

TRANSCRIPT

LEGISLATIVE ASSEMBLY ENVIRONMENT AND PLANNING COMMITTEE

Inquiry into Tackling Climate Change in Victorian Communities

Mornington—Thursday, 7 November 2019

MEMBERS

Mr Darren Cheeseman—Chair

Mr David Morris—Deputy Chair

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WITNESS

Ms Fam Charko, Acting Executive Officer, Port Phillip EcoCentre.

The CHAIR: Welcome to the Mornington public hearing for the Inquiry into Tackling Climate Change in Victorian Communities. I would also like to extend a welcome to any members of the public and the media that might be present here today. This is one of several hearings that the Environment and Planning Committee is conducting around Victoria for the Inquiry. I just want to run through some important formalities before we begin. All evidence taken today will be recorded by Hansard and is protected by parliamentary privilege. This means that no legal action can be taken against you in relation to the evidence you give. However, this protection will not apply to any comments you make outside the hearing, even if you are restating what you have said during the hearing. You will receive a draft transcript of your evidence in the next week or so for you to check and approve. Corrected transcripts are published on the Committee's website and may be quoted from in our final report. Thank you for making the time to meet with the Committee today. Could you please state your name and your title before beginning your presentation.

Ms CHARKO: Thanks. My name is Fam Charko. I am currently the Acting Executive Officer as April Seymore is overseas, and I am with the Port Phillip EcoCentre, which is a community-led not-for-profit organisation in St Kilda.

The CHAIR: Fantastic, thank you. The floor is yours.

Visual presentation.

Ms CHARKO: As I mentioned before, we are the Port Phillip EcoCentre, a community-managed not-for-profit organisation. We are called the Port Phillip EcoCentre, but we are independent of the City of Port Phillip. We do our own thing. We are supported by them—very generously—by being able to use their building and getting a grant as well every year to keep the doors open and the centre running for the most basic things, for which we are very grateful. The EcoCentre is also the home for the Port Phillip Baykeeper, who is Neil Blake, who looks after Port Phillip Bay and is a voice for the bay in all kinds of matters including pollution and general stewardship of the bay by Victorians. At the Port Phillip EcoCentre, we do community education and also education through our school system in all kinds of issues around sustainability and the environment, so that is most of what we do. And we have a community action team as well that leads community action projects and helps people from the community to take action on things like climate change and sustainability in their own lives. It is funded by all kinds of different sources.

I have given you a printout of our submission that is also available off our website, and I have just lifted a few of the points out of the submission that I just wanted to highlight for you today to just give a bit more of an idea about what we think the community needs and also what the community is already doing when it comes to climate action. First of all Sustainability Victoria did a survey in 2017, and out of that came that two out of 10 people in Greater Melbourne are already concerned about climate change. The issue is so alive within the Victorian community, and as an environmental centre we notice that every day. We also notice that Victorians want climate action, and they are not afraid to put in the hard work. Communities from all over Victoria and specifically in Melbourne, where we are, are already undertaking so many actions to mitigate climate change in their own lives. For example, in 2017 the Climate Innovation Fund was announced and there were 240 applications, but only 24 were able to be funded because I think the fund was \$4.3 million—but 240 applications is a lot. That is 10 times more than was able to be funded, and that really demonstrates how passionate people are in the community to take action on this and how many good ideas they have as well.

In the same vein we are still waiting for the community climate action grants to come back to us with a response, and it has been delayed twice already because of the high number of quality applications that have been submitted by Victorian community members and community organisations. So that is a really great thing to have happened, but we need to make sure that we are able to accommodate that as well. The Victorian Solar Homes project: the August 2019 allocations were gone within 90 minutes of opening up. So all of these examples illustrate that Victorians are really, really into taking action and they are not afraid to put in that work.

Obviously community action is already happening all around us. At the EcoCentre we have noticed a substantial increase in people who want to volunteer with us because they want to do something for the environment. So we have seen a 50 per cent increase over the last year to 19 500 hours of volunteer work put in just on EcoCentre projects per year. That is not a typo; that actually happened. So we are really seeing a big groundswell of people who just want to do something, and community organisations such as us are basically the first port of call. They ring us and they say, 'I want to do something. I'm worried about this issue. Can I come and volunteer?'

