

# **Business News**

Greater Hume Council acknowledges the traditional lands of the Wiradjuri people, and pays respect to elders both past, present and emerging.

May 2023

## Issue 22

# The latest in business news, events and training

# Hume Bank opens in Holbrook

The doors to the new Hume Bank branch were officially opened recently, with a morning of celebrations to mark the occasion.

"We have received wonderful support from the Greater Hume Council, and the response from the local businesses and the wider Holbrook community has been overwhelmingly positive," Hume Bank Chair Michael Gobel said.

"We now look forward to becoming part of this wonderful community, because when we open a branch, it is not just about offering financial services."

As part of the grand opening, exclusive promotions are on offer for Holbrook branch customers.

Greater Hume Council Mayor Tony Quinn said it is great to see something happen that is needed everywhere.

Acknowledging the staff of Greater Hume Council and Hume Bank for working together to make the branch happen in a relatively short amount of time.

"It's not that long ago that NAB decided to pull the pin and we were on to it straight away," he said.

"I thank our general manager and the staff for moving quickly and, of course, Hume Bank responded" said Cr Quinn.

The new branch will be open on Monday, Wednesday, and Friday from 10.30am until 4pm and closed for lunch 1pm to 1:45pm.

Customers will have access to all of Hume Bank's services and facilities, including lending.



^ Justin Clancy, Member for Albury, Cr Jenny O'Neill, Evelyn Arnold, General Manager Greater Hume Council and Deputy Mayor, Cr Annette Schilg at Hume Bank official opening at Holbrook

A 24/7 ATM, located outside the branch has been operational for several weeks.

# Face to face retail banking in Greater Hume:

- Henty Bendigo Bank
- Jindera Hume Bank
- Culcairn Hume Bank
- Holbrook Bendigo Bank Agency and Hume Bank
- Walla Walla WAW

# Get your flu vaccine today.

Get prepared to 'live well' this winter by getting your flu vaccination, maintaining good hand hygiene and staying connected with family, friends and community groups.

Your best protection this winter is to get a flu vaccine and stay up to date with your COVID-19 vaccinations. Talk to your GP or pharmacist for more information.

https://mphn.org.au/flu



# Highlights:



**New Post Office**Business move supports growth



Holbrook Hotel
Celebrates official opening



**New Business Manager** Greater Hume Children Services



\$13.68M for road projects
Extra funding for roads

# Jindera's *new* Village Post Office



^ Mary-Lynne and Pat Hayes, Jindera Village Post Office

In February this year, Pat and Mary-Lynne Hayes, licensees for Australia Post at Jindera moved their business 100 metres to their new 'purpose built' building designed to accommodate Jindera's growing population and meet increasing demands for postal services.

Having lived in the Jindera area for nearly 30 years and raising 2 sons and 2 daughters in the community, it was a natural fit for them to buy a post office business, 7 years ago.

"It sort of happened quite organically, and we haven't looked back" said Pat.

Uniquely, Jindera does not have street delivery of mail to letterboxes, rather it has a postal box service which is managed and run by Pat and Mary-Lynne as licensees.

As they say in life and in business, timing is everything and this has certainly been the case for the Hayes couple.

Since buying in, the business has flourished along with the growing number of people who have made Jindera home, now home to 704 families and 946 houses.

"Jindera's population in 2016 was 2222, and is predicted to grow to 8,000 population by 2050, which will be more than three times growth from today's numbers said Pat.

Currently, Pat and Mary-Lynne manage 896 post boxes for the township.

"We decided to invest in the future. Our old shop had no room for expansion, and we already had a waiting list of 80 residents wanting postal boxes" added Pat By investing in the new premises, their business is now positioned to expand its post box service and match the future growth of the town.

As well, "we have been able to expand our in-store retail gift range" said Mary-Lynne.



Pat and Mary-Lynne know that the service is a vital one for the community, with a lot of foot traffic into the shop every day for mail and parcels.

"We recognize we have a responsibility to the community, and to be involved in the community".

Having been on the local football committee in the past, Pat is the current chair of the Jindera Community Forum.

Well done Pat and Mary-Lynne!

