examining the average number of economic works in communities over time highlights an increase in economic work the longer an organisation has remained in the CED program.

The **quantity of economic work per community appears to increase the longer an organisation has worked with Many Rivers**. In particular, for communities in operation for at least five years, the average number of economic works per community more than doubles (Chart 23).

This pattern varies depending on the type of economic work. For instance, economic activities tend to play a less significant role in organisations over time, while **the role of businesses in total economic work increases over time**. This is consistent with organisations developing the skills over time to establish long-term, sustainable businesses, beyond project and activities (noting the significant value this work also provides).

Of the 111 ongoing and additional economic works in FY22, **61% were operating before CED support, while 39% were new with CED support**. This aligns with community readiness criteria requiring communities to be conducting economic work, or with plans to do so, before engagement, but also indicates the number of works being initiated alongside. Community leaders described how the CED program helped them set up economic work with real execution. This contributed to the consistent confidence to set up other work as their engagement with the program continued.

Chart 23: Average number of economic works per community over journey with Many Rivers



Source: Deloitte Access Economics (2023).

Note: Year 0 indicates the average number of economic works of organisations in the year prior to engaging with Many Rivers. Sample sizes refer to number of organisations, and lower sample sizes should be interpreted with greater caution.

# Variation in communities by revenue, assets and number of members

Community organisations vary in size and the intensity of their economic activities, with no clear trend apparent across key indicators.

**There is no such thing as a 'typical' community, with organisations ranging in size, aspiration and values.**

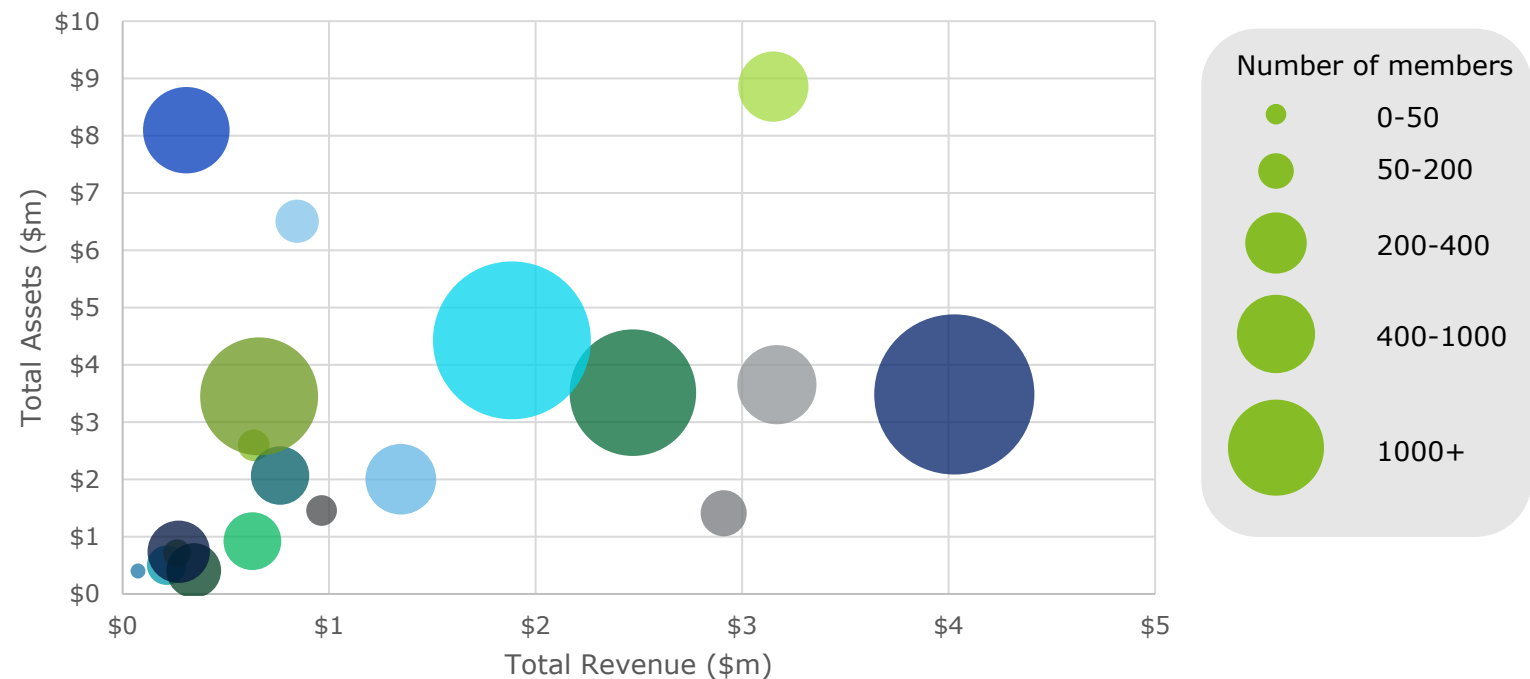
The CED communities engaged with Many Rivers vary substantially, and every journey is different. This is demonstrated by the variance in community make-up when considering the size of their communities, assets and revenue (Chart 24).

