

# Steps to building the Victor Harbor digital economy



# Background

The Australian Government is currently investing in a rollout of the National Broadband Network (NBN). Victor Harbor has been included in Stage 1 on the rollout and will receive Fibre-To-The-Premise (FTTP) connections. As one of Australia's first regional cities to receive the NBN with FTTP connectivity, Victor Harbor is well placed to leverage a 'first mover' advantage and embrace digital into the local economy.

To take advantage of this opportunity there needs to be an understanding of the current digital landscape, what opportunities exist for businesses and how investment could be prioritised by both Council and businesses alike.

It is recognised that there was a \$79 billion (or 5.1%) contribution to the Australian GDP via the digital economy in 2013-2014<sup>1</sup>. The emergence of cloud platforms, smart hand held devices and social networks combined with an increase in the levels of digital sophistication amongst the general population and access to the NBN presents an opportunity for Victor Harbor to now build on its digital economy contribution.

Victor Harbor is recognised as an Australian tourism destination, and competes for its share of the domestic and international tourist dollar. Tourism is a significant contributor to the local economy; the challenge for

Victor Harbor is how can businesses in the region improve their market share through the use of digital technology? The challenge for all businesses, whether bringing external spend to the region or directly supporting the local economy, is how can digital technology be used to increase revenue, reduce operational costs and reach new markets.

The City of Victor Harbor has a vision to be "A thriving and sustainable regional coastal centre offering a wide range of attractive, high amenity lifestyle choices to our local community, the wider Fleurieu region, our visitors and future generations". The first objective in achieving this vision is to have a strong economy and supportive business environment<sup>2</sup>. The NBN can play a central role in meeting this objective.

This report explores the digital readiness of businesses and organisations in Victor Harbor and looks at what they must do to capitalise on the benefits of the NBN in building a strong economy.



Source: City of Victor Harbor Cover image source: City of Victor Harbor

<sup>1</sup> Deloitte Access Economics, The Connected Continent II March 2015

<sup>2</sup> City of Victor Harbor, Community Plan 2022

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# Our role



## Research method

Working with the Victor Harbor Council, Deloitte designed a set of research questions to be used in an interview setting with various local businesses and stakeholders to gauge an understanding of digital capabilities, the impact of digital to local businesses, and the impending NBN roll out for Victor Harbor.

The questions focused on exploring businesses levels of digital sophistication, and importantly their readiness to capitalise on the benefits of the NBN roll out.

These interviews were conducted with a sample of Victor Harbor businesses, education institutions and industry bodies, as arranged by the Victor Harbor Council. The intention was to capture findings against the agreed research objectives and compare the findings of our broader, more statistically significant, research we carried out as part of the *South Australia, Digital Disruption & Digital Opportunities* paper.

## Sampling

Nine interviews were conducted with a range of businesses, from construction to retail trade, as well as two education institutions. The local tourism board was also interviewed. These interviews were a combination of face to face sessions and phone interviews. The focus of this report is to compare the findings from these discussions with our prior market research to provide guidance to the Victor Harbor council with respect to readying the region to capitalise on the NBN roll out.

# Victor Harbor— Background

## Population

When interviewing businesses in the region, anecdotally it was expressed that Victor Harbor has an ageing population, older than that of the broader South Australian population (which in its own right is above the national average).

The median age of the resident population for Victor Harbor of 14,639 as of June 2013<sup>3</sup> is 56.4, considerably higher than the South Australian average of 39.6.<sup>4</sup> The Victor Harbor age composition is illustrated in Figure 1, against that of South Australia; these age profiles reveal the significantly lower proportion of young people and significantly higher proportion of older people living in Victor Harbor.

