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Social Sector Trends, Facts and Insights: Bigger and Better

Communities in Control Conference
Melbourne, 31 May, 2011

Presentation by

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Thank you very much Denis. You're more than generous with that introduction and it truly is an honour for me to be here.

Can I thank you in advance, Father Joe. I think you're going to be fielding questions later on so just be kind to me when you come to that. I'm sure you will as a man of the cloth.

I'd like to thank the sponsors and also the exhibitors as well because I think they always make a conference like this much better than it otherwise would be.

And good morning to you all, ladies and gentlemen of Our Community.

What am I going to share with you today? A lot of statistics, as Denis has already suggested.

What I want to share with you today are my thoughts on perhaps half a dozen areas. One is our new age social changes and that's already been telegraphed to you in advance.

Secondly, a very short explanation of where our economy is and to perhaps put it in perspective. Denis has already highlighted a few things about how big this sector is.

That will take me into the third area which is the not-for-profit sector, how big is it. I'm here to tell you too that we have revised how big it is since the notes that you would have seen before this conference started. It's even bigger than we suggested in our last report. It's a very, very big sector.

I then want to talk about government priorities and ideologies because we are moving through a very new set of ideologies these days compared to the old socialism versus capitalism ideologies that were with us through the industrial age. We've been out of the industrial age now since 1965 so we've been out of that for something like 46 years. So what are the new ideologies and what does that mean to us in our community sectors?

Then I wanted to talk about the need for change in not-for-profits. And finally, what are the keys to success to running any good organisation today.

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I thought I'd begin with a very upbeat slide because this slide goes all the way back to the early 1800s, so we're looking at over 200 years' history of Australia.

It's doing two things. It's first of all highlighting the ages of development that we've actually moved through as a society, and as an economy of course.

Secondly it shows how our standard of living has been growing through those particular eras. Looking at the eras, or the different ages, that we have moved through, early on we were in the Hunting and Trapping Age, because when the European settlers came to Australia in 1788 there was an estimated 800,000 Aboriginals here and yet there were only 1026 Europeans on the First Fleet. So clearly the Aboriginal population far outnumbered the Europeans.

In fact, probably for the first 20 or 30 years the output of the Aboriginal population would have easily exceeded the economic output of the Europeans or the Brits that were here. And that's why I'd class that as a Hunting and Trapping Age.

It was one of the last civilisations to still be in the Hunting and Trapping Age in the early 1800s. There were a few in places like Papua New Guinea and elsewhere but we were one of the last major areas of the world to be still in the Hunting and Trapping Age.

We then moved into the Agrarian Age, which is dominated by agriculture and mining. It's also an age famous for the introduction of banking and things like that.

We then moved into the Industrial Age. You can see that the standard of living really began to climb during that Industrial Age, which finished around about the mid-1960s. During that Industrial Age, the industry that became the most dominant was manufacturing, followed by what we call the utility sector, which is electricity, gas and water, which was not only important to industry but also very important to our homes.

So that Industrial Age was a very, very exciting period, not only for Australia but for the rest of the world. We came into it perhaps 60 or 70 years later than England. But nevertheless when it did come it certainly raised our standard of living.

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Then we entered a new age which, for want of a better word, these days we could call the Infotronics Age, mainly because since 1965 right up to the present time and on to at least the year 2045, we're in an 80-year period at least, which has been dominated by information and electronics in one way or another.

It's a very, very exciting age we're living in because you can see how fast our standard of living has been growing since we entered this new age in 1965. It's quite astonishing how fast we have actually moved over that period of time. And it's by no means finished.

Now there's going to be another new age starting probably in the late 2040s. I won't see it, well not in my first life. I'm coming back again though and don't disavow me of that, Father Joe, if you don't mind because I think it's going to be a very, very exciting new age.

I call it the Enlightenment Age. That was often referred to as the Renaissance Period too, as we know. But by 'enlightenment' I mean we're going to be receiving so much sophisticated help from the 2040s onwards from what you might call wise software and computers.

I'm a great fan of *Star Wars*. I've always wanted to have my own private R2D2 and CPO3 looking after me. Those fabulous little robots, of course, kept Luke Skywalker alive. He was a very loveable guy but had a very low IQ as you might recall. But good looking. He was kept alive by those two very wise robots or 'electronic guardian angels', I call them too.

That's what we're going to be seeing a lot more of as we move into the 2040s. It's one of those periods where having got used to Google, as we are now, you can ask questions of the computer, "Is it true that human beings are responsible for global warming?" It will come back instantaneously and say yes or no. There will be no mucking around. It will have so much data and so much cleverness built into the system that you'll be settling arguments very quickly.

That won't please a lot of people whose minds are already made up one way or another. But nevertheless that's the sort of thing that we can expect to emerge by the second half of this century. Very, very exciting.

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But I'm here to tell you as a final comment, things are getting better. They're getting better economically. But it's people in this room that are trying to make it better in ways other than just money or the economy; more about that later on. But things are improving.

We often hear about 'the good old days'. The older we get the more we live by looking through rose coloured glasses. But I'm here to say that I don't really quite believe that they were the good old days for reasons you can see there.

Because when you go through a list of the things that in a sense people forget, first of all we didn't live as long in those days. Fifty years ago a man lived to 65, whereas today we can live to 78 or even 84 for a woman.