Notably, there is some correlation between total assets and revenue of CED communities, with organisations exhibiting higher assets typically also receiving higher revenues (with notable outliers).

This correlation is less clear by community size, with smaller and larger CED communities clustering at the lower end of assets and revenue. However, it is notable that the three largest CED communities were also in the top six revenue earners.

Small sample size continues to pose challenges to statistical analysis, with financial data only available for 18 of 44 organisations that participated in the program in FY22. Over time, as the program reach expands, it is anticipated that this limitation will lessen and clearer trends may emerge.

Chart 24: Comparison of revenue and assets in FY22 overlaid with number of members in each community



Source: Deloitte Access Economics (2022).

Note: Each coloured bubble represents a different community that reported revenue in FY22 (n=18).

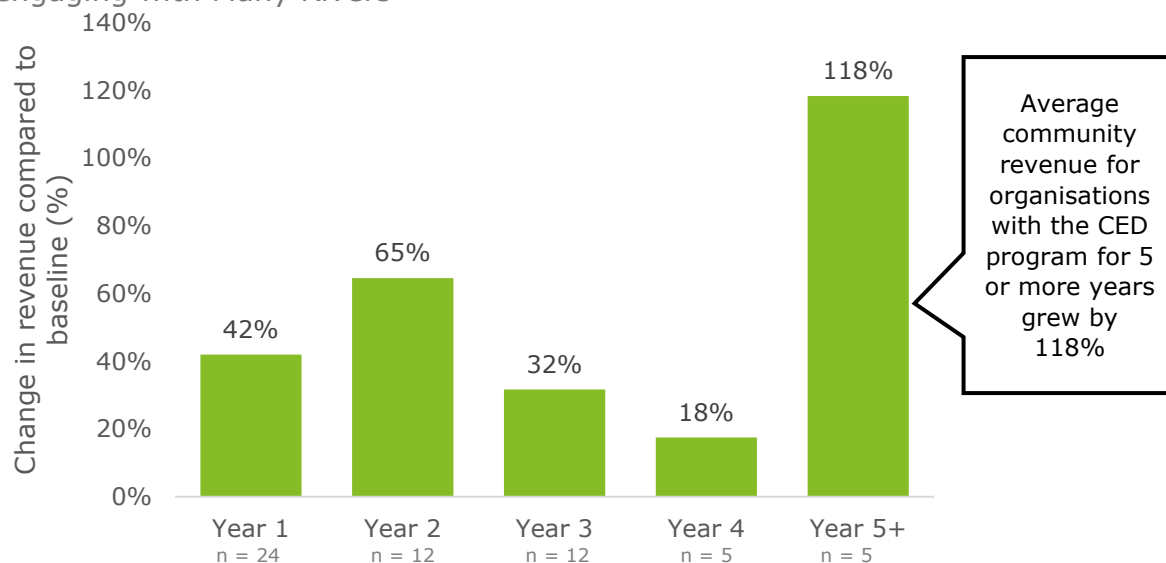
## Journey over time: Revenue

Community organisation revenue increases in the years after commencing with Many Rivers; however, sample sizes remain small, so findings for communities with higher tenure in the program must be treated with caution.

When analysing financial and economic indicators for community organisations, it is important to recognise how long each organisation has participated in the CED program. Rather than considering financial years, comparing communities that have remained with the CED program for the same period of time allows for a more accurate understanding of the contributions of Many Rivers. It is important to still note differences in organisations when interpreting trends.

Chart 25 and Table 9 highlights the percentage, and level changes in community revenue compared to baselines, after a number of years of CED program participation. Over time, the percentage change in average annual community revenue increases with some fluctuations in the later years. Evidence suggests that organisations, on average, generate more revenue in the years after engaging with Many Rivers, and that this effect is most significant after 5+ years. Notably, this data is based upon a limited sample, so evidence from future evaluations should consider this evidence closely.

Chart 25: Percentage change in community revenue in the years after engaging with Many Rivers



Source: Deloitte Access Economics (2023).

Notes: Includes data from ceased communities. Baseline is calculated as the average of data from the three years prior to engagement with Many Rivers to the extent of availability. Average for communities in the Year 5+ category is calculated based upon their most recent year of data. Sample sizes refer to number of organisations, and lower sample sizes should be interpreted with greater caution.

