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RUMBALARA ABORIGINAL CO-OPERATIVE – THE HEART OF THE COMMUNITY

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INTRODUCTION

The Rumbalara Aboriginal Co-operative Ltd is a community-owned and controlled non-distributing (not-for-profit) enterprise located in Shepparton, Victoria. At time of writing Rumbalara had approximately 600 registered members, which represented about 30% of the Aboriginal and Torres Strait Islander population living in the Greater Shepparton region.

With an annual turnover of around \$20 million, Rumbalara employs approximately 200 people and provides an integrated service delivery model for its members. This makes Rumbalara one of the largest service providers to the Aboriginal and Torres Strait Islander community in Victoria, and one of the largest indigenous owned co-operatives in Australia. The co-operative is also a registered charity under the Australian Charities and Not-for-profits Commission (ACNC).



‘GALNYAN YAKURRUMDJA’

The name given to the integrated service model delivered by Rumbalara is ‘Galnyan Yakurrumdja’ or ‘I respect’ in the Yorta Yorta language. This is a holistic or all-encompassing model focused on providing the co-operative’s members with the services they need to live healthy, meaningful lives. At the core of this process is a recognition that Indigenous Australians have many challenges that do not face most of their counterparts in the non-Indigenous community. For example, Aboriginal and Torres Strait Islander people have a shorter life-expectancy than non-Indigenous Australians, with a life expectancy gap of 10.6 years for men and 9.5 years for women (DPMC 2017).

The approach Rumbalara takes to service delivery is focused on cultural and social understanding and respect. For example, its medical services are delivered by ‘Woongi Danga’ practitioners, which in Yorta Yorta language means to, ‘Do it our way’. This includes not only addressing the needs of a person’s medical or health needs, but also their financial, mental, family, and social needs.

The range of services provided by Rumbalara includes family support and counselling, housing, financial advice and counselling, women’s education and training, and legal and justice services (e.g., family violence, youth support, night patrols). Family services encompass a wide-range of programs designed to enhance the overall security and well-being of families and children. Rumbalara also provides educational support programs for children that include child health and parenting support, kindergarten, after school homework club and autism support group.

In addition to its services for children, youth, and families, Rumbalara also offers programs for its older and disabled members. This includes both home care support, and a 30-bed Rumbalara Elders Facility. These home care services include cleaning, gardening, maintenance, meals and

nutrition, mobility aids and equipment, shopping, home nursing and companionship for general wellbeing. As explained by Rumbalara's CEO Lee Joachim:

"So, we are a legal entity under the Co-operatives Act, but some of the range of operations covers health, community, justice, and aged care services. These are all contracted by government to provide a specific range of services to Aboriginal and Torres Strait Islander people living in specified geographical boundaries."

COMMUNITY ACTION – THE 'CUMMERAGUNJA WALK-OFF'

The core community that Rumbalara serves is the Yorta Yorta Nation, whose traditional lands encompass both sides of the Murray River from Cohuna to Albury-Wodonga covering an area of approximately 20,000 square kilometres across New South Wales (NSW) and Victoria (YYNAC 2017). The name 'Rumbalara' or 'Rainbow' is the traditional home of the Yorta Yorta Nation with a history dating back thousands of years (Deadly Vibe 2013).

By the middle of the last century the area was part of the Cummeragunja Mission Station located in New South Wales (NSW). The mission was established in 1888. Its initial aim was to build a farm of around 730 hectares of land for the local Yorta Yorta people to use for self-sufficiency. However, the station was placed in the management of George Bellenger, who treated the community harshly, resulting in illness, removal of food rations and threats of expulsion. Although Bellenger resigned in 1891, the situation with replacement managers did not improve until 1894, when George Harris was appointed. He sub-divided the land into small lots and granted these to families and individuals (Koori History 2016).

This improved the conditions for the community who were able to grow their own food and manage their own affairs. The community began trading wool, wheat, and dairy produce, and reinvested the funds back into the community. However, in 1909 the *Aborigines Protection Act (NSW)* was passed, and the community was placed under the control of the *Aborigines Protection Board* of NSW. This steadily eroded the limited independence that they had achieved. All profits generated from the Cummeragunja Mission Station were retained by the board, and the level of housing, sanitation and family cohesion began to decline, including the forced removal of children from their families (Koori History 2016).

