

TRANSCRIPT

PUBLIC ACCOUNTS AND ESTIMATES COMMITTEE

Inquiry into the Victorian Government's Response to the COVID-19 Pandemic

Melbourne—Thursday, 14 May 2020

Members

Ms Lizzie Blandthorn—Chair

Mr Richard Riordan—Deputy Chair

Mr Sam Hibbins

Mr David Limbrick

Mr Gary Maas

Mr Danny O'Brien

Ms Pauline Richards

Mr Tim Richardson

Ms Ingrid Stitt

Ms Bridget Vallenge

WITNESSES

Mr Paul Zahra, Chief Executive Officer, and

Ms Fleur Brown, Head of Communications, Australian Retailers Association (*via videoconference*).

The CHAIR: Welcome to the public hearings for the Public Accounts and Estimates Committee Inquiry into the Victorian Government's Response to the COVID-19 Pandemic. The Committee will be reviewing and reporting to the Parliament on the responses taken by the Victorian Government, including as part of the national cabinet, to manage the COVID-19 pandemic and any other matter related to the COVID-19 pandemic. All mobile telephones should now be turned to silent.

All evidence taken by this Committee is protected by parliamentary privilege, therefore you are protected against any action for what you say here today, but if you repeat the same things outside this forum, including on social media, those comments may not be protected by this privilege. You will be provided with a proof version of the transcript for you to check. Verified transcripts, presentations and handouts will be placed on the Committee's website as soon as possible. The hearings may be rebroadcast in compliance with standing order 234. We ask that photographers and camerapersons follow the established media guidelines and the instructions of the secretariat.

We invite you to make a brief opening statement of 5 minutes. We will cut you off at the 5-minute mark, and apologies for any awkwardness there. We ask that you state your name, your position and the organisation you represent for broadcasting purposes, and then this will be followed by questions from the Committee Members relative to their representation at the table. Thank you for your time today.

Mr ZAHRA: Thank you, Chair, for the opportunity to present to this Inquiry on behalf of the Australian Retailers Association. My name is Paul Zahra and I am the newly appointed CEO of the ARA. I would like to acknowledge the honourable Members of the Committee.

To give you some background, the ARA is Australia's largest retail association and nationally we represent almost 8000 members. Our members range from Australia's biggest national and international retailers to small independents, which collectively operate more than 60 000 Australian retail outlets. In Victoria we represent 2708 small and medium retailers and 150 national chains, with more than 15 000 stores across the country.

Nationally, retail is a \$325 billion sector which employs more than 1.3 million people. As Australia's largest private employer, the impact of this pandemic on our sector is particularly concerning. Whilst the ARA team are working hard to help our members shift out of crisis and into recovery, some big challenges remain. The ARA is headquartered in Victoria and has been working closely with the State Government to stay across the latest health and safety information, State regulations and exchange other information and ideas around retailer support. The Victorian Government has been very proactive in speaking with our team and listening to feedback from our membership. We specifically acknowledge Ben Foster, director of caucus, Parliament and stakeholder engagement in the Premier's office, who has been very proactive in advising our executives of any decisions, changes and announcements.

Leasing is a critical area for retailers at this time. We would also like to acknowledge Barbara Cullen of the department of economic development and Robert Larocca from Minister Somyurek's office, both of whom we have had a valuable verbal and written exchange with around leasing matters. Pleasingly the ARA were in detailed consultation with the Victorian Government prior to establishing the leasing legislation. Victoria was early to implement the retail leasing code in legislation as the second state to do so, and we commend the Government for its early action.

Feedback from our members, understanding that this was a Federal Government decision, was that the code of conduct for SME leasing principles was well received, however, that this should have been extended to all retailers and not capped at \$50 million in sales. The Victorian Government was also the first Australian government to offer \$10 000 grants to businesses affected by COVID-19. This initial support was valuable and encouraging. The ARA also welcomed the Victorian Government's recent announcement of a \$24.5 billion emergency fund to protect businesses and jobs and set Victoria up to recover from the pandemic.