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Table 9: Change in community revenue in the years after engaging with Many Rivers

Period	Sample size	Baseline revenue	Additional revenue	Total
Year One	24	\$0.86m	\$0.38m	\$1.24m
Year Two	12	\$1.09m	\$0.74m	\$1.83m
Year Three	12	\$0.96m	\$0.31m	\$1.27m
Year Four	5	\$0.58m	\$0.10m	\$0.68m
Year Five	5	\$0.58m	\$0.69m	\$1.28m

Source: Deloitte Access Economics (2023).

Notes:

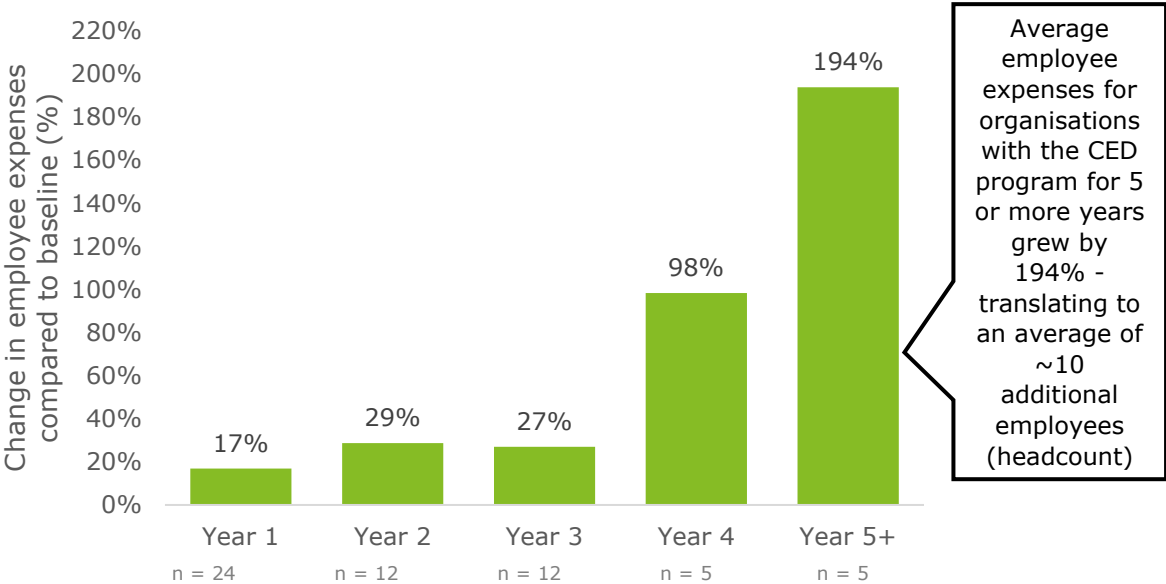
1. Baseline revenue refers to the average revenue of community organisations included in the sample. Additional revenue refers to the average additional revenue above baseline revenue generated by communities since joining Many Rivers. Total revenue is the sum of baseline revenue and additional revenue.
2. Includes data from ceased communities. Baseline is calculated as the average of data from the three years prior to engagement with Many Rivers to the extent of availability. Average for communities in the Year 5+ category is calculated based upon their most recent year of data. Sample sizes refer to number of organisations, and lower sample sizes should be interpreted with greater caution.

# Journey over time: Employment expenses

Employment expenses also grow with each year after commencing with Many Rivers, translating to an average of 10 additional employees in the fifth year of engagement (relative to baseline years).

Chart 26 and Table 10 highlight the average increase in employee expenses throughout a community’s journey with the Many Rivers CED program. Over time, the average additional employee expenses increases, with the largest increase at the Year 5+ point, indicating communities are able to increase their community’s employment footprints. This is consistent with the changes in average community revenue; however, it is noted that the increases are more consistent from Years 1-4 for employee expenses than community revenue. Both charts demonstrate that the level of additional employee expenses increase relative to baseline the longer an organisation has remained in the CED program.

Chart 26: Percentage change in employee expenses in the years after engaging with Many Rivers



Source: Deloitte Access Economics (2023).  
 Notes: Includes data from ceased communities. Baseline is calculated as the average of data from the three years prior to engagement with Many Rivers to the extent of availability. Average for communities in the Year 5+ category is calculated based upon their most recent year of data. Sample sizes refer to number of organisations, and lower sample sizes should be interpreted with greater caution.

