AT CGU, WE BELIEVE TALL POPPY SYNDROME SHOULD BE A THING OF THE PAST. WE FEEL THAT OUR DESIRE TO ACHIEVE SHOULD BE OPENLY TALKED ABOUT AND SUPPORTED. SO WE WANT TO START A NEW CONVERSATION. A CONVERSATION ABOUT AMBITION.
At CGU, we believe ambition is at the core of what moves us forward. And we also believe that our culture of negativity towards ambition makes it difficult to talk about, and act on, in Australia.

Failure to embrace ambition has repercussions for us all. It suppresses ideas and stalls innovation. It limits our economy. And it holds Australia back from realising our potential as a future-focused nation.

At CGU, it’s our ambition to help you achieve yours – just as we’ve been doing for small business owners since 1861.

This report is a detailed exploration of Australia’s ambition. It is designed to help us understand the role ambition plays behind the minds of originators, makers, dreamers and initiators.

It’s helped us discover what holds ambition back, what pushes it forward, what motivates it, who supports it and most importantly – how we can shape it.

And in shining a light on ambition, we hope we can inspire it – in all Australians. Because the more ambitious we are, the more progressive we are – as individuals and as a nation.

CGU MARKETING DIRECTOR
KATE WELLARD
68% of Australians believe we have a culture of negativity towards ambition. When you ask Australian business owners, this increases to 75%.

53% dream of starting a business or pursuing a side-hustle, just over 6% having actually done it.

7 out of 10 say we don’t like to talk about our ambitions for fear of being labelled a ‘bragger.’

44% of Australians, including 48% of women and 54% of Millennials, say a fear of failure is why they don’t attempt to realise their ambition.

AMBITION AT A GLANCE
If just 1% of all small businesses in Australia were able to reach their revenue and growth ambitions for their business, they could contribute over $1.7 billion to Australia’s GDP in the next 12 months.

Australians generally want more ambition, in themselves (88%), in their partners (77%), in the nation (91%).

Only 6% of Australians think their ambition is their greatest asset.

But if just 10% of all Australians who say it is their ambition to start a business do so in the next 2 years, almost 250,000 new businesses could be created in Australia.

If just 1% of all small businesses in Australia were able to reach their revenue and growth ambitions for their business, they could contribute over $1.7 billion to Australia’s GDP in the next 12 months.

70% of Australians say that ambition is something that you learn, rather than something you’re born with. And it’s available to everyone regardless of socioeconomic status, education, profession or postcode.

The good news is: we should value our ambition.
ONLY 6% OF AUSTRALIANS SAY AMBITION IS THEIR GREATEST ASSET
27% of Australians say we would not make any sacrifices to make our ambitions a reality

66% of Australians feel like we’re able to act on our ambition, but almost 20% of us haven’t given our ambition a timeframe

A staggering 75% of us say we’re ambitious, but only 6% say ambition is our greatest asset.

And while 66% of us feel like we’re able to act on our ambition, only 27% say we would not make any sacrifices to make our ambitions a reality. Even more surprisingly, 65% say we spend less than 10 hours every week working toward achieving our ambitions.

But where could we be if we started placing more worth on our desire to achieve?

As highlighted by the Global Innovation Index1, Australia’s innovation is stalling. We’re ranked 19th on the Global Innovation Index and based on our past performance, we are firmly labelled a ‘stall out’ nation - a category for countries that have achieved a high level of evolution in the past but are losing momentum and are at risk of falling behind.

Shifting our mindset on the importance and value of ambition is crucial to our success as a progressive and innovative nation.
50% of ‘dreamers’ say ambition is an extremely positive attribute, compared to just 26% of others

50% of dreamers say flexibility is their main motivator, while 45% are driven by the potential for more money

43% of dreamers are more likely to see drive (43% vs 28%), as an extremely positive attribute

23% of dreamers are more likely to see risk taking (23% vs 10%), as an extremely positive attribute

26% of dreamers are more likely to see optimism (55% vs 40%), as an extremely positive attribute
Almost 9 million Australians have thought about starting their own business, but just over 6% have done it.¹

53% of Australians are ‘dreamers’

IF YOU WANT TO MAKE YOUR SIDE HUSTLE YOUR PRIMARY JOB, YOU NEED TO FOCUS ON IT – DON’T LET IT FIZZLE OUT.”

JAMIE HAYMAN, KINDLED

Are Australians acting on our ambition? In our dreams.