Jindera Village Post Office 91 Urana St Jindera Open Mon to Fri 9am to 5pm



Small businesses are a frequent target of scammers, who recognise that owners are busy and usually have limited resources to keep their systems safe

Tips for protecting your business:

- Genuine emails about online government or businesses services will not include links to sign in pages, or ask for your personal information, account details. PIN or passwords.
- If you are unsure the email, call or SMS you have received is genuine, do not click on any links or open any attachments. Contact the organisation using contact details that you've found yourself (e.g. using a search engine like Google).
- If you are unsure about a change to a supplier or employee's bank account details, call them to confirm even if an explanation is provided by email.
- Never agree to any business proposal on the phone: always ask for an offer in writing.
- Always check that goods or services were both ordered and delivered before paying an invoice, and always read the fine print carefully.
- Make sure your business computers have up-to-date security software.
- Train your staff to be on the lookout for scams or anything unusual.
- Advise your customers that you will never contact them to ask for their customer login or payment card information.
- Monitor who is mentioning your business name online using a tool like Google Alerts.
- Create strong passwords for your business accounts and update passwords when there are staffing changes.

Visit the Scamwatch website run by the Australian Securities and Investments Commission (ASIC) to find further information on how to protect your business and keep up to date on the latest scams. You can report scams to ReportCyber.

https://www.scamwatch.gov.au

# New major road reconstruction projects

Greater Hume Council is embarking on specific major road upgrade projects during this year and next involving a \$13.68M investment in the road network.

# **Brocklesby Balldale Road**

In the west of the shire, reconstruction and sealing of 7.25 km of the Brocklesby Balldale Road is being undertaken in two stages. The first stage is 4 km in length (in progress), to be followed by a second stage of 3.25km, a total investment of \$4.7M.

# Jingellic Road

In the east of the shire, major works are planned to upgrade 4 km of Jingellic Road and replace/upgrade five bridges in the Wantagong Straight, with a total investment of \$8.98M.

#### 800 m road reconstruction

Firstly, in roadworks to be completed by 30 June 2023, 800m of road reconstruction is planned for a section of road to continue west from the previously completed section at the eastern end of Wantagong Straight (plus provision for a further 580 m of works should the budget and timeframe permit). This 800 m road reconstruction project involves an investment of \$810,000.

These works are in the current year's road budget and Council has resolved that Council staff will undertake the required works.

## Five bridges Wantagong Straight

In the next financial year to 30 June 2024, five bridges will be upgraded, widened or replaced, commencing with the calling of tenders for the replacement of the first bridge (Serpentine Creek Bridge) which is already underway.

Total estimated cost of the five bridges project is \$4.52M. The remaining four bridge upgrades will follow on during the 23/24 financial year to be completed prior to 30 June 2024.

Jingellic Road will remain open to traffic during all five bridge upgrades.

#### 3.2km road reconstruction

The 3.2 km section of Jingellic Road from the top of Yarara Gap to its intersection with Coppabella Road will also be reconstructed and will be completed by 30 June 2024 (to be funded in 2023/2024 budget).

This 3.2km project will see a further investment on Jingellic Road of an additional \$3.6M to be completed by 30 June 2024.



^ Brocklesby-Burrumbuttock Road 4km reconstruction



^ Jingellic Road - next 800 m section reconstruction to be completed by 30 June 2023



^ Jingellic Road - 5 bridges upgrade, first is Serpentine Creek Bridge - to be replaced



# Geoff Reardon is **Regional Manager for** Murray Riverina ICN

The Industry Capability Network (ICN) is funded by NSW Government to assist communities to increase economic prosperity.

ICN introduce businesses of all sizes to projects large and small across NSW, to a network of experienced industry procurement and supply chain specialists.

Geoff works as a connector between local business and local and national projects. His role revolves around assisting large scale project managers source local companies with the skills and ability to meet the needs of the project.

To become informed of these opportunities for growing your business, you need to register on the ICN Gateway.

If you want to pursue any of these opportunities please reach out to Geoff Reardon.

# Walla Walla Solar Farm

# Tender/Bid Phase

The solar farm will have a 300-megawatt (MWac) capacity of clean, renewable energy - enough to power approx. 90,000 NSW homes.

The Walla Walla Solar Farm is being constructed by Gransolar Construction Australia Pty Ltd.

The solar farm will be connected to the electricity network via the existing transmission line that runs parallel to Schneiders Road.