We had two weeks holiday leave. Now we've got four. Plus we've got two weeks sick leave which is the same as holidays for a lot of people as we know. And we've got another two weeks or public holidays. So we don't work for two months of the year. We now only work for 10 months of the year and that's if you're full time. So we're so much better off in terms of lower working hours in the year.

There was no universal superannuation scheme back in those days. Only half the population actually finished high school in 1960. Most of them finished in what you call Year Three, what was the equivalent of Third Year or Fourth Year in my day.

There were only 50,000 students at universities. I graduated in 1961. There were 50,000 across the whole of Australia. Now there's 1.2 million. That tells you how much more education and tertiary education we've had today.

We only had black and white TV and that would have cost us \$2500 in today's price terms for a 17 inch black and white TV.

There were no jet plans, no mobiles, no internet, no cable TV and no air conditioning. Not many sewerred homes either.

There were no cures for cancer or any other serious health problems either for that matter.

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Wife bashing, rapes and paedophilia went unreported, as we know.

There were no freeways. There was only slow food, not fast food. If you lined up at the fish and chip shop it took you two hours.

Everything was 'do it yourself'. Who could you outsource to? Whereas today, for example, the average household in Australia – you might not believe this – spends \$25,000 per household each year getting things done for them they used to do themselves back in 1960 – things like mowing the lawns, washing the car, child-minding, eating out.

People say, "That can't possibly be right." But if you go and sit around the table tonight and work out just how much you've outsourced that you used to do yourself in the 1960s, it's \$25,000. That's more than the pension. It is astonishing.

I'm helping that a lot. On weekends in particular I resort to sloth. Sloth is a very underrated virtue. Sloth does so much good because what you're doing with sloth is outsourcing to people who haven't got a job and that makes you feel very virtuous by the fact that you've now reduced unemployment. So I think sloth is a very underrated virtue.

Pubs closed at 6 o'clock and a lot of people might have been grateful for that but they shouldn't have been because people used to order up at least five schooners just before 6 o'clock, put them on the outside sill and drink them until they were paralytic. Then they went home, which was not a joy to see for the wives.

Shops were closed on Saturday afternoons, Sunday and public holidays.

We were all hung up and embarrassed by anything to do with sex, whereas today at least we'll talk about it.

So my point is the good old days are **now**, not then. I think we should therefore, in a sense, not only look at economic achievements over the last 50 years or so but probably celebrate a lot of social advance as well.

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Now that takes me to the changes that we're now passing through during this exciting new post-industrial age, or the Infotronics Age. The fact that we're living longer is pretty important.

More of us are now living in coastal cities than ever before. There are more generations co-existing. You could expect that because if we're living longer there's room for many more generations to still be alive than there was, say, 50 or 100 years ago.

If you went back 100 years there was you, your parents and maybe your grandparents, but that was it. You never really lived to see a great-grandparent. Whereas today there can be up to five generations alive at the same time.

So there are an enormous number of changes that are taking place. People often bemoan the fact that perhaps there's less tribalism these days, the sort of neighbourhood-type relationships that I grew up with.

But that's not quite true. Tribalism is very much alive and well today but it doesn't happen to be geographic. It's quite often that you don't even know your neighbour. You might think, "God that's terrible." But that doesn't mean that you're not part of a tribe. It's just that your tribe is less localised these days. Your tribe could be your workmates, it could be your sporting friends, it could be a book reading club, it could be a whole lot of things.

So I think tribalism is alive and well. It's certainly still alive and well with your immediate blood relatives, of course, in most cases, though there are always a few problems there too. But don't ever believe that tribalism is disappearing just because the neighbourhood-type tribalism has faded away, even more so as you move into high-rise apartments. I think tribalism is just re-emerging in a different way and still works just fine.

There are a huge number of changes. The other one I perhaps should dwell on is the 'electronic guardian angels' because I've already alluded to that. We have a society now that is protected more than it ever was.

For example, if you're driving a car and you've got ABS brakes or the anti-skid devices then you're less likely to have a crash because there's a guardian angel that's going to stop you from skidding into the car in front of you if you brake too late. That's what ABS brakes do for

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you. If you've gone around a curve too quickly, instead of wrapping yourself around a tree it straightens your car out for you and applies the brakes and does all sorts of things to save you.

If you're hard of hearing you can have a bionic ear looking after you. You can have a heart pacemaker in there. These are all electronic guardian angels.

I grew up as a good Catholic believing there were two guardian angels per person. I can remember at the age of five or six I would get up in the middle of the night sometimes and switch the line on to see if they were up on top of the wardrobe. I never found them. But I had to take my parents' word for it that they were there.

What I am saying is we've now got electronic guardian angels every which way we can possibly think of, which is very, very exciting as well.

Let me touch on a few of these. First of all our population growth as part of social change in this new age. Population growth scares some people half to death. I don't think we should be. Here in Australia we're sitting on an amount of land that's nearly the same size as America, almost 8 million square kilometres. They've got something like 330 million people there and we've only got 22.5 million so we've got less than a tenth of their population.

Our land is about the same size as China and they've got 1.35 billion people. That's a huge multiple of what we've got. They've got more water than we've got, although we've got a lot of water, it's just that it's where we don't live – 60% of our water is up on the top one-third of Australia where only 3% of the population live. That's where all our water is.

So to suggest that Australia is getting a bit crowded with 22.5 million people is really flying in the face of what I'd call world morality because I think that when we look at things like immigration it should be judged against what our contribution is to our own immediate region like the Asia-Pacific where half the world's population lives. I really do see immigration as a moral issue, not so much an economic issue.

