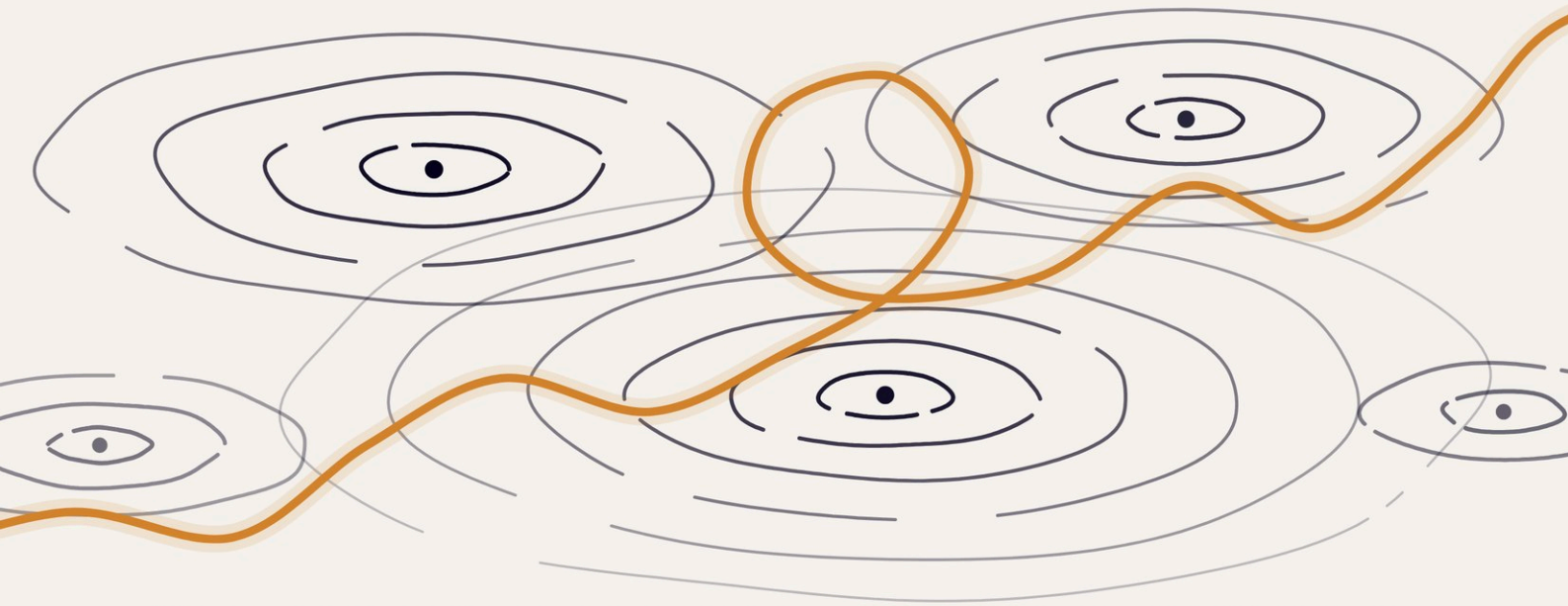
THE WORKBOOK FOR MY VIDEO SERIES

Planning for 2027

What's already moving, and your next steps



WATCH EACH CHAPTER ON YOUTUBE, THEN WORK IT THROUGH HERE

Morris Misel

MORRISMISEL.COM

Welcome

A note from me before you start



Welcome, and thanks for subscribing.

This workbook goes with Planning for 2027, my nine-part series on YouTube (youtube.com/@morrismisel). Every chapter there has its pages in here.

A ripple is what a change sets off, then the ripple of that ripple. Some start in the economy or the law, some in technology, some in the people around us, and plenty of them will reach you in 2027 whether you're watching or not.

You can see a lot of them coming, and that's the point. See them early, and you get to choose what you do about them.

Here's how it works. Watch a chapter, then turn to its pages: the ripple in plain words, what it means for you, and a sheet for the move I ask you to make at the end of the video.

Do the sheet while it's fresh, over a cup of coffee. Every chapter links back to its video if you'd like to watch it again, and the contents on page 4 take you straight to any chapter. Over the page is the map: every chapter on one page, each with a question to ask yourself.

Chapter 8 gives you the 2027 diary, on paper and as a calendar file from morrismisel.com/2027, so the dates land in your own diary. And by Chapter 9 you'll have your three steps.

Keep Mum's dinner in mind the whole way. You've told her you'll be there at six, and you're getting there whatever the road does: the weather turning, the car out of nowhere, the detour. Those are the ripples. This workbook is for working out the road.

Print it, or type straight into the boxes on screen. Share it with your team; that's what it's for.

Choose forward,

Morris

Morris Misel

Business Futurist | Keynote Speaker | Author | Founder, Think-Along AI

Planning for 2027: the map

A ripple is what a change sets off, then the ripple of that ripple. Here are the seven I'd watch in 2027, between where you're going and how you get there.

START HERE **Dinner at Mum's** CH 1 · PAGE 5

You've told Mum you'll be there at six. The weather, the swerve and the detour are the ripples. You still get there.

ASK YOURSELF

Where do you want to be at the end of 2027?

1 AI crept in. Now say it out loud

CH 2 · PAGE 8

From 10 December 2026, organisations under the Privacy Act must say in their privacy policy where a program makes, or has a big hand in, decisions that could significantly affect people.

ASK YOURSELF

What has AI set off in your business that nobody decided?

2 The forecasters stopped agreeing

CH 3 · PAGE 12

Rates, prices and now the power bill. Plan with a low number and a high number, and a plan that works at both.

ASK YOURSELF

What's your floor, what's your ceiling, and what do you depend on that you can't control?

3 Jobs are labels. Tasks are reality

CH 4 · PAGE 15

The youngest boomers turn 63, the oldest of Gen Alpha turn 17, and births stay low. Sort the work task by task.

ASK YOURSELF

Who's your 63, who's your 17, and who'll do the work?

4 Your customer's AI shops first

CH 5 · PAGE 18

Anything that can be listed can be compared in a split second. What can't be listed is the part only you provide.

ASK YOURSELF

What do people get from you that no comparison chart can show?

5 Reputation is the currency, and it can be forged

CH 6 · PAGE 21

Scams and fakes get smarter as AI grows up. From 31 March 2027, banks, telcos and platforms take on most of their new duties to prevent scams.

ASK YOURSELF

If trust in you cracked tomorrow, what would you do first?

6 Selling overseas now means proving things

CH 7 · PAGE 24

Where it came from, what went into it, how it was made. If you don't export, your customer might, and the questions come down the line.

ASK YOURSELF

What could your three best customers ask you to prove next year?

7 Some of 2027 is already in the diary

CH 8 · PAGE 27

An election, tax changes, scam duties, census results, the Men's Rugby World Cup and software that stops getting fixes. Known dates you can plan around.

ASK YOURSELF

Which three dates affect you, and who owns each one?

THEN **You'll still get to dinner** CH 9 · PAGE 31

Write down your dinner, follow one ripple, and make one move this month. Tell someone you trust.

ASK YOURSELF

What's your one move this month, and who will you tell?

