

Note: Attachments to this submission that have been published elsewhere have not been reproduced on this webpage.

RECEIVED
05 MAY 2005

Marc Aussie-Stone, CEO Tourism Industrialists Pty Ltd.
Past Affiliate of the WTO.

BY: ATSIA Originator of the Aboriginal and Outback Experiences Super Highway Concept.
P. O. Box 185 Strawberry Hills, NSW, 2012.
EMAIL: ruralprogress@netscape.net - Phone 0428 600120.

Submission No.	41
Date Received	5-5-05

Federal Parliamentary Committee.
Seeking Success in Indigenous Employment.
Sunday, 1 May 2005.

Secretary to the Committee

Dear Cheryl.

Further to our phone conversation this is my SUBMISSION..

Attaining " success in indigenous employment" is important for:

- Aboriginal-non Aboriginal reconciliation.
- Aboriginal poverty alleviation.
- Aboriginal youth employment.
- How Aboriginals can feel about themselves in a non Aboriginal, dominant society.
- But most important of all it is important for engaging Aboriginals on a daily basis in productive activities that interest them, their youth, their families, and their adults.

This submission includes only part extracts from my main reports. And these are also in colour . I am hopeful that in time when I have completed the electronic format that is required, for an appearance on your web site, that you will allow me to resubmit the full report in electronic format and have it go onto your web site as my submission.

I have attached the latest reply of the NSW DOSRD to my concerns. Its all very unfortunate as properly approached the Aboriginal and Outback Experiences has great potential but only if it follows the path I laid out and the field offices of the NSW DOSRD are certainly not doing that.

I have given your committee many of the answers it seeks to progress **Aboriginal Indigenous Employment** in rural areas throughout Australia. I look forward to seeing the outcome.

Let me know if I can be of any further assistance to your hearings or if you need any further information ,

Sincerely

Marc Aussie-Stone.



I HAVE SPLIT MY SUBMISSION INTO SIXTEEN SEGMENTS.

Each segment is given as a numbered ATTACHMENT as follows.

1. If the Committee does the following it will attain success in Aboriginal employment.
2. Can the Committee make successful Aboriginal business happen.
3. Is my international vision, for Aboriginal Business Development, worth considering.
4. Practical experience with Aboriginal Business Development.
5. How I came to convene 4 Aboriginal Business Development Conferences.
6. Establishing key success parameters for future Aboriginal Business Development.
- 7A. **The Aboriginal and Outback Experiences Super Highway.**
- 7B **The rationale behind establishing the Aboriginal Experiences Super Highway**
- 7C **The Aboriginal and Outback Experiences, Super Highway, Marketing Plans.**
8. Extracts from 23 Aboriginal Books that point to the sense of what I am recommending.
9. Examples of successful rural rehabilitation farms pointing to the sense in developing Aboriginal Youth Discovery Rangers and Aboriginal Discovery Camps on the Highway.
10. The **Aboriginal and Outback Experiences Super Highway** will give the Indigenous Cause a new focus.
11. First establish viable, replicable, Aboriginal, SME, **Business Success Models.**
12. All the necessary Aboriginal resources in books, films, research, historical documents and Aboriginal, tribal, visitor management protocols, exist.
13. Five important questions for the field officers of NSW DOSRD to answer to explain why they have taken the Highway development in another less successful direction.
14. Change won't come without leaders deciding to act. Change needs a Visionary.
15. Here is where I agree or disagree with other submissions on the Committees Website
16. A brief CV of Marc Aussie-Stone

ATTACHMENT ONE.

IF THE COMMITTEE DOES THE FOLLOWING IT WILL ATTAIN SUCCESS IN ABORIGINAL EMPLOYMENT.

1. Establish an
Aboriginal Tourist Facility Development , Research and Advice Institute.
2. Publish a bi monthly
Aboriginal Tourist Facility Development, Research & Advice Newsletter.
3. Convene twice a year an
Aboriginal Tourist Facility Development Conference.
4. Support the establishment of a first
Aboriginal Business and Economic Development Zone
to focus initial support along the route of the currently planned
Aboriginal and Outback Experiences Super Highway.
5. Plan and progress the essential **Aboriginal Business Success Models**
that will feature and be proved along the Highway including
one for the
Individual Aboriginal Artist and his Family with an artists studio coffee shop and dwelling
and one for the
Aboriginal Community Centre for the use of its artists & crafts persons, dancers and interpreters and for providing visitors to the area with an Aboriginal area information service.
Plus other modest roadside touring visitor infrastructure improvements models. As as listed in the ' Replicable business success models' , Attachment 11.
6. Engage all available volunteers to progress each of the above activities including National Indigenous Volunteers, Rotarians and Lions as well as set up a new short stay, action,
Aboriginal Improvements, Development , Support Force.

I can help the Committee establish all of the above.

And I have 5 supporting tourism development and promotion networks which could help me do this.
Four of which I am absolutely confident will support the development, and global promotion, of the 'Aboriginal and Outback Experiences Super Highway'.

The fifth are a voluntary services organisation and no one can guarantee what they will do.

Details of my participation in each of these networks follows.

1. Network of 800 Travel Media Journalists and Editors who are members of FIJET.
2. Network of 100 Affiliates of the World Tourism Organisation.
3. Network of 600 leading global conservation journalists who attended the UN's WSSD.
4. Network of 100 World Indigenous Leaders.
5. Network of Australian Rotarians .

ATTACHMENT TWO:

CAN YOU MAKE SUCCESSFUL ABORIGINAL BUSINESS HAPPEN ?

It can be quite easily done and in the same way that it has been done to develop Australian Sport.

I refer you to Page 244 and 245 of the Australian Government Regional Information Directory that illustrates how sport in Australia has been progressed. It cites the current existence of the

- Australian Institute of Sport,
- Australian Sports Commission,
- Australian Sports Foundation,
- National Sports Information Centre.

I can advise that there was a time when there was only the Olympic and Commonwealth Committees representing a few sports in Australia, and no organisation to represent or encourage all of the other 200 or so sports in existence at that time. So I set up the **All Sports, Worlds Sports Champion, Advisory Council** to represent all sports in Australia and signed up twenty of Australia's most famous world sports champions, Sir Hubert Oppenheimer, Shane Gould, Sir Jack Brabham, Ian Chappel Eddie Charlton, to name just a few, to be its initial all sports Governing Directors. It had another important purpose. To support the development of a number of 'Village Olympus', specialised sports information and training resorts, throughout Australia.