Table 10: Change in employee expenses in the years after engaging with Many Rivers

Period	Sample size	Baseline employee expenses	Additional employee expenses	Total
Year One	24	\$0.40m	\$0.07m	\$0.47m
Year Two	12	\$0.47m	\$0.14m	\$0.61m
Year Three	12	\$0.46m	\$0.13m	\$0.59m
Year Four	5	\$0.16m	\$0.16m	\$0.32m
Year Five	5	\$0.16m	\$0.32m	\$0.48m

Source: Deloitte Access Economics (2023).  
 Notes:  
 1. Baseline employee expenses refers to the average employee expenses of community organisations included in the sample. Additional employee expenses refers to the average additional employee expenses above baseline employee expenses generated by communities since joining Many Rivers. Total employee expenses is the sum of baseline employee expenses and additional employee expenses.  
 2. Includes data from ceased communities. Baseline is calculated as the average of data from the three years prior to engagement with Many Rivers to the extent of availability. Average for communities in the Year 5+ category is calculated based upon their most recent year of data. Sample sizes refer to number of organisations, and lower sample sizes should be interpreted with greater caution.

# THE EVALUATION OUTLOOK

# 5



INTRODUCTION



JOURNEY



MED REPORT



CED REPORT



OUTLOOK



# The future of M&E

## Where do we focus?

Determining the future focus of Monitoring and Evaluation (M&E) for Many Rivers is a process that involves reflecting on the following:

- 1. What have we learnt** (e.g. what has worked, what would we do differently)
- 2. What does Many Rivers need to understand next** (e.g. efficiency and sustainability, and social and cultural outcomes)
- 3. How do we achieve that** (e.g. methods and collaborative models)

There are tight and loose relationships across these considerations, that require more detailed scoping of 'what is the work' once we know who is willing and able to be involved (e.g. Federal Government departments, leading research centres, clients and communities).

Above all, to take the evaluation forward requires a commitment to collaboration.

# What have we learnt about M&E?

It requires expertise in the process, data and context, if it's to be truly insightful.

## What has worked?

- **Being patient, persistent and conservative.** This understanding may be even more critical for CED – TBC – but the point is it takes longer to find clarity than we all expect, things aren't as clear as we'd hope when do get to a clarity threshold, and for those two reasons it is best not to claim victory too soon or set expectations as such. This is the value of the slow reveal.
- **Balancing the inductive with the deductive.** Practically what this means is having hypotheses, but not being constrained to them in the analysis. While the work is hypothesis testing at its core, the work needs to be open to different underlying relationships that may exist and may reveal themselves. It's critical when dealing with complexity, and reinforces the importance of the monitoring and evaluative process.
- **Pursuing trend analysis before goal-seeking.** So much evaluation and monitoring is anchored to absolute goals, often publicly stated. In many instances this can signal the investment is over before it has started, if stakeholders don't know how to interpret an ambitious goal not being met (i.e. seeing it as failure). Continuous improvement/an upward trend on a variety of KPIs is strong evidence of a return on investment in most cases.

## What would we do differently?

- **Invite Government into the welfare transfer analysis, sooner.** 10 years of analysing self-reported welfare data has reached its limits. There's a strong hypothesis, now partially proven, that clients are less welfare dependent as a result of MED. However, there is still much to learn about the extent to which this is true at a point in time, over time, and where the perverse incentives remain in the welfare system. We can only reliably pursue this next round of work with Government, in the way the PBO trial is exploring.
- **Engage with a representation of ceased businesses, sooner.** Initially we were all interested in why business ceased (categorically) and whether they had a 'hard' or 'soft' landing. Now we're interested in understanding optimal lengths of journey, value created during and beyond journey, and more about what a natural rate of ceasing might be. The answers to these questions rest in the experiences of ceased businesses/clients, and the opportunity is to collaborate with more of them to understand it better.
- **Formalise sustainability as a more wholistic concept.** The program logics are expressed as if sustainability is an absolute threshold across businesses and communities (i.e. a predefined quantitative benchmark to be hit). The research has revealed that sustainability is much more than that, where sometimes ceasing is the sustainable outcome, and sometimes growing exponentially is. The evaluation and its stakeholders need to be open to deeper thinking around sustainability, including Indigenous knowledge around it. As part of this it is also important to note that sustainability in an 'operational' sense is different to sustainability in a 'value' sense.

# What does Many Rivers need next from M&E?

The opportunity is to get deeper into how value is created. This includes social and cultural outcomes, and efficiency considerations on the way to advanced concepts of sustainability.