They are also participating in our citizen science projects. We have some projects that are measuring, for example, coastal erosion. Especially people who live in the Bayside municipalities are really interested in monitoring and helping to quantify what is happening with coastal erosion all over Port Phillip Bay. It is very important to them. Also they help me on my projects that deal with the quantification of microplastics in Melbourne's two biggest rivers, the Yarra and the Maribyrnong rivers. I have a lot of people coming over and saying, 'We want to help sort these microplastic samples'. They are sorting tiny, tiny little bits of plastics out from organic materials that we have all fished out of the river so that we could quantify those microplastics. These people are in the lab with me for 5 hours at a time, with a headlamp on, looking at these tiny, tiny things—they are putting in that work. It is not sexy volunteering; it is hard work. But they are doing it because they are passionate and they want to do something.

We have also seen a big spike in people wanting to reduce wastefulness, and the *War on Waste* documentary has really spiked a lot of interest and action. There are 25 repair cafes all over the state, organised in different areas. A repair cafe is basically put on by volunteers. Once a month people from the community can come and bring their broken household items, anything from bicycles to washing machines to clothing. Anything they want to have repaired instead of thrown away they can have repaired. We have seen such a big spike at the St Kilda repair cafe that the EcoCentre organised with the Jewish ecological group that we have actually had to open our doors and set up stalls outside because we are inundated with community members who want to keep their stuff out of landfill and live a more sustainable life. The same thing with the Zero Waste Festival, which was held two weeks ago at the St Kilda town hall. The Zero Waste Festival is organised by a group, Zero Waste Victoria; they are all volunteers. There were over 1000 people that came to that festival. It was only the second time they organised it. It was super, super busy because people are looking for ways to change their own lives into more sustainable ones. There are climate conversations happening all over the stage. There is a program called Climate for Change and one that is similar, the Jewish Climate Action Group dinners, where basically community members can just invite people from their own friendship groups to come and have dinner with them. They talk about climate issues that are alive with their friends and their family, think about it and think about plans that they can make to reduce their resource use, for example, or get solar panels in their own lives or maybe write to Ministers of Parliament with what they want to see for Victoria.

Of course in the wider scale, not just the community that I am a part of, are investments. There are ethical super funds now. People are divesting from the big banks and going with more sustainable banks. There are people who put solar panels on their roofs. There are community solar initiatives that is super popular and there are rainwater tank initiatives where people can get these rainwater tanks in their own homes, and I will talk a little bit about one of those projects in a second. Something that is really coming up and we have only just really started to talk about—and you may notice this also from the farming communities in drought-stricken areas—is climate change grief and the psychology around climate change and the burdens that are being put on the community just by knowing that their children are going to grow up and they will not have the same kind of opportunities as their parents have had. That kind of grief is a real thing. It is real and it is really hard. We are seeing groups pop up that deal with that grief. Some of them are led by psychologists who are specialising in this area. With some of them—for example, groups at the EcoCentre—people come together and they do artworks and they talk about the grief of the loss of wild places and the grief of lost opportunities for their children and the next generation. That is quite a new, emerging thing that we are seeing, but that is also something that we think needs to be supported.

Back to the rainwater tanks, we are running a Living Water Workbees program at the EcoCentre. Basically it is a three-year project that is sponsored by the Port Phillip Bay Fund. We are working with 11 community groups and five schools, and the program is set up in a way that people from the community and community groups and schools can go and volunteer—or anyone really can go and volunteer—for the environment in

environmental activities and they can earn rebates. For every hour of volunteering a community member puts in, they get a \$25 rebate, and they can save up those rebates and then choose to have that spent on installing a rainwater tank either at a school, at a local business or in their own home, making that infrastructure happen. We are in the last six months now, but in the first two years of the project 6600 volunteers participated, contributing over 10 000 hours of labour in environmental projects, 9100 kilograms of litter were removed and over 12 000 trees were planted by the community. And that actually translated into rebates for 234 square metres of rain gardens being installed in schools and in people's homes and nearly 150 000 litres worth of water tanks to divert stormwater and flush the toilets in schools instead of using good drinking water for that. So in total so far, in the first two years, 2 million litres of stormwater has been diverted on a yearly basis, and that is going to have effects that will flow on because those rain tanks are there now and they will stay there. The incredible enthusiasm of the volunteers to make this happen in the community and in the schools has been really overwhelming. It has been a really fantastic project.