During 1920s and 1930s conditions within Cummeragunja, like many Aboriginal missions across NSW, worsened. The impact of the Great Depression led to massive unemployment amongst Indigenous people, and there was pressure from within the white community to force Aboriginal people out of the towns. This resulted in an exodus of Aboriginal families from the townships into the mission stations, swelling the already overcrowded community facilities and worsening the living conditions (Attwood and Markus 2004).

In 1939, following several deaths within the mission community caused in part by malnutrition, the Yorta Yorta organised a strike or 'walk-off'. They acquired boats and crossed the Murray River into Victoria where they set up a camp near the town of Barmah. Approximately 100 men, women

and children left Cummeragunja Mission Station and crossed into Victoria. With the Second World War looming, and lacking other means of support, many of those who walked off were forced to return or relocate elsewhere. However, their protest action captured the attention of the wider community, and their cause was supported by the Australian Aborigines' League and some of the Trade Unions. The event has been identified as one of the first organised Aboriginal civil rights protests in Australian history (Attwood and Markus 2004).

By the 1950s there were around 300 Yorta Yorta people living on the river flats, an area that is prone to flooding. In 1958 the Aboriginal Welfare Board and the Victorian Housing Commission built 10 prefabricated concrete houses in the area, although they lacked hot water and sewerage. By the late 1960s housing improved with the connection of sewerage and hot water supply, and the renovation of the houses to include toilets, bathrooms, and laundry facilities. However, the settlement was never designed to be permanent, and by 1969 Rumbalara was abandoned. During the 1970s the Yorta Yorta community lobbied both state and federal governments to secure control over the site, which was eventually granted to the co-operative for a nominal sum (Rumbalara 2017).

As explained by Lee Joachim, the foundation of the Rumbalara Aboriginal Co-operative was a genuine case of community collective action:

"The co-operative got started in the 1970s when there were really major issues in getting access to health services, and really huge issues in relation to the justice system at that time as well, and housing really became an issue also. So, a group of women came together to deal with this, and they decided on where they wanted to move forward with this as a community and bring the community forward on that as well. It worked out really well because there was no money involved."

INDIGENOUS CO-OPERATIVES

There are around 220 Indigenous co-operatives actively trading in Australia. They can be found across all states and territories and focus primarily on medical services (70%), community services (16%), housing (6%), or arts and culture (4%). The remainder are focused on education, training and childcare, financial services, information and media, or professional services (e.g., legal).

According to Lee Joachim the co-operative business model is a good fit for Aboriginal and Torres Strait Islander communities because of its collectivist governance and mutual ownership. This, he suggests, is consistent with the 'environmental socialism' that is inherent in Indigenous community culture. This has also been a foundation for the Galnyan Yakurrumdja holistic service delivery model, which recognises that everything is connected.

However, he notes that a major problem for Indigenous co-operatives is that they are typically totally dependent on government funding for their operation. For example, Rumbalara is 100% dependent on this funding, and this can be a problem because government authorities don't



always understand the business model of the co-operative as it seeks to pursue its Galnyan Yakurumdja service model:

“Trying to relay what the co-operative’s business model is can be very hard to explain to the government. The focus of the co-operative should be on economic self-development, but as government funding has been provided, it has moved us back to a welfare-type model...the welfare mentality has become really ingrained and now we need to break the welfare mentality. We need to focus on how you give a person a hand up rather than just to give a person a handout.”

He suggested that what needed to occur in the future, was for Rumbalara to disappear and be replaced with a model where the Aboriginal people had good outcomes in relation to health, justice, housing, and education. This would require a focus on getting individuals within the community to become more economically independent.

According to Joachim, part of the shift that needs occur within the business model of Rumbalara, and other similar Indigenous co-operatives, is a shift from a welfare model to a fee-for-service model. As he explained:

“It includes extending our services into areas where we have demonstrated expertise and include a fee for service option. This will generate independent income; it is also about building the capacity to teach people our model of care and what that actually means for both the individual and the broader community as well.”