## Themes for M&E

- **From backward looking at point-in-time to 'moving averages'.** To date, the annual M&E reports have focused on reporting the annual result for each KPI against the full history of its measurement. Looking at the 10-year trend, it's clear and not unexpected that there is some annual variations in the results that aren't necessarily reflective of underlying success or setbacks. With this in mind, and with the benefit of where MED is at in its maturity, it can now consider annual reporting of a three-year moving average on each KPI, thereby reducing any 'noise' that leads to drawing invalid inferences from the annual results.
- **From economic focus to an economic, social and cultural balance.** The work of Many Rivers has always maintained that economic progress leads to social and cultural progress, borrowing from a range of research that supports this view. The opportunity is now to extend the monitoring and evaluation to more systematically test that in the context of Many Rivers clients and communities, with CED and its new CRM (launched in late 2022) providing the clearest opportunity to achieve that. Noting it's a more complex undertaking than the economic measurement, it does get to the core of why Many Rivers was established in the first place.
- **Towards understanding the efficiency frontier and sustainability.** An evaluation must establish an investment is broadly effective before it can establish it is efficient and sustainable in that. 10 years of evaluation has shown MED to be broadly effective, and so the interest of Many Rivers is now to understand the efficiency frontier in Many Rivers operations, towards a sustainability end. Sustainability broadly and narrowly defined.

## How do we get there?

- **Representative voice, speaking completely.** Every aspect of the work needs to be broadly representative, and valid. While the quantitative analysis has, with the support of CRM and other Many Rivers ways of working, made strong progress on that front (for MED), the work is to now achieve that for the equally important and rich qualitative analysis. In that sense CED is more progressed, and MED will need to learn from it and learn how to scale it, via CRM and the daily work of MEDMs (and CEDMs), and how the annual evaluation can support.
- **Iterative refinement of CRM, including new client data inputs.** To date Many Rivers has been effective at: (1) designing its CRM to measure what matters; (2) ensuring that the CRM is the core/daily work of operations (not an additional task); and (3) periodically reviewed for its fit for purpose. Adaptions have been careful to not unnecessarily break data series, and have focused on removing fields at the same time as adding fields. This best practice. Carrying this forward the next genesis is to create an even more virtuous cycle of trust with clients where more of their experiences and perspectives can be captured in the CRM, to unlock the next wave of continuous improvement for all.
- **New forms of analysis and reporting, to manage complexity.** As the complexity and volume of evidence and understanding grows exponentially, the analysis and playback to stakeholders (including community) needs to be carefully curated and innovated. The goal is always to create virtuous learning and motivation cycles, for all parties working with Many Rivers. This will be felt most acutely for CED (and already is, in fact), and for MED as it seeks to dimension its contribution to its social and cultural aspirations.

# What is our ask?

Curiosity and commitment, brought together under a new collaborative learning model.

A successful evaluation is focused equally on discovering and disseminating its insights. Underpinning that is typically curiosity, long-term commitments and a collaboration of complementary skills, evidence and dispositions.

To that end, our ask of Many Rivers and its ecosystem of clients, communities, funders and other interested parties is to extend the current curiosities, commitment and collaborations to set the goals and opportunities for the **next five years of evaluative partnership**. To be specific, the ask is to:

- **Engage deeply in the work.** The headline figures are there to prime you, the richer materials require you to work more for them (read onwards), and engage in conversations around them.
- **Bring your evidence,** curiosities and perspectives to this case study, to improve its understanding and your understanding. It demands all of us to be open to a different way of working/find ways to relax the constraints to working together.
- **Be patient,** noting that the more you seek to understand the work, the more patient you will be willing to be. We all feel the impatience of wanting to see the outcomes, understanding the complexity helps create reasonable expectations.

Ultimately, we're acknowledging we can't achieve the next round of rigour without more collaborators who are willing to work together in a mutually beneficial way. The far righthand side of the program logics are not the expertise or systems of measurement of Many Rivers or (in a way) Deloitte Access Economics, they are a combination of private and public property, that we need your permission and support to access to keep this learning progressing.

We look forward to working with you.

## **Learning organisations**

*A 'learning organisation' is a team that prioritises learning as a driver of personal and team growth and improvement. These organisations work collaboratively towards an established shared vision and are analytical about the best practice to create these results. They are characterised as being adaptable, focused organisations that are continuously transforming and improving themselves.*<sup>1</sup>

*A substantial body of management literature suggests that organisations that successfully exhibit these traits are characterised with greater collaboration, business longevity, innovation and efficiency.*<sup>2</sup>

<sup>1</sup> Fulmer, Robert M., Keys, J. Bernard. (1998). A Conversation with Peter Senge: New Developments in Organizational Learning *Organizational Dynamics*, 27 (2), 33-42.