Lastly, how we think the Victorian Government can help. I have just lifted out a few of the recommendations here; everything else will be in your documentation. What we have noticed is that really to face something as large as climate change for the community what we need is really strong community resilience—people who know each other, people who know that they can count on each other and know that they can face things like big natural disasters together. We really would like to see community coherence and conductivity really well supported by the Government so we can build that resilience. That is one of the things that we have been doing at the EcoCentre for the last 20 years. We are kind of a hub not just for community members but also for other community groups who are doing environmental work all around Port Phillip Bay and wider Victoria. We work together with them. We are like the spider in the web, where we support these organisations and try to build all these partnerships so we can be more resilient as a community together.

At the moment we are very fortunate that the City of Port Phillip has supported us with a \$2.5 million pledge for a new EcoCentre. We have definitely way outgrown our premises at the moment for the numbers of volunteers, community members and schools that we get through. They have pledged that money as half of the money that we are going to need to build the actual centre so we can meet the needs of the community for the future when it comes to climate change as well. So we are still looking for another \$3 million to be co-invested in that from different sources, including possibly the State Government.

Also, we would really love to see the Victorian Government communicate and educate very effectively on the issues of climate change—but across all of your departments—because sometimes the messaging as it is now can be quite conflicting and is quite confusing to the community. Community members do not always understand what the Victorian Government is already doing about climate change, and we think that if you are doing something really good it should be communicated really clearly so you can have that buy-in from the community as well and have a unified message across all departments—not just the department of environment but also, for example, health.

Also to support programs for community and also schools, obviously, for individual and household-scale adaptation and retrofits as well. As I said, there is an enormous appetite in the community at the moment to do something in their own lives and to take local action, whether it be with their family or with their community—that is, where they live. That is something that we would really like to see supported, because the issue of climate change is really large and it is really easy for people to get disheartened when they are looking at the big picture. So when they come to us and say, 'What can I do? I do not know what to do about this issue', we say, 'Look at your local area. What can you do in your own life? What can you do? Do you own your own home? Can you hook up with a community solar initiative?', for example. 'Are there things that you can do that you have control over now that will really make a difference if we get everybody in your community on board?'. So we would like to see support for programs like that, where we can support the grassroots community to take this action while you guys are taking care of all the government stuff up there, working with industry and business and things like that.

We support the Friends of the Earth submission. They said that they would love to see about a \$100 million climate fund to fund community actions like this, whether that be projects like Living Water Workbees, where people can put in some good environmental work like planting trees, save lots and lots of good drinking water and slow down the stormwater that goes into the bay, or citizen science initiatives, where we are monitoring the

effects of climate change with the community because they are super interested to see how things are changing and they want to be involved in gathering that evidence that will create the change that will be used for advocacy and see those real changes back in the Government through legislation as well. So people are very, very engaged with that. We would like to be supported with that. And who knows? Maybe the rest of those 240 applications for climate change mitigation projects by community members can be funded by that fund as well.

Lastly, I think that is very alive with people, and I talk about this with people a lot. In the large review of climate change, specifically for Victoria, we need to invest in the protection of carbon sinks. So it is not just mitigating and making sure that we do not warm the Earth up by more than 1.5 degrees Celsius, which is our recommendation; we also need to invest in the protection of those ecosystems that take the carbon out of the atmosphere. For example, we are still logging in our watersheds, including where the drinking water for Melbourne comes from, right? And it is really the old-growth forests that are so important in this. What we are seeing at the moment is that when one big tree is cut down, a new one is planted. But actually that does not really make a difference, because one of those big trees also really influences the atmosphere, so they actually make it rain. Those big trees have had symbiotic relationships with fungi that live underneath the Earth and microbes that live in the soil and turn over all the leaf litter and things like that. It is now coming out of the science that all of that that is happening in the soil and all of those bushes that spring up from that form this entire big network that is centred around that old-growth forest and those big trees. That is actually a carbon sink. So it is not just the big trees that take the carbon dioxide out of the air; it is actually the entire ecosystem of an old-growth forest. So when you cut that down and you are planting one tree back, one seedling for every tree that you cut down, you are actually not making up for that whatsoever. Maybe if you want to wait another 400 years, but we do not have 400 years, so that is what we would like to see—better protection.