So don't be surprised if we are getting close to 40 million people by the middle of this century and maybe 70 million by the end of the century and one day it might be 100 million. I can hear the gasps sometimes. If Tim Flannery was here he'd have a heart attack.

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But seriously, people often confuse the number of people with what they do. If you're going to destroy your own environment you can do it with far fewer people than we've got today. You've only got to look at the salination problems we've had out in the bush and a whole lot of other things. We've clear-felled too much of the forest. We did that with half the population we've got today.

So it's not really the number of people that cause a problem, it's what those people do and how they live. We are considered a very dirty country at the moment in terms of how we produce our electricity because we do too much with black coal, which is a very dirty energy producer.

There's many ways to reform the way you run your economy and society to accommodate a lot of people without overly damaging the environment.

So as I come back to saying, I think the population of Australia is more of a moral issue than it is an economic one. If we are truly global citizens these days, or at least Asia-Pacific citizens, I think we have to look at our particular population in relation to the Asia-Pacific rather than look at it in some sort of narrow, selfish attitude by saying, "We discovered it. Bugger off." You can't say that. I don't think that's the right attitude to take.

Enough of that. We are moving away from the bush. That chart reminds us that it wasn't that long ago, like 100 years ago, when most Australians lived in the rural areas: 1901. And today we're down way below 20% of the population that lives in the bush. And that includes our bush cities, whether it be Wagga Wagga, Ballarat, Bendigo or Tamworth.

You can see that we've really decided we want to live by the coast and in capital cities. By the middle of this century that's going to be the case even more so. Our growth is taking place on the coast of Australia. Of course, all of our capital cities except Canberra are on the coast. So you can see how much coastal hugging is going on with our society. We'll probably stay that way for most of this century before we start to move back into the bush again in the 21st Century.

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You can see how urbanised Australia is because if you look at our top 20 cities you realise that you've looked at an enormous proportion of the Australian population. We are a very urbanised society and becoming more so.

Mind you, so is the world. The world is becoming a much more urbanised place. But we're way, way ahead of the rest of the pack with our bigger cities.

It's interesting too that Sydney and Melbourne, and for that matter Brisbane, are all in the top 20 most liveable cities of the world. We should feel a little bit happy about that because if you look at the 20 best liveable cities in the world, the average population of them is 1.4 million. And yet you look at Sydney with 5 million people or Melbourne with 4.5 million people, we must be doing something pretty right to have two very big populous cities like that in the top 20.

So we can probably take a bow there in the sense that somehow we haven't really made as big a mess as say Chicago or New York or London, none of which ever make the most liveable cities' list. Vancouver is usually the city that ranks first in the world and it's a quite beautiful city too. But there is a population that's much smaller than anything we've got here.

This is my favourite slide. It's called 'living longer'. And I keep that beside my bed every night just to cheer me up.

But it is an interesting slide because it takes us back to the early 1800s again, reminding us that the average life expectancy both for men and women in the year 1800 was 38 years of age, which explains why there wasn't much divorce in those days. There just wasn't time. By the time you've wondered whether the marriage was working or on it was too late, you carked it and went to God. Whereas these days, living to 78 or 84 as a woman, you've got a chance to do a trade-in. And many of those do take place and it's usually the women, now that they've got some power, who are doing the trading-in of us blokes. And fair enough, we ran the joint for 11,000 years. It's your turn.

But the other interesting thing is that people think that marriages don't last as long anymore and that divorce is climbing. Neither of those things is true.

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What's not very well known is that the average length of a marriage has never changed in the last 250 years, either in England or here. It has been 20 years. It has never, ever got less than that. In fact, if anything, it's creeping up a bit.

Why? Mainly because people live together before they get married, sort of 'try before you buy'. I don't mean that in a sexual connotation, I simply mean finding out if you can live with their really annoying habits. If you can adjust to that then when you do get married there are no surprises. And that's one of the reasons why there's less divorce.

The other interesting thing about divorce is that if you're going to have a divorce it used to take place around about 7.5 to eight years into your marriage. Now it starts about 12 years into your marriage.

So don't be misled by anything that ever says to you that marriages don't last long or that divorce is common. It's not. In fact we haven't had as many divorces as we had in 1976 ever since. We've now gone for something like about 35 years and we've never, ever reached that level of divorce that we had then, which of course was when Senator Murphy brought in the no-fault divorce law.

There were 72,000 or 76,000 divorces in 1976. We've never reached that number since. That's a long time ago. So marriage, as rocky as it is, is as stable as it's ever been, and more so.

When it comes to the composition of households, you can see that we don't have very many big families anymore. Having six or more in a family, like mine was, that's pretty rare these days. The main reason is we've found out what's caused it since then and now we know what to do about it. They had no bloody idea 50 years ago what was happening. Now we all know.

But you can also see on that chart how many homes there are with just one person in them. You might say, "Oh my God, that's becoming a very, very lonely society." And it might be if it hadn't been for the advent of the internet and emails because in a sense we don't have to be as lonely.

What's coming through very quickly too is things like 'televisioning', as they call it, which is even better than Skype. Televisioning will be pretty common amongst all households within

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the next 10 or 15 years, which means that you almost feel as if you can reach out and touch and shake hands with the person you're talking to. So you don't have to necessarily be as lonely as that chart might suggest.

In terms of health, for the elderly people, the advances that are going to take place with electronics means that you are never going to be far away from a carer or from help or an ambulance or whatever it might be.