<sup>2</sup> Herrera, David (2007). A validation of the learning organization as a driver of performance improvement. Capella University

# Appendix A – MED evaluation: Approach to calculating revenue and employment

# Adjustments to estimating revenue

## **Adjusted revenue estimation approach**

The approach to calculating revenue has changed compared to the approach taken in previous years of analysis. Where the previous approach based itself upon the number of businesses operational at end of financial year and assumed all businesses were operational all year, the new approach accounts for additional aspects of business operation.

Chart A1 provides an example of how the updated approach changed outputs in the case of FY21, and the process in shifting from the old approach to the new approach is detailed below:

- **Original estimate:** The result reported in the previous evaluation, based upon the number of businesses operational at financial year end.
- **Adjusted revenue assumption:** Businesses have their revenue scaled to the duration of time they operated in a given financial year (applied in years where revenue data was not provided in annual terms).
- **Adjusted business count:** The business count is adjusted to include businesses which operated during a given financial year but ceased before the end of the financial year.
- **Adjusted stage treatment:** In-journey and graduated businesses are now treated as different cohorts in the extrapolation process (only applies from FY20 onwards).
- **Adjusted graduated businesses:** Graduated businesses do not have regular contact with Many Rivers, so the accuracy of their operational status is uncertain. To account for this, we apply the FY15 to FY19 average business cessation rate to these businesses from the year after status was last updated (only applies from FY21 onwards).
- **New estimate:** The aggregation of changes detailed.

Chart A1: Applying the new revenue estimation method, FY21



Source: Deloitte Access Economics

Note: FY21 based upon midpoint mean trimmed revenue of FY20 and FY22 due to a low sample size of graduated businesses in FY21.

# Estimating revenue

## Key findings

- Estimates of in-journey mean trimmed business revenue did not change from FY18 to FY21 at the 95% level of confidence, however the increase in FY22 (from \$31,503 to \$61,671) was statistically significant (Chart A2). The last year a statistically significant change in mean trimmed revenue occurred was from FY17 to FY18.
- Estimates of graduated mean trimmed business revenue suggest there was no change from FY20 to FY22 at the 95% level of confidence (Chart A3).
- The number of in-journey businesses fell from FY20 to FY21, likely due both to the graduation of businesses, as well as business closures due to the COVID-19 pandemic.

Note: Trimmed revenue is based upon the sample of businesses with revenue which falls within two standard deviations of the mean revenue.

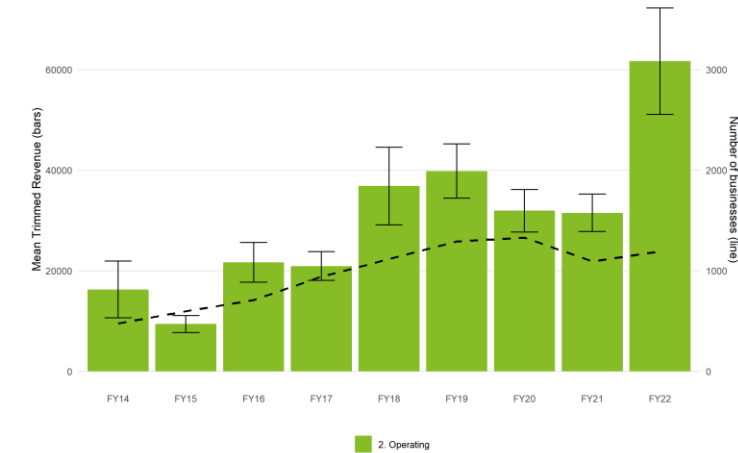
Table A1: Revenue statistics, FY20 to FY22

Period	FY20	FY21	FY22	FY20	FY21	FY22
Cohort	Graduated	Graduated	Graduated	In-journey	In-journey	In-journey
Number of businesses	216	557	790	1,328	1,094	1,192
Mean revenue (untrimmed)	\$206,886	NA	\$334,486	\$50,348	\$53,428	\$105,630
Mean revenue (trimmed)	\$110,230	\$140,931*	\$171,633	\$31,925	\$31,503	\$61,671
Estimated annual revenue (trimmed)	\$23.8m	\$78.5m*	\$122.4m	\$42.4m	\$34.5m	\$73.5m
Median revenue	\$49,699	NA	\$48,000	\$9,880	\$15,570	\$19,200