Almost nine million Australians have thought about starting a business, but just over 6% have actually done it.²

The ones that aren't quite there yet? They fit into the category of ‘dreamers’. In fact, the majority of Australians (53%) are ‘dreamers’: people who have considered starting a business or ‘side hustle’ in the last five years.

This means that Australia is swimming in a wealth of unrealised ambition.

Jamie Hayman, Co-founder and Director of Kindled, an online holiday rental startup, says acting on ambition is about determination and pushing through even when it gets tough.

“I think ambition is that perseverance to never give up, the resilience one has to continue to the final goal. It’s a mindset. When most people think they’ve failed, someone who is ambitious only sees learnings and uses the knowledge to continue onwards.

“If you want to make your side hustle your primary job, you need to focus on it. You can’t just let it fizzle out.”

The child of two migrant business owners, Jamie is no stranger to the hard work and sacrifice that comes with owning your own company.

“My parents had the first Thai restaurant in Canberra. I grew up pretty much in that restaurant because my parents worked really hard,” says Jamie.

“I was brought up in an environment where I was always told do my best to succeed. My old man told me to never be afraid to fail, because failures are opportunities to learn.”

Jamie started Kindled because he wasn’t a fan of “working 9-5 in an office” and was always looking for ways to “disappear”. Kindled not only helped Jamie build a more flexible and agile work life, it’s also helped hundreds of Australians get away – providing them with affordable rentals for short breaks to disconnect from technology and everyday stress.

The dreamers among us are also driven by flexibility – almost as much as they are by the financial perks, with 43% saying flexibility is their main motivator while 45% say it’s the potential for more money.

“Keep pushing for what you want. There is always a way to achieve your dreams. Some people will constantly make you doubt yourself, so find those special people who help keep you positive and moving forward... We’re all here to do something great, you just need to find out what is it,” says Jamie.
OF AUSTRALIANS SAY WE DON’T LIKE TO TALK ABOUT OUR AMBITIONS FOR FEAR OF BEING LABELLED A ‘BRAGGER’
IT’S TIME TO SPEAK UP

“I THINK A LOT OF AUSTRALIANS ARE TOO AFRAID TO TAKE A RISK… CARING TOO MUCH ABOUT WHAT PEOPLE THINK”
CAM GREENWOOD, MONSTA SURF

44% of Australians say that a fear of failure has stopped us from chasing our goals

54% of Australians feel the most stifled by fear of failure, with Gen X and Y feeling the most stifled by fear of failure (54%)

Cam Greenwood thinks we should be more open with our encouragement of others if we want more people to act on their ambition.

“I would love to see a shift towards a more inclusive, encouraging Australia. Everyone needs encouragement. Especially ambitious people, they’re the ones who are actually trying to bring about the change we need.”

Cam says he has always had an ambitious spirit, even as a child. But when he reached high school, big dreams were spoken down on and laughed at. A trip to Kenya reignited his passion for adventure and spurred him to begin the process of creating what he believed in – rather than stepping back into safety.

“I think a lot of Australians are too afraid to take a risk. They err on the side of safety, caring too much about what people think.

“I think ambition is a beautiful thing. Being filled with an ambitious attitude positively changes the way you think, act and live,” says Cam.

“We need to raise more awareness of the spirit of ambition and the great things that can come from it.”

Tall poppy syndrome has been a hot topic in Australian culture for decades. According to Oxford Dictionaries, the term’s origins date back to 1979 where the authors of an academic book, Elites in Australia, comment on the Australian people’s readiness to embrace mediocrity over celebrating the success of others.

The impact of tall poppy syndrome on Australians has been manifold. For some, it’s been a reason for stagnancy. For others, it’s meant an ingrained resentment of other people’s achievements. For Cam Greenwood, founder of Monsta Surf, a socially conscious surf brand based in Melbourne, it was a learning curve.

“I’ve faced an enormous amount of roadblocks along the way,” says Cam.

“It was never easy sharing my ambitions at the start, but I have learned not to live for the approval of others.”

Many Australians think tall poppy syndrome is alive and well, with 68% believing that Australia has a culture of negativity towards ambition – and the research shows that nearly 7 out of 10 of us say we don’t like to talk about our ambitions for fear of being labelled a ‘bragger’.

Also alarming is the statistic that nearly half of all Australians (44%) say a fear of failure stops them chasing their goals.

This fear is even more prominent in our younger generation, with Gen X and Y feeling the most stifled by fear of failure (54%).
91% of Australians think Australia should be more ambitious.

