

# CORRECTED VERSION

## RURAL AND REGIONAL COMMITTEE

### **Inquiry into the opportunities for people to use telecommuting and e-business to work remotely in rural and regional Victoria**

Melbourne — 16 September 2013

#### Members

Mr D. Drum  
Mr G. Howard  
Mr A. Katos

Mr I. Trezise  
Mr P. Weller

Chair: Mr P. Weller  
Deputy Chair: Mr G. Howard

#### Staff

Executive Officer: Ms L. Topic  
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#### Witnesses

Mr R. Arwas, executive director, Small Business Victoria, and

Mr M. Dummett, director, science and technology policy, Department of State Development, Business and Innovation.

**The DEPUTY CHAIR** — I formally open this afternoon's hearing of the Rural and Regional Committee inquiry into opportunities for people to use telecommuting and e-business to work remotely in rural and regional Victoria. I am pleased to welcome representatives from the Department of State Development, Business and Innovation. I advise with regard to these hearings that everything that is said will be recorded by Hansard and will be offered parliamentary privilege, as is the standard case for public hearings. Please start by stating your names and contact addresses for follow-up by Hansard.

**Mr ARWAS** — Roger Arwas, executive director, Small Business Victoria and DSDBI.

**Mr DUMMETT** — Matthew Dummett, director of science and technology policy in the Department of State Development, Business and Innovation.

**The DEPUTY CHAIR** — Thank you to both of you. We have half an hour to hear from you. It may be useful if you could open with some of your observations with regard to this area, and then we will follow up with questions as we go along, if that is okay with both of you.

**Mr ARWAS** — Terrific. I will open. Certainly from DSDBI's point of view, we have examined our role in optimising opportunities for people to use telecommuting and e-business. We want to open today with me making some opening comments about skilling business operators in a business area, and then Matthew wants to talk a little more about telecommuting in remote areas and rural and regional Victoria.

I will open by making a few comments about some of the existing activities to skill small business operators in e-business, relevant to the terms of reference of the committee, in particular SMEs and how they are being helped to be better informed on the latest technology and the training and usable resources that are being provided to them. There has been a gap generally identified in terms of the information needs of small business, which includes a gap in the e-business area, and really most of the services offered by the department — DSDBI and Small Business Victoria — are aimed at addressing that information gap. When we are talking about SMEs we should bear in mind that we are talking about nearly 530 000 actively trading small businesses in Victoria, so just over half a million.

Three things are offered to better inform and promote e-business to Victoria's SMEs: one is [business.vic.gov.au](http://business.vic.gov.au), the Business Victoria website; two, which I want to cover, is training seminars and workshops offered by SBV; and three, which I want to talk a little bit about, is the activities in the recent Victoria's Small Business Festival, which runs throughout the month of August.

Starting with [business.vic.gov.au](http://business.vic.gov.au), there was \$12.8 million funding over two years in the last budget to support continued delivery of services through Business Victoria online. That targets Victorian SMEs and delivers essential topics and management information relevant to that information gap that I just mentioned. The focus is on the management skills of the owner-operators; the information is very much targeted at owner-operators.

That website is up-front about the benefits of e-business. Some of the key messages it is providing are about improving productivity and boosting profits through e-commerce, and it provides a range of resources on running an e-business, irrespective of whether it is in inner suburban Melbourne or in remote parts of Victoria. The information relates to setting up an online presence, building a website, social media for business, understanding website analytics and the regulatory framework around it. We use that website extensively for promoting and demonstrating the benefits. We have case studies and cameos presented and business operators speaking.

Small Business Victoria has already commenced using the platform by using the webinar format, and we are increasingly offering webinar events. On 10 October there will be a webinar on business planning, for example. That is one area of activity relevant to promoting e-business.

**Mr DRUM** — What is a webinar, Roger?

**Mr ARWAS** — It is online training or a workshop which people can log onto. They can register in advance, they can be there and they can ask questions and interact with the presenter. Rather than just watching a videocast, they can actually interact. That is proving popular; increasingly, as we ask businesses what they want to see more of, it is this kind of content. The webinar format seems to be popular.

**The DEPUTY CHAIR** — Are their responses back with regard to it in written form?

**Mr ARWAS** — They can email, they can Skype — —

**The DEPUTY CHAIR** — So they can Skype, too?

**Mr ARWAS** — Yes, they can interact and they can ask questions of a presenter. That leads from business.vic.gov.au into some of the programs and services. That is the platform for webinars and for some of the seminars and workshops.