That chart might look like we're getting more lonely. If you go to the next level down, which is where there are two people, you can say, "My God, there are only one or two people in more than half of the homes of Australia." But even two people can be close together. All my kids have grown up so my beloved and I go through a lot of what you call 'companionable silences'. I think that's a delightful term. But being together is very nice, you don't have to be yack, yack, yack all the time.

Let's look at age distribution. Yes, we are getting older. There's no question about that. The average age, if we went back to the 1860s, was 22 years of age. By the year 2050, which is the middle of this century, the average age will be 42. It's almost double.

By the year 2100 the average age is going to be close to 50. But by then we're getting closer to be averaging a life expectancy of nearly 100 so everything's relative.

The point I'd make about an ageing society is that you've got to keep redefining what the word 'old' means. In 1800 when we lived to 38, at the age of 65 you'd been dead for 28 years. Even by 1900 when the average life was 53 years, you'd been dead for 12 years. So the retirement age at 65 was ridiculous.

In 2000 the average age was up around 75 so you still had about 11 or 12 years to go after 65. So you've got to keep redefining what the word 'old' is. I don't think people will be retiring much before the age of 75 at the end of this century, and they'll be enjoying it, though probably part time rather than full time.

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We now live in an age where the work is not physical. There's only about 4 or 5% of the entire workforce that's into hard physical work. Most of us are into cerebral work, using our brain. And our hearts in your case too.

The only way to wear out your brain is not to use it. So the thought of retiring at 65 if you're going to die at 100 is ridiculous. Why would you be retired for 35 years? It just doesn't make sense.

The same with the workforce. You're going to see that more and more people are going to be working later in life, as that chart suggests, compared to going back to the beginning of the last century, in the early 1900s.

There are fewer and fewer younger workers because they're staying on at university and becoming more and more learned before they enter the workforce.

The other interesting thing about work which most of us wouldn't know is that the average amount of work done in a lifetime, it's a bit like marriage, has never changed. It's always been 80,000 hours. In the year 1800 we all worked 80,000 before we quit, died or retired.

The difference is in those days since you only lived to 38, most people started work at the age of 13 and in the remaining 25 years of their life they had to work a 65 hour week.

Today we don't work for 25 years, we work for 50 years. But we only work for half as many hours next year. As I've already explained, we have two months off each year anyway for a start. And for the other 10 months we don't work anything like a 65-hour week.

So it is still 80,000 hours of work today as it was 200 years ago or more. And in another 100 years' time it will still be 80,000 hours, except we might be working for 60 years but fewer hours each year. So some things remain remarkably constant.

As I said earlier, if you went back 50 or 100 years there weren't that many generations alive at the same time because we didn't live as long. But now you can see how many different generations we've got.

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Firstly there is what we call the Federation Generation. They go back a long way. Then comes my generation, what we call the Silents, for want of a better term. We're anybody aged between 68 and 85.

Then come the Baby Boomers, or as their grandparents use to call them the "spoilt rotten". They're 45 up to 67. They hate that term, "spoilt rotten" and they probably weren't really but that's what their grandparents thought because they were given so much so early in life.

Then come the Gen. Xers, which my best mate calls the Angoras, meaning lovely, cuddly and useless. He has since apologised for that. He made that call much too early. He found out that he had mistaken the fact that they were fairly quiet for meaning that they weren't going to achieve very much but he got that dead wrong. They were quiet because when you've got Baby Boomer parents you can't get a word in edgewise.

They've turned out to be the smartest generation and probably the best managers we've seen for over 50 years. If you wonder why the profitability of companies is rising so well back up towards world's best practice it's because the Gen. Xers have been taking over the top jobs and they are quiet achievers, they are an absolutely brilliant generation. They're aged between 29 and 44.

Then come the Net Generation, or the 'ferals' as I call them. Not because they're wild animals, which they all are until they're seven, but they're ferals because they are totally unconstrained by time, space and distance. They truly are world children. They are born with a mobile phone hanging off each ear and a PC in their lap. They're on Google.

I had one of my grandchildren staying with me whilst his parents and the rest of his siblings were in America. He was into the Google long before I was. You'd ask a silly question like, "Who was that actor back in 1957 in that movie?" He wasn't even born but he'd come back to me within 12 seconds having gone to Google. "Oh you mean James Cagney." "How did you know that?"

They're just so smart these days, or knowledgeable. Maybe smart's too generous. But by God they know 50 times more stuff than I ever knew at that age. They're going to turn out OK. How the hell you keep them in your workforce I'm damned if I know because they're very

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peripatetic. They want to move. If you can hold onto them for more than three years, take a bow.

But I tell you what, if you can harness the energy and the knowledge of that Net Generation, they will achieve twice as much in a day than any other generation I've ever seen. They're absolutely unbelievable. OK, they're not going to get married until they're into their thirties which is why they're seen to be sometimes irresponsible and peripatetic. But they're going to live much longer anyway so they're allowed to be silly for longer in terms of what they do with their lives. But they are a very, very knowledgeable, smart generation.

The last one is the Millenials, the ones born after 2000 and I have no idea what they're going to be like either at this stage.

Many in our community are looking after those who look after the elderly. The Silents, my generation, and the older ones are going to cop the Baby Boomers in the not-too-distant future as well.

It's interesting to see how generations are changing in terms of what they represent to the community, what they need, what they want, how they feel. Having a respect for each generation, for what they are, is one of the great things we have to adapt to I think.