- 88% think we should be more ambitious ourselves.
- 88% believe that those with ambition should be supported.
- 90% think large Australian businesses should be more ambitious.
The good news is Australians are hungry for more ambition. We're known for our laid-back, happy-go-lucky approach to life, but an overwhelming 91% of us think Australia as a nation should be more ambitious. And it's not a self-serving aspiration — rather than wanting to cut down the tall poppies among us, we want to see more ambition in others, not just in ourselves.

While 88% of Australians think we should be more ambitious as individuals, 90% think Australian large businesses should be more ambitious.

We also show a positive attitude towards go-getters, with 88% saying those with ambition should be supported.

Australians also think of ambition as a good personality trait. While just 45% of us say ambition is a positive attribute in politicians, the vast majority of us saw ambition as a positive in sportspeople (82%), business people (80%), our partners (77%) and friends (74%).

“I think we can be more ambitious. We’re so blessed with an amazing country and amazing opportunities, why not step out, take a risk and be ambitious? Have a vision for your life and try to make something of it,” says Cam Greenwood.
At 10, Moana Hope left school to be the full-time carer for her terminally ill father. At 18, she started working as a road-works traffic assistant where she was one day asked to fill in for the office assistant despite having no idea how to turn on a computer. At 30, she runs her own successful traffic management business employing 80 people and lives her dream of playing professional football in the AFLW.

And it’s all thanks to her ambition.

Most people know Moana Hope as the breakthrough star of women’s football. But in Moana’s 20-hour workday, football takes up only three. That’s because her business, Utilities Traffic Management, demands a lot of her time – as does caring for her disabled sister, Lavinia.

But Moana Hope wouldn’t have it any other way.


Growing up in a two-bedroom house with 14 siblings in Melbourne’s north, and having missed a large chunk of her school years, Moana’s life could’ve gone in many different directions. But Moana turned her family’s struggles into fuel for her ambition.

“My mum worked to put food on the table and a roof over our heads. And what my parents did for us is what drives me,” she says. “Growing up how I did, sometimes we couldn’t afford to eat. So for me to run my own company and be able to take care of my family is pretty awesome.”

Moana also credits her parents’ support for her success on the field – and for her positive outlook on ambition.

“Growing up, my parents didn’t say ‘you’re a girl, you can’t kick a footy’ or ‘you can’t be an astronaut’. They just said, ‘be you’ – and that’s something I try to teach kids these days. No matter if you want to be an astronaut, a footballer or a ballerina, just go be that,” she says.

When Moana first started playing in the AFLW, a league that only started in 2017, she found it difficult to convince people that the women’s league was legitimate.

“You’d walk into a room, tell people you play football, and they’d go ‘What? You’re a girl, and you play football? Doesn’t make sense’. I’d tell them to come kick a football with me. Then it’d make sense.”

Moana wants to change people’s perspective on women’s football. But not only that, she also wants to change the game.

“For me right now, I wake up at 3 am just to work and don’t finish until 11 pm. In that time I have to fit in two training sessions. And I’m pretty exhausted.

“In ten years’ time, I don’t want girls to have to juggle the commitments of working full time and also being an elite athlete,” she says.

And when it comes to gender equality, Moana’s conviction is just as powerful off the field.

“In my company, we have 80 people that work for us, and of that, 58 are female,” says Moana.

“We’re the only traffic management company in Victoria that’s run by females. And we’re doing a pretty good job.”

Moana makes it all look easy. But acting on ambition takes guts, perseverance and sacrifices, and Moana wants other Australians to know that despite the obstacles – it’s worth it.

“I think there’s always setbacks, but you’ve got to take those risks,” she says.

“I’ve met a lot of people who could take another step forward in their ambition. And I encourage that. Whether they’re kids or adults, whether they want to play sport or start a company. It’s important to have no regrets.”
OF WOMEN BELIEVE THEY FACE MORE BARRIERS THAN MEN IN CHASING THEIR DREAMS
Fire in the belly doesn’t just ignite itself. It’s born from experience.

Far from being a privilege reserved for the lucky few, ambition, it seems, is available to everyone.

On the topic of nature versus nurture, most Australians believe ambition is something you learn – with only 30% saying it’s something you’re born into.

But while ambition is a resource available to everyone, the research has shown that there are some unique factors that can impact different people’s ambition.

Women, for example, find it tougher to act on their ambitions. An alarming 7 in 10 Australians, and 78% of women, believe women face more barriers than men in chasing their dreams. And nearly half of all women say they worry too much about fear of failure to chase their dreams – compared to just over a third of men.