Whilst retailers recognise and appreciate the support the Federal and State Governments have given across payroll tax, land tax and cash support, amongst other relief packages, many small, medium and large retailers will require ongoing help and support. Looking forward to the end of September when the JobKeeper support will potentially cease, retail will not be back to normal by any measure. Ongoing retail support could take many forms. Firstly, education and training: the education and skills training area is critical to the ongoing health of retail. This is an area where the ARA is very focused. We are working on collaborative efforts with the Victorian Government department and skills commissioner's office to develop an online course to assist retailers with reopening for business best practice guidelines. The retail landscape has changed significantly, and existing staff will need upskilling and training to operate in this new environment. On an immediate level, this includes changes to customer service and customer management, with many staff encountering very demanding and aggressive customers as well as managing unprecedented health and safety challenges. Staff need to urgently come up to speed by offering training in new online and delivery options, all aspects of contactless shopping, hygiene and social distancing, customer management and customer service changes.

There are other workers across the economy who will require redeployment options due to innovations in artificial intelligence, data analytics and logistics. There will be retailers coming out of COVID-19 that are technically bankrupt. In our view there is an urgent need for training, mentoring and advice to help them to continue to operate or to exit their business appropriately. I would like to re-emphasise that financial support and training can greatly assist with the current situation.

Chair, that concludes my presentation. Thank you again for the opportunity to present this today, and I now stand by to take any questions.

Mr MAAS: Thank you, Mr Zahra and Ms Brown, for your appearance today, and thank you, Mr Zahra, for that presentation. The impact of COVID-19 on our retail sector has come with such force, and I think many of us were not expecting it to be that great, but these are unprecedented times. But as a part of the Victorian Government's \$1.7 billion economic survival package, small businesses which were impacted by the flow-on shutdown restrictions can now apply for a one-off \$10 000 grant from the Business Support Fund. I was hoping you would be able to inform the Committee what effect this initiative has had for your members.

Mr ZAHRA: Thank you. Our members were very supportive of the \$10 000 from the Victorian Government, and the large retailers that pay payroll tax are appreciative of the payroll tax relief as well. Most would like to see some of these initiatives extended. We unfortunately do not have any detail to date. We know it has been received well. We certainly can supply that to you in the coming month, when we survey our members.

Mr MAAS: Thank you; that would be appreciated. In terms of the restrictions, would you be able to take us through how your members have adjusted to those restrictions? There has been a lot of talk today about reimagining and pivoting. Perhaps if you could take us through what steps your members have taken to pivot to the online sales part of retail and what the success rate for these businesses has been.

Mr ZAHRA: Sure. We have put together a 100-point-plus checklist for the retailers to actually help them to reopen, and they are progressively working through that during this hibernation period to make sure that they are prepared to open their stores and their shops and cafes. I guess the restrictions have been confusing for customers, because they have been different between states. So we have been doing our best to keep each state informed. Retailers generally would see it as a positive move if the restrictions were actually lifted slowly. What we are looking for, I guess, is a successful start, not a false start, so we are making sure that we are preparing each of our retailers appropriately.

Mr MAAS: Thank you. The Government's commercial tenancy relief scheme includes a requirement to negotiate rent relief in proportion to the business's income loss for small to medium enterprises with an annual turnover of under \$50 million. Could you enlighten the Committee as to what you are hearing from members about the implementation of that scheme?

Mr ZAHRA: We are hearing very positive news from all of our members around that scheme. I guess if you are in the small category the capping at \$50 million has been the concern. You get to that number very quickly. It sounds like a big number, but it is not if you are a national retailer, which most of our Australian retailers are.

So we got a lot of negative feedback about the capping of that particular code. So the ARA would love to see for their members that that capping was lifted and that that applied to all retailers.

Mr MAAS: Thank you. Regional businesses in Victoria were first impacted by the bushfires earlier this year. They are now dealing with the flow-on consequences of the COVID-19 pandemic, so they are having a really, really difficult time. Would you be able to outline for us the experience of your regional members and how it differs from the impacts on metropolitan operators?

Mr ZAHRA: We do not have any specific data. I can give you anecdotal feedback. What we can say is of course that those communities have been double-hit hard, because often those retailers, particularly in those regional locations, do not have an online offering. So we have been working very hard with the smaller independent retailers to actually have an online offering. That is, I guess, where those retailers have actually been caught out, so we are trying to work on the innovation part of it. Most retailers across the country have invested some time ago actually in online, but the online business has been surging for all retailers in double- and triple-digit growth. So unless there is an online offering right now, most of those retailers will not have a business.

Mr MAAS: Could you enlighten us as to any of those innovation-type ideas?