What about incomes? It might surprise you to know that this year the average family will earn \$130,000. That usually surprises the blokes more than the women because they never count their wives' income into the equation. They just think they're the only breadwinner. That used to be the case 50 years ago. These days often it's the woman who's earning more than the guy.

The average household income is \$130,000. When you think that there are many pensioners who are on \$22,000 or \$23,000 and there are fewer families that are earning \$10 million or more, you can see that averages really don't tell you very much at all. In fact, the median income, where it peaks, is probably about \$95,000 but it's still a lot more than we used to have.

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You can see how it's growing. That's been graphed all the way back to the mid-1980s. I've made a guess as to where it might be by 2040. Why do I do that? Only because I think for retirees in the future, to be able to retire on about a third of the average household income is about what I think would be a nice objective to have for reasons I'll explain in a moment.

So these days if you want to retire on a third of the average family income, you'd want to be able to retire on about \$43,000 or nearly twice the pension. Now, there's not many that are capable of doing that because we've not really been very good savers in the past. Thank God for superannuation and I hope that climbs from 9% to 12% to 15% over the next decade, because if we get it up to 15% we'll all retire on at least a third of our last year's annual income or the average income.

And that means we'll retire with dignity, we'll be able to take the odd trip abroad if we need to, buy a new car every five years, which a lot of people can't do at the present time. So in a sense the challenge of retiring with dignity is going to be one of the great challenges going forward over the next few decades.

This is how we spend our money, which of course is easily. We know how to spend it all right. The reason I've said a third of that income would probably be great for retirement is that a lot of things don't happen once you're retired. All those capital-related expenses, which is paying off your home, both principal and interest, your taxes are almost non-existent at that time.

When you start taking off the things that you're not going to be stuck with, including rent even, then you can see that earning about a third of the average household income is very good and that's a goal I think we should aim for.

The way we spend our money has changed dramatically over the last 100 years or more. Back in the early 1900s you would have found that almost two-thirds of your total income went on buying things from a shop: food, clothing, tobacco, alcohol, newspapers and all the rest of it.

These days it's around about a quarter of what we spend our money on. These days the average household spends most of their money on services in one way or another. Mind you, taxes are also higher but they also go into services as well.

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The only reason the pink area [taxes] is shrinking a bit is because we introduced the GST in 2000 which meant that a lot of the taxes are hidden in the items below that. In other words, the pink area is your direct taxes coming out of your pay or out of your profits of your company. So don't think that our taxes are becoming less. It's just they're being hidden a bit more.

But they nevertheless are more than they were 100 years ago and that's a very civilising thing to do because we are able, then, to distribute more fairly the services that make a community have more integrity.

I'm going to talk about our economy very briefly now, first of all to ask the question, "How do we feel about how the economy is going?" We've been doing this survey now – when I say 'we' it's been the Melbourne Institute – since 1973. All the countries around the world do this.

You can see that we're more happy than sad because anything in blue means that more than half the population are very happy about what the next year's going to hold.

If you're in the red area it means that more than half the population thinks that the world is going to be bad next year. They're usually more miserable than they need to be because you've actually got to drop below 80 points on that chart before you get a recession. We've not been able to manage to do that since 1991. We've tried a few times but failed. But you can see that we had a couple of recessions back then, in 1991 and also back in 1982/83.

If you look at America on that chart they are much more volatile. They rise to much greater heights than that but not very often and they slump down to despair more than we do.

If I showed you the British chart, there's hardly any blue on it at all. In fact the Brits in the last 35 years have only been happy for five years. They're the most miserable, poor buggers on earth. Those five times they were happy was when the Falkland War started, which was very exciting for them at the time, it was when they had a very hot summer back in 1976 – it was the first time they had had a hot summer in their lifetime, they also held the European soccer final in the 1980s, and they got The Ashes back in 2005. They're the only four or five times they've been happy. I don't know how to make a Pom happy, unless they migrate. There are

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probably quite a few of you in the room that are happier than you could have ever imagined by coming out here in the first place.

But you can see that, thank God, we are, here in Australia, happier more often than we are miserable. At the moment we're pretty damned happy and that's nice.

This chart then tells us what's actually been happening to the economy over that period of time. You can see we've only had a couple of recessions so we get nervous for no good reason. The newspapers often do that, particularly the tabloids.

The light blue area is where I think the economy is going over the next five years. So I'm not seeing any trouble with the economy over the next five years at all.

The dotted lines you can see there are what you call long business cycles. They average 8.5 years for reasons none of us knows why. But all we do know is you can't have a recession except at the end of each cycle. You just can't, no matter how stupid the Government is.

The other good news is you don't have to have a recession if you don't want one at the end of 8.5 years. And we've chosen not to have one in the last two downturns.

You might think you know what causes recessions. I'm here to tell you it's not the consumer. People often think people sew up their wallets, their purses and their credit cards and won't use them. That's not true. There's never been any era in my life where the consumer has spent less in one year than the year before. That's never, ever happened.

Families and households have never, ever in my lifetime ever caused a recession. It's the one quarter of the economy that is spent on capital expenditure by businesses that causes recession because they hit the panic buttons and cancel projects and cancel the capital expenditure. That's what's always caused a recession. So as long as you can actually stop companies panicking you literally stop recessions.