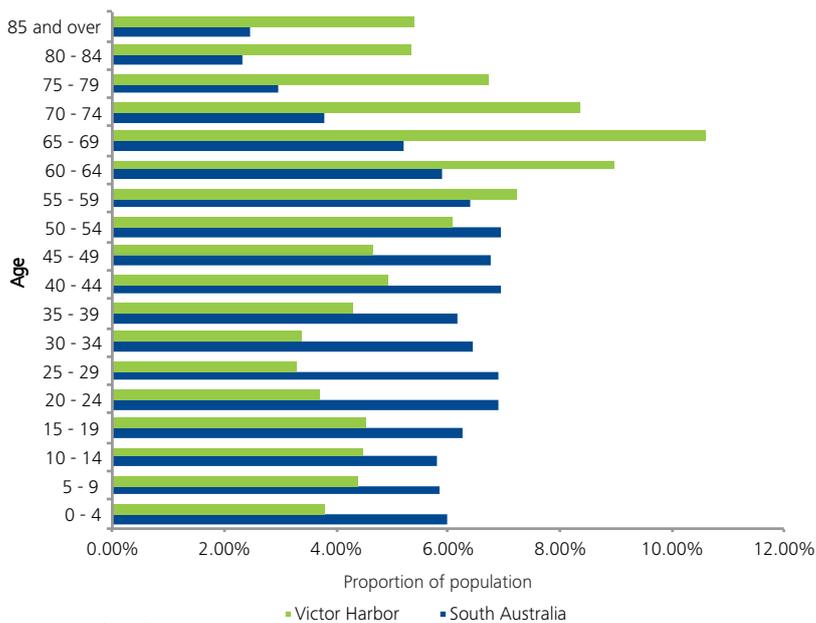
## Employment and earnings

The concentration of Victor Harbor's population being in the older age brackets has implications for the composition of the workforce, resulting in a relatively low participation rate of 41.5 per cent being observed for Victor Harbor (specifically the local government area, or LGA) compared with 59.9 per cent for South Australia (at the time of the 2011 census).<sup>5</sup> In terms of absolute size, Victor Harbor has a labour force of 5,826 as of June 2014.<sup>6</sup>

Figure 2 provides a view of employment in terms of industries by those who worked in the Victor Harbor LGA (of which there were 3,975) and those who lived in the Victor Harbor LGA (4,648) as at the 2011 census<sup>7</sup>. Note these two populations are not mutually exclusive, with many of those living in Victor Harbor also working in Victor Harbor.

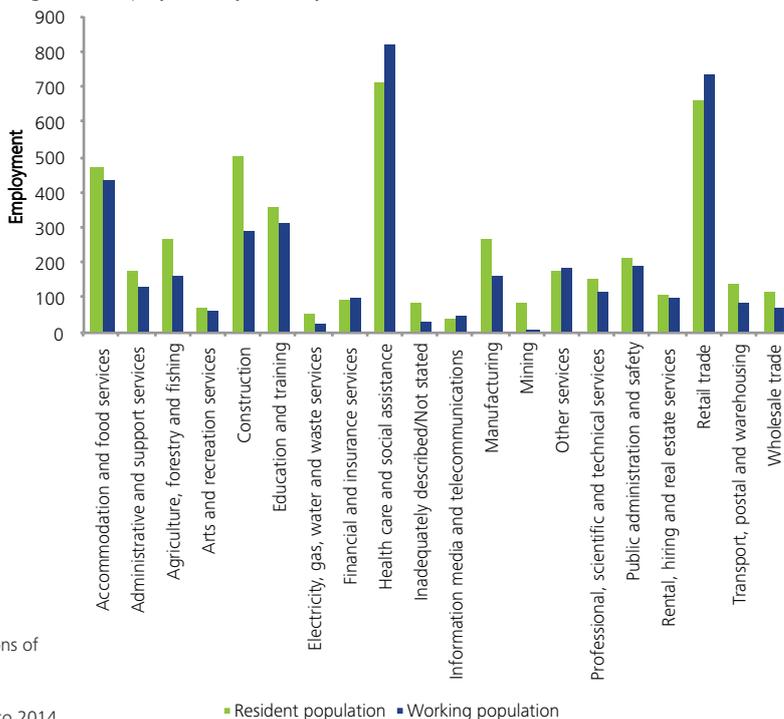
With regard to earnings, average wages and salaries for Victor Harbor residents are lower than those for South Australia as a whole, at \$38,358 per annum and \$46,551 per annum respectively (as at June 2011).<sup>8</sup> Looking at this in the context of the digital economy, if appropriate use of technology can drive an increase in the local digital economy then this has the potential to translate in to improved wages and salaries.