Mr ZAHRA: Well, it is predominantly for retailers that actually cannot trade because of the restrictions. It is not worth their while to open, so in many cases there are two pain points for retailers: paying salaries, wages; the second is leases, so rent. JobKeeper takes care of payroll. What it does not take care of, obviously, is the lease. So if the lease is not negotiated out, in many cases it is cheaper to keep your doors closed. So where a retailer can have an online offering in place, that is where we have helped in connecting retailers with technicians to put an online offering up and going so they can continue to trade and at least have some cash coming through as income.

Mr MAAS: Excellent. And in terms of other support that the ARA has been able to offer its members, how has this assistance been received? What impact has it had on the durability of your members' businesses?

Mr ZAHRA: We are hearing all sorts of stories. There is no doubt, as I mentioned, that there are two pain points: salaries, which JobKeeper does for the moment manage through, and the other is leases. Leases are the biggest pain point that we have got right now, and I guess those negotiations vary from successful to very unsuccessful. So we are in a position right now where in many cases we are in a Mexican stand-off with landlords for some retailers to survive. There is no doubt that there will be many retailers that will go into administration post this COVID-19 period.

Mr MAAS: In your opening statement you mentioned the importance of education and training to assist with the recovery phase. Could you enlighten us as to how the State Government can best support making education and training opportunities available to your members?

Mr ZAHRA: I think it is twofold. So first up, I think there is the whole new world post COVID-19 that we could develop in conjunction with State Government, provided we have done a comprehensive 100-point checklist to help retailers reopen their doors, but that is only as good as being, I guess, a PDF document. We would like to take that to more of a full online training course. Most retailers are not in a position to pay for training, and we need to subsidise wages for that training to be delivered, albeit through an online platform to make it cost-effective. So that is the first port of call.

The other great opportunity, I believe, for retailers—particularly for small to medium retailers that do not have an online offering—is to be able to actually work with them specifically. Part of it is a cultural change in their thinking, to move from being a traditional retailer to an omnichannel retailer, and that also requires some level of investment in training.

Mr MAAS: Under the \$1.7 billion economic survival package the Government is waiving liquor licensing fees for 2020 for affected venues and small businesses. Could you inform the Committee how this has been received by your members?

Mr ZAHRA: There is no doubt that all of the Government initiatives have been well received. The liquor licence particularly has also been well received. The discussion amongst members is about the extension of the time frames for these particular initiatives.

Mr MAAS: Federal and State Governments have played a large role in supporting businesses and workers through the crisis. What role do you foresee for the Federal and State Governments in providing support to businesses as we move towards the recovery phase?

Mr ZAHRA: I think the support is probably narrowed down to three areas: support to build or strengthen the online offering and help retailers improve their digital capabilities, as I mentioned previously; assistance also would be welcomed in developing a promotional strategy to engage consumers and promote consumer confidence, so that is a big issue for retailers right now; and I guess the other area is to have a retail-ready program to help retailers train staff to retain their retail workforce. So they are the three main themes.

Mr MAAS: Excellent. Thank you. If we accept the premise that the COVID-19 crisis will lead to permanent changes in consumer behaviour, what do you predict the long-term impact on consumer behaviour will be, particularly as it relates to online sales? What longer term plans do your members have to address the growing use of online shopping outlets?

Mr ZAHRA: Well, simply put, there is no doubt that many of these changes that are happening in the retail industry were occurring anyway. I think what we have seen because of COVID-19 is that this digital transformation or disruption to the retail industry has brought forward about a decade of change, which we will see in the next two years. Online retail sales in Australia are relatively low, at around 10 per cent, and we do believe within 18 months to two years that will jump to 20 per cent. There will be a change generally in our behaviour because there are many consumers that have not shopped online previously that have now shopped online, and that behaviour may not change in the future. It will always be a hybrid between online and physical store shopping, remembering that most shopping still is done in store. So the long-term outlook for retail is actually quite positive. I think the short-term is exceptionally negative, particularly if the economy was to go into a recession and particularly if the unemployment rate was to double. So they are the short-term issues that we are facing. Retailers are generally welcoming the digital transformation, but it requires investment. Many retailers, particularly the small to medium enterprises, are capially restrained, and I guess this requires an investment to actually get them to operate in the new, modern world.

Mr MAAS: There has been a variety of views expressed by business leaders about the desirability of reopening stores, and of course that expression is happening while we still continue to face the risk of transmission between customers and staff. Can I ask you what feedback you have received from your members regarding their willingness to trade prior to the introduction of a vaccine?