Source: Deloitte Access Economics

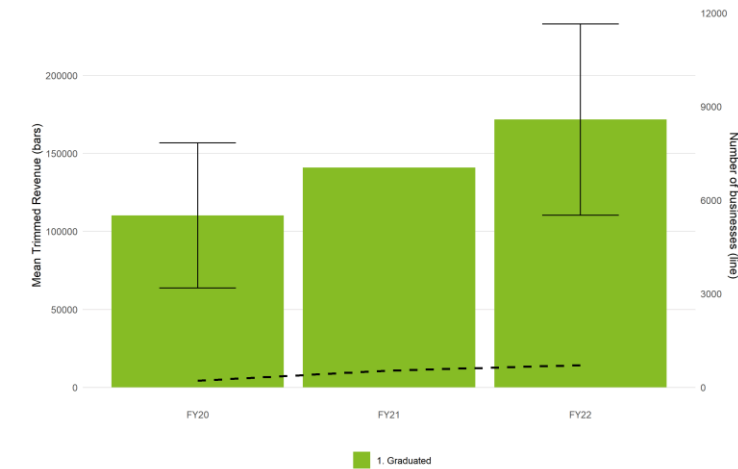
Note: FY21 based upon midpoint mean trimmed revenue of FY20 and FY22 due to a low sample size of graduated businesses in FY21.

Chart A2: Mean revenue (trimmed), in-journey businesses



Source: Deloitte Access Economics

Chart A3: Mean revenue (trimmed), graduated businesses



Source: Deloitte Access Economics

Note: FY21 based upon midpoint mean trimmed revenue of FY20 and FY22 due to a low sample size of graduated businesses in FY21.

# Estimating Employment

## Key findings

- Estimates of in-journey mean trimmed business employment did not change from FY14 to FY22 at the 95% level of confidence, except in the case of FY18 which is an outlier year (Chart A4). As point estimates are also stable over time, total employment estimates are largely driven by an increase in the number of businesses.
- Estimates of graduated mean trimmed business employment suggest there was no change from FY20 to FY22 at the 95% level of confidence (Chart A5).

Note: Trimmed employment is based upon the sample of businesses with revenue which falls within two standard deviations of the mean revenue.

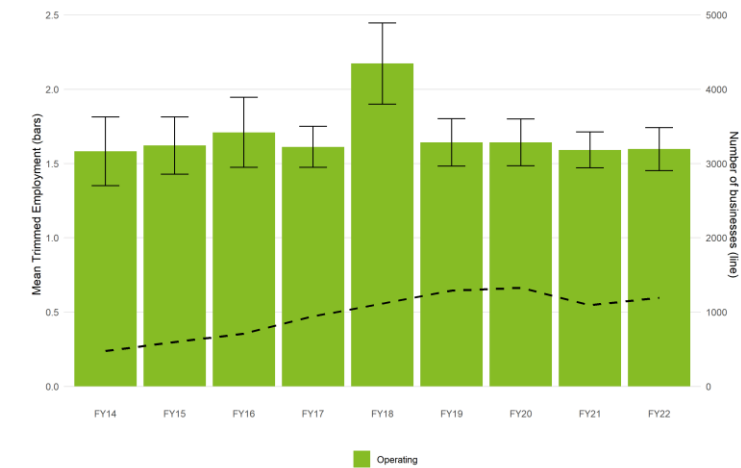
Table A2: Employment statistics, FY20 to FY22

Period	FY20	FY21	FY22	FY20	FY21	FY22
Cohort	Graduated	Graduated	Graduated	Operating	Operating	Operating
Number of businesses	216	557	790	1,328	1,094	1,192
Mean employment (untrimmed)	5.8	NA	1.9	2.0	2.3	1.7
Mean employment (trimmed)	2.8	2.4*	1.9	1.6	1.6	1.6
Median employment	1	1	1	1	1	1
Estimated annual employment (trimmed)	599	1,326*	1,478	2,179	1,741	1,904

Source: Deloitte Access Economics

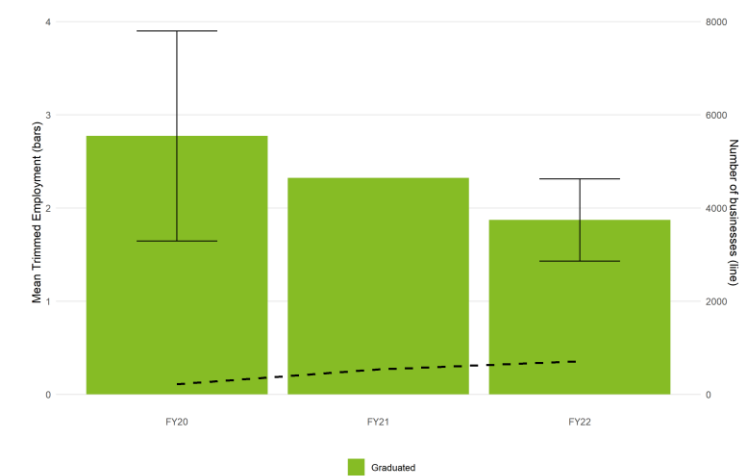
Note: FY21 based upon midpoint mean trimmed revenue of FY20 and FY22 due to a low sample size of graduated businesses in FY21.