And when it comes to business owners, less female entrepreneurs say their partners support them to chase their dreams, with 75% of men saying their partner has been the most supportive person in their life, compared to just 59% of women.

It also seems that working towards an ambition is a more stressful experience for female business owners. Women are 10% more likely than men to say they feel nervous, 7% more say they feel pressured, and 6% more say they feel intimidated.

All of this suggests that as a nation, we need to do more to reduce the barriers women face and support them to succeed.

Moana Hope, AFLW football star, wasn’t without her share of barriers – but is now playing her part to inspire young girls across the country to feel proud of their ambition and to follow their dreams.

“Five years ago, we didn’t think women playing professional AFL was possible. From playing for the local club to now seeing young girls kicking with their dads and posting on social media about how excited they are that one day they could play AFL, is incredible,” says Moana.

When it comes to hiring employees for her business, Moana doesn’t discriminate. What she does look for is ambition and work ethic.

“I hire from job networks, from Indigenous programs... I don’t judge. Some people in a job network haven’t had a job in years, and they turn out to be my best workers,” she says.

It seems that migrant business owners are less likely to say they are in a position to act on their ambition, with 73% saying they can compared to 79% of non-migrant business owners.

But, encouragingly, most migrant and Indigenous business owners don’t feel that racial discrimination has been a barrier when acting on their ambitions, with only 5% of migrant business owners and 16% of Indigenous business saying they’ve had to overcome racism when chasing their ambitions.

“If companies judge you based on your race or gender, then they’re missing out,” says Moana.

“IF COMPANIES JUDGE YOU BASED ON YOUR RACE OR GENDER, THEN THEY’RE MISSING OUT”

MOANA HOPE, AFLW, UTILITIES TRAFFIC MANAGEMENT
ATSI business owners are inspired by each other's success

ATSI business owners say they are inspired by each other's wins

ABORIGINAL AND TORRES STRAIT ISLANDER (ATSI) BUSINESS OWNERS THINK THEIR BUSINESS SHOULD BE AMBITIOUS (COMpared to 61%)
LESSONS FROM OTHERS

Are small business owners the champions of ambition in Australia? There’s certainly something to be said for their resilience; their consistent drive to improve, their ability to overcome roadblocks, and their determination to bounce back with optimism.

Rather than being held back by a fear of what others will think, only 1 in 20 business owners say tall poppy syndrome has been a barrier for them.

Business owners are also less likely to let fear of failure get in their way, with just 24% saying they worry too much about failure to chase their dreams, compared to 44% on average.

In addition, business owners are more likely to make sacrifices to achieve their ambitions, with 50% willing to sacrifice work-life balance, as opposed to 36% on average.

Another inspiring attribute of many business owners is that they are always keen to improve – with 68% saying they are looking to make changes that will help further their ambitions.

Jirra Lulla Harvey, founder of Kalinya Communications, a marketing company promoting Aboriginal knowledge and entrepreneurship, started her business to share positive stories of resilience and ambition.

“I come from a long line of passionate community workers. My grandmother taught my dad and his siblings that they have a responsibility to work hard and make things better for Aboriginal people, and they passed that belief down to me.”

Support from family and the community have been major driving forces for Jirra – and have proven invaluable in a climate where Aboriginal women make up such a small part of the entrepreneurial workforce.

“My parents taught me that I can be and do anything, anything at all. Prime Minister, a rockstar, whatever I wanted – but they also prepared me to be a hard worker. I was raised to know I would come up against systems and people who don’t believe an Aboriginal woman should be either Prime Minister or a rockstar, and I would have to be ready for that.

“It’s hard to go up against the stereotypes that if we [as women] are leaders, we’re bossy. But I think young women are changing that narrative,” she says.

“I have had many mentors, and many kind people have invested in my career. They have shown me that I have the talent to manoeuvre around these barriers, but that my focus has to remain sharp and my worth ethic strong.”

Jirra Lulla Harvey, founder of Kalinya Communications, is one of almost 12,000 ATSI businesses in Australia.
“GIVE IT A GO. EVERYBODY HAS A PASSION. DOESN’T MATTER WHAT IT IS, DOESN’T MATTER IF OTHER PEOPLE THINK IT’S SILLY, OR THAT IT’S GOING TO TAKE TOO MUCH EFFORT. JUST GIVE IT A GO.”