What's inside

Click any line to go straight there

HOW TO USE IT

1. **Watch** a chapter of Planning for 2027 on YouTube
2. **Read** its ripple in plain words, and what it means for you
3. **Do** the sheet, while it's fresh
4. **Finish** with your 2027 diary and your three steps

1	Dinner at Mum's	5
2	The year you've had, and the one hardly anyone noticed	8
3	Money, then the power bill	12
4	People: two birthdays, fewer babies	15
5	Customers	18
6	Trust	21
7	Border receipts	24
8	The 2027 diary	27
	The 2027 diary, one page for the wall	30
9	You'll still get to dinner	31
	Where the figures came from	34
	Where to next	35
	Working with me	36
	More from me: the books	37
	About Morris, and where to find me	38
	The last word	39

Print it, or type straight into the boxes on screen. Every page has a link back here at the foot. Got this from a colleague? Your own copy is free at morrismisel.com/join.

Dinner at Mum's

Know where you're going before you plan the road

Watch Chapter 1 again on YouTube Your sheet: page 7 All chapters

Review and preview

This has to be one of my favourite times of the year: review and preview. As a foresight strategist, I love looking back over what the year's been like for you, the business, the industry and the world.

We do that less to take stock and more to take evidence, evidence of what we have to carry forward. What did we learn? What don't we ever want to do again?

People ask me why we can't just get to the meat and bones. We will, I promise. But first we have to know where we're going, or we're choosing blindly.

Picture Mum's dinner

So picture Mum's dinner. It's about two hours away, you've told her you're coming at six, and the chicken's going in.

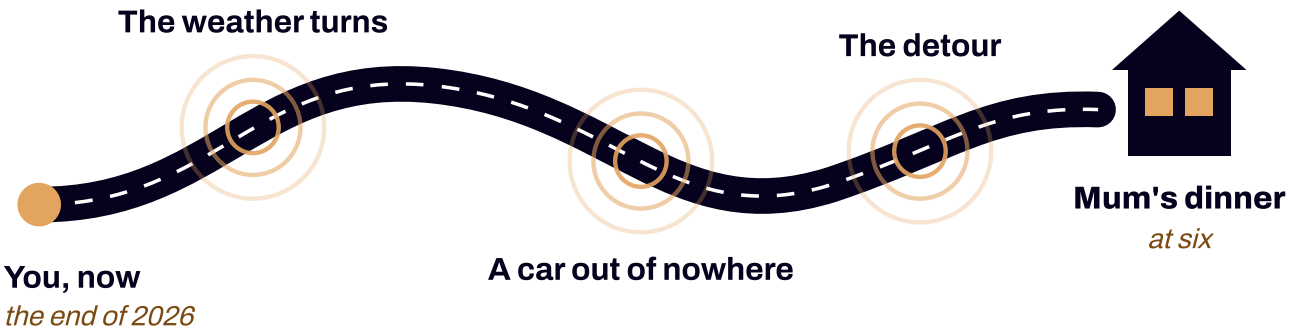
Then the weather turns ugly. A car comes out of nowhere and you swerve. There's a detour. But it's Mum's dinner, so you're going to get there.

You ring her on the car phone and say you might be late, and you might not manage the thing she asked you to pick up. That's strategy: looking at what needs doing and working out how you'll get there anyway.

And when the lights go on and you get Mum's big hug, all that angst on the road just disappears, because the end result was worth it.

The words we'll use

Mum's dinner is your inhabitable future. The weather, the swerve and the detour are the ripples. The moves you make on the way are your immediate futures.



The road to dinner.

Dinner at Mum's

Know where you're going before you plan the road

THE WORDS WE'LL USE

Mum's dinner
your inhabitable future: where you want to be

The weather, the swerve, the detour
the ripples

The moves you make on the way
your immediate futures

ASK YOURSELF

Where do you want to be at the end of 2027?

WHAT IT MEANS FOR YOU

1. Know where you're going before you plan the road.
2. The things in the way are ripples, and you can see a lot of them coming.
3. When the road changes, tell the people who need to know early.

YOUR MOVE

Write down where you're going, then what's on the road. Your sheet is on the next page.

Watch Chapter 1 again on YouTube Your sheet: page 7 All chapters

CHAPTER 1 · YOUR SHEET

Dinner at Mum's

Know where you're going before you plan the road

You've told Mum you'll be there at six. The weather turns, a car comes out of nowhere, there's a detour. You still get there, because Mum's dinner is worth it.

That's an inhabitable future: the place worth getting to, whatever the road does. The things in the way are the ripples. And when the road changes, you ring Mum, so she can put the chicken on a bit later and dinner still works.

YOUR MOVE

Write down where you're going, then what's on the road.

Your dinner. Where do you want to be at the end of 2027? One clear sentence.

What's lingering from 2026? Rates, prices, scams, or your own.

What's rising? Your customer's AI, the power bill, being asked for proof, or your own.

Who do you ring when the road changes? The people who need to know early, so dinner still works.

Hold on to that first sentence. You'll need it in Chapter 9.

The year you've had, and the one hardly anyone noticed

AI crept in. Now say it out loud

Watch Chapter 2 again on YouTube Your sheet: page 10 All chapters

Remember both

We romanticise the good old times, and every one of them came with bad stuff too, and we need to remember both to move forward well.

This past year felt like walking through mud, up to our knees some days, and there was still good in it, and lessons.

What moved this year

Hope moved closer to home. Across 38 countries, 25% of people surveyed were optimistic about the world, 36% about their country and 55% about themselves and their family (Ipsos, Sept 2026).

Tech came closer too, with camera glasses at Kmart for $89 (my post, Aug 2026).

AI went wide: two thirds of Australian businesses use it, and fewer than one in 10 call it significant (Treasury, via the ABC, Aug 2026).

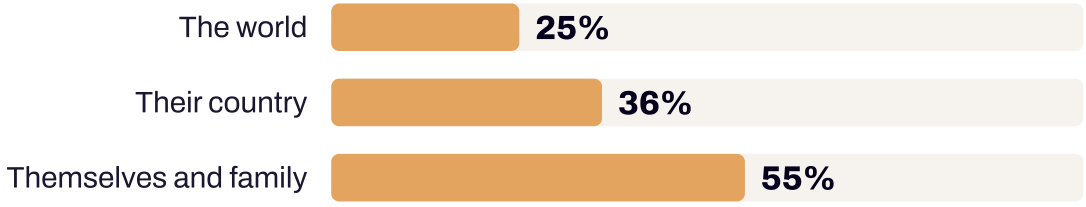
And confidence isn't preparation. More than 85% of organisations surveyed felt well prepared, yet their workforce planning rarely reached beyond 12 months (Lewis Silkin, Mar 2026).

The one most people missed

Then the one most people missed. AI has crept in quietly, one task here and one tool there. People use tools at work that the company doesn't know about, and the work gets done, so it seems fine. But if something goes wrong, the company carries it.

From 10 December 2026, organisations under the Privacy Act have to say where a program makes, or has a big hand in, decisions that really affect people; most businesses with a turnover of $3 million or less are exempt, with some exceptions (OAIC).

Whatever your size, find out anyway, because you can learn a lot from what your people are already using.



Optimistic about... People surveyed across 38 countries. IPSOS GLOBAL TRENDS, SEPT 2026

85%+

of organisations surveyed felt well prepared, yet their workforce planning rarely reached beyond 12 months. Confidence isn't preparation.

LEWIS SILKIN, MAR 2026

The year you've had, and the one hardly anyone noticed

AI crept in. Now say it out loud

One task here
one tool there: AI crept in quietly

Your people use it
tools the company doesn't know about

The work gets done
so it seems fine

Something goes wrong
and the company carries it

How AI crept in.

10 December 2026

Organisations under the Privacy Act have to say in their privacy policy where a program makes, or has a big hand in, decisions that could significantly affect people. Most businesses with a turnover of $3 million or less are exempt, with some exceptions. Whatever your size, find out anyway.