We support, for example, the Great Forest National Park idea—we support that very much—to secure the drinking water for Melbourne, which is still a growing city, as you know, and it is not going to stop growing for a long time. We also support the protection of our blue carbon, specifically in Port Phillip Bay. For example, seagrass beds are exceptionally good at binding carbon. First of all, Port Phillip Bay is quite important because all of the nitrogen that we put in there that comes in from the Yarra but also that we put in through the Werribee treatment plant, for example, to be recycled and be used and be put in the atmosphere in a safe way, that is an ecosystem service that is worth \$11 billion per year. That whole ecosystem, including the seagrasses, is a massive, massive carbon sink. I think even the seagrasses—I would have to take this on notice and look at the reference—but I think it is something like 95 per cent of the carbon that disappears into Port Phillip Bay and Western Port Bay is bound there by the seagrasses. So this is an extremely important ecosystem that really, really needs to be protected by water quality, by looking at what we are doing to the sediments, including dredging, and whirling up legacy pollution that might be in the sediments, and Port Phillip Bay as a full system in itself.

So those are our recommendations. There is more detail, and there are a few more in the documentation that I have given you, but those were the ones that I just wanted to lift out and specify. I am happy to take any questions.

The CHAIR: Thank you, Fam. I have just a couple of questions. It sort of struck me as you were presenting, clearly, the value that your centre provides to the community that you serve. I am curious to know: what is the cost of running the centre? What was the capital required to establish it? Is it completely volunteer staffed, or are there paid staff? What is your ongoing budget? Because it does sort of occur to me that perhaps having a network of these things around the state might provide a tremendous educational benefit to the state.

Ms CHARKO: Yes, absolutely.

The CHAIR: Can you just take us through some of that in an informal sense?

Ms CHARKO: If you are happy, I can send you our annual report so you can see all the numbers for yourself as well and the programs that we run.

The CHAIR: That would be terrific if you are able to provide that to the secretariat.

Ms CHARKO: Yes, I will do that. We just had our AGM two weeks ago. The EcoCentre, as I said, is very generously supported by the City of Port Phillip, and they provide kind of like a base funding for us. I think it used to be about \$140 000 or \$150 000 a year. They have upped it a little bit because it was like a 15-year sort of agreement, and obviously costs have gone up. So they have recommitted to that, which is fantastic, but that really only pays to keep the place open and to really just pay for the Executive Officer—so the bare basics.

The CHAIR: So it is about \$200 000 a year?

Ms CHARKO: Yes, just about that [now \$315 000]. And then we get to use their building, which is unfortunately unfit for purpose, which is why they have pledged half of the funding for a new building. So in total for the new building and the new operating costs, we are looking for about \$6 million in total. That is including the pledge of the City of Port Phillip.

The CHAIR: \$6 million capex.

Ms CHARKO: Yes. That is what we are looking for at the moment so that we can actually do our job, because we have grown so much over the last 10 years that we literally do not fit in the building anymore. There are that many schools who want to work with us to learn about the environment and sustainability; there are that many community members. We have a waiting list for our garden team that has 60 people on it, and that is our social inclusion program, where people come together on a Friday and they garden together and they have a fresh meal with stuff that they have grown from the garden. For some people that is the only fresh food that they eat during the day or during the week and the only social interaction that they have. So we need to accommodate more of that to build that community resilience. I think at the moment we have about 16 or 17 staff members. Most of those are casuals. They are highly qualified educators, and they work for the education team.

The CHAIR: How are they funded?

Ms CHARKO: They are funded through fee-for-service from schools—so the schools pay for excursions—but mostly we fund our staff through donations and also large projects that we run that we get philanthropic money for. So we have funders like the Lord Mayor's Charitable Foundation and the Helen Macpherson Smith Trust fund—the larger philanthropic organisations that we work with, whose donors really want to see more sustainability and environment education around the state.

You just plucked my heart string when you said, 'Having multiple eco centres around the place would be a good investment'. That is exactly what we would love to see—that we are not the only one providing these services to the community but that eventually there is a network of them all over Victoria providing the community with that need that they have.

Mr MORRIS: Fam, you have made some 17 suggestions there in the document you provided about things that we might recommend to the Government, but just in terms of what you are doing on a day-to-day basis, are there examples of particularly successful programs that would benefit from being Government-supported to enable a much wider rollout? Just with the things that you are actually doing.

Ms CHARKO: At the EcoCentre?

Mr MORRIS: Yes.