PURPOSE

This needs to focus on the individual’s total needs and understand these needs within the context of their wider community, lies at the heart of the purpose for which the Rumbalara Aboriginal Co-operative exists. It is also the focus of its member value proposition. As Joachim explains:

“So, it needs to take a look at the whole person and the issues related to that whole person. For example, you might come here for a medical appointment, but we will say to you, ‘let’s sit down and really have a chat,’ so that we can investigate what is really affecting your life as a whole. You might be a 65-year-old woman who’s come here just for a medical check-up, but you might also be looking after your grandchildren, and there might be domestic violence and alcohol abuses in the immediate family. But you might also be suffering from economic stress because you now have to feed more people, or your utility bills are going up, so it is how are we going to deal with the whole range of issues that are facing that individual who has just come here for one appointment, and how do we create a case

management process around that person, to help build capacity for the individual and the family?"

This challenge involved not only dealing with the individual member who uses the co-operative's services, but their family, and the need to change a mindset that has developed as a welfare recipient.

To achieve this outcome, the co-operative needed to remove some of the barriers or 'walls' that were built up across the different service delivery areas and configure its resources towards the holistic model of Galnyan Yakurrumdja. However, the government funding programs tend to focus effort on just one area at a time as outlined in the funding contract. Despite these restrictions, Rumbalara has learnt to use individual initiative to find ways to work within these contracts and deliver the outcomes that are desired.

EXPANSION PLANS AND CHALLENGES FROM GOVERNMENT REFORMS

The model of holistic healthcare developed by Rumbalara is proving its value, and the co-operative has been working with the government funding agencies to help expand its delivery of services to a wider community. Joachim explained that plans were already in place to expand from their current location to a second site which will be monitored over a 5-year period to assess how the model works and develops.

This second site currently under consideration is Palm Island, Queensland. Here the partner will be the Palm Island Community Company (PICC) located in Townsville. The PICC is a not-for-profit organisation focused on the delivery of services to the Aboriginal community of Palm Island, and aimed at strengthening the social, cultural, and economic capacity of that community (PICC 2017).

Achieving this expansion plan will require Rumbalara and the PICC to enter a contract and secure funding from both state and federal governments. Dealing with different governments and several different government agencies and programs poses a significant challenge to the co-operative's management. As explained by Joachim:

"There are a range of reforms that are happening. We have noted at least 11 reforms. So, in the state of Victoria we are dealing with 'The Roadmap to Reform,' which is very much a focus on self-determination for Indigenous organisations and Indigenous communities. There are reforms in relation to the out of home care, driven by reforms to Section 18 of the Children's and Young People's Act (Vic). Then at a state level you have many other reforms taking place in relation to education and health. Then at a Commonwealth level you have aged care reforms, health reforms. There are also other reforms taking place across federal and state levels in relation to justice and healthcare. So, we have been monitoring these changes and setting up our systems so that we have viability."

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MEMBER VALUE PROPOSITION AND MARKETING THE CO-OPERATIVE ADVANTAGE

A major impact on Rumbalara has been the removal of block funding, which has shifted the money from the service provider to the end-user. This has now made the environment in which Rumbalara operates more of a consumer market. The co-operative has had to go out to its members to explain that they are now the funding source for the services that it delivers. As a result, Rumbalara is now focused on promoting its services to the community.

To secure the engagement and patronage of its members, Rumbalara has had to rethink how it communicates its member value proposition (MVP), and how it undertakes the marketing of its co-operative advantage (MOCA). This has involved purchasing double-page spreads in the local newspaper, as well as via newsletters and the co-operative's Facebook page.

"We are taking a huge communications strategy across the organisation at the moment. We'll be also taking that out to community. Our first meeting took place about two weeks ago and a lot of the 'unforgotten' have turned up" (Lee Joachim, CEO Rumbalara)

This communications strategy will focus on getting out to the community and promoting the value of the co-operative and its services. The communications plan will involve use of social media, as well as more traditional media channels such as radio and newsletters. Many of the community who have been 'forgotten' have indicated that they don't use social media and instead listen to the radio, so this has led to the co-operative taking up space in specific radio stations and shows that their community is known to listen to.

A key focus for Rumbalara's marketing strategy is to ensure that every member of their community is aware of events that they are holding. This requires a range of different media channels to be used:

"So, there are different strategies we're trying to take, because for this organisation to exist we need every Aboriginal and Torres Strait Islander that lives in this town and surrounding areas to utilize our services. If we do not then we are gone" (Lee Joachim, CEO Rumbalara)

An important message they are seeking to communicate is that the members should not be complacent and think that the government will not shut down the co-operative if it is not supported.