These were to be Australia's **1st PPPs, Public Private Partnerships**. They were to operate as specialised sports knowledge, information and training centres, to train, and provide information on our most popular sports, and be funded from 50% of the surrounding resort village's income. The developments to be much the same as you see happen with rural golf course resorts but with the profit sharing with sport difference. Village Olympus is still a brilliant community PPP proposal and if I live long enough, and your committee will at the least assist me see the very important **Aboriginal and Outback Experiences Super Highway** get up we may still see the Village Olympus proposals brought into reality. I am sure I don't have to explain to you as to what an amazing domestic visitor and overseas visitor attraction it would be to have on Australian soil the World's residential, sports training, knowledge and information centres for each of the world's most popular sports.

The final Village Olympus network envisioned 200 special interest sport and tourist villages worldwide with each village being for one sport only. Tennis, cricket, golf, swimming, rugby, netball in Australia, soccer in England, wrestling in Turkey, motor racing in USA, ice hockey in Canada and so on.

After all that earlier talk and publicity in the Australian media on the All Sports Champions Advisory Council, and the Sports Training Institutes, and Sports Information Centres, look at the Institutions now in existence to help progress Australia's sport and sports persons.

I am sure my early pioneering efforts to promote the development, management and funding of sports are long forgotten and not known by the present generation, but the legacy of such initiatives for the end benefit for all Australians will always remain. I exercise now the same vision for **Aboriginal business development**.

The Federal Government, by setting up the institutions and activities I have listed can do for the Aboriginal people in Aboriginal Business Development what they have already done for the Australian people in sport.

An Aboriginal person I believe in so many ways is just like a sports person in that they just like to do what they like to do and it is so enthralling and interesting to be with them to see them do that.

And as a further explanation from my Journal 'Future Tourist' published 25 years ago.

Please consider my recommendations for the UN's WTO on page 77 and 78.

They are almost exactly the same as what I propose here for **Aboriginal Business Development**.

ATTACHMENT THREE.

IS MY INTERNATIONAL VISION FOR ABORIGINAL BUSINESS DEVELOPMENT WORTH CONSIDERING ?

I believe so.

I have enclosed extracts from the first issue of my World Tourism Development Advice Journal "**Future Tourist**" which I wrote and published and globally circulated , to 200 of the world's governments 25 years ago.

See page 37 of my ' Future Tourist' published 25 years ago and the latest UN Policy Poster today.

For more than thirty years I have been relentlessly canvassing in the World Tourism Organisation meetings and other United Nations affiliated forums and the World Bank and the Asian Development Bank, the ILO and the EEC that that "Tourism and Poverty Alleviation" can go hand in hand and one can benefit the other and they laughed at me.

They said hotels are for the wealthy and that poverty is for the poor and they don't mix. But now , finally, **my early vision has been recognised** and it is official UN Policy

It is also worth noting that notwithstanding that I dropped right off the international advisory circuit of the WTO meetings twelve years ago the World Tourism Organisation still sees it as important to write to me each two months and keep me up to date on the latest happenings in Global Tourism Development.

They have good reason to do this.

It is not generally known, except within a very specialised circle within the world, but I originated the **Time Sharing and Time Interval Exchanges** of tourist and holiday properties.

Both are billion dollar practices today and are very important tourist estate development methodologies.

But its more important to know, as far as the business of this **Aboriginal Business Development Issues Committee** is concerned, that:

I am one of the founding fathers of ECO-Tourism . As such I was invited, and hosted, to be an International Keynote speaker at the " 2nd World Congress on ECO-tourism and Adventure Travel " in Canada.

I originally conceived ECO-tourism to economically empower native people by enabling them, for a fee paid direct to them, to show off their environment and ecology.

This was to be only as and when they wanted, to meet and greet the long haul, special interest, overseas visitor.

But ECO-tourism has been hijacked by the non indigenous business tourism operator and the whole original purpose of ECO-tourism has been polluted .

At global tourism forums I now say ECO tourism now stands for an **Ecological Cultural Offensive** against the last remaining precious places held by native peoples.

CAN MY INSIGHTS INTO AND MY UNDERSTANDING OF INAPPROPRIATE ABORIGINAL DEVELOPMENTS PROVIDE SOME COMFORT TO THE COMMITTEE THAT THERE MAY BE SOME WISDOM WORTH NOTING WHEN I MAKE MY RECOMMENDATIONS ?

I believe so.

I detail the following stories to emphasise my belief that there will only be harmony and true success in Aboriginal Business Development when

1. Indigenous people's true interest are supported and
2. when they are majority, economically, empowered, in all of their encouraged ventures, and preferably with no, non Aboriginal, partners. Only in this way can they say yes or no to permitting entry to sacred sites.

There is an upside to this where for example more Aboriginal rock art sites , not previously shown to outside visitors in the Mudgee area, will be able to be seen by them , but only when the Aboriginals are wholly in control of these sites, and they are protected from vandals.

There are many anecdotal stories of inappropriate Aboriginal business development within Australia.

I will share some of those with you now.

Rose Kunoth Monks, who was the famous Aboriginal girl "Jedda" in the film JEDDA, and is now one of the custodian elders in charge of Utopia Aboriginal Community in Central Australia. She advised , at one of our Aboriginal Business Development Conferences ,that **the major bus companies often ignored Aboriginal pleas to limit visitor numbers** and to only bring 50 visitors at one time. Instead they arrived with 100 visitors. This swamps the Aboriginal community's capacity to both give a satisfying experience to the visitor and to have the participating Aboriginals enjoy the day.

There are the anecdotal stories of **inappropriate Aboriginal business** when in Victoria a prime merino sheep farm was given to an Aboriginal group. They had no interest in shearing sheep, selling wool or sheep farming for money and slowly ate their way through the flock.

Another anecdotal story of an **inappropriate Aboriginal business** was the crocodile farm in the NT where Aboriginals were set up with a crocodile farm and paid good money to feed the crocodiles and to watch them grow for seven years. When fully grown the crocodile would be killed so that their skins would be worth big money when their hides were sent to skin merchants in Thailand. After eighteen months the Aboriginals lost interest in the daily feeding and fattening of crocodiles and the business closed.