Mr ZAHRA: We believe that a stepped and measured approach in easing restrictions is the best way forward—so not to delay those restrictions being lifted but do it in a stepped and measured approach.

Mr MAAS: Can I also ask what plans your members have put in place to address the risk of contagion? What are some of the common safety measures you foresee businesses having to implement, and what has the cost to business owners been in making those adjustments?

Mr ZAHRA: As I mentioned earlier, we have put together a 100-plus-point checklist, which we can get you a copy of post this session, which details everything from how to manage a fitting room to how to manage a tester install. So if you think about it this way, the new world of shopping is actually about being contactless. So a retailer, as an example, would have to decide to either disinfect the fitting room after each customer fitting or close the fitting room station off. And if they do that, then they have to expect to have some return facility so the customer can take the product, try it on at home and return the item back to the store if it does not fit, and then we would need a process to either quarantine or disinfect the item. So it is a considerable change to the way consumers are thinking. I will give you another example: if you think about walking into a shoe shop, no longer can the staff member actually fit that shoe because they would be within that 1.5-metre social distancing rule. There would be some contact. So we have had to rethink how that experience would be in the new post-COVID-19 world. So these standards have been developed to give retailers a view of what best practice looks like, and then obviously each retailer will have to decide on the best way to implement those in their retail stores.

Mr MAAS: Excellent. Thank you very much. One last question: what changes or what further changes have occurred during this pandemic—you have just given one example, but other changes have occurred—that you foresee becoming permanent post the pandemic?

Mr ZAHRA: I think the idea of hygiene to this level would be something that we would continue with because it will become embedded in our policies and procedures from a retail point of view. I think the customer has certainly changed because she or he is more cautious and much more sensitive and much more aggressive. So you would be aware of some of the video footage of when product restrictions were put in place. We hope we are not back in that place, but people are on edge. So I guess that consumer would have to be rethought on how we manage those complaints and that behaviour in store. We are now asking customers to take product home to try it on again, with not being able to use the fitting room, and sometimes that is delivered or accepted with some level of aggression. So we have had to rethink those aspects.

Mr MAAS: Excellent. Thank you very much for your time. I have no further questions.

Mr LIMBRICK: Thank you, Mr Zahra, for your evidence and presentation. I would like to follow on from something Mr Maas was touching on, and that is the issue of disease transmission and contagion risk, specifically around re-usable shopping bags. Due to scientific evidence a number of jurisdictions in the United States and Europe have actually temporarily prohibited re-usable bags, is my understanding. Victoria has chosen to not do that. What sorts of actions have your members taken or have you recommended to your members around this particular issue?

Mr ZAHRA: The standard in store is that as long as the customer brings those bags in with them and the staff member does not actually touch the bags then there is no chance of transmission. So we have been asking customers to pack their own product as a general standard, which would be seen as best practice.

Mr LIMBRICK: Okay. So the staff are instructed not to touch the bags in most of the stores; okay.

Mr ZAHRA: That is a workaround, I guess. It solves the issue of transmission with any contact, that could be transferred through the re-usable bag.

Mr LIMBRICK: So that addresses the issue of transmission to the worker. How about between customers within the store? If someone is touching the bag or placing it on a surface and then other people have contact with that surface?

Mr ZAHRA: I guess the best way to answer that question is that customers have to self-regulate. I mean, they need to make sure that they observe social distancing and that if they do touch something they use a hand sanitiser. So it is much more of an awareness piece that is placed on the customer. It does not come down just to a bag; a customer may touch a surface or a bench that another customer has been on. So it is not limited just to re-usable bags, in my opinion.

Mr LIMBRICK: And has the recent introduction of the single-use plastic bag ban inhibited safety options for retailers in stores?

Mr ZAHRA: I do not believe so.

Mr LIMBRICK: Another issue is around if you have some sort of issue that you do not think the Government has recognised and that you think this Committee should address—so something that might have been overlooked. What sort of things would you like to bring to the Committee's attention that you think may have been overlooked or not properly thought of by the Government?