The reason we could stop them in the future is that there's not enough women on the boards at the present time. There's only 11% of the boards of directors that have got a woman on them. I think we should have at least 40% of the boards of directors being women and I truly

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mean that because they are less nervous than blokes. They would stabilise the investment program of corporations and we might then never have a recession for the rest of our lives. But we have been pretty good over the last 20 years.

This is where we are employed these days by the economy. You can see that very few people are employed by the farming industry or the mining industry. Even though the mining industry is a pretty big industry in output, there's only about 1.5% of the entire workforce in mining. You can see that very few people are in manufacturing these days, either. It used to be over 30% back in 1960.

Most of us are employed in the service industry, in either the commercial industries like retailing, wholesaling and transport, or we're in what you might call the knowledge or finance sectors or they're in the household or personal services area. We are very much a service economy these days, as is the entire world. More about that later.

Let me now go into the not-for-profit sectors, if I may. It is a much bigger sector than I think most people do realise.

As you can see, there are something like over 1.6 million not-for-profit enterprises, almost 3% of all the companies or businesses in Australia are in the not-for-profit sector.

Over 3% of all the outlets or branches that those businesses have are also not-for-profit. It accounts for 5.7% of our entire nation's revenue. It accounts for nearly 10% of the entire economy measured by what we call 'value added'. In other words, it's 9.6%; you could say it's almost a tenth of our economy, but it's growing at least half a percent faster each year than our GDP. So you are a growing sector as well as being big.

You've got 14.5% of the nation's workforce. That's a seventh. That's pretty damned substantial. And you account for a little bit more than that in terms of the wages because many of the service industries earn more money than the good industries.

In the next chart we're looking at how big the sector is, or the overall industry by sector. You can see there the total revenue, and it's bigger than what was given to you in the hand-outs. We rate in this year, 2011, the revenue of all the not-for-profit sector at \$204.7 billion.

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That's a big, big sector. That's three times bigger than agriculture at least, maybe four. It's bigger, I might add, than mining, which is about \$180 billion. It's bigger than a lot of sectors when you add them all up.

You can see that education is the biggest, followed by health and community services, miscellaneous services, which I'll come to in a moment and explain what it is, the hospitality sector, the cultural and recreational sector, and that includes sporting associations, the research sector, mainly things like health research and other things.

And then there's volunteerism. Volunteerism has had to be imputed because it's not counted in the economy. But the Bureau of Statistics does do surveys every now and again. The employment of volunteers is equivalent to 140,000 employees. The actual number is about just over 2 million volunteers in Australia this year, 2.05 million.

But if you convert the part-time volunteerism into the equivalent of a full-time worker, it comes up to around 140,000 equivalent. So that means that we've got, in equivalent terms, over 1.6 million workers in the not-for-profit sector. So that's just to get some quick perspective.

If we look at which are the biggest sectors in this pie graph in revenue terms, and I'll show you the same in employment in a moment, you can see that education is number one, health is number two, community services is number three and then there are things like charities which is 1.2%.

I want to dwell on charities for a moment because they account for just under 5% of the entire not-for-profit industry of Australia. It's turning over upwards of nearly \$9 billion a year.

The thing I find fascinating about charities is that they represent a much smaller proportion of the do-good work today compared to 100 years ago for a very good reason. If you went back 100 or 110 years ago, most of the charity done was by churches, and a little bit by police stations and things like that.

But what's happened is that by taxing Australians more and more over the last 100 years we've actually institutionalised a lot of charity which has been a very civilising thing in society.

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Our taxes now pay the dole, they pay for family benefits, they pay for education, a whole raft of things that had to be done through the charity and philanthropy industry 110 years ago.

So these days we've got to do about 5% of the charity work that was done 110 years ago. We should cheer that because we've almost institutionalised charity into the tax system so that we don't have to have people cap-in-hand looking for help for things that we now provide through the tax system.

What we do know about charities today is that they are the ones that are picking up those that get left behind by governments or by society and by God do we need that. More about that later on. So that's just to give you some perspective on where the not-for-profit sectors are.

If we do it by employment terms rather than revenue it's not a great deal different, as you can see there too.

I now want to talk very briefly about government priorities and ideologies. The first thing is our national government, which collects most of the taxes and spends most of the money, either directly or through our state governments and our local governments, you can see there that's where the Federal Budget goes each year.

In the budget for this coming year, they're aiming to spend \$366 billion. The biggest single amount will go into social security and welfare. Then general government services will take up an awful lot which is the public service. Health will take up a huge chunk too, 16%.

Health is actually growing faster and getting a bigger slice of that pie than education. The squeeze that's been going on universities and others is a direct result. Society seems to be screaming out for more health than education. We want everything but we can't do everything and it seems to be that health's getting a bit more of the share.

In terms of paying or running a balanced budget or not, if you go back over the last 50 odd years you can see that there are periods when we seem to run massive deficits and then periods when we run pretty healthy surpluses.

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It's an oversimplification but usually the Coalition runs the surpluses and the ALP runs the deficits. There are some slight exceptions to that. But nothing much has changed over the last 110 years in that regard.

We do need both the humanistic style of governments but we also need the hard-nosed, practical ones as well, otherwise we'll end up as a Cuba.

And that leads me to what ideologies are changing. If we went back to the Industrial Age, which finished in 1965, the big fight was between the left and the right or, if you like, between the socialists and the capitalists. That fight went on and still goes on to some extent, although that fight has basically finished.