**The DEPUTY CHAIR** — Just on that, Roger, have you run some webinars already?

**Mr ARWAS** — Yes.

**The DEPUTY CHAIR** — What sort of response have you had to your webinars in terms of how many people have involved themselves in the webinars?

**Mr ARWAS** — I am going to get to a bit of that when I talk about the small business festival.

**The DEPUTY CHAIR** — Okay.

**Mr ARWAS** — What I do have is data on the popularity of some of our online content workshops. That brings me to the second point, of Small Business Victoria services. For the last two years we have introduced a number of new seminars, such as the ‘Building your online strategy’ workshop, the ‘Go online — a start-up guide for business’ seminar and the ‘Your business online’ workshop. If you look at the total number of workshops run over the past two years, for building online we have run 23 workshops; going online, the start-up, 26 workshops; and ‘Your business online’, 46 workshops. That is a total of 95 over two years. Over that period we would have run approximately 600 workshops in total, so it is a fair slab, nearly 100 workshops, covering all sorts of management skills areas, from financial management to customer service to marketing. But if we just look at the e-business relevant workshops, there have been about 100 out of 600, and in total they have been attended by approximately 1250 people. So the demand is there.

**The DEPUTY CHAIR** — That 100 is for the workshops that relate to e-business; is that what you are saying?

**Mr ARWAS** — Yes, and they are run across the state. As I said, the overall workshop program is about 300 workshops per annum, covering the full range of management topics, attended by about 3500 people, and here we have nearly 100 — 95 — workshops attended by 1250, which is proportionately large.

The third area I want to talk about is Victoria’s Small Business Festival. That runs each year throughout the month of August. I have yet to confirm figures for this year. Last year it was attended by about 33 000 people, and they attended over 300 events. I expect this year to be similar in size, but we have yet to get those counts in, and the festival is presently being evaluated by a third party. We run that in conjunction with government agencies, industry groups, private sector organisations, industry and professional bodies. The emphasis is on low-cost and free events. This year we ran many outside of work hours, and again the festival included a program of free webinars accessible to all businesses across the state. The topics were ‘Creating the online content you need to boost your brand’ and ‘Simple steps to a more effective website’. I cannot table the numbers today, but I will forward them to the committee. Individual webinars have had up to 600 participants in the past, but I will follow up on this year’s results.

This year in the small business festival we also included a Tech Trends series. That toured around Victoria, and Brad Howarth was our expert who shared his insights. Events were held in Scoresby, Geelong, Bendigo, Ballarat, Sale and Warrnambool. They provided information on issues such as current and emerging technologies, mobile marketing, cloud hosting, internet security and online payments. Again all the planned seminars were delivered; there were no cancellations. They proved popular. When we evaluate Victoria’s Small Business Festival — I am speaking on the basis of last year’s evaluation — consistently the two areas that people want more information on are marketing and improving marketing, and strengthening online presence. The latter continues to be a popular topic.

They were the points I wanted to make. I will now ask Matthew to make his presentation, if I may.

**Mr KATOS** — Just before you start, I attended the Tech Trends in Geelong. It was a very well-attended event. There was a dinner there with Howarth; I think that was the chap's name. It was very well attended; that was very successful. I thought I would just pass that on to you.

**Mr ARWAS** — That is great. Thank you. There was a workshop in the festival hub at the other extreme. There is a festival hub in Fed Square, and an online workshop was held there on a very cold Wednesday afternoon in August. That was well attended too, so people will attend a workshop at about 2 o'clock — from 2 to 3 o'clock.

**Mr KATOS** — What you said in your presentation was exactly what the people were asking about the online presence — how to increase it, how to use it for marketing and how to have their website grow their business. What you said were some of the main points that were raised.

**The DEPUTY CHAIR** — Let us move on to Matthew.

**Mr DUMMETT** — Before I start, I have a couple of pictures and I am not sure what the protocol is for tabling them. Can I just pass them on, Chair?

**The DEPUTY CHAIR** — Certainly.

**Mr DUMMETT** — My role as director of science and technology policy takes in responsibility for Victorian government policy around telecommunications infrastructure and broadband. Obviously that involves a focus on regional telecommunications infrastructure. The scope of my presentation today is really on the underlying infrastructure that is required to enable telecommuting, teleworking and e-business in regional Victoria. I would like to cover off some of the technology trends around the underlying infrastructure, current issues in regional Victoria around broadband coverage — what is the picture today — and also the outlook with the commonwealth government plans around telecommunications infrastructure.