OAIC

WHAT IT MEANS FOR YOU

1. There's no back to. Write the year down as it was, then move on.
2. You can't say what AI decides in your business until you've found it.
3. Someone, a name, needs to be accountable for each decision a program makes.

ASK YOURSELF

What has AI set off in your business that nobody decided?

YOUR MOVE

Ask your team what AI they're using, and make it safe to tell you. Your two sheets follow.

Watch Chapter 2 again on YouTube Your sheet: page 10 All chapters

The year you've had

Write it down as it really happened, before your memory changes it

YOUR MOVE

Look back before you look ahead.

2026 in one sentence, to someone who wasn't there.

Three things nobody planned.

One thing you expected that didn't happen.

Something that changed quietly.

What would you happily leave in 2026? Give it ten seconds before you write.

From Worksheet 1A in my guide, Before the Year Turns.

There is no back to. But there's one thing from this year most people missed. Turn over.

The one hardly anyone noticed

From 10 December 2026, if the Privacy Act covers you, say it out loud

> *Most of the organisations I work with don't have an AI policy. Not resistance. Something closer to a blank. It crept in one sensible task at a time.*

So to say it out loud, you first have to find it. And once it's written down, someone will ask who's accountable: a person, or a program?

YOUR MOVE

Ask your team what AI they're using, and make it safe to tell you. List the decisions a program makes. Who's accountable for each?

AI WE USE	DECISIONS IT MAKES, OR HELPS MAKE	WHO'S ACCOUNTABLE? (A NAME)

What has AI already set off in your business that nobody decided?

Whether the rule covers you is a question for your adviser. This sheet is for finding out what you'd have to say.

Money, then the power bill

The forecasters stopped agreeing

Watch Chapter 3 again on YouTube Your sheet: page 14 All chapters

Nobody agrees

I sat with a group of CEOs, each of them with the same question. One person says rates are going up, another says down. It seems the forecasters, people like me, have stopped agreeing, so reading the economy comes back to you.

What we know, and what we control

Here's what we know. The cash rate is 4.85% after five rises this year, and the next call is on 8 December (RBA, Nov 2026). Inflation was 4.3% in the year to September (ABS), and the Reserve Bank expects it above its target band until late 2027 (RBA, Nov 2026).

We have no control over any of that. What we can control is how we play it out.

A range, not a guess

What bites is what we sign well in advance: leases, manufacturing agreements, the people we hire on what we think will happen. Those contracts aren't malleable.

So forecast with a low number and a high number, and plans that work at both. It also readies us to zig while others zag.

Then the power bill

Then there's the power bill. The cloud lives inside a building, a data centre. On the east coast grid, data centres use about 5 terawatt hours a year now, forecast to reach 15 by 2029-30 and 34 by 2035-36 (AEMO forecast, Aug 2026).

That's a ripple, from where we store our photos to land use to what your electricity costs. I take ripples at least three deep. We can live with anything if we understand it, know it and choose it.

4.85%

cash rate after five rises this year. The next call is on 8 December.

RBA, NOV 2026

4.3%

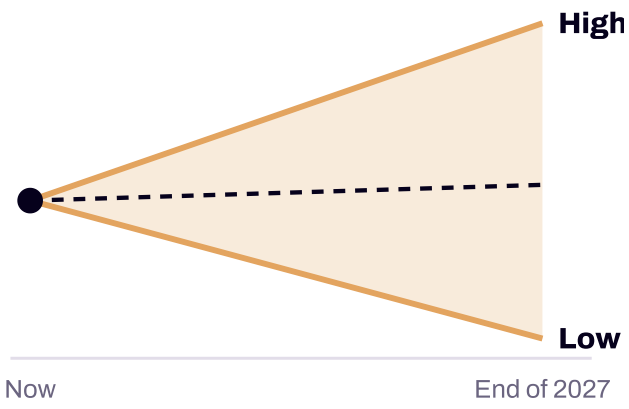
inflation in the year to September, expected above the target band until late 2027.

ABS; RBA, NOV 2026

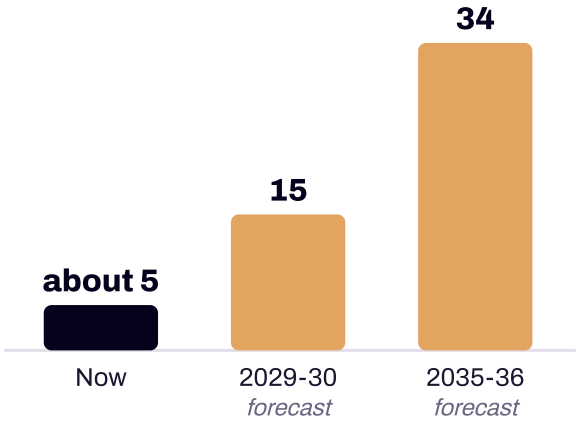
> *"We can live with anything if we understand it, know it and choose it.*

Money, then the power bill

The forecasters stopped agreeing



One forecast (dashed) is a guess. A low number and a high number (shaded) is a plan, if it works at both.



Data centres on the east coast grid: terawatt hours a year.

AEMO FORECAST, AUG 2026

WHAT IT MEANS FOR YOU

1. If you've only got one forecast, it's a guess. Give yourself a range and you've got a plan.
2. Your leases, rosters and price lists may describe a year that's gone.
3. Know what you depend on that someone else controls.

ASK YOURSELF

What's your floor, what's your ceiling, and what do you depend on that you can't control?

YOUR MOVE

A low number, a high number, and a plan that works at both. Your sheet follows.

Watch Chapter 3 again on YouTube Your sheet: page 14 All chapters

Money, then the power bill

The forecasters stopped agreeing, so reading the economy is your job now

YOUR MOVE

A low number, a high number, and a plan that works at both.

	LOW	HIGH	WHAT WE DO EITHER WAY
Interest on what we owe			
Sales next year			
Our biggest cost			
Your own			

Leases, rosters and price lists still describe a year that's gone. Which of yours were set for 2026, and when do they next come up?

The power bill

AI doesn't live in the cloud. It lives in buildings full of computers, and they run on power: the same grid and the same lines as your home and your business.

Name one thing your business depends on that you don't control. Who decides, and who pays?

People: two birthdays, fewer babies

Jobs are labels. Tasks are reality

Watch Chapter 4 again on YouTube Your sheet: page 17 All chapters

Task forces, not workforces

I believe workforces belong to the old days. I talk about task forces.

A workforce put lots of people under one roof, each with a set of tasks, and that worked wonderfully for the Industrial Revolution. It doesn't fit every business anymore.

Nouns and verbs

So let's talk tasks. Take a receptionist. Do they answer the phone, do the invoices, greet the customers, put the flowers out? Reception is the noun. Figure out the verbs, the doing bits, then ask whether each one is better done by a human, a machine or AI, or all three together.

I call that HUMAND, and there's a free app for it at humand.life.

One finance broker sorted her home-loan reviews task by task, and 55% stayed with a human, accountable for it (one case, my post, Sept 2026). She found it liberating, because now she knew with clarity what AI could take on.

Two birthdays

Two birthdays in 2027 show who's coming and who's going. The youngest boomers turn 63, on most counts, and the oldest of Gen Alpha turn 17 and near the end of school (McCrindle). They're bookends: one begins to leave the workforce as the other enters it.

Fewer babies

Then fewer babies. The fertility rate is 1.497 children per woman, with 299,903 births registered in 2025. That's a small rise on 2024, and still low (ABS, Nov 2026). Net overseas migration is forecast to ease to about 225,000 in 2027-28 (Budget 2026-27).