Another anecdotal stories about **inappropriate Aboriginal technology** where overseas benefactors gifted a new trailer to a semi nomadic Aboriginal group in Central Australia that owned three cars and moved around. They built on the trailer a stainless steel sink and a stainless steel washing tub with no working parts and a stainless steel water tank. The idea being that the semi nomadic group could tow the trailer around with them and it would last forever. The test for appropriate technology for indigenous peoples is that you put it in and leave it for three years and return to see if it is being used.

The overseas benefactors returned after 3 years, to where they had left the trailer. They found the trailer was still there where they had left it. The car was gone. The people had gone. The trailer wheels, that fitted the towing car, had also gone.

Another overseas benefactor flew into a Fijian village and installed prefabricated concrete, very cheap to make, stoves. Many villagers accepted these stoves. The benefactors were given a traditional thankyou and farewell ceremony with great feasting and flew home to Europe.

They returned 3 years later to find the stoves still at each bure house but had never been used. The reason was simple. The cooking pot holes they had put in the tops of their stoves weren't big enough to sit a six gallon stew pot and since Fijians feed 8 to 16 people at each meal, depending on how many families lived in the house, they just left the stoves unused and returned to cooking on their outside wood fires.

REGARDING A NUMBER OF ABORIGINAL CULTURALCENTRES I HAVE VISITED

Another example of inappropriate Aboriginal development can be seen at the Rockhampton Aboriginal Dreamtime Centre. One of the most interesting, and key activities, that Aboriginal people can share with non Aboriginal visitors, is how an Aboriginal can survive in the bush by using only local trees and plants including introductions to different flour, glue, spear, quinine, weaving bark, sandpaper, and berry fruit trees.

Instead of making this a main feature at the Centre, so that they could take each visitor for a very interesting one to four hours walk through the bush, the consultants put all these trees on the main 50 yard entry path to a building. The main building was mainly there to show coloured photographs of Aboriginals and their activities. Accordingly at the time of my visit I could find no local Aboriginals working there and the special aspect of Aboriginal bush survival downgraded to a cursory twenty minute explanation on the entry path.

Again there was inappropriate Aboriginal development at Brambuck Grampians Aboriginal Cultural Centre. Here you will find all the interesting bush survival plants crammed together in one garden at the side of the building and all the special Aboriginal uniqueness of their bush tree survival story has been lost. And of course there is also a magnificent and very costly, architectural gimmick, concept building designed to mean something to the local Aboriginals but you will find no Aboriginal families playing in this dominant structure building. It is an art exhibition dominant structure with no provision for local Aboriginals social use or needs and good for only falsely impressing an overseas visitor.

It's the same with the Aboriginal Cultural Centre at Uluru. Millions spent on the Aboriginal unfriendly building while Aboriginal friends have told me local Aboriginals live in abject poverty in 12 surrounding camps that no overseas visitor ever visits, or are allowed to visit those camps.

REFARDING ABORIGINALS ABILITY TO MANAGE THEIR TOURISM BUSINESSES.

Officers of Tourism NSW have told me that have experienced Aboriginals as poor tourism business managers and they want to bring them to Sydney to train them to be better managers. This is not the way to go with these unique and specially creative artistically talented peoples.

Along the planned 'Aboriginal and Outback Experiences Super Highway' I have already met many very special and talented, bush located, Aboriginals who are doing some very special things,

- making and playing didgeridoos at their home,
- making mulga wood tables in their garage,
- taking interested visitors to abandoned bush sites to tell them about their mission and lost generation experiences,
- telling the Aboriginal stories of the dreamtime and the stars around the campfire.

None of these Aboriginal people are in the slightest bit interested to travel to Sydney to learn how to follow the white mans paper shuffling, clock watching, windowless room, spiritless ways.

ATTACHMENT FOUR

PRACTICAL EXPERIENCE WITH ABORIGINAL BUSINESS DEVELOPMENT ?

This attachment details the history of my activities in Aboriginal Business Development with many overseas countries and provides evidence of the widespread global appreciation of those activities and service.

I have given honorary service, on their invitation, to Governments or Indigenous Business Leaders of

- 3 Nations in Africa, Malawi, Sierra Leone and Zambia.
- 4 in Asia, Sri Lanka, Pakistan, Nepal and India,
- 4 in the Pacific, Cook Islands, Tonga, Fiji and PNG,
- 1 in Canada and 1 in USA.

Here are details of my practical experiences with a number of these Governments.

The **Pakistan National Government** was refused further entry to a remote local community, in Upper Swat, by its gun carrying, native, mountain tribe. This followed the Government trying to implement inappropriate hotel development plans that had been drawn up for the Upper Swat area by UN appointed, French hotel consultants. Both sides welcomed my intervention. The Upper Swat region was only accessible by a sheer mountain path from Islamabad. I was taken into their heartland in their van by indigenous, gun carrying, tribal leaders.

The **Pakistan Government** had sought me out at an international tourism meeting to assist them resolve their dispute which I did. There had been a coup where General Zia Al Huq replaced PM Bhutto. He was hung on the first day of my arrival in Pakistan and subsequently the bureaucrats at the Pakistan Development Corporation during dealings with them over seven visits were changed 3 times. This eventually wore me out and sent my good advices and my previously welcomed, cultural conservation and development, advisory work into oblivion.

The **Chinese Government** sought me out at a World Tourism Organisation meeting to assist them convene an International Press Conference. They told me that of all the International Tourism Indigenous Development Consultants and Tourism Journalist leaders present, I best understood their case and that they felt confident they could trust me to ensure that their travel press meeting went well. I had previously been haranging them to include more of their Chinese culture in their tourism hotel developments which they appreciated.

The **PNG Minister for Rural & Tourism Development**, Mr Jovopa, under an earlier Somare Government, sought me out and appointed me as his private and personal advisor to assist him determine whether incoming foreign business development offers were genuine and worthwhile for PNG to take up.

The **Zambian Tourism Minister** sought me out at a WTO meeting and invited me to Zambia to evaluate firstly whether a German hotel development package proposal of money, skills and management was worth their taking up. I taught them the private developers commercial hotel viability, evaluation formula so that they were able to decide for themselves.

And secondly after the EEC had Commissioned a particular European Tourist Board and paid them \$500,000 to prepare a Master Tourism Development Plan for Zambia, and after Zambia had received a huge printed report, they wanted the consultant to advise where were they first to start their development. They had invited the consultants to produce out of their first report a much smaller report which they had done and they still could not see where to first start their development. They invited the consultants to produce a third summary of the second smaller report which they had done. They showed me the third report and said there was nothing in it and what were they to do? I advised them what to do and they wrote to the Secretary General of the WTO, Robert Lonati, seeking my appointment as their Tourism Development Advisor. What happened next is international consulting folk lore. As is what eventually happened to Secretary General when he was finally forced from office.