Chart A4: Mean employment (trimmed), in-journey businesses



Source: Deloitte Access Economics

Chart A5: Mean employment (trimmed), graduated businesses



Source: Deloitte Access Economics







Note: FY21 based upon midpoint mean trimmed revenue of FY20 and FY22 due to a low sample size of graduated businesses in FY21.



# Appendix B – Further information on the CED evaluation approach

# Guiding principles

A set of summary principles guide the approach of this evaluation

KEY PRINCIPLES	IMPLICATIONS FOR THE EVALUATION
 Context matters	➔ Each community has different history, context, strengths and goals. Indigenous community goals are not pre-defined and it is not productive or appropriate to draw direct comparisons between communities. The evaluation (like the CED program itself) operates in the context of a journey towards what community leaders strive to achieve for their community.
 Community voice	➔ Voice of community leaders who participate in the CED Program is critical to this evaluation, as it informs whether the CED Program Logic reflects their experiences and aspirations, and how they express their own development process and priorities. This annual evaluation consulted with <b>six</b> community leaders representing communities of different size, location and tenure with Many Rivers.
 Contribution, rather than causality	➔ Progress and success for community organisations depends on a myriad of complex factors that are interrelated. Impact is always influenced by multiple actors and is characterised by non-linear relationships. Capturing contribution is preferred over false precision in causality. The evaluation will, over time, unpack how Many Rivers contributes to the journey that each community is on.
 Strive to measure and capture what matters	➔ While program data and audited financial statements are helpful in understanding aspects of the program, many outcomes that matter to the communities cannot be easily quantified. As such, this evaluation triangulates evidence from different sources to reach an on-balance view of progress at a point in time. It is recognised that quantitative data may not always reflect community perspectives; where this is the case, the evaluation will explicitly acknowledge that. For example, this evaluation qualitatively summarises consultation responses to better understand outcomes that are difficult to measure, such as Strong Foundations outcomes.
 Evolution	➔ The evaluation exists within a dynamic program environment and will influence/be influenced through ongoing learning. As such, the program logic developed as part of the 1 <sup>st</sup> annual evaluation serves both as an anchor the program will be assessed against, as well as a tool that will be refined over time as quantitative data expands and deepens, and as qualitative data such as “community voice” offers new or further insights about the program.
 Data sovereignty	➔ This evaluation recognises that any information collected about communities is owned by the communities. To ensure that communities’ stories are reflected accurately, evaluation insights will be regularly shared with those leading (Many Rivers staff and partners) and participating (community leaders) in the program to promote opportunities to contribute to continual refinements in evaluation approaches.

# Potential benefits of community economic development

The literature indicates that successful community empowerment programs have the capacity to drive far-reaching change and deliver a wider range of positive outcomes.

## Cultural connection

- Empowering Indigenous leaders can revitalise culture and bring Indigenous knowledge systems and ways of working to leadership and management, embedding a greater sense of purpose into community initiatives.<sup>1</sup>
- Research suggests that Indigenous leadership and role modelling can improve outcomes surrounding employment, wellbeing, feelings of belonging and passion for culture.<sup>2</sup>

## Access to meaningful employment

- There is evidence to suggest that Indigenous Australians are more likely to remain in employment when engaging in Indigenous-specific and culturally relevant work.<sup>3</sup>

## Drive intergenerational change

- Engaging in employment has the capacity to drive transformational change, that can influence other family and community members and lead to a 'multiplier' effect.<sup>4</sup>
- This can break an inter-generational cycle of welfare dependence, joblessness and trauma.<sup>5,6</sup>



## Health and wellbeing

- Employment and economic advancement are associated with social, psychological and financial benefits that can enhance wellbeing.<sup>7</sup>
- Enabling Indigenous peoples to express cultural identity can have positive health and wellbeing effects.<sup>8</sup>

## Improved community safety

- Evidence suggests that economic development and community empowerment can improve community safety by reducing incidents of crime.<sup>9</sup>

## Autonomy

- In this context, autonomy can be understood to include ownership and control over economic, political and social factors which govern the lives of those within a community.<sup>10,11</sup>
- Enhancing the self determination and autonomy of Indigenous communities and peoples has the capacity to improve community engagement, lead to more sustainable outcomes and overcome historical policies that disempowered Indigenous peoples as lived and expressed by each community.<sup>12,13,14</sup>



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