"People say 'Oh government won't allow Rumbalara to close down', because if that happens, we can't get services, but I'm trying to explain that if people don't use our



services, then actually they will, and if we don't meet the KPIs or contractual arrangements that is what will happen" (Lee Joachim, CEO Rumbalara).

According to Joachim, the community has not fully understood the impact of the removal of block funding and need to engage more actively with their co-operative if they wish to see it continue.

The engagement of the community and their active participation in using the services the co-operative has to offer, is something that Rumbalara's management has identified as needing to be constantly promoted. In the view of Joachim, Rumbalara has not been as successful as it needs to be in selling the message of what the value of membership to the co-operative really means. Of particular importance is to clarify what is an 'active' member and what is an 'inactive' member?

One area of focus for the co-operative going forward is to seek more voluntary engagement from the members. Currently there are a small number of members who are active in making complaints to the government about the co-operative, which risks harming Rumbalara's reputation. Joachim suggested that this seemed to be an attempt to shut the co-operative down. This would risk the consequent loss of its services. Yet what seemed to be motivating this behaviour were largely personal issues. This, highlighted the need for Rumbalara to focus on shifting the community's view from that of an individual one to that of a 'bigger picture' relating to the community purpose of the co-operative:

"They're not looking at the bigger picture, so, we need to try and influence what our membership is, and that our membership has a responsibility back to the service. So that we continue to learn, and we can benefit from their input. We also need to run consultations or community events so that they can come and talk about what we need for them in the future. I think that education should be a constant thing and I don't think that we do that well" (Lee Joachim, CEO Rumbalara).

According to Joachim, the major changes that have occurred in government support, such as the removal of block funding, haven't yet been fully understood by the community. As such, they find it difficult to understand why it is that the co-operative is focusing on strategies to introduce fee for service. In essence shifting to a 'hand-up' from a 'hand-out' model is something that many members find hard to accept.

GOVERNANCE ISSUES

Another major challenge facing Rumbalara is the difficulty of securing directors for its board. At time of writing, Rumbalara was in voluntary administration caused by a difficulty it has experienced in attracting and retaining board members. The underlying causes of this problem were attributed to an 'upheaval in the community'. However, the co-operative has had many board-level tensions in the past relating to disagreements over the strategic direction of the



organisation. According to Joachim, one of the causes of this problem is the need for a better educated board:

"I think what we have to realise as a community is that we need educated people sitting on boards. We need people with a legal background, accounting background, who can really take us forward. We need to understand as an Indigenous people working on the board, our legal obligations, and responsibilities not only to our community to the co-operative itself, and what governs us as an organisation. That's been a failure I think."

Joachim noted that this lack of professional directors at the board level has been a problem for many Indigenous co-operatives. There had been cases of financial mismanagement at boards across both Indigenous and non-Indigenous co-operatives, but the directors had to understand the financial reporting, and the legal duties and responsibilities that they have in the overall management of the enterprise. However, a further problem facing Rumbalara when seeking to enhance its board through the appointment of directors with specialist skills, was the negative reaction from the community:

"What we're looking at is how do we get skilled operators onto the board? When I've taken this to the community they've said, 'Oh you just want white people on the board.' To this I have said no, what is wrong with you getting your daughter or your son, or your grandchildren, through the process of high school, onto university to be lawyers and accountants and economists, or doctors and nurses. What is wrong with you doing that? Because what you are saying is that Indigenous people will never be educated and that is wrong" (Lee Joachim, CEO Rumbalara).

Rumbalara is working to develop the capacity of its community to provide future directors and has been working with the Australian Institute of Company Directors (AICD) to this end by putting its directors and some future directors on a week-long company directors training course. This is designed to help directors understand their responsibilities and liabilities. Yet this education for the directors of the co-operative is part of a wider program designed to educate all members of staff who work in the organisation. It can include the doctors and nurses who must understand their own liabilities and responsibilities. In addition to developing the capacity of the community to provide directors from within the memberships, the co-operative is also looking at the possibility of appointing independent directors.

FUTURE DIRECTIONS – EDUCATION AND ENTERPRISE

The immediate focus for Rumbalara is to consolidate their model of holistic healthcare and to undertake research to provide the data to demonstrate the value and impact that this model has. Over the medium to longer term, the co-operative plans to pursue innovative programs designed

to help alleviate the social and economic disadvantage within their community. This is going to be targeted primarily through education.