The **Malawian Government**, under their Director of Tourism, Luke Masimbe, invited me to Malawi to advise them what to do with a wall of still wrapped WTO reports. They had opened one and couldn't understand a word of it. They were, as mainly are all Aborigines, oral peoples who enjoy being visited, listened to and talked with.

FIJI

My experience in Fiji is intensive and ongoing.

It covers 30 years of different engagements, more than 40 visits, and in your face experience with its 3 coups.

I have had indigenous business development dealings with all Fiji's 5 PM's and Fiji's 3 (2) coup leaders. Regime change only benefits Aboriginal people when grass roots development follows the regime change. This hasn't happened thus far with any of Fiji's longer serving Prime Ministers and they all suffered the consequences.

For the first coup I was on the steps of Parliament House in Suva with indigenous Fijian village Chiefs to continue indigenous business development dealings with Prime Minister Bavadra when he was coup'd by General Rabuka. The masked gunman leader was a village leader known to me. He lives nearby to Vatukarasa village and he subsequently became a Minister in the Rabuka Government. General Rabuka promised in his book "No Other Way" written by Stan Ritova, Editor of the Fiji Sun and another friend of mine, that he would look out for the grass roots Fijian but he never did. His party didn't win one single seat in his final election.

For the second coup I was with Ratu Volavola, Minister for Lands in the Chaudrey Government when an hour later he was coup'd, for the second time. This was on the same day of printing of the Fiji Cabinet paper, giving the Agenda, for the next meeting of the Chaudrey Government's Cabinet. In that paper my proposal for a 'whole of Government' approach to Fijian grass roots development was to be taken up. I have been recommending for some time that the Fiji Development Bank, a large Chiefly Village, the Fiji Visitors Bureau, Department of Fijian Affairs, Ministry of Tourism and Department for Rural Development, sit together around the same table, and discuss large scale Fijian economic cultural hotel development, funded 100% by the Fiji Government.

Before the first coup **Ratu Sir Kamise Mara** as PM had said he was "full up" with my continuing village development talk (on indigenous Fijian resource development, by the resource owners) and he did not want to hear any more of it. He was defeated in the elections by Dr Bavadra because there was no indigenous grass roots development going on at the village level at that time.

Prime Minister Sitevni Rabuka was defeated by a joint peoples government representing grass roots disaffected Indigenous Fijians, and Fijian Indians, led by their trade union leader. Interestingly it was this Indian led Government who have been the only ones to date who have positively moved to see indigenous Fijian village development done. There will always be unrest in Fiji when there is no progress made for the village Fijians. The Indian business driven community understands this. If only our Federal Government, as it seeks to fund stability in the Pacific, could see and appreciate the merit of directing some small part of AUSAIDs substantial funding to go towards starting small, replicable, sustainable, pilot (SME) fishing, tourism, small farm marketing, craft & dance businesses. I have already drawn up a number of these plans. They can easily be built, proved up, create lasting indigenous employment and then replicated throughout Fiji and the Pacific.

I have tried through MP Pat Farmer to make a presentation to the Australian Governments Foreign Affairs Committee to advise them about these matters. I sought to advise them how they could get better AID returns for both the Fijians and Australia by directing part of our aid resources to SME development at grass roots levels. They wouldn't let me address them. Good governance is positive, but goes in at the top and if you live in the villages, like I do, you never see any Australian Aid funds go into doing useful poverty alleviation SME start ups in these villages. These are the only way you will get poverty reduction and job creation in Fijian villages. Fijians are like Australia's Aboriginals who are continually have their natural interests and skills overlooked while traditional, non indigenous, industrial solutions are sought to be implemented.

In Fiji I am being persistent with progressing **3 current replicable delivery models** in education, medicine and Aboriginal employment generation. These culturally respecting, sustainable, models are almost at a point where I can present the sense of them to the UN as global solutions. I attach a few Fijian documents giving evidence to what I say.

ATTACHMENT FIVE.

HOW IT CAME TO BE THAT I CONVENED A NUMBER OF ABORIGINAL BUSINESS DEVELOPMENT CONFERENCES .

The Indian Government invited me, as their guest, to India, to advise how best to resolve cultural hotel development conversions for their many rural based British built, rest and recreation, Hill Stations .

A copy of their Government Mandatory Order to pay for my ticket and host me is attached.

It was while I was in India that I developed further my appreciation for the merits for similar conferences to assist guide indigenous people in their rural business developments.

Accordingly I originated, convened and chaired, in partnership with the Canadian independent Lil Wat Indian Nation, the **First International Indigenous Eco-development Conference** in BC Canada, on Lil Wat Tribal Grounds. This was attended in toto by 5 Indigenous Nations, Australian Aboriginals, USA Pueblo Indians, the Hawaiian Indigenous Sovereignty Movement, Indigenous Fijian leaders, and the Canadian independent Lil'Wat Indians who had refused to join Canada's One Nation Tribal grouping. My co-Directors of this Conference were Gordon Cook. He was one of four men who ran British Heritage with special responsibility for Stone Henge and previously Bailieu Castle and the British Motor Museum. Also Ratu Peceli Bolokoro, a distinguished village leader from Fiji and respected in the villages and by the Fiji Government.

At that time the Australian Aboriginal leaders Ted Hampton and Charles Perkins were planning to convene in Alice Springs NIBEC. They billed NIBEC as the **First National Indigenous Business Economic Conference** in 40,000 years

Ted Hampton attended the Canadian Aboriginal Conference. On his return to Australia he and Charles Perkins invited me to attend, as the only white fella, to participate as their guest in NIBEC. 600 Aboriginal business delegates attended NIBEC at Alice Springs. My co hosts in Canada, Chief John and Mary Williams, of the Lil Wat Tribe, were flown to Australia by Ted Hampton and Charles Perkins, to be their only overseas indigenous NIBEC guests.

NIBEC's thrust was to form a Black Chamber of Commerce. This took up most of the Conference time. I could see that many of the Aboriginal business persons' sitting in the discussion circles weren't able to have their business operational questions answered at the NIBEC Conference. I invited Ted Hampton to partner me (which he did) in convening three more Aboriginal, and Pacific Islander, Business Leaders, Development Conferences. Two in Sydney and one in Canberra.