Figure 1: Age profiles of Victor Harbor (LGA) and South Australia



Source: ABS(2014)

Figure 2: Employment by industry—Victor Harbor (C), 2011



<sup>3</sup> Australian Bureau of Statistics (2014), Population by Age and Sex, Regions of Australia, 2013, Catalogue no. 3235.0

<sup>4</sup> Ibid

<sup>5</sup> Australian Bureau of Statistics (2014a), National Regional Profile, 2008 to 2014, accessed at <http://stat.abs.gov.au/itt/r.jsp?databyregion>

<sup>6</sup> Department of Employment (2014), LGA Data tables—Small Area Labour Markets—June quarter 2014, Canberra

<sup>7</sup> Australian Bureau of Statistics (2014a), Op. cit.

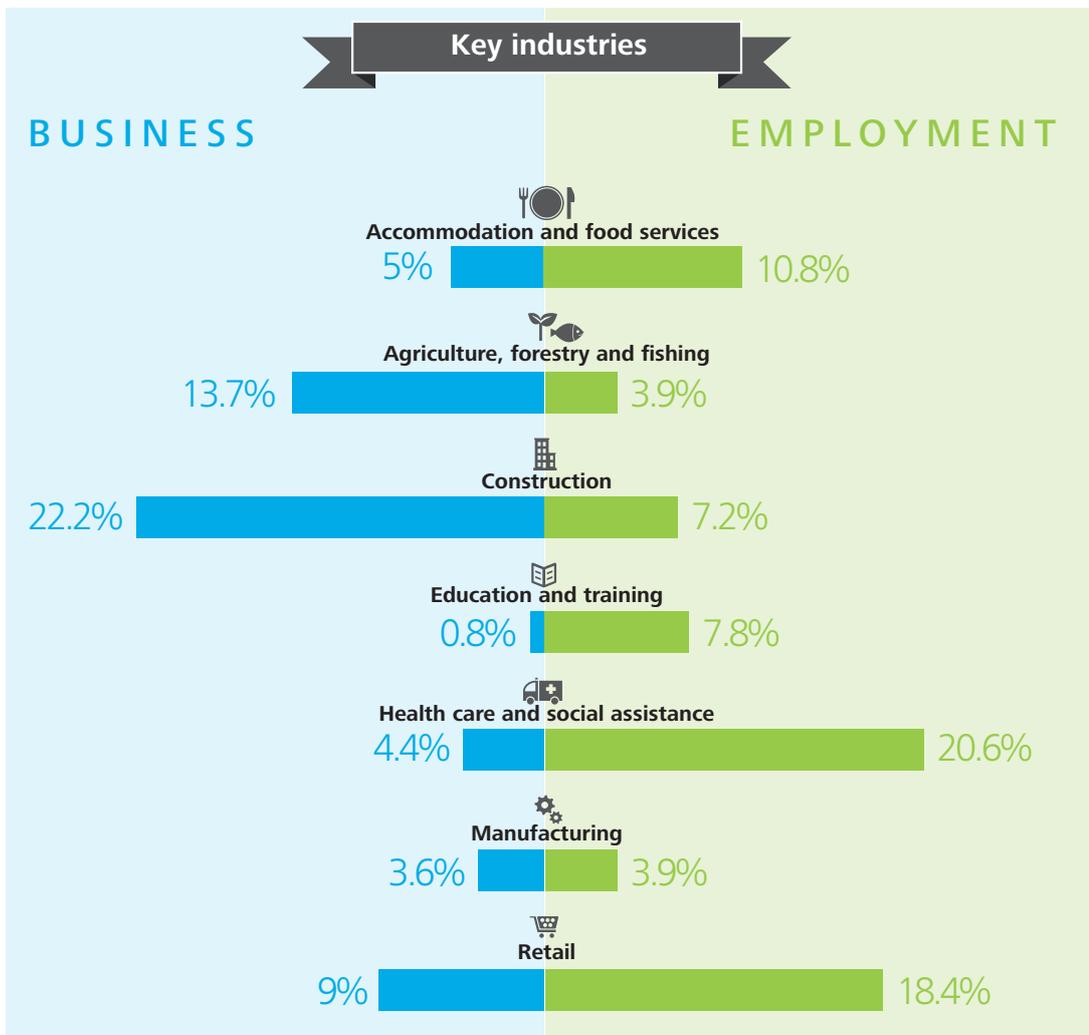
<sup>8</sup> Australian Bureau of Statistics (2014a), Op. cit.