Mr ZAHRA: Basically nothing immediately comes to mind, I must say. I guess we have been pleased with the actions that particularly the Victorian Government have taken, put in place. We also have been very pleased with the safety that has come out of WorkSafe, the safety guidelines that we have been following. So there is nothing that particularly comes to mind. I guess the issue for retailers right now is that actually some of the policy changes and some of the initiatives to support have a time frame that may be finishing earlier than the recovery period. So all retailers particularly see this as a particularly tough year that will extend way beyond Christmas. So the only feedback I could give today is actually the fact that some of the time frames of these initiatives end before the full recovery, I guess, of the retail industry.

Mr LIMBRICK: One of the things that you alluded to is that there may be some permanent changes here through either customer demand or businesses trying new ways of interacting with markets. What are some other changes that you think might end up being permanent, not through government regulation but just through businesses and customers having different relationships going forward or different expectations? What are some of the other things that you think might be permanent?

Mr ZAHRA: I think the main theme here is really around being contactless, so actually the idea of going out in public and being able to go about your business and to shop without actually touching anything. That is challenging for retailers because it is quite a tactile industry. So I think what that will do is it will expediate online retailing, there is no doubt, because there will be product that consumers will not want to go into a store to buy. If you think about just the fitting room example I have given you, that will drive a lot of purchasing online because customers will say, 'Well, I might as well try it in the safety of my own home and then just send the item back if it doesn't actually suit me'. So it is the whole idea about 'contactless'. That goes to using cash. We have seen a remarkable reduction in cash; more people have moved to using a card of some sort.

Now, that in many ways can ostracise the elderly community that may not have a credit card, may not be in a position to have a credit card. So with the themes across the board, I guess, this whole theme about 'contactless' is really the main theme. And then from an innovation point of view, the skill set required now is shifting very quickly to logistics. Some retailers are talking about artificial intelligence being expediated, because they do not want the risk of their workforce being out sick. The good thing about robotics is that of course robots can continue working through a pandemic, I guess. So innovations we can get through click and collect, kerbside assist, concierge services, appointments for your retail shopping so you are not in a store with more customers than you need to be—are the types of things that retailers are currently looking for that I think will be embedded from a service perspective as an ongoing piece.

Mr LIMBRICK: So when you talk about robotics, you are talking about warehouses and distribution centres and that sort of thing, yes?

Mr ZAHRA: Absolutely.

Ms VALLENCE: Thank you very much, Mr Zahra and your team, for appearing today before this very important Inquiry. Retail is often really the bellwether for the economy, and with retail recovery I am sure it will rely on businesses reopening and Victorians getting back into work and of course keeping unemployment low. In the last few days of these hearings we have heard the Government forecast a peak of 11 per cent unemployment, which obviously impacts on household incomes; it impacts on consumer spending when there is high unemployment. I would be interested to know what the ARA, yourself or your organisation—what representations you might have made, if any, to the State Government about addressing, you know, what we expect to be a high unemployment rate and constraining that unemployment and also what representations you might have made for that to contract back to that 5 per cent range of unemployment that we had prior to this crisis.

Mr ZAHRA: Well, at this point we have made no representations. I can give you my view or the members' view right now. We have in essence been in crisis management, so that has been the big issue, predominantly dealing with leases, as I mentioned. And we have just started to move out and into recovery. We are working closely with Deloitte to actually give us a view about what happens post JobKeeper. JobKeeper currently is keeping people in jobs, and that is a great thing, but we are concerned that this could be a major cliff that we fall off post the JobKeeper program. That is a great concern to retailers.

Australians actually see their wealth with confidence from two things—from having a job and from the wealth actually in their homes. So I guess when you have got both with negative forecasts, that is of great concern. We do believe that when retailers open again there will be a slight blip. We have seen over the last weekend that retail is a form of entertainment; people want to get back out and about and shopping, but that will only be whilst they believe they have got cash in their bank accounts. Post that period we are very concerned, and it could take some time to recover. At the moment if we do not have people actually confident from a consumer point of view, either due to their jobs or the value of their homes, then we have got some grave issues coming our way.

Ms VALLENCE: Okay. I was interested in that in terms of employment and the unemployment rate, because of course some of the things you mentioned earlier to Mr Limbrick were around some shifts in retail; some trends that you see will change with the introduction of robotics and so forth that might also impact on jobs. Some retailers have clearly adapted well—at least, well, some to a lesser extent and some to a major extent—to online retailing, as you have described a lot in your presentation and questions so far. Anecdotally we have seen an increase—obviously, well, there has definitely been an increase in online shopping, and there is anecdotally an increase in the acceptance of online shopping by some who traditionally might have been reluctant to shop online, but they need to now. Do you see the rise of online shopping as a threat to retail in terms of the more traditional bricks-and-mortar retail and therefore a threat to employment and to street strip shops or townships and so forth? What do you think about that?