Capitalism and socialism pretty well began to arrive at a compromise in the mid to late 1960s as the Industrial Age was finishing. The socialists gave up the idea that government should own all the means of production. That was what they had originally wanted to do. They didn't want the private sector to own any damned thing. They didn't trust them. Well, they gave up on that idea.

But the capitalists also gave up on the idea that they should keep all the profits for themselves. In other words, they began to surrender more of their profits into the tax system to create a fairer society.

So we ended with socialists giving up the idea of owning everything and the capitalists giving up the idea of keeping everything to themselves. That's pretty well finished as a fight today.

So the new fight starting in the late 1960s and going right through to the middle of this century is going to be rationalism versus humanism. What's interesting is that if you look at that period when capitalism and socialism were fighting, the so-called capitalists, which I suppose you'd call the Liberal/Country Party-type Coalition, ran the Government for 70% of the time and the ALP, which you'd loosely call the socialists, ran it for 30% of the time. If it had been any different to that we'd be broke. In other words, you've got to have the progressive changes brought in by the socialists, but you've got to have real practicality when it comes to running the nation with balanced budgets.

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It's going to be the same during this period right up to the middle of this century too. The rationalists will probably run the country for about 70% of the time and the humanists for about 30%. If it's any different to that we'll be broke.

But you need a healthy balance. And that might hurt you a bit but I can tell you if the humanists ran it we'd be in all sorts of bother.

The question is what sort of governments have we had recently and where do they fit? The Hawke and Keating Governments were up in the rationalist area. They'd almost left socialism behind, did all those reforms and got really rational. So did the Howard Government but they did it without much of a heart towards the end and that's why a lot of people don't like Howard and think he's an evil man.

Well, as it turns out, funnily enough, Howard was one of the best prime ministers we've ever had. If you go and look at all our best prime ministers or leaders over the last 200 years you'd find that half the people really hated them. But they happened to run a very good economy.

But both the Hawke Government and the Howard Government were both rationalists. The Gillard Government is clearly down near the humanism element of the spectrum and so is Abbott for that matter. In other words, they're running on gut feel, the heart. The trick is to try and get a balance, to be somewhere near the centre.

Now I would think most people in this room, because of the industries that you're in, would be leaning towards the humanist end of this ideology spectrum. That's as it should be. Except I think the need to be somewhere up towards the middle means you keep your feet on the ground and at the same time keep your heart in the right place.

Rationalism is running by your head and humanism is running by your heart. God gave them both to us. What we've been doing, as you can see, is getting more and more educated people, not only through universities but also through Google and everything else that we can possibly think of, meaning that we're becoming more and more rational. That's creating an enormous amount of pressure, not the least of which is to religions these days because we're starting to use our brain rather than believe some of the stuff we were told.

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Human beings are going to be more rational in their thinking and their behaviour in the future than we've ever been in the past. But because we are flesh and blood we're also going to be humanists. Getting that balance right, particularly for our community industry, is one of the most important things I would suggest you're going to have to do.

I've been on a charity board for the last 18 years or so. By crikey, it used to upset me the way top businessmen would come to the board, leave their brains behind and bring their heart. That's the last thing the board needed, for God's sake. You've got all the people with a heart in the world there. If you didn't have a heart you wouldn't have gone on the board. We need boards to have brains.

It used to upset me in the early days, when I was on the charity board that I was on, to find they didn't have enough money so they'd sack half the staff. Then someone would die and leave them a house so you could employ some people again. Then they'd run out of money and start all over again. It was crazy.

I said, "For God's sake, build up to where you've got at least three months' full operating expenses in cash in the bank so you don't have to keep firing people all the time, which is cruel to them and cruel to the customers that you're trying to look after." You've got to be pretty rational about some things to be fair to your employees and the people you're trying to help. And that's what we've now done. We haven't had to sack anybody for the last 10 or 12 years, although that gets close sometimes too.

So I want to finish on that point just by saying that if we didn't have the right hearts we wouldn't be in this room. But we're moving to an age where rationalism is going to be important as well. The question is, how do we get the right balance?

I'm going to now lean towards the challenges that I see happening for the not-for-profit sector. I'm going to be fairly blunt with a couple of these things but I mean it in the right way, I hope you can see.

First of all, the days of feeling virtuous and having enterprise that's not-for-profit, I think, are coming to an end. I'm not saying there's an end to not-for-profits. I've already projected that it's going to grow faster than the economy over the next five years. So this sector is not going

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to in any way diminish. Some bits of it are probably going to be privatised, and I'll come to that in a moment, but it's going to be a very fast growing sector for quite some time.

But I really think we should start to back away from that the word 'not-for-profit'. 'Tax-exempt', that's fine. But 'profit' is a healthy word. We might use a euphemism called 'surpluses'. That's my second point, that the not-for-profit sectors need to generate healthy surpluses, or profits, in order to provide cash reserves for the bad times, to invest in intellectual property, in other words to make you smarter, and other vital productivity systems and technologies, and to have the wherewithal to expand your activities. You can't do any of those things if you're living hand to mouth with no reserves and not making any surpluses or profits.

So in a sense I would think perhaps the term should be 'not-for-sinful-profits' rather than 'not-for-profits'. Sinful profits is probably where you're making more than 50% return on your equity. So if you can just aim for a little bit below that, I think we should have NFSP, because without profits it's going to be forever a lumbering mess.