Our first joint Aboriginal Business Development Conference was held in Sydney and was attended by 100 Aboriginal business persons from all parts of Australia. It was based on discussing sound business development principles and answering delegates questions.

The second Aboriginal, live in, Business Development Conference was held in Canberra at Canberra University, and attended by 140 Aboriginal business persons. It was based on first establishing business success models which could later be replicated in other Aboriginal communities across Australia. At this conference I personally donated a used Toyota 20 seater bus to an Alice Springs Aboriginal safari tour operator. At this conference I flew in as the special conference guest, Sam Speight, (father of coup leader George Speight) Chairman of REWA Dairies in Fiji and the person representing small business development in the Sitiveni Rabuka Fijian Government.

The Third Aboriginal Business Development Conference was held at the Koala Inn in Sydney. It had many Australian business leaders available to answer all Aboriginal delegates' questions in 'one on one' workshops. I also paid to fly in the Minister of Finance of the Fiji Government, Beranado Unibobo as the Conference's special overseas guest.

ATTACHMENT SIX

ESTABLISHING KEY SUCCESS PARAMETERS FOR FUTURE ABORIGINAL BUSINESS DEVELOPMENT

I was approached and subsequently engaged by the **Aboriginal Business Development section of NSW DOSRD** to assist them resolve their Aboriginal business development concerns,

They told me that not a lot of inland NSW Aboriginal businesses were succeeding. They knew of my experience in doing successful SME business start ups. They offered to pay me for my time to investigate and to give them an alternative viewpoint. . I investigated and found the reason was

1. there were no customers out there for the Aboriginal businesses to be successful no matter how brilliant those businesses might be. This meant that new visitor streams will have to be developed.
2. that the whole area was rich with Aboriginal business resources , able people and artists and artisans, in business or interested to be in business.

So I originated a solution which was to recommend the establishment, along a 1000km road of, what could be called ,Australia's first and replicable, **SME Aboriginal Business Economic Development Zone**.

My thinking for this was based on the fact that you can't develop Aboriginal businesses all over Australia at the same time. It makes better economic, and management sense to firstly develop along one road all of your success models. When they were running well, and with many more domestic and overseas visitors travelling along this road, it would make it easier to develop another Aboriginal special experiences road up the N Coast and then another Zone down the S Coast, and so on.

The range of business success models to develop along this road could include the development of a small interpretation and or dance circle, and simple surrounding seats for 50,(a bus load) with two toilets and a gas barbeque to be built on a road where local Aboriginal people would like to tell a story or present a program.

It would also include located further along the highway firstly an individual artist's, and secondly an Aboriginal community's, artisans resource and community socialising centre. These last two are key businesses for replicating around Australia's main domestic, and overseas visitor, accessible highways. Further details of these are given in another attachment to this submission called " Business Success Models ".

Establishing an "**Aboriginal and Outback Experiences Super Highway**" is a concept that is certain to be globally appreciated, and to be well publicised, and as a result, will enjoy substantive domestic and overseas visitor support, for the end benefit to

- a large number of Australian Aboriginals,
- other indigenous peoples seeking economic empowerment,
- and to the development of Australia's own important export industry,

I have had a disappointing experience 20 years ago with an earlier Federal Parliamentary hearing. That was when a Federal Committee sought answers to the best case management of the Australia's Tourism Industry. On that matter Federal parliament still has not effected the right solution and this is now decades later. They paid global consultants Harris Kerr Foster \$500,000 to be advised how to do it . They didn't follow their advice then and are still looking for success results which will only come when they follow the original advice given.

Product promotion without product development support, for an important industry, can never work.

This is a critical consideration for the Committee to appreciate at this time if it seeks success in creating increased indigenous employment through successful Aboriginal business development.

Aboriginal SME business development, without success models first being established, will continue to face the same Aboriginal business failures being faced by the NSW DOSRD and will only hold back the rapid development of successful Aboriginal businesses throughout Australia.

**we need to support people who can focus
and complete worthwhile and viable projects.**

**We need good projects that other Aboriginal individuals and
communities can readily copy**

TO FOCUS FOR EXAMPLE ON THE CREATION OF

1. A replicable Individual Aboriginal roadside Art Studio Coffee Shop, dwelling and artefacts sales centre for no more than \$150,000 including furniture and equipment.
2. A Community Aboriginal roadside Artists studio and art workplace and family socialising centre, where passing visitors can access area Aboriginality information, view Aboriginal films, access a coffee shop, artefacts sales centre and be built for no more than \$350,000 including furniture and equipment.
3. An Aboriginal Discovery Rangers, education and training School where youth can become the keepers of the wisdom and culture of their tribe and be able to share it with none Aboriginals where the right opportunity presents itself.
4. CEDP(s) where one or two are converted into a general public recognised Aboriginal Creative Centres where passing visitors can be encouraged to access local artists and buy their products.
5. A local Keeping Place developed to be adequately self sustaining for its Aboriginal owners by the addition of improved visitor facilities such as interpretation seats, toilets, BBQ and eating tables.
6. and to encourage those who would freely train Aboriginal 4 wheel tour operators to operate their own business.
7. Develop replicable Aboriginal artefact merchandising stands which can assist Aboriginal artecraft manufacturers see their products located in multi store retail chains businesses like service stations gift shops, pharmacies and Visitor Centres. First we focus on making one stand, with one range and see it located in one multi store chain.
8. Assist market the whole of community artworks through whole of community exhibitions, prearranged for so many pieces, of set sizes, with set transport containers, like min freight containers and set display locations where the whole of each communities art can be rotated. Each location would develop their Aboriginal Art buyers lists for sending news of incoming exhibitions. Thankakli in Broken Hill can attract, sort, pack and on ship such collections to the first community art exhibition space.

ATTACHMENT SEVEN

THE ABORIGINAL AND OUTBACK EXPERIENCES SUPER HIGHWAY.

My Aboriginal business development findings and recommendations for the NSW DOSRD were unanimously approved by all 45 delegates, who attended a special meeting at Bourke's ATSI offices, including Council, individual Aboriginals, NPWS, and other NSW Government, delegates.

In essence I was paid \$10,000 for my engagement by the NSW DOSRD to find out why they were not having any Aboriginal business success in Inland NSW and was their a solution albeit " better business plans" that would help ensure successful Aboriginal businesses.

Those responsible for not developing successful Aboriginal businesses in inland NSW could not (perhaps would not want to) show many one (any) of their business plans that head office of NSW DOSRD had specifically approached me about and asked me to visit their Regional Headquarters in Orange to look at.