None of this is good or bad. It's who'll be around to do the work.

55%
of one broker's home-loan review tasks stayed with a human, accountable for it.
ONE CASE, MY POST, SEPT 2026

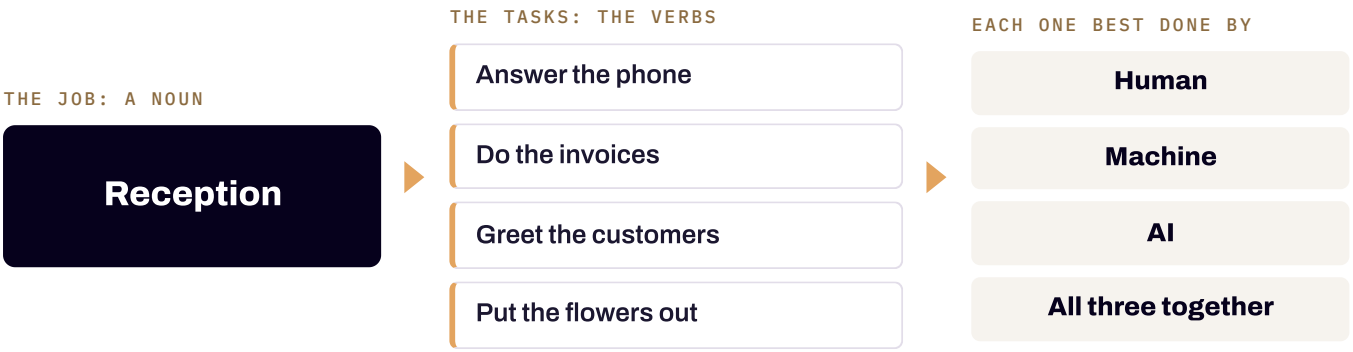
1.497
children per woman, with 299,903 births registered in 2025. A small rise, and still low.
ABS, NOV 2026

225,000
net overseas migration forecast for 2027-28, easing.
BUDGET 2026-27

"Reception is the noun. Figure out the verbs.

People: two birthdays, fewer babies

Jobs are labels. Tasks are reality



HUMAND: sort the work task by task. Try it free at humand.life.

63 The youngest boomers. One begins to leave the workforce...

— 2027 —

17 The oldest of Gen Alpha. ...as the other enters it.

Two birthdays in 2027: the bookends. MCCRINDLE

WHAT IT MEANS FOR YOU

1. Jobs are labels. Tasks are reality.
2. What your 63 knows that isn't written down is worth catching this year.
3. Plan now for where your next people will come from.

ASK YOURSELF

Who's your 63, who's your 17, and who'll do the work?

YOUR MOVE

Sort one role task by task. What stays human, and who learns it? Your sheet follows.

Watch Chapter 4 again on YouTube Your sheet: page 17 All chapters

People: two birthdays, fewer babies

Jobs are labels. Tasks are reality.

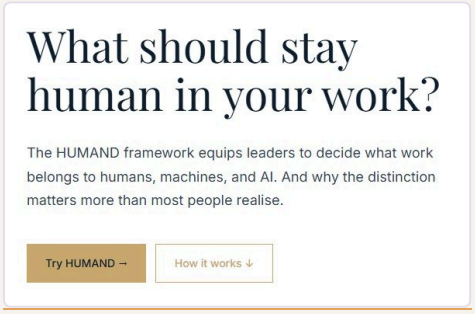
76,585 trade apprentice starts in 2025, down 4.2%: the third fall in a row. Fewer starters now means fewer qualified trades a few years on. NCVER, VIA MY POST, 14 SEP 2026

YOUR MOVE

Sort one role task by task. What stays human, and who learns it?

The role:

TASK	HUMAN, MACHINE, AI, OR ALL THREE?	WHO LEARNS IT?



HUMAND · AN APP I BUILT

I built HUMAND to do exactly this sorting. Put in any task from your work and pick your industry, and in under a minute it emails you the split: how much of it is human, how much machine and how much AI. Bring that back to this table and fill in who learns it.

Try it free at humand.life

Two birthdays in 2027

The youngest boomers turn 63, on most counts. The oldest of Gen Alpha turn 17 and are near the end of school. The one who knows how, and the one who'll need to learn it, in the same year.

Who's your 63, and who's your 17? What does your 63 know that isn't written down?

So who's going to do the work? Where will your next people come from?

Customers

Your customer's AI shops first

Watch Chapter 5 again on YouTube Your sheet: page 20 All chapters

AI buying from AI

I've noticed a pattern this year, and now that I'm looking for it, I see it everywhere: AI buying with other AI. With our permission, our AI can go shopping for us, the bread, the butter and the milk, or a pair of shoes, a car or a trip. It finds, it compares, and with our yes, it buys.

A mate of mine who hardly uses technology told me over lunch about a trip he's planning into Asia. He'd used AI to plan the whole thing, the hotels, the tours, even the tour providers. The last step he did himself, putting his hand in his pocket.

Easy to compare

63% of Australian shoppers would use AI to compare products, and 55% to negotiate or price-match (Deloitte, Aug 2026).

AI works in zeros and ones. Anything it can list about you, it can compare with someone else in a split second, and then tell its owner what to buy.

Compete on what can't be compared

If we're that easy to compare, we start competing on price, and to me that's only a chase to the bottom. Compete on the things that can't be compared in zeros and ones. Stuff your products and services full of what only you can provide, and that means more of you.

My book Standing on Ceremony, coming soon, argues that the only thing left to be human is to be more human.

And some friction is coming back on purpose: a short pause before a sale goes through, with the reason given, can build trust. So your next strategy, whatever you sell, has to include AI making the purchase decision.



Australian shoppers who would use AI to... DELOITTE, AUG 2026

> *"The only thing left to be human is to be more human.*

Customers

Your customer's AI shops first

You ask
the bread, the butter and the milk, or a car or a trip

Your AI finds
what fits

It compares
in a split second

With your yes
it buys

AI buying from AI.

ZEROS AND ONES: EASY TO COMPARE

- Price
- Specs
- Opening hours
- Stock
- Star ratings

ONLY YOU: HARD TO COMPARE

- How you look after people
- What happens after the sale
- Who picks up the phone
- More of you

Compete on what can't be compared in zeros and ones.

WHAT IT MEANS FOR YOU

1. Your customer's AI will compare you before your customer even looks.
2. Price, specs and opening hours can be swapped. Care and follow-up can't.
3. Start building the parts that can't be compared now.

ASK YOURSELF

What do people get from you that no comparison chart can show?

YOUR MOVE

Find what your customer's AI can't describe about you, and make more of it. Your sheet follows.

Watch Chapter 5 again on YouTube · Your sheet: page 20 · All chapters

Customers

Your customer's AI will compare you before your customer even looks

What can be described can be swapped. Care and follow-up can't.

YOUR MOVE

Find what your customer's AI can't describe about you, and make more of it.

WHAT AN AI CAN READ ABOUT US	WHAT IT CAN'T DESCRIBE

Left: price, specs, opening hours, stock, star ratings. Right: how you look after people, what happens after the sale, who picks up the phone.

The one you'll make more of in 2027.

Some friction comes back on purpose: a short pause, with the reason given.

Where would a pause like that build trust with your customers?