I think a number of the not-for-profit industries, incidentally, do need rationalisation. It disturbs me a bit that in the charity section of the not-for-profits – that's just under 5% of all the not-for-profit revenue – the average turnover or revenue is \$800,000 today. That's only two thirds of what a 7/11 turns over; they turn over about \$1.2 or \$1.4 million.

I think we've got too many small charities. I think the need for mergers of charities is absolutely critical. It's an area where, of course, we have what you call the 'founder syndrome'. In other words, the founder starts it and then wants to stay there forever beyond their use-by dates.

They're often too small, they're stumbling. All the right hearts in the world but that's where a bit of rationalism has got to come in if you're going to help your clients.

I happen to sit on a street kids' charity. Ever since I've been on that board, and I was chairman for two years, I was always looking for mergers where we would get some combined economies of scale and help it become a stronger thing and therefore we could do our work more effectively.

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We're going through one of those potential mergers right now. We did one quite a few years ago. We want to do another one now. I just think it's a sector that badly needs rationalisation if it's going to really achieve what it needs to do.

Productivity improvement is dreadful amongst most not-for-profits. These are all the major industries of Australia. You can see where I've got the not-for-profits – they're all at below the national average with productivity of the last 15 years.

In other words, productivity and modernisation are really desperately needed in this area. It's one of the very high priorities I would see over the next little while.

Here are the other challenges, just to finish off. The first one is that it's probably time to privatise quite a number of the not-for-profits, starting with universities. In fact, I spoke to all 39 vice-chancellors in Canberra a couple of months ago but I've got to tell you I had the car running outside the hall. I said that the time for being these lovely ivory-towered places where you've got assets coming out your eyes – there's \$50 billion of buildings and land in universities, but they only turn over \$22 billion. It's the laziest industry I know apart from ... I could mention one other but I won't.

I told them that too. I said, "You're really a property trust more than you are an educational institution." God they got mad.

But I said to them that the only way to get competition is to start thinking about listing on the stock exchange. And of course one of the most advanced universities in America is on the stock exchange, that's Phoenix University.

And that will happen. I'm a forecaster so it will happen. In fact the one that everybody thinks is an upstart university is the only profitable, well-run university in Australia and that's the Bond University. They make a healthy profit, 25% on their capital. All the rest of them make about 2%.

At Bond they complete a degree in two years instead of three because they run three semesters a year instead of two. Most universities only work for five or six months of the year. All of those assets laying idle. Not only should they be working three semesters, they should

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be working nightshift as well. Then the university degree is not going to cost you \$15,000 per year, it's going to cost you \$4000, which is what it should be today.

So if anything needs a bomb under it, it's universities. So what I'm trying to say here is that there are some areas badly in need of a big, big shakeup.

We do need competition in the not-for-profit sector too, as well as strategic alliances, which we've got in many cases. And we do need the collegiality. You're not going to get a nicer bunch of people than those that we have here today.

Being aware of world's best practice in the area in which you're operating, whether it be education or health or schools or whatever, I think, is not a delete option anymore.

And finally I just want to say that there are still a lot of government services that could be outsourced to efficient not-for-profits. But I think you've got to earn that right by being highly productive, highly innovative and with economies of scale. Once you've got that I think that being ready to take on a huge number of services that are conducted by straight governments today is going to be available to you.

I'm going to finish with one last slide. If you can say yes to these 12 golden rules you're going to be running a first class business or organisation. I'm not going to spend too much time except to say the best businesses in Australia, or the world, do a few things. First of all, they **stay in one business at a time**. Don't try and do too many things. It's like marriage, just stick with one at a time. Or serial monogamy I think is the other term if you're not married.

Truly it's hard enough to make one thing work without trying to take on two or three. Sometimes in charities I've seen them take on too many different spheres of activity. And other not-for-profits are the same. Whether it's in health or whatever, don't try and be good at too many things. It's too hard in this day and age.

Secondly, **aim to dominate what you're in**. You might say, "Gee that's a bit tough if you're talking about not-for-profits." There's nothing wrong with that because you've got to be unique in your own field. That means you've got to dominate in the sense that you're the best at it and it's very clear that you're the best and then the rest have to catch up with you.

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Being forever innovative is rule number three. You cannot have a successful organisation today without thinking about how can I change doing what I'm doing to make it smarter, better and more efficient. It's so, so important. I think that and number 11, organisational culture, are probably two of the most important ones to worry about in this day and age.

Outsource non-core activities. Even for not-for-profits it doesn't make any sense to do an awful lot of things.

Don't own hard assets, and we don't in my charity. You should never own buildings or equipment. It all should be leased.

Have good and professional financial management. How critical is that.

Plan from the outside in, which is why you have conferences like this because you're hearing a lot of outside speakers, giving you some perspective. I hope I've given you a bit today too.

Anticipate any new industry lifecycle changes. Sometimes industries do go through a completely new rebirth. That happens in health and other areas.

Follow world's best practice.

Develop strategic alliances.

Number 11 is **develop a unique organisational culture.** As we all know slavery has been banned. What you can own is the culture that makes your employees want to turn up every day with a smile on their face and to tell their friends, "This is a great place to work."

So if I had to pick out two on that list that are particularly important in this day and age it would be innovation and unique organisational culture.

And finally of course we do need **leadership.** We've needed it for thousands of years. Leadership comes before management. You need management, otherwise the place just doesn't run efficiently. But without leadership you've got no direction and no real future.

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I'm going to finish on that point by wishing you the best of leadership, the best of innovation the best in looking after employees. Thank you for listening.

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