**Composition of Victor Harbor's economy**

Victor Harbor's economy comprises a range of economic agents, including the workers described above, the various businesses operating in Victor Harbor and a number business groups and industry forums. With regard to businesses, national regional profiles statistics published by the ABS suggests there are over 1,000 businesses within the Victor Harbor LGA.

Against this backdrop of an aging population and lower average wages there is significant opportunity for Victor Harbor to embrace the NBN and deliver growth to the region via the digital economy.

Regional economies such as Victor Harbor are typically reliant, or perhaps centred around, a number of key industries. The table below illustrates how the following industries are of particular importance to Victor Harbor's economy:



# Digital Sophistication

## Digital Sophistication, what does it mean?

In 2014, Deloitte worked with the South Australian Government to publish a report outlining the impact of digital technology, and future opportunities for South Australia; *South Australia, Digital Disruption & Digital Opportunities*.

A key highlight of the paper was that two thirds of businesses in South Australia face significant change to their business operations as a direct result of digital disruption over the next five years. One year on from that report, and we can conclude that the businesses and industry are being disrupted at a much faster rate than what was originally forecast. So the need for businesses to respond now is greater than ever before.

The report established a strong correlation between how well a business manages its digital channel and the economic outcomes it can expect. For instance, it was reported that there is a revenue-per-employee differential of \$100,000 between the least and the most digitally sophisticated businesses.

The digital sophistication measure relates to how effectively businesses are employing digital engagement activities and behaviours in their business. The low end of the spectrum is characterised by the use of email as a communication tool and at the other end the use of social media and search engine marketing to drive customers to both their online and offline channels.

In 2013, Google commissioned Deloitte to explore the relationship between digital engagement and outcomes for SMEs. *The Connected Small and Medium Businesses* report identified the importance of digital engagement as a driver of better outcomes for small business. These benefits include increased levels of revenue, growth and propensity to employ.

Table 1, taken from the *The Connected Small and Medium Businesses* report, outlines the typical business profile used to describe each level of digital engagement. The number of dots reflects the volume of businesses displaying that characteristic within each level.

Digital presence		Very Low	Low	Medium	High
Digital presence	A business email address				
	A website	●●●	●●●	●●●	●●●
	A presence on social networks		●●●	●●●	●●●
Use of the internet	To communicate internally	●	●	●●	●●●
	To Market or advertise the business		●●	●●	●●●
	To reach new customers in existing markets		●	●●●	●●●
	To reach new customers in local market			●●●	●●●
Use of digital marketing	Search Engine Marketing (paid search ads)			●●●	●●●
	Search engine optimisation				●●●
	Display advertising online			●	●●●

Few small businesses ● Some small businesses ●● Most small businesses ●●●

As a result of the interviews we carried out with local businesses, we can determine that while businesses operating in Victor Harbor are spread right across this spectrum, the skew is towards the lower end of engagement. There are examples of businesses operating out of Victor Harbor who are leveraging a strong digital presence both in terms of marketing and internal efficiencies to create a national footprint

and businesses and organisations that have the digital foundations in place but are constrained by current bandwidths. However there are also businesses that have much lower levels of digital sophistication. These businesses represent a significant opportunity for growth by enhancing their digital capabilities.

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We make use of video conferencing capabilities between campuses but ask students to switch off their mobile wifi to prevent disruption to our video conference calls.