The scope of works consists of, but is not limited to:

- Installation of approximately 700,000 single axis tracker PV solar panels, mounted on steel frames at about 4.85 metres (m) above ground level at maximum tilt
- 96 inverter containers
- Electrical transmission infrastructure and overhead transmission line to connect the solar farm to the existing 330 kV transmission line

- Switch room facility
- Electrical conduits and transformers
- Harmonic filter
- Underground cables
- Operation and maintenance
- Internal roads and access points
- Parking areas
- Security fencing
- CCTV system
- SCADA/Monitoring system
- Weather stations
- Vegetation screening

The construction phase of Walla Walla Solar Farm is anticipated to last approximately 16 to 20 months from the commencement of site establishment work in Q4 2022.

Contact

Geoff Reardon | Regional Manager -Murray Riverina - Industry Capability Network

M: 0402 632 027

E: greardon@icnnsw.org.au

W: http://icn.org.au/icn\_nsw



^ Walla Walla Sun Farm Operations Site, Benambra Road.

# Business After Hours event at Culcairn Hotel 23 Feb 2023



^ Sally Jean, Glow Well Being with Mayor, Cr Tony Quinn.



^ Attendees at the Business After Hours Event

# Official Re-opening Ceremony for Holbrook Hotel



^ Holbrook Hotel - Official Opening Ceremony - Sat 15 April 2023 - publician Bill Wearn cuts the ribbon with Cr Tony Quinn, Mayor Greater Hume Council.

In the official grand reopening ceremony held at the newly refurbished Holbrook Hotel, owner Bill Wearn talked about his vision for the hotel, which he purchased in 2019.

Mr Wearn thanked the many contractors and other people who have been involved in the rebirth of Holbrook Hotel and his other major projects at Woomargama Hotel and The Settlers Motel.

Staying true to its history, the Hotel boasts impressive architecture and is the ideal setting to wine and dine, host weddings and functions, and to catchup with family and friends.

A passion for locally-sourced produce, coupled with an exceptional kitchen team, led by Head Chef Nicholas Jobson, has created a venue in which patrons can truly taste the difference.

Further information about the Hotel, including a Paddock to Plate Tour, Outback Stockman Experience, Function and Conference Kit are available on their website: www.holbrookhotel.com.au



^ Wiradjuri Leader Darren Wighton conducting a traditional smoke ceremony and Welcome to Country



# What is the Rural Financial Counselling Service?

The Rural Financial Counselling Service NSW support primary producers and small businesses in finding financial stability and security, by providing confidential and professional advice on a range of issues. Whether you're a primary producer or small business owner, RFIC is here to help. Our counsellors provide, free, confidential financial advice and support to rural communities including Greater Hume I GA.



Rural Financial Counselling Service New South Wales

## www.rfcsnsw.com.au

T: 1800 319 458



# Your Hassle-Free Bank Review

If you're in business and have any kind of commercial lending facility with significant debt (generally upwards of \$1million), you would be familiar with bank reviews.

Most people tend to break out in a sweat at the mere thought of an upcoming review – if for no other reason than it feels like an extra hassle in your already busy day. But remember it's not personal.

Reviews are basically a financial health check of your business so banks can minimise their risk and ensure you are able to continue servicing your debt.

To download the checklist - click this

https://ruralfinancial.wpengine. com/wp-content/uploads/2021/04/ Bank-Reviews-Hassle-free-guide-and-checklist.pdf

# Murray Region Forestry Hub update

The Murray Region Forestry Hub was originally formed as the South West Slopes Forest Industry Hub as part of the Australian government's National Forest Industries Plan to identify the constraints limiting forestry and timber industry growth.

Recently, Chair of Murray Region Forestry Hub and Softwoods Working Group, Peter Crowe OAM, met with Australia's Chief Scientist, Dr Cathy Foley as part of her regional consultations.

Peter stressed issues surrounding the global and national timber supply constraints, climate change and fire management, as well as productivity improvements and plantation expansion.



^ Peter Crowe OAM, and Dr Cathy Foley, Australia's Chief Scientist met recently



# Did you know?

The Murray Region Forestry
Hub takes in about 3.5million
hectares in the area east of
the Hume Freeway, west of the
Great Dividing Range, south
of Gundagai, and taking in the
plantations of NE Victoria down
to Lake Eildon. Key forestry towns
in the NSW part of the Hub are
Tumut, Batlow, Tumbarumba,
Gundagai and Adelong. In the
Victorian Hub area, the main
centres for the industry are
Corryong, Tallangatta, Myrtleford
and Wangaratta.