Trust

Reputation is the currency, and it can be forged

Watch Chapter 6 again on YouTube Your sheet: page 23 All chapters

Reputation is the currency

In 2017, talking about the year ahead, I said reputation would be the ultimate personal currency of the near future and beyond (ABC Far North radio, Sept 2017). Over the years since, we've seen how much it matters, personal, brand and company.

And it goes so quickly. One misstep, one comment that went awry, and trust erodes, and for most people it doesn't build back fast.

Your trust currency

So work through your trust currency. What are you most trusted for? How do you put a moat around it, and show clear evidence of why people should keep trusting you?

When trust goes

When trust goes, the most human thing is to curl up and work out why it happened. A business doesn't have time for that.

In the old, old days there was a disaster PR plan on the shelf that hopefully never got used. We need something like it again, lighter: what we'd do straight away to start earning trust back, and how we'd know it was slipping.

We're held to account for what goes into our products, even the bits we didn't make.

Smarter scams

Scams will get smarter as AI grows into a teenager. More than 19,400 online scams were taken down in 2025-26, up 182% (ASIC). From 31 March 2027, banks, telcos and digital platforms take on most of their new duties to prevent scams (ACCC).

The basics still count, like multifactor sign-in and never answering an email link in haste. And dial in your own AI, so it isn't out doing things on your behalf that you don't know about.

Make it easy to check

Reputation was the currency; now it can be forged (my post, Sept 2026). And from 10 December, people can ask whether a person or a program made a decision about them (Chapter 2). So make it easy to check it's really you, and show who decided.

19,400+

online scams taken down in 2025-26, up 182%.

ASIC

31 Mar 2027

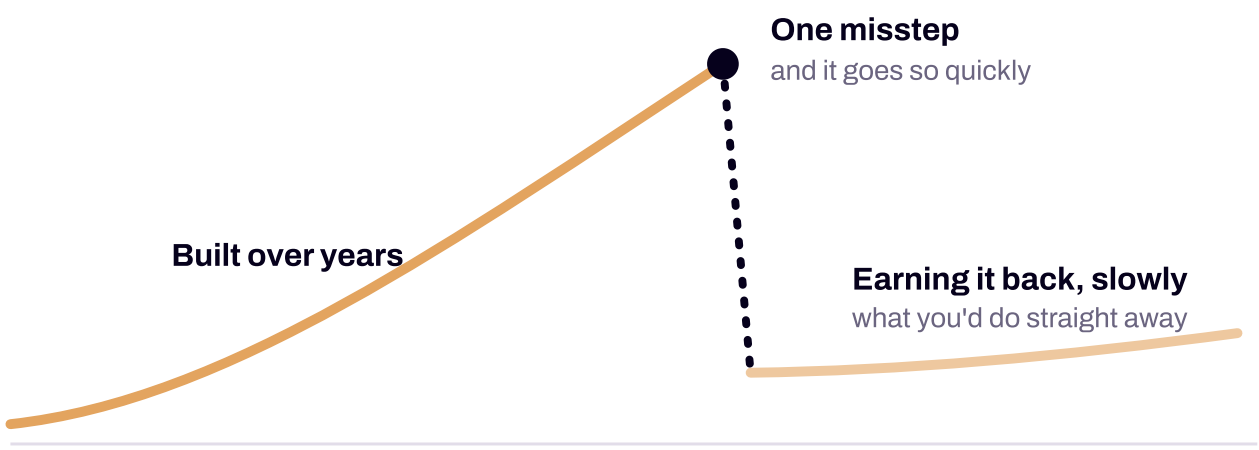
Banks, telcos and digital platforms take on most of their new duties to prevent scams.

ACCC

> *"One misstep, one comment that went awry, and trust erodes.*

Trust

Reputation is the currency, and it can be forged



How trust moves: a sketch, not data.

THE PLAN ON THE SHELF, LIGHTER

What we'd do straight away to start earning trust back

How we'd know it was slipping

THE BASICS STILL COUNT

Multifactor sign-in

Never answering an email link in haste

Dial in your own AI

What to have ready.

WHAT IT MEANS FOR YOU

1. Your reputation can now be forged, so make it easy to check.
2. Your supplier, bank or courier might be hit, and that reaches you.
3. Show who decided: a person or a program.

ASK YOURSELF

If trust in you cracked tomorrow, what would you do first?

YOUR MOVE

Show who decided, and how someone can check it was really you. Your sheet follows.

Watch Chapter 6 again on YouTube · Your sheet: page 23 · All chapters

Trust

Reputation is the currency, and it can be forged

> *In 2017 I said reputation is the ultimate personal currency of the near future and beyond.*

ABC Far North radio, 25 September 2017.

YOUR MOVE

Show who decided, and how someone can check it was really you.

WHERE SOMEONE COULD PRETEND TO BE US	HOW A CUSTOMER CAN CHECK IT'S REALLY US

Think of invoices and bank details, emails, phone calls, texts, social accounts, your voice and face on video.

The decisions your customers see: a price, a refund, a yes or a no. For each, was it a person or a program, and could you show which?

If trust in you cracked tomorrow, what would you do first? And how would you know it was slipping?

The 10 December rule from Chapter 2 is part of this too.

Border receipts

Selling overseas now means proving things

Watch Chapter 7 again on YouTube Your sheet: page 26 All chapters

Proof travels with the product

If you sell into the UK or Europe, or you're part of a chain that does, you're going to have to prove things: where it came from, what went into it, right down to the minutiae, and how it was made. That paperwork travels with the product.

The carbon charge

From 1 January 2027, the UK importer pays a carbon charge on specified aluminium, cement, fertiliser, hydrogen, iron and steel goods, above a registration threshold (UK Government). Europe's charge is already running, and its first annual declaration is due on 30 September 2027 (European Commission).

Your buyer is going to ask for your emissions figures. If you can't give them, they use a default figure, and that can cost you the sale.

Forests, batteries and connected products

Beef, timber and other covered goods need proof they're deforestation-free, meaning not produced on land where forest was cleared after 2020, right down to where the cattle were kept, from 30 December 2026 for large and medium firms (European Commission).

From 18 February 2027, EV batteries, e-bike and e-scooter batteries, and industrial batteries over 2 kWh carry a digital passport saying what's in them and where it came from (EU Battery Regulation).

And from 11 December 2027, most connected products sold into Europe must be built secure and kept updated (EU Cyber Resilience Act).

Even if you don't export

If you don't export, your customers might, and the questions come down the line to you.

At home, a review recommended our own carbon border charge, starting with cement and clinker (DCCEEW, Feb 2026). It hasn't been decided yet, but it's likely we'll see something similar in the next while.

> *"That paperwork travels with the product.*

Border receipts

Selling overseas now means proving things

The proof travels with the product: where it came from · what went into it · how it was made

You the grower, maker or supplier	**Your customer** who exports	**The importer** in the UK or Europe	**The border** asks for the proof

Down the line to you.

30 Dec 2026 Deforestation-free proof, EU (large and medium firms)	**1 Jan 2027** UK carbon border charge	**18 Feb 2027** Battery passports, EU	**30 Sep 2027** First annual EU carbon border declaration	**11 Dec 2027** Connected products built secure and kept updated, EU

The dates to watch. EUROPEAN COMMISSION; UK GOVERNMENT; EU REGULATIONS

WHAT IT MEANS FOR YOU

1. **The proof now travels with the product.**
2. **A default figure is someone else making up your numbers.**
3. **If you supply someone who exports, this is your question too.**

ASK YOURSELF

What could your three best customers ask you to prove next year?

YOUR MOVE

List what your three best customers could ask you to prove next year. Could you answer within a week? Your sheet follows.