Turning to recent technology trends. There is a global trend that no doubt you are all well aware of towards the use of mobile data. The rise of smartphones and tablet computers is really enabled by the advent of mobile broadband networks, which is a development over the last 10 years or so. The first figure I have given you is one from Ericsson, which shows the global trend in mobile broadband subscriptions. It is the yellow dotted line. Mobile broadband is expected to increase three times over the next five years to around 7 billion subscribers by 2018, and the majority of that growth is driven by smartphones. Mobile subscriptions for PCs and tablets are also predicted to grow strongly. That is the red line. That will eventually overtake fixed broadband. So what we have understood over the past 20 years to be a broadband service, which is the one that connects directly to your home, will be overtaken by mobile subscriptions for PCs and tablets.

The following picture is an indication of what is going to happen with mobile data traffic. Ericsson is predicting that over the next five years mobile data traffic is going to grow by about 50 per cent per year globally. Obviously in Victoria and Australia we mirror those international trends. In fact Australia has probably been one of the more advanced countries when it has come to mobile telecommunications and mobile data. We would be near the forefront of those kinds of developments.

**Mr DRUM** — Matthew, you said data traffic would double. Over what period of time?

**Mr DUMMETT** — Over a five-year period to 2018.

**Mr DRUM** — On looking at the data, are the orange and red curves where we are at?

**Mr DUMMETT** — Yes.

**Mr DRUM** — So the orange in effect is going to double within another year.

**Mr DUMMETT** — Sorry, that might have been an annual increase. Let me have a look.

**Mr DRUM** — An annual increase of — —

**Mr DUMMETT** — Fifty per cent per annum over that five-year period, so that is right.

**Mr DRUM** — Yes, that is better.

**Mr DUMMETT** — I think the interesting thing about that figure is the subscription rate for PCs and tablets. As you saw from the previous one it is much less, but the amount of data that they are going to chew up is as much as the smartphones. That means there will be fewer users but a lot of intensive use, which is probably quite relevant to people using higher bandwidth applications for work, productivity and so on.

**Mr DRUM** — It seems as if everyone is going mobile, much more than just your mobile phone. It is mobile PCs and mobile tablets. Those figures are quite extraordinary.

**Mr DUMMETT** — That is looking at mobile data only, but the recent trend is the surge around mobility. I think we would expect over the coming years to see more of a convergence between fixed networks and mobile networks. By that I mean they will start to use more common infrastructure. The infrastructure that underlies mobile networks is fibre optic, and that is the same infrastructure that underlies fixed networks. It is really a question of how close that fibre network is to the end customer that defines the quality of the network, and the last hop to the customer, the last link to the customer, whether it be a mobile or a fixed or a wired network, is going to become more fluid and more optional. People will be less locked into certain types of technology and they will have a greater range of choices around how they connect.

Certainly mobile has been where the recent growth has been, and we are looking at the types of devices that people use for work. There are more mobile devices and more use of high-bandwidth applications like cloud services and high-quality videoconferencing and so on. That is becoming supportable by the mobile and wireless world. The key thing, obviously, with those kinds of applications is that you need a certain level of bandwidth and you also need a certain reliability, quality and continuity of the connection. They are the real issues where we start to see problems with what is available in rural and regional Victoria.

That brings us to the current issues with broadband coverage in rural and regional Victoria. I will try to explain figure 3, that fairly garishly coloured map that we have. Leaving aside the mobile services for a moment, we categorise fixed broadband services into three categories. The first wave or category covers broadband services up to about 8 megabits per second. That was called the first wave because that was the first flavour of broadband that was rolled out on a large scale. Following that was second-wave broadband, which were usually the ADSL2+-type services that use copper from Telstra exchanges to provide broadband. They cover a range of about 8 to 50-megabit-per-second services. Third wave we call anything above 50 megabits per second, which are usually the fibre-to-the-premises types of services.

Looking at figure 3, this is a fairly theoretical coverage map but it shows, in terms of premises, the types of infrastructure that are supplied across Victoria. What I have to qualify when I talk about this is that this is not actually a guarantee that you will be able to get this service, but this would describe what kind of service area you are in. I am sure committee members are well aware of unmet demand for broadband services across Victoria.