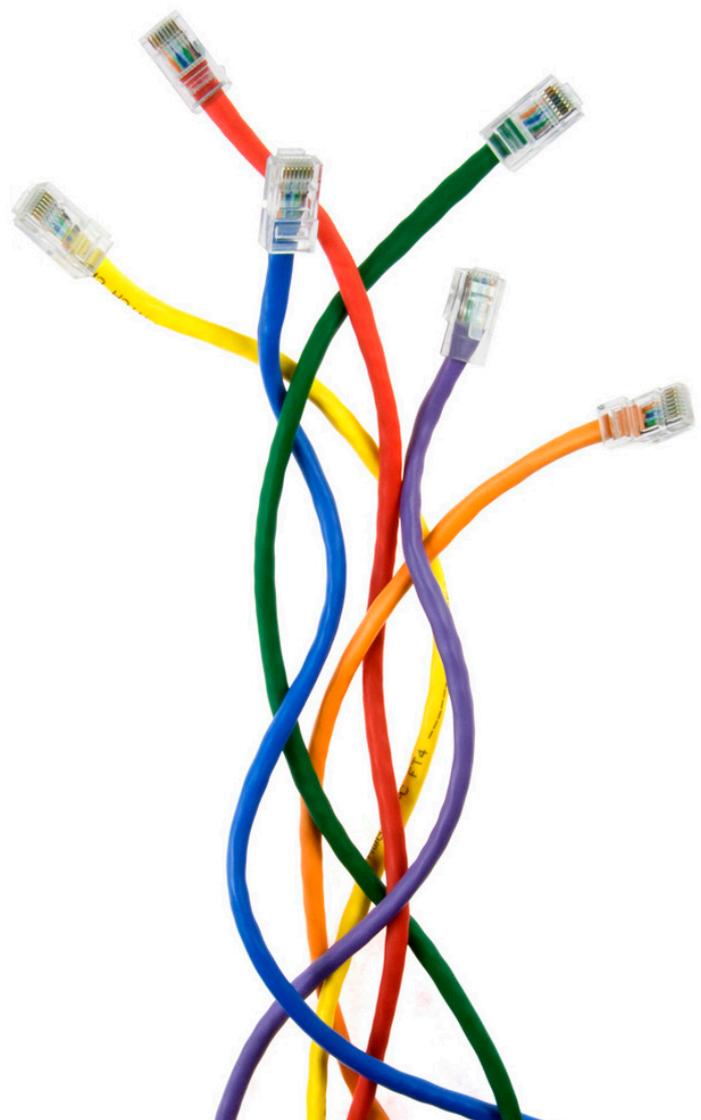
—Flinders University Rural Clinical School.

#### NBN is coming

The NBN is Australia's new network for fixed line phone and internet services. The aim of NBN Co is to provide access to fast, reliable and affordable services from a range of providers. This new service is being delivered to Victor Harbor through a combination of FTTP and fixed wireless network capabilities. The faster FTTP connections provide the immediate capacity necessary to overcome current reliability issues reported by businesses as well as support future high bandwidth services.

In the Digital Opportunities for the State paper we demonstrated that economic growth and technology are intrinsically linked. The Federal Government envisions that access to the NBN will drive growth in the nation's digital economy. Through access to the NBN and mature use of digital capabilities the NBN will open up access to new markets, create opportunities for businesses and organisations to reduce the cost of doing business and provide opportunity for businesses to reach a wider audience, create greater revenue and drive employment up.

Businesses in the Victor Harbor region will have access to the NBN ahead of most of Australia and as a result have 'a first mover' advantage.



### The Sophisticated Tourist

Smartphone penetration across Australia is at 81% as of June 2014<sup>9</sup> and on the rise. People continue to become more reliant on their mobile devices. Australian's now use their mobile devices to connect with a range of services, with tourism related services ranking very highly as a use of mobile services behind mobile banking. This reflects in our use of social sites, with those under 45 checking social networks at a rate higher than the global average<sup>10</sup>.

It is evident that people are becoming more digitally savvy travellers and making their travel decisions differently. The traditional view of the travel decision cycle has become blurred, as experience sharing now moves to in the moment, rather than the slide night sharing of years gone by. Travelling with internet connected devices allows the traveller to discover more of what is around them when in market and immediately share their experience via social media. Like, share, tweet...repeat.

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## “International tourists expect access to fast internet when travelling”

—Fleurieu Peninsula Tourism Board

Digital plays a significant role in allowing travellers to visualise themselves experiencing the destination during the planning process. Social sites create a picture based on recommendations and local businesses can become iconic destinations as travellers share their experiences. The NBN will allow local businesses to sell the experience and for tourists to share their experience in the moment using rich media in a way that was

previously not possible. The travel experience has been reimagined by digital technology and is one of the most impacted domains. We just need to look at services like TripAdvisor, AirBnB, Uber, Google Maps and Stayz to see the impact digital technology has had on this industry.