Watch Chapter 7 again on YouTube · Your sheet: page 26 · All chapters

Border receipts

Selling into the UK or Europe now means proving things

Where it came from, what went into it, how it was made. And if you don't export, your customer might. The questions come down the line to you.

30 Dec 2026	EU deforestation rule, for large and medium firms (30 June 2027 for micro and small). Cattle, cocoa, coffee, palm oil, rubber, soy and wood need proof they're deforestation-free (not produced on land where forest was cleared after 2020), right down to where the cattle were kept. EUROPEAN COMMISSION; AGRICULTURE DEPT
1 Jan 2027	UK carbon border charge on specified aluminium, cement, fertiliser, hydrogen, iron and steel goods, above a registration threshold. The UK importer pays. Your buyer asks for your emissions figures; without them, they use a default figure, and that can cost you the sale. UK GOVERNMENT (HMRC)
18 Feb 2027	EU battery passports: EV batteries, e-bike and e-scooter batteries, and industrial batteries over 2 kWh carry a digital record of what's in them and where it came from. EU BATTERY REGULATION
30 Sep 2027	The first annual declaration under Europe's carbon border charge is due, for 2026 imports. EUROPEAN COMMISSION
11 Dec 2027	Most connected products you sell into Europe must be built secure and kept updated. EU CYBER RESILIENCE ACT
Not decided	At home, a review recommended our own carbon border charge, starting with cement and clinker. DCCEEW, FEB 2026

YOUR MOVE

List what your three best customers could ask you to prove next year. Could you answer within a week?

CUSTOMER	WHAT THEY COULD ASK US TO PROVE	WITHIN A WEEK?

If you sell overseas, what are your clients already asking you to prove?

The 2027 diary

Some of 2027 is already in the diary

Watch Chapter 8 again on YouTube Your sheet: page 29 All chapters

Already in the diary

Part of foresight is looking at what we can't nail down: the politics, the economics, the technology, the culture.

The other part is quite structural. Plenty is already in the diary, gazetted by governments and sporting bodies, so we know when and where it'll happen and can plan around it.

March to June

A few for 2027. On 13 March, New South Wales votes (NSW Electoral Commission). On 31 March, the banks, telcos and platforms take on most of their new duties to prevent scams (ACCC).

In June the first census results come out (ABS), and to people like me that's almost Christmas, a shared picture of who Australia is and how we buy, work and live.

1 July

On 1 July, the 15% tax rate drops to 14%, and a new tax offset of up to $250 starts (ATO).

Subscription traps are banned, so leaving has to be as easy as joining (Treasury). New default price caps for standing power offers apply in NSW, south-east Queensland and SA (AER), and the next group of firms starts climate reporting, for financial years starting from that date (ASIC).

A ban on most non-compete clauses is planned, and isn't law yet (Treasury).

October and November

From 1 October to 13 November the Men's Rugby World Cup is here (World Rugby), and in October the second census results arrive (ABS).

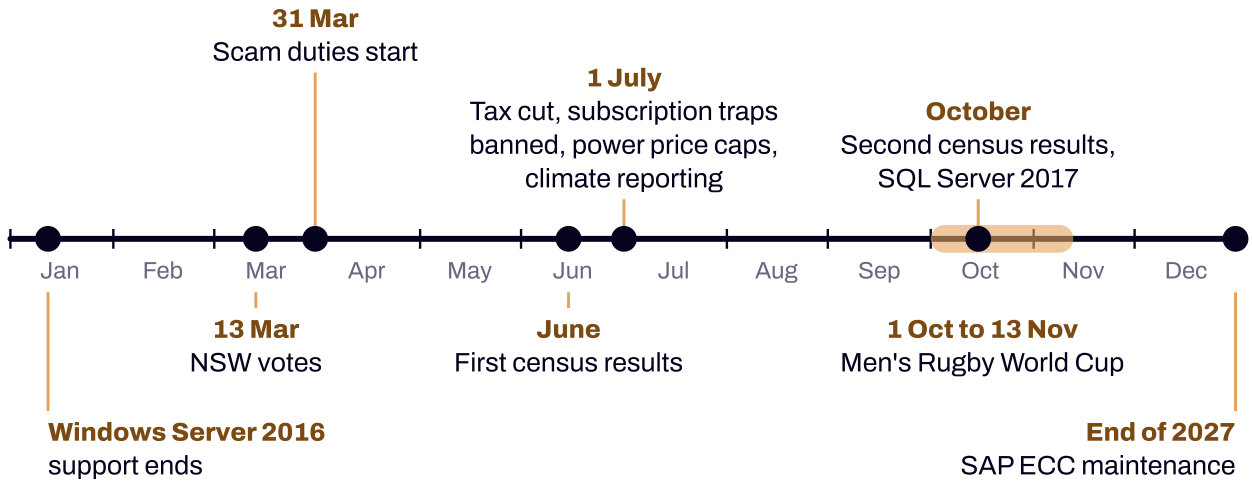
The quiet ones

Then the quiet ones. In January, Microsoft stops supporting Windows Server 2016, and in October SQL Server 2017. At the end of 2027, SAP ends mainstream maintenance for its older ECC system (Microsoft; SAP). They don't switch off, but the standard fixes stop.

> *"Plenty is already in the diary.*

The 2027 diary

Some of 2027 is already in the diary



2027, already in the diary: some of the dates. The full list, with sources, is on your sheet and the wall page.

WHAT IT MEANS FOR YOU

1. **Known dates are the easiest ripples to get ahead of.**
2. **Every date that affects you needs a person next to it, someone responsible, not someone to blame.**
3. **Find out what your business runs on.**

ASK YOURSELF

Which three dates affect you, and who owns each one?

YOUR MOVE

Tick three dates that affect you, and write who owns each one. Your sheet follows, then a one-page diary for the wall. The calendar file at morrismisel.com/2027 puts every date in your own calendar.

Watch Chapter 8 again on YouTube Your sheet: page 29 All chapters

The 2027 diary

Some of 2027 is already in the diary

YOUR MOVE

Tick three dates that touch you. Next to each, write who owns it.

WHEN	WHAT	US?	WHO OWNS IT?
Sat 13 March	NSW votes NSW ELECTORAL COMMISSION		
Wed 31 March	Most Scams Prevention Framework duties begin for banks, telcos and digital platforms ACCC		
June (day not set)	First results from the 2026 Census ABS		
Thu 1 July	The 15% income tax rate (on income from $18,201 to $45,000) drops to 14% ATO		
Thu 1 July	A new Working Australians Tax Offset, up to $250, starts for the 2027-28 year (claimed at tax time; eligibility applies) ATO		
Thu 1 July	Subscription traps and other unfair trading tricks banned TREASURY		
Thu 1 July	New minimum and award wages expected, subject to the 2027 decision (usually in June; first full pay period on or after 1 July) FAIR WORK OMBUDSMAN		
Thu 1 July	New default power price caps for standing offers in NSW, south-east Queensland and SA (the AER's default market offer) AER		
Thu 1 July	Group 3 climate reporting begins for qualifying entities (financial years starting on or after 1 July) ASIC		
Fri 1 October to Sat 13 November	The Men's Rugby World Cup, here in Australia RUGBY WORLD CUP		
October (day not set)	Second release of 2026 Census results ABS		
Sat 13 November	Men's Rugby World Cup final RUGBY WORLD CUP		
Forced upgrades			
Tue 12 January (Microsoft's published US date)	Microsoft stops support for Windows Server 2016 MICROSOFT		
Tue 12 October (Microsoft's published US date)	Microsoft stops support for SQL Server 2017 MICROSOFT		
Fri 31 December	SAP ECC 6.0 (enhancement packs 6 to 8) ends mainstream maintenance; paid extensions may remain SAP		
Planned for 2027, not law yet	*A ban on non-compete clauses for most workers* TREASURY		

The forced upgrades don't switch off, but the standard fixes stop. Do you know what your business runs on?