This area contains around 170,000 ha of softwood plantations (both public and private). The Murray Region is home to one of the largest softwood-plantation forestry industries in Australia.

Softwood is the wood from a pine tree, as distinct from hardwood that comes from gum trees or eucalypts (as found in native forests).























# The charm of the Greater Hume enticed two different families to find their new home here

Growing up in Canada, Ireland and Malaysia respectively, Devin, Siobhan and Logeswari – better known as Ezy – could not have imagined their future lives residing and working in rural Australia.

But surprising turns of events and twists of fate have led the three migrants to now call the Greater Hume 'home'.

Today, both families are a valued part of the local Holbrook community, delighting in the outdoor lifestyle, sense of adventure and volunteer opportunities that the region affords.



^ Siobhan, Laura and Devin Vantyghem\*



^ Elim and Ezy Gasen-Humprhies\*

To read the full story https://www.countrychange.com.au/2023/04/18/two-families-one-shared-love-for-rural-australia/

\* Photos Mark Jesser Photography

# Council seeking landowner interest to commence the Holbrook Structure Plan project

At its March meeting Council received a report on a new strategic study to support the future growth of the town of Holbrook and resolved to undertake the study.

The Holbrook Structure Plan project will investigate the need for standard residential allotments, larger lot residential and rural residential allotments, suitable land zoned for future industrial development and provide for the

optimal growth of the central business district (commercial precinct) over the next 20 years.

The scope of the study has been defined to a footprint of the urban areas and some surrounding areas.

As a first step in the study, Council is putting the call out and is seeking interested landowners within the project's footprint who wish to determine the development potential of their land to make contact with the Council. Council is taking expressions of interest from landowners who wish to participate up until 5 May 2023.

The key steps in the project are:

 To identify landowners within the defined footprint of the study who are willing to consider rezoning land.

- Also consider suitable land even if the current landowner has not requested their land to be considered.
- Engage key stakeholders to consult with them and develop a framework to guide actions for future development.
- Deliver a strategy document which will support well thought out land use zonings for the future development of Holbrook.

For more information

https://www.greaterhume.nsw. gov.au/Newsroom/Current-News/ Holbrook-Structure-Plan



nages Mark Jesser Photography

## What is the Holbrook Structure Plan project?

Council will prepare a structure plan for the town which will determine a strategy to support the growth of Holbrook over the next 20 years.

The project will investigate the need for standard residential allotments, larger lot residential and rural residential allotments, suitable land zoned for future industrial development and provide for the optimal growth of the central business district (commercial precinct).

In December 2023, at the conclusion of the investigation, Council will adopt a plan which will be known as the Holbrook Structure Plan.

#### Why is Council undertaking this project?

Council wants to grow this region, and this project and final plan will support well thought out land use zonings for the future development of Holbrook.

## Interested? What you need to do and by when

The first step of the project is seeking interested landowners that would like Council to investigate the development potential of their land to make contact with Council.

Interested parties should contact Colin Kane, Director Environment and Planning, T: (02) 6044 8928, E: ckane@greaterhume.nsw.gov.au by 5 May 2023.

Growing Greater Hume



# **Regional Tech Hub**

Do you have ongoing phone and internet problems which impact your business or farm?

Reach out to

## https://regionaltechhub.org.au/

Get connected, stay connected. The Regional Tech Hub offers independent advice and support and helps regional Australians navigate often confusing phone and internet options and technical issues. The hub, a federal government initiative

run by the National Farmers'
Federation and the Australian
Communications Consumer
Action Network, is on a mission
to help rural people understand
how to get connected.

The independent and free support service helps rural Australians overcome technical issues and navigate a multitude of satellite, fixed wireless and mobile options.

After 18 months of operation and 100,000 requests for help across the country, the hub received \$6 million in the October federal budget to expand its service.



# Children Centres and Family Day Care Services

Greater Hume Children Services has officially opened the doors to their new home in Albury. The team have worked tirelessly on the move from Jindera and have set up the centre with a beautiful nature based theme, including chooks.