MOANA HOPE, AFLW, UTILITIES TRAFFIC MANAGEMENT
Australia has long been called the ‘Lucky Country’. Our rich natural resources, educational privileges and economic stability have helped us prosper. But we can no longer afford to rest on our laurels. Our future prosperity depends on our ability to make our own luck and carve out our place as an innovative and progressive nation.

With our wealth of ‘dreamers’, the CGU Ambition Index has uncovered the untapped potential of ambition in Australia. It’s time to leave our fear of failure and tall poppy syndrome behind and start openly backing ourselves and each other. Time to smash barriers and embrace opportunities. Time to start celebrating ambition – to spark, invest in, and nurture ambition in ourselves and those around us.

Because the facts are if just 10% of all Australians who say it’s their ambition to start a business do so in the next 2 years, almost 250,000 new businesses could be created.4 And if just 1% of all Aussie small businesses could reach their revenue and growth ambitions for their business, they could contribute over 1.7 billion to Australia’s GDP in the next 12 months.5

So let’s take a leaf out of the books of Jamie, Cam, Moana and Jirra – and start working towards a braver, bolder and more ambitious Australia.

$1.7B

If just 1% of all Aussie small businesses could reach their revenue and growth ambitions for their business, they could contribute over $1.7 billion to Australia’s GDP in the next 12 months.5

“FOLLOWING YOUR AMBITION IS MORE INTERNAL THAN EXTERNAL. IT’S ABOUT ADDRESSING YOUR FEARS, SELF-DOUBT, ANGER AND PREJUDICES. DISCOVERING OR UNPACKING YOUR VALUES. FEELING SOLID IN YOUR FOUNDATIONS. THEN MAKING purposeFUL CHOICES ABOUT WHERE AND HOW YOU DIRECT YOUR ENERGY EXTERNALLY.”

JIRRA HARVEY, KALI NYA COMMUNICATIONS

“YOU NEED TO TAKE EDUCATED RISKS. IF YOU DON’T, YOU’LL NEVER GET AN OPPORTUNITY TO SUCCEED. DON’T BE AFRAID TO FAIL, AND IF YOU DO, JUST BRUSH YOURSELF OFF AND GET BACK UP – BECAUSE PERSEVERENCE AND RESILIENCE ARE THE KEYS TO SUCCESS.”

JAMIE HAYMAN, KINDLED

“MY ADVICE FOR OTHER YOUNG PEOPLE IS TO JUST TAKE THAT FIRST STEP. FIRST OF ALL YOU SHOULD SET A VISION FOR WHERE YOU WANT TO GO – YOU’LL NEVER KNOW THE EXACT PATH FOR HOW TO GET THERE, BUT YOU NEED TO KNOW THE DESTINATION AND USE THAT AS A COMPASS ON YOUR JOURNEY.”

CAM GREENWOOD, MONSTA SURF
RESEARCH METHODOLOGY

This study involved the conduct of n=1,042 interviews with SME owners and the broader Australian population. The average survey duration was around 25 minutes. Surveys were conducted online between 31 July and 9 August, 2018.

SME OWNERS

- A total of 1,042 interviews were conducted with SME owners.
- Sample was sourced from one of our leading panel providers. Sample was selected randomly, allowing for natural fallout amongst SME business owners.
- In order to boost representation of ATSI SME owners, CGU invited a number of their ATSI clients to participate. For the purpose of this report, results of this group have been merged with the panel sample.
- The final achieved sample structure for each survey is shown below

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This study involved the conduct of n=1,004 interviews with SME owners and the broader Australian population. The average survey duration was approximately 21 minutes. Surveys were conducted online between 2 August and 9 August, 2018.
GENERAL POPULATION

• A total of 1,004 interviews were conducted with members of the general public who do not own a business.
• Sample was sourced from one of our leading panel providers. Sample was selected randomly, with quotes employed on completed interviews to ensure appropriate coverage of location and age.
• The final achieved sample structure is shown opposite.

RESPONDENT SAMPLE STRUCTURE

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This study involved the conduct of n=1,004 interviews with SME owners and the broader Australian population. The average survey duration was approximately 21 minutes. Surveys were conducted online between 2 August and 9 August, 2018.

REFERENCES

1 Global Innovation Index 2018, Energizing the World with Innovation, Cornell University, INSEAD, WIPO
2 Based on ABS data and EY Sweeney research
3 The contribution of the Indigenous business sector to Australia’s economy, 2018, PwC’s Indigenous Consulting
4 Based on ABS and ASBFEO data
5 Based on ABS and ASBFEO data