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<sup>9</sup> Deloitte Access , Media Consumer Mobile Report 2014

<sup>10</sup> ACMA report, m-Commerce: Mobile transactions in Australia, <http://www.acma.gov.au/theACMA/engage-blogs/engage-blogs/Research-snapshots/m-Commerce-Mobile-transactions-in-Australia>

# Recommendations

## Recommendation 1—Increase level of Digital sophistication in region

We know that small businesses with high levels of digital engagement enjoy better business outcomes, with a \$350,000 or 20% increase in annual revenue, than businesses of lower digital sophistication. These sophisticated small businesses also have better growth prospects, more diversified sources of revenue and a bigger customer base.<sup>11</sup>

There is a continuum of four levels of digital engagement, based on businesses current use of websites, how they use the internet and their levels of digital marketing. The four levels are defined as:

- **Very low**—the business has a business email address and uses the internet to communicate internally;
- **Low**—the business has a website and a presence on social networks and uses them to market the business;
- **Medium**—the business also uses the internet to reach new customers in existing markets, to reach new customers in the local market and to display advertising online; and
- **High**—the business makes use of all digital technologies including for search engine optimisation and search engine marketing.

The report highlighted that although the majority (3/5) of small businesses had a website, many still had low levels of digital engagement. Through our interviews we found that a similar set of circumstances exists in Victor Harbor. Businesses we spoke to were leveraging a varying combination of email and websites to manage their online presence but were not then leveraging the internet to communicate direct with their customers. When looking at how digital can be used to drive internal efficiencies, it was typically the larger organisations that were making investments in this area. This took the form of video conferencing and VOIP telephony capabilities. Few of the smaller businesses had considered how digital could be used internally.

## An Education focus to impact at an economic level

An effective education program would seek to increase the economic performance of Victor Harbor as a region by equipping businesses to better leverage digital technologies. As an example, with a particularly high concentration of businesses operating in the accommodation and services industry (and retail which also relies heavily on the population increases associated with tourism), we can explore the potential benefits of using digital to drive economic growth across this industry sector.

The Council has an opportunity to work with businesses to understand how they use digital to position themselves in a global market. It is recommended that Council launches a Digital Education program aimed at increasing the level of sophistication of local businesses. The program should include information sessions, tools and templates, and access to digital experts who can assist businesses facilitate change. The education program would focus on two main areas of revenue growth and internal operational efficiencies.

Digital has the ability to affect the top line and revenue growth. Revenue is the key measure of a business's operational effectiveness and demonstrates how well it is able to identify and fill a need within its chosen market. A program could be developed to educate businesses in understanding where digital technology plays a part in developing customer strategies and digital marketing plans.

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<sup>11</sup> Deloitte, South Australia Digital disruption Digital opportunities, 2014

Digital technology can also be used to change the way a business operates. Efficiency in a business reflects how well it can turn demand for its products and services in to profit with the minimum level of resources required to operate. A program would look at how digital innovation such as cloud based services can enable businesses to streamline its costs, create more collaborative and connected workplaces or improve its supply chain.

### **Recommendation 2—Council needs to be an exemplar**

Council must demonstrate strong leadership in how digital transforms the region. For Council to credibly offer programs aimed at increasing the level of digital sophistication across the region it should lead by example and demonstrate how it is adopting the use of digital to optimise the experience of interacting with council.

Council should take the opportunity to review its existing strategy and ensure that it is leveraging digital as a priority, considering how it uses digital to engage with its constituents and how it supports staff through digital in their day to day environment.

Government across all levels is traditionally a late adopter of new technology. In this instance though Council has recognised the importance of and the impact that the NBN can bring and must look to lead and demonstrate uptake to the local community through visible engagement programs and marketing.

Externally, the Council should be seeking to create a better connection with the community through the NBN, reducing the friction to existing services and

enabling the community to better connect via new ones. The connected library program (connecting regional libraries via video conferencing) is one such example. Council's new video phone capabilities that provide the ability to screen share information with the caller in real time is another example of how Council are leveraging current technology to deliver better services. These Council led examples demonstrate how business can improve customer reach and customer satisfaction through better use of technology.

Internally the focus should be on how it leverages digital capabilities to create an effective working environment. The ability to use technology to work remotely or use social media to communicate with constituents can play a major role in overall employee satisfaction and retention<sup>12</sup>. This remote workforce capability is equally important for Council as it is for local businesses. Access to the NBN can greatly enhance the technology footprint of the workplace but if we consider just mobility for a moment, we know that efficient mobile tools can improve productivity up to 45%. This has a flow on effect to both job satisfaction and staff retention.