The NSW DOSRD offered to pay me for my **viewpoint and that is what I am doing , giving the viewpoint now that I was albeit paid to give** . It did not take me long to see apparently sound, million dollar, Aboriginal businesses in Bourke , Museum, Motel, Hostel, all closed, and locked up, and going nowhere.

As I have earlier mentioned, what I found was the reason was that there were no customers out there. You could fire a gun down the Bourke road and you would barely hit a moving object. I believe you could stay for a month and be hard pressed to hit an overseas tourist and this in an area unique to the world and alive with natural primary and secondary industry resources, Australian history and poets, mineral springs and more particularly rich with Aboriginal history and living Aboriginal people.

I advised Bourke delagtes and officers of the NSW DOSRD that it was a waste of money to keep building new Aboriginal business enterprises in these areas without the concurrent development of new customer markets.

But I went further and I originated a new plan, a solution, to deliver those markets.

Anyone reading this full report would garner that I am uniquely experienced , with a successful background of advising multi nationals and developing country governments what to do, and in successful business start ups, KFC time sharing, eco-tourism and that I am also uniquely placed because of the specialised , global , **tourism development and promotion networks that I have been part of**, to assist, albeit ensure , albeit guarantee, the delivery of those markets, but only if the NSW DOSRD allows me to give my advice, and follow exactly my plans, for which they have already paid, but which DOSRD, officers in the field, do not appear interested , to allow me to give.

I recommended the development of an "**Aboriginal and Outback Experiences Super Highway**" to run from Sydney through all their areas. All delegates voted unanimously to progress this plan. Replicable business success models were planned along this Highway . Unfortunately DOSRD Department field officers inexperienced in business start ups, or understanding indigenous problems that will always arise if you seek to join two different Aboriginal tribes together, changed the basis of my original recommendations without first fully discussing their plans.

NSW DOSRD field officers currently seek to implement the Aboriginal Experiences Highway concept in the wrong way and from what Aboriginal elders advise real progress is currently bogged down. Certainly where the plans to progress the Highway are presently headed would not attract the supporting interest of my five supporting marketing and or assisting development networks comprising 800 overseas travel writer colleagues, nor 600 of the world's leading conservation journalists who attended in South Africa the UN WSSD, nor my global network of Indigenous Leaders and colleagues , nor my network of Affiliate colleagues at the WTO.

In the international development field we call, what these inexperienced business startup, NSW DOSRD , field officers are doing, is operating under what we call in the international experienced developing consultants' world the " native cargo cult effect " .

The **native cargo cult effect** first came to light with native peoples in PNG during World War 2. The Americans brought in tractors and cleared strips in the jungle to make air strips. The Americans then sat and waited for their aeroplanes, or big silver birds, as the natives observed, to land. Out of the sides of these birds came coca cola and cigarettes. So the natives saw this resultant effect of clearing a jungle space and went back to their camps in the jungle. They cleared their own spaces in the jungle and sat down and waited for their silver bird to land with their bellies full of coca cola and cigarettes. They saw the effect but did not understand, through their lack of business, and field experience, what it took behind the scenes to get aeroplanes to land on a prepared air strip.

NSW DOSRD Field officers from my observation and perspective are currently operating under the ' native cargo cult effect' as they seek to progress the Highway in the wrong way. It pains me to criticise some very nice people in the field office of the NSW DOSRD but if you see an experienced surgeon pick up a scalpel , cut a hole in a person and complete a successful operation you don't go and pick up a scalpel and have a go yourself and hope for a result. The very important , and well established and accepted SME global business basics , seem to me to be being continuously ignored in the Aboriginal business development arena. Business development costs aren't being capped, for example Coonabarabran thinks its OK to be looking for nearly two million dollars to establish a visitor information resource in the Pilliga's when it could be done for around \$350,000 and this would guarantee at least a midicom opportunity of success. Replicable business models aren't being developed and only in those activities that are of a genuine interest to Aboriginal people. If you plan for failure by ignoring established SME business basics you will get failure. **Aboriginal people aren't failing in business because of Aboriginal people they are failing because of the wrong business development advice they are being given.**

As well you find that when you have lived amongst as many different native families and tribes, as I have, you come to learn very quickly that you don't try and put different Aboriginal tribes into business with other tribes and you don't call an educational trail, covering all aspects a significant indigenous nation, a "Dreaming Trail" . It is hardly that. The concept of a 'dreaming trail' has special meaning to Aboriginal people and it nowhere matches an Aboriginal and Outback Experiences Super Highway. The first will attract the support it warrants and the second has the potential to attract the imagination of world visitor markets.

Since the Bourke meeting a number of the Aboriginal Elders have approached me to assist them properly progress their total experiences Highway project. But it doesn't always follow that what Aboriginals want, and what others seek to impose on them, match up .

I am currently in discussion with State MP's having responsibilities along the "Highway" , seeking their assistance to get the original, and unanimously supported business and customer development plan, back on track.

I am also trying to see a 'whole of government' approach taken where Tourism NSW, DOSRD, DAA, DEE, NPWS all sit at the same table to discuss a common cooperative agenda. This appears easier said than done notwithstanding a number of these departments publishing their belief in a 'whole of government' approach.

NSW Minister for Small Business Campbell advises in his most recent letter that this is happening. I only sought his assistance to see it happening so that at the least I could explain to a related whole of Government Committee the same necessary Aboriginal business development success parameters, that I had explained to the Bourke multi interest delegates, but which have obviously been missed, and not understood, by the attending NSW DOSRD officers.

I was in Broome a few years back privately seeking to develop a 'whole of community' approach to marketing an Aboriginal Community's, annual output of art, direct to regular overseas buyer galleries This was to improve an Aboriginal community's art sales and get rid of exploitation. The head of the ATSI organisation in the Broome area heard about my visit and looked me up. He wanted to show me \$12,000,000 of new Federal funded

Aboriginal housing where fences had been placed between their houses. They had requested no fences. He asked me could I see any Aboriginals in and about these houses. I said "no where are they". It was the middle of the day and he took me to the Broome City Park and there were 100 Aboriginals sitting together under the trees talking and socialising.

His message to me was to please take to Canberra, to anyone who would listen, their request, "Canberra would you please listen to what the Aboriginal people want".