The official opening was held on Thursday 30 March with Greater Hume Mayor, Cr Tony Quinn and General Manager Evelyn Arnold present. We were fortunate to have Wiradjuri Leader Darren Wighton start the morning with a traditional smoke ceremony and Welcome to Country. The children were very fascinated with the smoke and didgeridoo.

It was a wonderful morning showcasing the space, that will be used for Family Day Educators, children in care and the wider community for training and playgroups. Thank you for all those that attended and made the morning such a success.

This was followed by an open day for the local community to come in and see the nature inspired space as well as learn more about the amazing option of becoming an Educator or for a family to join. It was an overwhelming success with over 100 families bringing their children in to ride a pony, play in the sandpit or get their face painted while the parents enjoyed a sausage in bread.

We had a lot of interest into Family Day Care and are now looking for Educators to open up their homes and embark on this incredibly rewarding career. Big thank you to Meat Talk butcher and Lavington Woolworths for their very kind donations.

Felicity O'Rourke - Business
Manager Children Services has
recently started with Greater Hume
Children Services and has been
working with the teams to increase
capacity in both services and
update centre facilities.

Enquiries T 1800 954 999

## ghchildren.com.au



Greater Hume

# Children Services



^ Felicity O'Rourke, Business Manager, Greater Hume Children Services



# **Holbrook Industrial Estate**

uture Land Release



Investors are encouraged to make contact regarding site requirements for future staged industrial development at Holbrook Industrial Estate, in close proximity to Hume Highway on/off ramps.

Contact: Greater Hume Council T: (02) 6036 010

greaterhume.nsw.gov.au/Business-Greater-Hume/Investment-Opportunities/Industrial-Land



# Q

# Did you know?

# Residential Sales July to Sept 2022 Qtr

LGA	No of sales	Median	Annual change in
			median
Albury	206	\$510,000	+12.71%
Wagga	260	\$520,000	+16.85%
Greater Hume	34	\$373,000	+28.67%

Source: https://www.facs.nsw.gov.au/resources/statistics/rent-and-sales/dashboard

# Building Approvals, 2022/2023 FYTD

LGA	No of new	LGA	No of new
	dwellings		dwellings
Greater Hume	64	Albury	313
Federation	40	Wagga Wagga	239

Source: https://www.abs.gov.au/statistics/industry/building-and-construction/building-approvals-australia/latest-release



< ^ Wiradjuri Leader Darren Wighton starts the morning with a traditional smoke ceremony and Welcome to Country. The children were very fascinated with the smoke and didgeridoo.





# Rural Financial Counselling Service New South Wales

Wagga Wagga

**Navigate Your Farming & Small Business Natural** Hazards

Friday 12 May

8:15am registration 8:30am start - 12:30pm Morning tea & lunch provided

Natural disasters are becoming more frequent and their financial impacts on farming and small businesses more severe.

This interactive workshop will help you:

- understand risks associated with your local natural hazards
- learn the risk management process
- utilise risk management tools
- understand the importance of incorporating risk management into business planning

This workshop will provide you with:

- knowledge to identify and evaluate your risks
- skills to develop your business risk action plan
- access to support to integrate risk management into your business planning

The Disaster Risk Reduction Fund (DRRF) is jointly funded by the Australian and New South Wales governments.

David Brown, PhD, of David Brown Consulting is an experienced agricultural and risk management consultant who will be delivering the workshops. David has extensive experience facilitating community-based workshops as well as lecturing in agribusiness management at Charles Sturt University.







ruralfinancialcounsellingservicensw



www.rfcsnsw.com.au



1800 319 458

# NSW Energy Support

# Compare energy plans

Energy Made Easy is an energy price comparison service for households and small businesses.

https://www.service.nsw.gov.au/ transaction/compare-energyplans-energy-made-easy

# Is your business strong enough to deal with disruptions and emergencies?

Use our Business Health Check service to identify changes you can make to help your business survive and thrive.

This critical review includes a detailed report across a range of areas: your business strengths, customers and competition, profitability, people, business culture, and future needs and risks. We provide a personalised report including an assessment of your current business situation, recommended next steps and links to support and resources to help your business flourish.

The Business Health Check is developed and provided at no cost to you.

Interested? For further information contact your local NSW Government Business Connect Advisor, Kevin Bascomb.