Ms CHARKO: I would say mostly the schools programs that we run. At the moment we run things like Tomorrow's Leaders for Sustainability. We go into schools and we work with classes there to give the kids leaderships skills around sustainability. There is ResourceSmart Schools, which is already funded by Sustainability Victoria, and then also we have the excursions where people come to us and we take them to the beach. But we are noticing that often it is really hard to be able to deliver the excursions on the budgets that the schools have for it at the moment, so we would love to see support for the schools to engage more in these kinds of programs, because you know, they already have all these other things that they are dealing with as well.

Mr MORRIS: Lots of demands.

Ms CHARKO: Yes. They have lots of demands on them already. But they are now starting to see that these kinds of programs, where they actually look at the school and retrofit the entire school with the help of the students, obviously have long-lasting effects as well in terms of their budget. If you have a rainwater tank and there are 47 toilets that are being flushed with rainwater now, you are saving a lot of money. So I would say that the schools program is something that I think would really benefit from an infusion of Government support, because we can be more effective and we can basically teach more schools and get more people involved.

The other program that we are running is the Baykeeper program, which is headed by Neil Blake, who is the Port Phillip Baykeeper. The Port Phillip Baykeeper is really, really good at facilitating community action. So I work on the Baykeeper team, when I am not doing this kind of stuff, and I work with community groups from all over—all around Port Phillip Bay and Western Port Bay. We not only do citizen science projects where we monitor the effects of climate change to help people understand better what is going on and how they can act, but we also have countless conversations, presentations and networking events where we turn up and we can connect people to each other that seem to have the same idea but they have never been introduced. So that partnership, added to the fact that we have always wanted to work together with the Government, non-government agencies, NGOs and all of them, is a real strength. And that is always under threat because we are a not-for-profit, and if we cannot secure the funding to do this kind of partnership-building work, then nobody is going to do it basically. Where the Government can really support the EcoCentre in particular—apart from with a new building—is in those particular programs that are built on community communication and also partnership building.

The CHAIR: Can I ask, just on one point here: you are talking about the Baykeeper program, and if it does what I imagine it does, I am wondering whether there is a partnership at the moment with the Queenscliff marine discovery centre?

Ms CHARKO: Absolutely, we know everyone! The partnerships are there, but for us to go out and actually do the things, we need to be supported somehow. At the moment it is mostly philanthropic money and a little bit of fee-for-service from consulting and things like that, but if we were to have proper support, we could really tighten that network a lot more. So we work with everyone: the Marine Discovery Centre; the Bellarine Catchment Network; the Yarra Riverkeeper; the Werribee Riverkeeper; and Scouts Victoria. They have 500 scout groups all over the state. They are a new partner of ours, and they are doing amazing work with us at the moment in plastic pollution prevention. And then we go all the way down the Mornington Peninsula, where we work with community members there, all along the way. Yes, so we have a lot of different partners.

The CHAIR: I might just acknowledge Chris Brayne, the Member for Nepean, who is in the audience today as well.

Mr FOWLES: I am interested in the community climate fund idea. I guess we think about Federal Government working in really the macro space, and we would love them to put a price on carbon. At the State Government level, we have got renewable energy targets and we are doing, again, some macro work. We have banned old-growth logging as of today—

Ms CHARKO: Excellent.

Mr FOWLES: So there are some bigger picture sorts of things happening. I am wondering to what extent there is a role for the State Government in that community climate fund idea. And what sort of measurement and administration overlay is there? How efficient is that ultimately as a mechanism, if you were sitting in our shoes or sitting in the Government's shoes?

Ms CHARKO: Yes, I mean, I do not know the machinations of DELWP, of course, but they are about to—

Mr HAMER: No-one does!

Ms CHARKO: Well, I was not going to say that, but I am glad you did. So they are currently managing the Port Phillip Bay Fund, which I think has a \$10 million budget over three years to fund community initiatives that help to deliver the environmental management plan for Port Phillip Bay for 2017–27, and there have

been—obviously, I am a little bit biased because I am managing one of those projects—some really, really great projects coming out of that with really tangible results. So I can kind of imagine that—

Mr FOWLES: And are these climate change mitigation projects or are they just general environmental projects?