One example of this is an education program targeted at young mothers with babies that helps them develop good parenting skills, and foster community support and stronger family outcomes. In addition, the co-operative is considering enterprise programs that might foster home-based business start-ups and offer micro-loans to help fund such ventures. It aims to encourage enterprise behaviour through teaching business and financial management skills to youth, and to work with local TAFE colleges to put Indigenous people through programs such as the Certificate III and IV in Small Business Management.

Over time Rumbalara is planning to establish a school that can run for its members from K to 10, with a curriculum that is focused on teaching science, technology, engineering, and mathematics (STEM), but through a lens of Indigenous culture. It would be more appropriate for the Indigenous community than the current curriculum that is less culturally relevant to Aboriginal people.

This is part of a wider vision to help groom up the next generation of Indigenous leaders who can be empowered through education and a different way of looking at the world. The co-operative has already set aside funds for developing the program. This will work with Indigenous children from Year 8 through to Year 12, to enhance their longer-term employment prospects. They have been working with the State Education Department on the development of this program.

According to Joachim, the co-operative had 'become isolated' and inward looking. If it is to achieve these strategic goals, it must start to widen its networks and strategic partnerships. This will involve working more closely with government agencies:

"What has happened with this organisation over the last 10 years is that it has become isolated. It has isolated itself within the broader community as well, where there have not been successful partnerships. This includes the hospital or the health services, or even with some government departments. So, what we're trying to do is break that barrier down, and say 'hey, we bring in \$20 million in funding to this region on a yearly basis, we employ 110 Aboriginal people...so we are trying to build a framework to show that we are important and that we are needed. This will help to build the local capacity for networking here" (Lee Joachim, CEO Rumbalara).

The long-term vision espoused by Lee Joachim is an ambitious one, but he is passionate about the need for Rumbalara Aboriginal Co-operative to fulfil its purpose of helping strengthen the economic and social foundations of the Indigenous community. Historically the co-operative business model has been a mechanism for providing communities with the ability to achieve economic self-sufficiency while simultaneously strengthening social capital and alleviating poverty (Birchall and Simmons 2007).



"I think that as Rumbalara becomes more successful we can subsidize our market-based operations to make them more affordable, or more comprehensive – that is to provide more services in the one price – to provide value for the community. Active memberships are also a must for Rumbalara's future, and with that, offering more benefits for active membership. We also must recognise the need to adapt and change. To be the oldest living race of people, we have been proactive in responding to change, and in doing so, have reduced the negative impacts and leveraged the opportunities for a millennium" (Lee Joachim, CEO Rumbalara).

KEY LESSONS FROM THE CASE

The CME business model is unique in the focus it has on member value, and the pursuit of both social and economic goals as part of its purpose. In areas such as agribusiness, community services, health services and the economic and social advancement of Indigenous communities, the CME business model offers a potentially valuable mechanism for addressing market failures that have not been addressed by government state-owned enterprises (SOEs), investor-owned firms (IOFs), or not-for-profit social enterprises (NFPSE). This has been the historic role of the CME business model and why it continues to attract the attention of communities and of governments around the world (Michie and Rowley 2014).

The co-operative business model has been used by many Indigenous communities across Australia for the delivery of services and this has attracted support from governments at both state and federal level. However, the true potential of a co-operative is for them to be self-sufficient from government. They need to be focused on enhancing their member's economic and social well-being through the efficient and effective provision of services, as well as the dissemination of information and education to help build community capacity.

However, the CME sector needs to do more to speak with a single voice and to promote or market its co-operative advantage (MOCA) (Webb 1996). As a highly diverse sector it is challenging to bring the otherwise disparate elements together into a common purpose. This is demonstrated with the case of Rumbalara, which continues to face a lack of understanding among both its members and the federal and state government authorities, over the unique nature of what it can offer.

If the CME sector is to increase the level of recognition and support from government and the wider community, its directors, senior managers, and members need to embrace their mutuality, understand the unique differences of their business model, and follow the dictum of the distinguished economist Alfred Marshall in his inaugural address to the Co-operatives Congress in England in 1889:

"What distinguishes co-operation from all other movements is that it is at once a strong and calm and wise business, and a strong and fervent and proselytising faith."

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