### **Support the regional vision through digital**

Council should be considering the development of its own digital strategy, one that supports their vision of being a thriving and sustainable regional coastal centre that offers lifestyle choices to both the local community and visitors. The strategy should focus on two areas, how to better connect with and improve community engagement and how to create an effective work environment, allowing Council workers to focus on creating a better place to live.

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<sup>12</sup> Deloitte Access Economics, The Connected Workplace 2013

### Recommendation 3—Awareness campaign linked to the rollout of the NBN

Victor Harbor has the opportunity to address the external brand perception of the region, harnessing the positive message with respect to tourism and local attractions, whilst seeking to change the perceptions associated with the ageing population.

While there may be a leap in thinking about how, with access to the NBN, Victor Harbor could brand itself as a ‘technology hub’, its core identity should remain focused on being a great coastal destination, a great place to live with proximity to Adelaide. Victor Harbor should communicate the message that they now offer the experience that people love about Victor Harbor, whilst remaining ‘connected’ through the use of digital.

The council should be publicising the NBN rollout, advertising that Victor Harbor will have access to some of the fastest broadband services in Australia, simple initiatives to support this can be the provision of free Wi-Fi in the town centre, to promote the transformation that is currently underway.

#### Shout it from the rooftops

The Council has an opportunity to work with NBN Co to promote the new regional capability both locally and nationally. With successful digital entrepreneurs living in the region it is an opportunity to raise the profile of the

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## “I will need guidance on how to get the best from the NBN”

– Small business owner

region as a place to visit and place to live. Businesses such as Edible Blooms have demonstrated how well this can work.

The opportunity to telework and make the most of the Victor Harbor lifestyle is something many people raised when we spoke to them. Taking advantage of a four day weekend through teleworking can have a significant impact on the local economy.

There is also opportunity for metropolitan businesses to relocate to Victor Harbor. Improved physical access to metropolitan Adelaide via the Southern Expressway is there, now supported by world class digital access to the national and global economies.

It is important that the Council builds on the existing strengths of the region rather than looking to create new ones. Digital and the NBN should be treated as an enabler for growing the digital economy rather than the solution.



# What we heard

Comments from our interviews with local businesses and organisations demonstrated that digital sophistication in the region sits in the low to medium range, with many businesses not yet in the position to benefit fully from the roll out of the NBN.

With few exceptions, businesses we spoke with managed their digital presence in the form of a website and were rarely engaged in communicating with their customers via social media platforms, nor did they offer e-commerce services. However, there were pockets of highly sophisticated businesses leveraging digital across the entire customer journey, from supply chain management through to commerce, distribution and marketing. This depth of digital use reflected back in financial success and an ability to grow and diversify.

From a back office perspective there was still a lack of trust about the use of cloud technology to store data and business information, with a preference for traditional storage methods. Many complained about speed and reliability of current internet services and challenges associated with file size and storage.

Traditional methods are primarily adopted for record keeping, with businesses employing record keeping and invoicing systems such as MYOB and sharing files with their offsite accountants.

In addition to using low levels of digital in their businesses, it was also evident that local businesses are unclear of the potential impact of the NBN, with most only understanding that it will bring “super-fast internet” without having a clear view on how to translate that to a meaningful benefit for their business.

## Current Internet speed is a barrier to business

Internet performance was listed as a barrier to the adoption of technology by businesses that were interviewed. There was a general consensus that the current speed prohibits the use of technology to change the way in which businesses operate, resulting in a reliance on more traditional methods.

One business we interviewed, who conducts a large percentage of their sales with customers in the US, uses traditional telephone conferencing to discuss products as opposed to using tools such as Skype for collaboration with their clients. Although the operator recognised that Skype would allow for easier product demonstration, and likely a reduction in business expenses, they cannot rely on the existing infrastructure to deliver an experience without the call dropping out.

Another common challenge was the sharing of large files, with businesses consistently saying the speed or error messages related to sharing large files meant that traditional (postal) delivery methods for sharing large files was still preferred.