Put these dates in your own calendar, in one go

All 15 dates on this page, 13 with a reminder a week before. One button each for Google, Outlook and Apple calendars, or download the file.

Get the calendar file, free: morrismisel.com/2027 →

That's the diary. Confidence isn't preparation.

2027: already in the diary

For Australian businesses. Pin it up, then add your own.

January

Tue 12 January
- Microsoft stops support for Windows Server 2016

February

March

Sat 13 March
- NSW votes

Wed 31 March
- Scams Prevention Framework duties begin

April

May

June

Day not set yet
- First results from the 2026 Census

July

Thu 1 July
- The 15% tax rate drops to 14%
- New tax offset, up to $250
- Subscription traps banned
- New minimum and award wages (expected)
- New default power price caps (NSW, SE Qld, SA)
- Group 3 climate reporting begins

August

September

October

Fri 1 October to 13 November
- The Men's Rugby World Cup, here in Australia

Day not set yet
- Second release of 2026 Census results

Tue 12 October
- Microsoft stops support for SQL Server 2017

November

Sat 13 November
- Men's Rugby World Cup final

December

Fri 31 December
- SAP ECC 6.0 (enhancement packs 6 to 8) mainstream maintenance ends

Planned, not law yet: A ban on non-compete clauses for most workers (Treasury). Census days aren't set yet; the ABS gives the month. Microsoft's two dates are its published US dates. The calendar file: morrismisel.com/2027. Sources and links: at the back of this workbook. Every date checked 19 November 2026; check the source before you act on one.

You'll still get to dinner

Write down your dinner, follow one ripple, make one move

Watch Chapter 9 again on YouTube Your sheet: page 33 All chapters

Remember that dinner

Remember that dinner at Mum's? The road was messy, and you still got there. You could smell it all the way, and you were going to get there come hell or high water.

That's what this series has been about. Mum's dinner is your inhabitable future, the place you can see yourself, your company, your products and services happily living. We've looked at money, power, people, customers, AI, trust, the border and the diary itself, and none of them is going to stop you, because you're determined to get there.

Three steps

You've already done the heavy lifting. What's left is a bit more sandpaper, jotting down what I call your immediate futures. I bring it down to three steps.

Three is a really good number: not too many to do, but enough to prove that we can, and momentum comes from it.

Steering in a rough sea

Foresight is about looking around corners and stretching your thinking, so that whatever hits on the day, you know exactly where you're headed and how you can pivot.

Much like a boat on the sea, there's no time when the sea's rough to start working out how you steer. You work through what you know and keep moving.

The future is not about prediction. It really is about preparation.



Mum's table: the dinner you're heading for, whatever the road does.

You'll still get to dinner

Write down your dinner, follow one ripple, make one move

YOUR THREE STEPS

1

Write down your dinner.

Where do you want to be at the end of 2027? Write it in one clear sentence, as clear as "I'm getting to Mum's at six". Don't worry about the small stuff yet, because with too much of it you'll get tangled in the weeds.

2

Find one ripple and follow it.

Pick the one from this series that affects you most. If it happens, for good, bad or ugly, then what might happen? And if that happens, then what? Chase it down the rabbit hole and stretch your thinking.

3

One move on it this month.

Something concrete, right now. Then tell someone you trust to hold you to it, write it up where you'll see it, or tell Mo, my think-along AI (page 35), if you're using him, and put it in your diary.

WHAT IT MEANS FOR YOU

1

The detours don't change where you're going.

2

Three steps is enough to start, and starting is what builds momentum.

ASK YOURSELF

What's your one move this month, and who will you tell?

YOUR MOVE

Write your three steps on the sheet on the next page.

Watch Chapter 9 again on YouTube Your sheet: page 33 All chapters

You'll still get to dinner

Your three steps, before the year turns

> *Remember that dinner at Mum's? The road was messy, and you still got there.*

> *I bring it down to three steps. Not too many to do, but enough to prove that we can.*

1 **Write down your dinner.** Where do you want to be at the end of 2027? One clear sentence, as clear as "I'm getting to Mum's at six". Copy it from Chapter 1, or sharpen it.

2 **Pick the one ripple from this series that touches you most.** Then follow it: if that happens, then what? And then what?

The ripple	
If that happens	
Then	
And then	

3 **One move on it this month.** Something concrete. Then tell someone you trust, so it's real.

My move	
I'll tell	
By when	

When you get there, dinner's waiting. Choose forward.

Where the figures came from

Checked against the source on 19 November 2026. Click any link.

Chapter 2 · The year you've had

Hope: 25% world, 36% country, 55% self and family (38 countries). Ipsos Global Trends, 28 Sep 2026

Camera glasses at Kmart, $89. My post

Two thirds of Australian businesses use AI; fewer than one in 10 call it significant. Treasury, reported by the ABC, 31 Aug 2026

More than 85% of organisations felt well prepared; workforce planning rarely beyond 12 months. Lewis Silkin, 4 Mar 2026

From 10 Dec 2026, say where a program makes or helps make big decisions. OAIC, APP 1

More on the 10 December rule: My post

Chapter 3 · Money, the power bill

Cash rate 4.85% from 4 Nov 2026, the fifth rise this year; next call 8 Dec. RBA

Inflation 4.3%, year to September 2026. ABS CPI

Above the target band until late 2027. RBA, Statement on Monetary Policy, Nov 2026

Data centres on the east coast grid (NEM): about 5 TWh a year now; forecast 15 by 2029-30, 34 by 2035-36. AEMO ESOO, 25 Aug 2026

Chapter 4 · People

One broker's reviews: 55% with a human, accountable (one case). My post, 7 Sep 2026

Trade starts down 4.2% to 76,585 (year to Dec 2025). NCVER

More on apprenticeships: My post

Boomers born 1946-64 (63 in 2027); Gen Alpha from 2010 (17 in 2027). McCrindle

Fertility 1.497; 299,903 births registered in 2025. ABS, 6 Nov 2026

Net overseas migration about 225,000 in 2027-28. Budget 2026-27, Paper 3, Table A.5

Chapter 5 · Customers

63% would use AI to compare, 55% to negotiate or price-match. Deloitte Retail Report 2026

Chapter 6 · Trust

More than 19,400 online scams taken down in 2025-26, up 182%. ASIC Moneysmart

Scam duties for banks, telcos and platforms from 31 Mar 2027. ACCC

Reputation as currency: my call on ABC Far North radio, 25 Sep 2017. My post

Chapter 7 · Border receipts

UK carbon border charge from 1 Jan 2027. UK Government

EU carbon border: first annual declaration 30 Sep 2027. European Commission

EU deforestation rule: 30 Dec 2026, and 30 Jun 2027 for micro and small. Agriculture Dept

Battery passports from 18 Feb 2027. EU Battery Regulation

Cyber Resilience Act, main duties from 11 Dec 2027. European Commission

Our own carbon border charge recommended, not decided. DCCEEW, 13 Feb 2026

Chapter 8 · The 2027 diary

NSW votes. NSW Electoral Commission

Most Scams Prevention Framework duties begin for banks, telcos and digital platforms. ACCC

First results from the 2026 Census. ABS

The 15% income tax rate. ATO

A new Working Australians Tax Offset, up to $250, starts for the 2027-28 year. ATO

Subscription traps and other unfair trading tricks banned. Treasury

New minimum and award wages expected, subject to the 2027 decision. Fair Work Ombudsman

New default power price caps for standing offers in NSW, south-east Queensland and SA. AER

Group 3 climate reporting begins for qualifying entities. ASIC

The Men's Rugby World Cup, here in Australia. Rugby World Cup

Microsoft stops support for Windows Server 2016 and SQL Server 2017. Microsoft

SAP ECC 6.0. SAP

A ban on non-compete clauses for most workers, planned. Treasury

Where to next

On your own, with Mo, or with me

For many people this workbook and the videos will be enough. If you'd like to take it further, there are three ways: on your own, with Mo, or with me.