Ms CHARKO: Well, they are designed around delivering the Port Phillip Bay environmental management plan, and one of the pillars of the plan is also climate change mitigation, adaptation and that sort of thing. There are some really amazing projects going on, and these projects are also keeping the people who deliver these projects in a job, so that they can then, while they are doing this, make those connections to do other projects after this as well. So the support that we get from funding like that goes much further than just the three-year project, because during those projects we lay the foundations and the partnerships that are going to make sure that we have an even wider reach on the next project that we are going to run. So we are never standing still. I can kind of imagine that the climate change action fund would have a very similar focus, where it would support community initiatives over maybe multiple years to really target goals that the community also wants to reach—with your help. Does that make sense? It could be obviously not necessarily just Port Phillip Bay focused, but climate change focused.

Mr FOWLES: Is there any data around the mental health impacts? We have heard a bit as a Committee about this climate grief thing. Have you got any data on that?

Ms CHARKO: I will have to take that on notice.

Mr FOWLES: Sure.

Ms CHARKO: I will speak with one of my colleagues, who is actually running the SOS climate round tables. She is an eco-psychologist and she facilitates these kinds of groups at the EcoCentre, where people come and learn to deal with their grief. She has got a lot of information about that. I will have to send that to you.

Mr FOWLES: Awesome, thank you.

Mr HAMER: I just had a couple of follow-up questions from some of the issues that you raised. You mentioned that one of the reasons for the need for the new facility is demand—the demand from a number of volunteer groups, schools et cetera. How geographically broad is that? I know that you are helping about 120 schools or the like, so it is obviously not just in the Port Phillip council area.

Ms CHARKO: No, we have grown a lot, as I said.

Mr HAMER: How widespread is your geographic reach?

Ms CHARKO: It is pretty much all of Victoria—within reason, of course. We work with the Boon Wurrung Foundation, and most of our work is currently done on Boon Wurrung country, which goes all around Port Phillip Bay. So it is kind of that belt.

Mr HAMER: And down to Gippsland.

Ms CHARKO: Yes, and then some on Wurundjeri country as well, so a bit more north. But since we have started working with the scouts, our reach obviously goes into the suburbs and much more north. But mainly we try to concentrate on the communities around Port Phillip Bay, and also in the catchment areas.

Mr HAMER: Okay, so you have schools from down on the Mornington Peninsula come through your centre?

Ms CHARKO: Yes, we have schools from Ballarat and Bendigo coming on excursions with us, and Sunshine and all those places—Dandenong. I think we worked with about 147 schools or something [179 schools and learning centres] last year. It will be in the annual report that I will send you.

Mr HAMER: Just a quick question. You talked about funding and said that if you could get State funding, that would give you that certainty because you are currently relying on a lot of philanthropic funding.

Ms CHARKO: Yes.

Mr HAMER: But do you see a way that you could actually still take advantage of the generosity of members of the community to grow the pie?

Ms CHARKO: Yes.

Mr HAMER: So even if there was State Government funding, if you are just replacing the philanthropic funding, then possibly you might have more certainty, but you are not actually providing any more programs. Do you see a model in which that could be—

Ms CHARKO: Well, I need to specify that the philanthropic funding we are receiving at the moment is to fund our programs; it is not for the capital investments.

Mr HAMER: Yes, I appreciate that.

Ms CHARKO: So those are two different things.

Mr HAMER: I know, but I thought you were also talking about the State being able to fund some of those programs.

Ms CHARKO: Yes, well, that is our hope—that the State Government will fund part of the building at first, and possibly some of the programs. You are already funding, for example, my three-year project and Living Water Workbees through the Port Phillip Bay Fund, for example. So we do get our funding from different sources within government. Sometimes Sustainability Victoria gives us some money to do a project with them. So there are all these little pockets and different partnerships we have with different levels of government. But what we are asking the State Government for, I guess, is more of the capital investment that we need to have the new centre so we can actually accommodate 200 schoolchildren, even when it is raining, because they do not all fit in the one meeting room. Yes, so that is what we are looking for. We are kind of planning to have that supplemented or somehow supported by community donations and possibly some larger philanthropic funders, like individuals who might want to get involved in that as well, as a sort of legacy thing. But yes, we are really hopeful that the Victorian Government will help us with that, with a large part of that money, because it is a lot—for us anyway.

The CHAIR: All right, I think that is pretty much time. Thank you for your presentation. It was very informative.

Ms CHARKO: No worries.

Witness withdrew.