The large light pink area describes first-wave broadband services that are largely wireless services to a premises. The smaller pink dots cover the more populous areas where people live or work within a small enough distance from the exchange to be serviceable by ADSL2+ services. Probably the majority of people are in that coverage area. We are talking about probably 98 per cent — in fact, probably even greater — of premises with access to first-wave services. I can get more precise figures, but I think we are roughly in the 70 per cent to 80 per cent range for the second-wave services. The third-wave services have a very small availability, primarily in the CBD of Melbourne and in new estates where NBN has been rolling out. Before NBN came along, there were small rollouts in new estates, from a range of firms. We are also talking about NBN rollout areas. The NBN has commenced its fibre rollout in metro and some regional areas, including Bacchus Marsh.

My final picture describes services in 2011. It is an attempt to indicate what the average user in those regions could expect to achieve in terms of bandwidth availability. It is obviously fairly crude. If you look at examples like the Mildura region, that performs quite well because of a concentration of population in Mildura and the presence of neighbourhood cable, for example, so that can distort the figures. Generally speaking it is provided to indicate that there is a significant disparity between what you can expect in metropolitan areas and what you can expect in regional areas, on average.

The factors that drive that are obviously the lower revenue density due to lower population and lower population density in regional areas. To some degree demographics are an influence as well, in terms of age of population, incomes and so forth. There are also distances involved, and the costs of the infrastructure are significant as well. That tends to lead to underinvestment by commercial providers in regional telecommunications. Hence there is more of a need for policy responses from the commonwealth government to address the disparity.

That brings us to future infrastructure plans for rural and regional Victoria under the commonwealth government. Victorian governments have consistently attributed responsibility for telecommunications fundamentally to the commonwealth, as is provided under the constitution. Victorian governments have been active in advocating to successive commonwealth governments for policy outcomes in regional Victoria. Over the past few years the national broadband network has been where most of the focus has been from the commonwealth. Currently the NBN is rolling out a fibre-to-the-premises network and also a fixed wireless network in regional Victoria, and it is providing satellite services as well.

They have plans to roll out the fibre-to-the-premises network over the next three years in regional Victoria in Ballarat, Bacchus Marsh and Shepparton, and they have made a start in Bacchus Marsh. With their regional fixed wireless network they have active areas around Ballarat, Bendigo, Kyneton, Seymour, Shepparton, Benalla and Sale. On the original plan for the NBN the fibre was to cover 93 per cent of the population, the wireless network 4 per cent and the final 3 per cent was to be covered by satellite. Currently the NBN has an interim satellite solution in place and will launch its own satellites in 2015.

With the recent change of federal government, the coalition policy for the NBN is to continue with an NBN rollout. The major difference in terms of infrastructure is a relative change to fibre to the node. There will still be substantial fibre-to-the-premises rollout to 22 per cent of the population. That will be primarily driven by new estates. It is more economical with new estates, where no legacy infrastructure exists, to just roll out fibre. In relation to the rest of the market, the coalition has indicated that it will pursue fibre to the node and fixed wireless. That is for 71 per cent and then fixed wireless and satellite for the remaining 7 per cent. They come down to roughly the same proportions of fixed wire line rollout. There is really a change to existing premises that have connection to copper, where there will be some preference for fibre to the node.

That said, the coalition is undertaking a number of reviews across the NBN program over the next six months or so that might lead it to policy changes or whatever around that, but that is the starting position, as we understand it. I also note the incoming government has committed \$100 million to a mobile black spots program too, which we imagine would go some way to address some of the mobile coverage and mobile data coverage issues that affect Victoria. I have not said much about mobile data. The mobile networks cover about 98 per cent of premises across Victoria with a data service, but as you would be well aware, the issues around mobile service are around the quality and continuousness of coverage and how they affect how people can access broadband on trains, from cars or whatever when they are commuting, and also even from within houses.

**Mr DRUM** — Matthew, we are running out of time. Could we have a couple of quick questions back and forward about what you have done so far?

**Mr DUMMETT** — Sure. That brings me to the end.

**Mr DRUM** — We have been made aware that although Australia has been focused on the NBN and what it is going to be like into the future, what is in the present is still quite primitive. As we travel around the state and we talk to people in regional towns and on regional farms I wonder whether DSDBI is aware of lost productivity. We see it as a very serious problem that many Victorian businesses operate a long way below their capacity simply because they do not have mobile coverage. They cannot find out what the grain prices are today, what the price of lambs is — whether it is worth taking a load of lambs into town — or milk prices, diesel prices and fertiliser prices. They cannot connect with all the assistance and services that are delivered in the agricultural field. Once regional businesses go 10 kilometres out of town they lose control of their workers. I am not quite sure if they are lost or whether they are away doing their work in a way that everyone wants it to happen.