## Those that understand digital are successful

The interviews conducted with Victor Harbor businesses did highlight some examples where those businesses who sit in the highly sophisticated sector for digital use are performing well to the point where they communicate with and understand their customers enough to grow their business significantly and diversify in to new markets. Council could leverage the experience of these businesses and showcase them as examples during the education program that has been recommended to increase digital sophistication.



“I keep a physical copy of every email, I don’t trust the computer to store my orders”  
—Small business owner



“Slow internet is a major impediment to my business”  
—Small business owner



“I don’t know why I have file size restrictions”  
—Small business owner



“I’m just hoping someone will show me what to do”  
—Small business owner

# Case Study 1

Edible Blooms, a flagship online business, is owned and operated by local Victor Harbor resident, Kelly Baker-Jamieson, and has a global footprint across Australia and New Zealand.

The Edible Blooms concept is similar to a florist, although as opposed to delivering traditional floral bouquets the business focuses on delivering edible bouquets, using chocolates, fruits and other gourmet products.

Edible Blooms combines its physical stores with a significant online presence, conducting the majority of its sales online, leveraging cloud-based technologies.

Edible Blooms has managed to remain relevant in the rapidly growing online retail market, a market that has changed significantly since the inception of Edible Blooms in 2005.

According to Baker-Jamieson, this makes it important to have a credible business plan for the online retail market as well as a bricks and mortar one. A new business also needs a strong and consistent voice to cut through the noise, she says.

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“It’s vital that customers have confidence in your product and your service, and peace of mind when transacting online”

—Kelly Baker-Jamieson

Baker-Jamieson reflects that being online helped protect the business from the recent retail slowdown, and suggests that businesses that are still reliant on a traditional bricks and mortar business could better protect themselves by including an online component to their business.

The business also highlights the importance of leveraging the skills of experts to support business aspirations. Baker—Jamieson employs a full time digital-marketing specialist to assist in the positioning of the brand and targeting new customers. Baker-Jamieson explains that as small business owners surrounding yourself with experts is important.

Leveraging the best of the local region in 2014 Baker-Jamieson launched Green Thumb Gifts with her husband Andrew Jamieson, a business run from the family farm in Hindmarsh Valley. This business was developed on the back of the Edible Blooms experience and understanding the needs of her customer base. The focus for the Green Thumb Gifts website is selection of a range of living plants and garden gifts that they distribute Australia wide on an overnight delivery service, complementing nicely the well-established Edible Blooms.

# Case Study 2

New World Apparel is a relatively new local business on Victor Harbor Main Street, owned and operated by local resident Jake Doherty, a lifelong, born and bred Victor Harbor resident.

Upon finishing high school Jake recognised a gap in the local youth market and set about to see what he could do to fill it. He established New World Apparel in late 2014, initially as a traditional shopfront with a street wear focus, but with plans to expand later as an online retailer.

Jake has been using the internet since he was in primary school, consuming games and YouTube in his personal time and using the internet for research and study when at school. In his teenage years he would use the internet to get access to the brands and products that he liked and realised he could purchase from anywhere around the world and have his favourite products delivered directly to his home.

In setting up the New World Apparel business, Jake took what he had learned from this online experience in to his business setup. He contacted distributors of his favourite brands directly via email, allowing him to establish an immediate connection and relationship with the various brand representatives. From there he was provided access to their online supply channels for

managing orders. Using a combination of global courier and national postal services all goods are delivered to his shopfront, typically within 7 days of order. Items then go straight on the rack ready for clientele to buy.

What was clear from our discussions was that personal experience and an unconstrained view of traditional retail had allowed Jake to set up New World Apparel in the way that he has. A digital supply chain and leveraging cloud based book keeping services, internet banking and internet based point-of-sale system has allowed him to be quick to market and keep operational costs down.

There is an inherent understanding of the target customer as well. New World Attire's typical customer base is engaged in the digital channel. Social media channels such as Facebook and Instagram are the key means being used for audience reach.

Where there was a gap in knowledge was being unaware of who to turn to when seeking advice on how to develop the businesses digital capabilities. While there is no online ecommerce channel right now all other facets of the business are being enabled through digital means. However, Jake knows that a stronger online presence and ecommerce capabilities will allow him to reach a wider audience and drive revenue up.

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