Mr ZAHRA: Good question. No, I do not see it as a threat. I think it is a changing landscape for retailers and they have to adapt. I mean, this is the way the customer is choosing to shop with us, so it is a changing landscape, I guess.

The difficulty I think in Australia is our population size, at 25 million. When you look at the US there are 300 million. Those retailers have a lot more money to invest in online, so they are closer to the 20 per cent mark. Online requires investment, and I do think retail is also very visual, so the minute you see a physical store close it is such a strong statement. But often the case is that there is consolidation or some of that business is moved online. So we do not see it as a threat, we see it as an opportunity. The omnichannel retailer, which is a retailer that offers a service instore, on a mobile, on a tablet, however you want to shop, is the most profitable because customers are the most engaged.

Ms VALLENCE: Okay. You mentioned earlier many businesses, sadly, are likely to go into administration as a result of this pandemic, and you also mentioned many businesses, retailers, taking up the Government's Business Support Fund. But for some retailers—and I am hearing a lot of retailers in the area that I represent—the \$10 000 might make barely a dent in their needs, and it might be very challenging still for them to be able to survive. And you mentioned businesses going into administration. What suggestions have you made to Government? Or are there any representations that the ARA have made to the Government so far? What are you hearing from your members in relation to this, to measures that the Government might be able to put in place to further protect them beyond this \$10 000 support grant to further protect them from going into administration and facing, you know, that awful dreaded prospect of closing indefinitely?

Mr ZAHRA: It is a good question. The \$10 000 has been well received, so there is no doubt about that. We are very grateful for that, but of course it is a mixed group and a broad church where people are going to believe that was not certainly enough. So I guess what we are asking for is—we do not have any data just yet. This is all fairly fresh and raw for most retailers. We will have more information in the next month once we are able to survey our members and get a sense from them what else needs to be done. The general thematic has been around the extension of particular measures that are currently in place and could be extended further beyond this year.

Ms VALLENCE: Okay. Often a lot of retailers are smaller businesses. They are not part of the big large chains. They are in townships or strip shops. And a lot of mum and dad businesses do rely, often, on the bricks and mortar trade. What are you hearing from those smaller and medium-sized businesses about the restrictions and the easing of those restrictions? Even as we are anticipating some gradual easing, some of these smaller businesses might still think that they are unable to open and operate because the cost to serve is too high still. What are you hearing from those, and what measures can be put in place to help them?

Mr ZAHRA: Yes. We have certainly heard from our members that they would prefer to be open than not open, so that is the first thing. They would obviously like to have less restrictions, not more. We believe from an ARA perspective that we are looking for a safe start, not a false start, so we want it to be in a very stepped and measured approach. And then that varies by state government, so there is no doubt the Victorian State Government has been the most conservative. That is what we are hearing from our members. They would like to see those restrictions, I guess, eased a bit further than they have been.

Ms VALLENCE: So in terms of that conservative approach, are you hearing from members that they are unhappy with that at all? I mean, we have seen just on the news in the last few days—and I think we are going

to hear from some further associations—that some restaurants, for example, think that they can sufficiently distance people in their operations. What are you hearing from members, their complaints?

Mr ZAHRA: So I guess the level of dissatisfaction is probably, in the Victorian Government, specifically to do with the restrictions because of the conservatism. I think the way the Government has handled this has been around numbers in a restaurant. Again, it does not take into account—I guess to think that logic through—the seating capability of a restaurant or a cafe. So I guess there is no perfect science, but that could be rethought in the next round of restrictions that may be lifted. Because if you are a 200-seat restaurant and you limit the café, as an example, to 10—I cannot remember exactly what the number is, but if that is the number—then that does not make sense in a restaurant that is the size of 200, but in a cafe that can actually only seat 10 people inside, then that is a concern. So there has got to be probably a better science to think that through.

Ms VALLENCE: Okay. Thank you very much.

Mr ZAHRA: You are welcome.

The CHAIR: Thank you very much, Mr Zahra, for your attendance today and that of your team. We will follow up on any questions that were taken on notice today. Thank you for your time today.

Mr ZAHRA: Thank you, Chair.

Witnesses withdrew.