We have come across all these anecdotal serious problems where businesses are just so frustrated. Whilst we all acknowledge that it is a federal issue, is there more that the state can be doing to try to get the present more competitive?

**Mr DUMMETT** — The recent history of Victorian government activity in relation to all those problems is there has been a very consistent advocacy campaign to the commonwealth government around how it should change policy. The issues of mobiles is an issue on which over recent years the government has made a lot of representations to the commonwealth through a number of inquiries on the basis that the NBN was purely around a fixed network and that much of the productivity gains from the use of telecommunications come through mobility and there was nothing in that space. The mobile network had been left to commercial forces to determine levels of coverage, and where extending that coverage was not a commercial prospect it was not happening. There are pent-up productivity gains and economic gains, as you say, from achieving that, that do not necessarily come back to the telecommunications provider but that are of importance to the state. That has been recognised through advocacy, and I suggest that the coalition government's mobile black spots program is consistent with what that advocacy was over the past few years.

**Mr DRUM** — That is \$100 million, but what sort of impact is \$100 million going to have across the nation?

**Mr DUMMETT** — Very limited, and we need to prioritise where it is used on a pretty sound basis.

**Mr DRUM** — As opposed to a political basis?

**Mr DUMMETT** — I do not think I should comment on that.

**Mr DRUM** — No, you should not.

**Mr DUMMETT** — The sorts of criteria that might apply might be where the greatest number of businesses or premises are, but there is also this question of mobility and how people can connect and the productivity gains you can achieve on public transport, for example, on commuter routes for trains and so on, ensuring that connectivity is continuous and of a high quality so an hour-long trip is not constantly interrupted but is practical and usable for work. They are the sorts of criteria that we might look for. I think there is a real issue around \$100 million for this program and Victoria getting a share of it. We are already ahead of the other states in terms of raw coverage, so the arguments around how that funding is accessed probably need to look more at economic and social benefits — things like coverage in fire-prone areas and those sorts of things, public safety arguments and so on — so that there is a stronger case for getting more activity in Victoria.

**The DEPUTY CHAIR** — Roger, I want to follow up to see whether Small Business Victoria has done any survey work on businesses across Victoria in terms of, for example, how many have websites and what feedback you have in terms of small businesses getting into e-marketing and e-business and whether you can provide any feedback on that score.

**Mr ARWAS** — I am happy to provide the very recent *Sensis e-Business Report* for 2013. I think that addresses some of the areas you are inquiring after. I will give you some examples, if I may, of their findings. Level of computer ownership in SMEs rose to 98 per cent, near saturation; the biggest growth in technology ownership was for tablets; connectivity to the internet amongst small businesses increased from 92 per cent to 96 per cent.

**Mr DRUM** — What period of time is that, Roger? Over 12 months?

**Mr ARWAS** — This is their latest survey, so I expect this is over the last 12 months, and I can provide the report itself to the committee.

**Mr DRUM** — Thank you.

**Mr ARWAS** — The applications that were considered essential by the majority of SMEs were paying and receiving payment for products and services, and looking for suppliers. They were the two critical applications. Some 66 per cent had websites in 2013, up from 62 per cent in 2012; three-quarters of SMEs with websites reported that the website had improved the effectiveness of their business; and 35 per cent of SMEs with an internet connection use social media, most commonly Facebook. Another finding that was of interest that we unpicked from the survey is that 59 per cent of SMEs reported that they mainly sold to customers in the same

city or town — this is online sales — but 22 per cent said they had made sales to international customers. We do not conduct our own major surveys of small business operators, but we do rely to some extent on some of the published data, and that is a very recent example.

**The DEPUTY CHAIR** — But that data would rely on people responding to your surveys, so there could be businesses out there that have not responded and therefore are not technologically very advanced but you have not picked up on them. Is that a possibility?

**Mr ARWAS** — No. This relies on the methodology used by Sensis, so I cannot comment on how biased or not — or skewed — the example is. We do not have experience of running our own large-scale surveys in the area.