Kevin Bascomb M: 0402 857 041 E: kevin.bascomb@enterpriseplus.org. au



# **Greater Hume Grant Finder**

Do you run a business or are you a member of a community group or a not-for-profit?

Do you have a project that you don't have funds for?

The Greater Hume Grant Finder
Portal lists all the grants and funding
opportunities available from Australian,
NSW and Local Government
departments, private individuals and
companies.

It is free to use and provides a one stop shop for all your grants and funding opportunity needs.

https://greaterhume.grantguru.com.au

E kwise@greaterhume.nsw.gov.au

# Buy Local in Greater Hume





## **Greater Hume Councillors**



^ Back Row: Cr Jenny O'Neill, Cr Doug Meyer OAM, Cr Ashley Lindner, Cr Lea Parker. Front Row: Cr Matt Hicks, Cr Heather Wilton, Cr Tony Quinn, Cr Annette Schilg, Cr Ian Forrest.

#### Mayor, Cr Tony Quinn

tquinn@greaterhume.nsw.gov.au 0429 674 933

## **Deputy Mayor, Cr Annette Schilg**

aschilg@greaterhume.nsw.gov.au 0429 906 401

#### Cr Doug Meyer, OAM

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#### **Cr Matt Hicks**

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## Cr Jenny O'Neill

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#### Cr Lea Parker

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## **Cr Ian Forrest**

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#### **Cr Heather Wilton**

hwilton@greaterhume.nsw.gov.au 0417 166 731

#### **Cr Ashley Lindner**

alindner@greaterhume.nsw.gov.au 0458 293 328

# Have your say

# Cross-Border Community Survey

Click here for more information

The NSW Cross-Border Commissioner would like to hear about the cross-border issues that are important to you, and your experiences interacting with the Office in NSW.

The feedback you provide will help us improve how we work with you and will help guide our priorities in working with other government agencies to solve cross-border issues.

We know that you are often asked to complete surveys, but this should take no more than 10 minutes to complete, and your perspective is essential to our work. It is important evidence used to tell your story when we talk to people who make decisions that affect your lives.

# This survey is open now and will close at 11:59pm AEST on Sunday 14 May 2023.

You can start the survey by clicking on the link

https://regionalnsw.qualtrics.com/jfe/form/SV 0VtirnyYYRS5qKy

We would like to hear from as many people connected with NSW's cross-border communities as we can. You are welcome to share this survey with your personal and professional networks.

To learn more about our work with border communities, please visit our website, follow us on LinkedIn or subscribe to the Border Bulletin newsletter.

If there is a particular cross-border issue affecting your community that you'd like to discuss or if you need assistance with this survey, please reach out to -

NSW Cross-Border Commissioner enquiries@cbc.nsw.gov.au

# \$1,000 SafeWork small business rebate

Get up to \$1,000 towards the cost of workplace health and safety items.

If you are a small business owner in NSW, this \$1,000 rebate will help you purchase safety items to improve work health and safety for you and your workers.

This program is administered by SafeWork NSW.

Small business owners and sole traders who have an ABN and less than 50 full time employees. Charities and not-forprofits can also apply.

The application must be in the name of the registered business owner. The registered business owner must agree to the terms and conditions.

https://www.nsw.gov.au/grants-and-funding/1000-safework-small-business-rebate



# REMPLAN

# Get the latest community and economic stats

Council now subscribes to the REMPLAN Community Profile and Economic Profile for Greater Hume Council area, with free public access a feature.

REMPLAN Community delivers comprehensive insights into the unique demographic characteristics of the Greater Hume area.

REMPLAN Economy is our local economy at a glance. Get headline stats on local population, employment, output, tourism and gross regional product (GRP).

To view the profiles google remplan greater hume

# **Business Contacts**

**Editor Business News** 



Marg Killalea - Economic Development Coordinator



Evelyn Arnold - General Manager

# Council Office Holbrook Office

General Manager / Corporate Services / Community Services / Economic Development

**P** 02 6036 0100

E mail@greaterhume.nsw.gov.au

# Service NSW for Business

Service NSW for Business offers personalised support to small business owners as they start, run and grow their businesses, and as they adapt and recover.

Contact NSW Business Concierge Natalie Bartlett for free, step-by-step guidance over the phone and via email. M 0448 307 220

E Natalie.bartlett@service.nsw.gov.au



↑ Service NSW Business Concierge - Natalie Bartlett