IN CONCLUSION

The "**Aboriginal and Outback Experiences Super Highway**" proposal is for a 1000 km road running Sydney through Blue Mountains, right at Lithgow to Mudgee, Coonabarabran to Condobolin, Walgett, Lightning Ridge to Goodooga, Brewarrina, to Bourke to Cobar (returning back to Sydney through Dubbo, Parkes Orange and Bathurst.).

Currently there is not enough market travelling that road to sustain the many Aboriginals SME's already on it, but traffic of all types, safari, bus, grey market, special interest, cultural, eco, environmental, outback seeking tourists, **could readily be encouraged to travel along this road** and make these businesses viable.

I know that this highway will attract millions of new travellers. Yes millions. The overseas, long haul, across international borders, special experience seeking, big spending, overseas visitor, is waiting to comfortably meet, experience, and buy authentic Aboriginal product direct from a unique and famous culture like that of the Australian Aboriginal peoples.

This is an area where I feel comfortable with my advice as I was an Affiliate of the World Tourism Organisation for eight years and on the International Board of the Federation of International Travel Writers for 3 years.

And I have five supporting networks of colleagues who I am absolutely positive would assist in every way they could and as well assist the promotion of a true Aboriginal and Outback Experiences Super Highway once it is completed, as I have planned it to be. See the next pages of this attachment.

ATTACHMENT SEVEN IN DETAIL

This attachment includes brief extracts only from my main **Aboriginal, and Outback, Experiences, Super Highway**

Destination Activities Reports.

- A. Volume on Hub Management Area 1- Sydney to Blue Mountains
- B. Volume on Hub Management Area 2- Lithgow , Mudgee and surrounds.
- C. Volume on Hub Management Area 3- Coonabarabran , Condobolin, Pilbaras.
- D. Volume on Hub Management Area 4 -Walgett , Goodooga, Lightning Ridge.
- E. Volume on Hub Management Area 5- Brewarrina to Bourke to Cobar.

Included in Volume D are a number of detailed commitment letters, and giving their reasons why, they support the establishment of the Aboriginal Experiences Super Highway, from

1. Walgett's Black Aboriginal Radio Station, YAAMA FM87.6 Barbara Kennedy Wilson, Chair
2. Walgett's Shire Council , Economic and Tourism Development Section. Alex Lubanski.
3. Walgett Tourism Association, President Dan Gale.
4. Walgetts ' Bitumen to Bulldust' Don Lillyman, Festival Chair,
5. Lightning Ridge's Tourist Association, President John Murray.
6. Lightning Ridge's 'Keeping Place' Elders, Aboriginal Elders, John & Mary Williams

There has also been support given by Community respected Aboriginal leaders in the Coonabarabran, Condobolin, Nyngan, Goodooga, Lithgow,, Parramatta , Sydney areas.

Very Important Notes:

1. Nowhere do I say, or suggest, or have I suggested, that each separate identified Aboriginal interest wants to join a co-operative , thereby putting different Aboriginal Businesses or tribes, into business in some way, with other separate Aboriginal tribes or businesses. Each Aboriginal tribe and its members have different customs, beliefs, traditions and experiences , that must be totally respected in every way possible. This is not a small thing.
2. Nowhere , after living with different Aboriginal peoples and families in many countries, including with members of Aboriginal families in Australia, would I suggest, or would want to suggest, or see, such a thing happen.
3. while some Aboriginal interests will cooperate **ALL WILL NOT** & without all interests along the Highway participating, by their identification only, of their interests along the Highway, the Aboriginal and Outback Experiences Super Highway will not be the domestic, or overseas visitor, success that I foresaw that it could be. What is currently being allowed to become a rehashed idea by the NSW DOSRD is so wrong , and potentially disrespectful to the different Aboriginal interests along the Highway, that I cannot bring my original planned, and personally known to me, 5 key supporting marketing networks, to promote it, and I can't be associated in any way with what they are doing. Surely business success and not failure is what NSW DOSRD wants.

This is a prime example of the ' Native Cargo Cult (Consulting) Effect ' in practice

ANNEXURE EIGHT.

EXTRACTS FROM ABORIGINAL BOOKS .

Here are 24 summaries, giving many published insights , from a wide variety of resources from the 1970's until today, from my private collection of books on Aboriginal subjects, that call for Aboriginal social justice, reconciliation, business development, and all citing thoughts that point to the sense of establishing an

" Aboriginal and Outback Experiences, Super Highway "

1. **Living Black** by Kevin Gilbert.
2. **Generations of Resistance** by Lorna Lippman
3. **Addressing the Key Issues for Reconciliation** by Council for Aboriginal Reconciliation.
4. **Mysteries of the Dreaming** by James Cowan.
5. **After the Dreaming** by W E H Stanner. Professor of Anthropology ANU University.
6. **The Life of Jimmy Governor** by Brian Davies, ABC Journalist.
7. **Born in the Cattle** by Dr Ann McGrath. N T Schoolteacher.
8. **Black Australia** by F. Stevens. Research Fellow Economic History , ANU.
9. **Going Forward** by Council for Aboriginal Reconciliation.
10. **Aboriginal Australia , Tasmania** by C.A.R. & ATSIC
11. **Aboriginal Australia, Northern Territory** by C.A.R. & ATSIC
12. **Agreeing on a Document** by Council for Aboriginal Reconciliation.
13. **The Time Was Ripe** by Faith Bandler and Len Fox
14. **Yarnin Up.** Aboriginal peoples careers in the NSW Public Service.
15. **Walking Together.** The first steps. By Council for Aboriginal Reconciliation.
16. **Global Insight Guide** published in the UK.
17. **N T Tourism Development Master Plan** by NT Government.
18. **Goodbye Dreamtime.** By Ward McNally.
19. **The Wailing** .A national black oral history. By Stuart Rintoul.
20. **Aboriginal Australia NSW**, by C.A.R. & ATSIC.
21. **The Aborigine Today** by Roderick Hulsbergen.
22. **Draft Document for Reconciliation** by Council for Aboriginal Reconciliation.
23. **Why Warriors Lie Down and Die** by Richard Trudgeon.

ANNEXURE NINE.

Examples of successful

- **RURAL REHABILITATION FARMS AND**
- **RURAL REHABILITATION ACTIVITIES**

that point to the sense of including

- **ABORIGINAL DISCOVERY CAMPS AND TRAINING**
- **ABORIGINAL YOUTH DISCOVERY RANGERS**

as part of setting up a first, replicable, sustainable

- **ABORIGINAL AND OUTBACK EXPERIENCES SUPER HIGHWAY.**

ANNEXURE TEN.