**Mr KATOS** — Matthew, I have a question for you with regard to some of the figures that you have provided here — for example, figure 1 — which shows that the trend is going towards the mobile broadband, tablets, iPhones et cetera. Is it not more logical that, rather than having this — probably obsession is not the word — fibre-optic network coming to the home, by the time it gets there people are going to be demanding these mobile technologies? Does it not make more sense, rather than going there, to invest more into increasing mobile bandwidth, for example, and mobile broadband? Because that is what the market is saying it wants. Rather than getting that fibre to everyone's home, is it not more logical? We are all sitting here in this meeting, and I have an iPhone and an iPad sitting here with me, and that is the trend, even in business. Is it not more logical to invest in that part?

**Mr DUMMETT** — That has been the government's consistent advocacy. Over the past few years the government has been saying that there has been too much focus on the national broadband network to the exclusion of mobiles. I do not think they were saying you should not look for something around a fixed network. There were very strong cases for doing something around the fixed network. If you look at the legacy of the policy around where Telstra had gotten to under Sol Trujillo and in that period, there were definitely some blockers to investment in the fixed network. It is certainly true that the Victorian government in particular has been very strong in saying that black spots in the mobile network need to be addressed.

I go back to what I said before: there is a very strong technical convergence between fixed and mobile. Another way of saying that might be that the future does not necessarily look like fixed or mobile; it looks like networks that use a lot of the common infrastructure. A lot of fibre is going very close to the end user, and then we would say, ideally, you would have a good range of choices around how people want to connect over what they used to call the last mile, but might end up being the last 50 metres, the last 100 metres and so on, whether that is a fixed fibre broadband service or whether it is a mobile service or a wireless service. From an economic development perspective, we think that certainly businesses in regional Victoria and the government as a user need to have the option of accessing fibre to the premises, because they will have the genuine economic requirements for it. Outside of that, it is more about where customer and consumer preferences take the market.

**Mr DRUM** — Roger, do you think that the government has a role in trying to encourage and assist businesses to have their people stay at home and work? Again, we have heard about the many benefits that are available to a whole range of businesses and not so much the public service, but there is no reason why it could not work for the public service and large or small corporations or international businesses that have someone in Avoca working for them online. Does the government have a role in maybe giving businesses the expertise they need so they can actually have the confidence that Mr Smith can stay at home and do the job perfectly well from home and maybe come in once a week for some interaction? Does the government have a role to play in that space, or is it mainly for the private sector to sort this out for itself?

**Mr ARWAS** — The government has a role where there are market failures and where there are information gaps. There are information gaps across a range of areas for small business. They are not necessarily in a position to just go to the market and purchase the information. They are not always in a position to have confidence in the quality of the information they are getting. The role of government in this area is to raise awareness and provide information on the potential benefits to business of these arrangements rather than going further than that. I think it is a case of making the information available — —

**Mr DRUM** — Pointing out the benefits.

**Mr ARWAS** — Yes, and pointing out the benefits.

**Mr DRUM** — Let the businesses make their decision.

**The DEPUTY CHAIR** — So on that score, then, is there information on your website or have you looked at running any webinars on that issue of businesses employing people who are teleworkers and providing information as to how to work through some of those questions that they will have?

**Mr ARWAS** — I think the majority of our information, if you look at business.vic.gov.au, is on e-business broadly, the benefits of e-business and strengthening online presence. I think it alerts them in broad terms, but it does not necessarily promote very specifically or in a very specific way the benefits of telecommuting.

**Mr DRUM** — So at the moment it is mainly about getting a website up and making it a viable tool for your business?

**Mr ARWAS** — Yes.

**Mr DRUM** — Both to sell and to buy out of?

**Mr ARWAS** — Yes.

**The DEPUTY CHAIR** — Have you done any surveys on how many businesses might allow their staff to telework or whether any government departments are doing that?

**Mr ARWAS** — No, we have not.

**The DEPUTY CHAIR** — We have had a bit of flexibility in our timetable, so it is good we have had that extra 15 minutes with you. Are there any further comments either of you wish to make that you think might be relevant?

**Mr ARWAS** — No.

**The DEPUTY CHAIR** — We are certainly in a position to follow up with you. As you are aware, the information you have shared with us has been taken down by Hansard, and within a couple of weeks a copy of the draft of the Hansard transcript will come back to you so you can make any corrections you think are necessary. That will be completed pretty soon. Thank you for coming along. We certainly found that useful.

**Witnesses withdrew.**