**THE ABORIGINAL AND OUTBACK EXPERIENCES SUPER HIGHWAY
WILL GIVE THE INDIGENOUS CAUSE A NEW FOCUS.**

ANNEXURE ELEVEN.

**PROVEN ABORIGINAL BUSINESS SUCCESS MODELS
ESTABLISHED DURING THE SETTING UP OF AN
ABORIGINAL AND OUTBACK EXPERIENCES SUPER HIGHWAY
WILL ASSIST ABORIGINAL LANDOWNERS AVOID DEVELOPER RIP OFFS.**

ANNEXURE TWELVE.

ALL THE NECESSARY RESOURCES IN

- **BOOKS, FILMS, RESEARCH, HISTORICAL DOCUMENTS**
- **VISITOR MANAGEMENT PROTOCOLS AND**
- **ABORIGINAL TRIBAL EXPLANATION DOCUMENTS**

ALREADY EXIST

- **TO GUIDE THE HIGHWAY ORGANISORS**
- **OR FOR PRESENTATIONS TO VISITORS**

BY THOSE WHO SET UP AN

ABORIGINAL AND OUTBACK EXPERIENCES SUPER HIGHWAY.

ANNEXURE THIRTEEN

FIVE IMPORTANT QUESTIONS TO BE ANSWERED BY FIELD OFFICERS OF THE NSW DOSRD WHO HAVE , FOR REASONS, KNOWN ONLY TO THEM , CHANGED MY AGREED TO, AND UNANIMOUSLY APPROVED, HIGHLY PROMISING, NEW, INLAND, ABORIGINAL BUSINESS DEVELOPMENT, GAME PLAN

We are gazing upon a decaying rural nation.

Aboriginal Tourism is an answer to boost rural economies but only when done properly and appropriately.

Only when Aboriginal tourism development is successful can it substantially boost local businesses and Aboriginal employment and substantially lift Aboriginal, national and personal esteem.

But it won't happen if sound business development methodology is changed which is what NSW DOSRD field officers have done, and specially ,when to date, there are mainly only Aboriginal business failures out there.

Isn't that why, in essence, I was engaged, and paid by the NSW DOSRD to find the problem and fix it or is this normal practice to give Aboriginal business consultants \$10,000 for no final positive outcomes.

QUESTIONS TO BE ANSWERED BY THE ORANGE OFFICE OF THE NSW DOSRD.

- Q.1 If the NSW DOSRD field officers believe it is valid to pool disparate Aboriginal business interests, at all different stages of development, for marketing purposes, as it can't be for business development purposes, when over the past 30 years , pooled non Aboriginal business interests have not succeeded in getting ANY new customers up the Bourke Road, then why have they done it ?
- Q.2 If what the NSW DOSRD field officers are doing is not of any interest for my offered , many, available tourism development, and marketing support, networks then why have they done it ?
- Q.3 If what the NSW DOSRD field officers are doing prevents some Aboriginal interests from participating or even becoming fully involved, then why are they doing it ?
- Q.4 Can the NSW DOSRD field officers be sure that what they are doing will create sufficient new customer flow up the Bourke Road to justify re-opening the now closed Aboriginal museum, hostel and motel ? If not then why are they doing it ?
- Q.5 Why do NSW DOSRD field officers want to change what I have recommended which has been specially designed to create an indigenous global business development first, within Australia, and thereby attract thousands of new visitors annually to rural NSW, and to support Aboriginal businesses in those areas ?

ANNEXURE FOURTEEN

EXTRACTS FOR THE BOOK " CHANGEMASTERS" BY ROSEABETH MOSS KANTER.

CHANGE WON'T COME WITHOUT LEADERS DECIDING TO ACT

SOMEONE IN POWER HAS TO PUSH FOR AN IDEA TO BECOME SUCCESSFUL.

INNOVATION AND CHANGE CAN DELIVER INCREASED ABORIGINAL EMPLOYMENT

PEOPLE, NOT AN ENTRENCHED SYTEM, MAKE PROGRESS.

MEETING GRASS ROOTS NEEDS IS WHAT IS IMPORTANT

STAUS QUO RISK - "what you propose is out of our area."

BUREAUCRACY CAN MAKE CHANGE DIFFICULT.

BUREAUCRACY IS BY NATURE A SLEEPER.

CHANGE NEEDS A VISIONARY.... (MARC AUSSIE-STONE)

ATTACHMENT FIFTEEN.

This is where I agree or disagree with some of Federal Parliament's earlier submissions as they have been published on the committees web site.

AUSTRALIAN CHAMBER OF INDUSTRY AND COMMERCE.

Aboriginals lack management skills and info to run businesses properly. There is room for improvement in business training. To this end link Aboriginals with Business and Employer Organisations. Train Aboriginals in non Aboriginal mainstream practices. I don't agree with this approach.

AUSTRALIA COUNCIL.

They say Aboriginal motivation is more often identified with spirituality, expression and community rather than commercial gain.

Aboriginal art, craft, music and dance are rapidly becoming important in Aboriginal economic empowerment. Aboriginals need to be provided with protection against economic and cultural exploitation.

They are right on the mark.

ATSI COMMERCIAL DEVELOPMENT CORPORATION.

Aboriginals don't have assets to secure commercial loans.

Aboriginals lack understanding about commercial matters and in communication skills.

There are great time delays in pulling the right players together into big developments.

Recommend newer bigger combined lender. Only partly on the mark.

CRA.

Communications between parties difficult.

Hard to co-ordinate planning.

Indigenous people need better access to commercial information.

Suggest aboriginals need to join mainstream to be successful.

Government officers need increased business acumen. On and Off the mark.

DEPARTMENT OF PRIMARY INDUSTRY AND ENERGY.

Large scale developments needed to supply overseas markets. Of no real interest to Aboriginals.

INDIGENOUS BUSINESS AUSTRALIA.

Reduce number of organisational layers to ensure local decision making.

Increase local control over the product.

Promote notion of accountability to community rather than to funder.

Establish local aspirations.

Have locals design program , product. Right on the mark.

INNOVATIVE FINANCIAL MANAGEMENT

Shift focus to developing families and individuals. On the mark.

TORRES STRAIT ISLANDER AUTHORITY

Important to be realistic and acknowledge opportunities for development are limited.

Main strategy is to target small businesses that allows locals to be pro-active.

Right on the mark.