FREE, WHENEVER YOU LIKE

- **The nine videos**: Planning for 2027 on YouTube, a chapter at a time, as often as you like.
- **The Tuesday email**: One signal a week. If someone passed this workbook on to you, that's where to join.
- **Then and Now**: my podcast, twenty years of what I've said on radio and in the media, a year at a time.
- **HUMAND**: the app I built for Chapter 4. Put in any task and see how much is human, machine and AI.

1

On your own

My end-of-year planning guide, Before the Year Turns, for getting ready for 2027. It's something I've done for about twenty years, and this time there's a think-along AI version too, where you and Mo work through it together.

- **morrismisel.com/guide**: The guide, and its work-along editions.
- **morrismisel.com/books**: The Think Along series, the letters and the rest (page 37).

2

With Mo, day or night

Work like your own futurist, with Mo beside you around the clock. At the heart of Choose Forward is Mo, me in digital form, who thinks along with people about what tomorrow might look like for them. With him are six specialist teammates: seven views in all, Mo included. Mo starts with questions, so you get to the heart of it before he offers you anything.

- **chooseforward.today** TRY MO FREE

3

With me

One-on-one, workshops and keynotes, each one built for your industry and your people.

- **Working with me**: Over the page.

Working with me

One-on-one, workshops, keynotes and panels

When it's time to bring your people into it, this is how I work with organisations. Each one starts with your industry and the people in the room, never a talk off the shelf.

ONE-ON-ONE AND ADVISORY

One-on-one with a CEO or owner, or with your board and executive team, as a retained advisor or resident futurist. Some bring me in for six or twelve months; others roll forward year after year, sometimes with a named advisory or observer role at board or executive level.

morrismisel.com/advising

WORKSHOPS

A year-ahead planning workshop with your team and me in the room: usually half a day, shorter if that suits, or one or two days for a team that wants to go further. A look back, then a long look ahead: I bring the 2027 ripples for your industry, we work through real cases from your people, and you walk out with your first and next steps, each with a name and a date. I've run planning workshops for business owners since 2000.

morrismisel.com/workshop

KEYNOTES

For conferences, leadership days and kick-offs, in your industry's language. I bring the ripples coming at your sector and what to do about them, so your people go home thinking about their own next move. One I'm asked for a lot: Immediate Futures™: The End of Jobs, The Rise of Work.

morrismisel.com/speaking

PANELS

A futurist on your panel, with the ripples for your sector and the questions your audience is already asking.

morrismisel.com/speaking

30+	2,800+	160+	25	14
years	keynotes and workshops	industries	countries	international awards

HOW IT STARTS

Tell me your date, your people and what's on their minds, and I'll come back to you. Email morris@morrisfuturist.com, or check my availability at morrismisel.com/speaking.

More from me

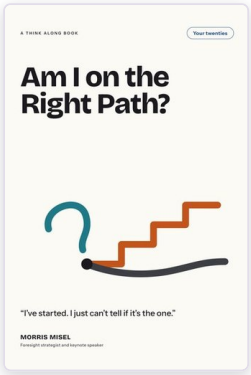
Choose Forward Publishing

The Think Along series

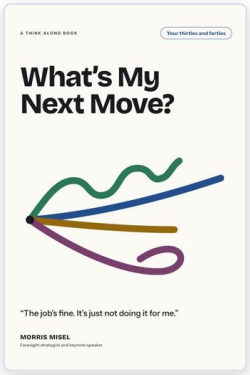
A book for each stage of working life, each with sheets to write on and a room to think it through with Mo.



What Do I Do After High School?
Leaving school
Read more, or buy →



Am I on the Right Path?
Your twenties
Read more, or buy →



What's My Next Move?
Your thirties and forties
Read more, or buy →

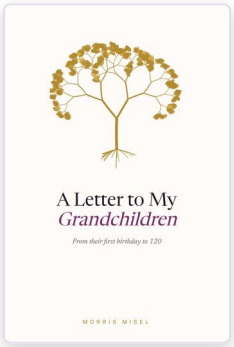


Should I Keep Working or Retire?
Your fifties and sixties
Read more, or buy →

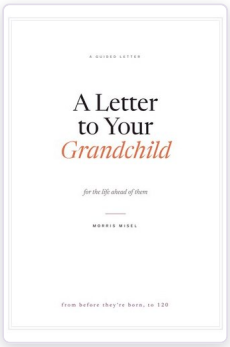


What Do I Do Now I've Retired?
After work
Read more, or buy →

Letters to keep



A Letter to My Grandchildren
The letter I wrote to my granddaughters, to read at 1, 5, 10, 18 and on to 120.
Read more, or buy →



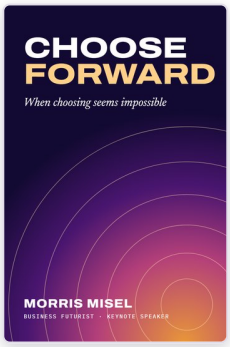
A Letter to Your Grandchild
A guided letter, so a grandparent can write their own, age by age.
Read more, or buy →

For your business

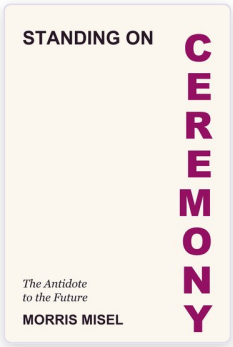


Before the Year Turns
Getting your business ready for the year ahead: the guide and its work-along editions.
Read more, or buy →

Big ideas



Choose Forward
Coming soon. The way I go about my work, and how you can use it too.
Read more →



Standing on Ceremony
Coming soon. What's left of work when machines do the narrow parts: intent, presence and witness.
Read more →

Every book, what's in it, and where to get it **morrismisel.com/books →**

ABOUT MORRIS

Morris Misel

Business Futurist | Keynote Speaker | Author | Founder, Think-Along AI

> *"The future is not about prediction. It really is about preparation."*



30+ years

2,800+ keynotes and workshops

160 industries

25 countries

14 international awards

Morris Misel is a business futurist, keynote speaker, author and the founder of Think-Along AI.

For more than 30 years he's been showing people and organisations what's coming, and getting them ready for it.

He's given more than 2,800 keynotes and workshops, across 160 industries in 25 countries. He's heard by more than a million people each year, on stage and in the media.

He's received 14 International Awards for Foresight and Innovation, and Thinkers360 named him one of its Top Voices for 2026-27.

His own ideas run through this workbook: ripples, inhabitable futures, immediate futures, and HUMAND, his way of sorting work task by task.

FIND ME

Watch: YouTube @morrismisel

Listen: Then and Now with Morris Misel, the podcast, at morrismisel.com/listen

Read: my blog, morrismisel.com/blog

My Tuesday email: morrismisel.com/join

LinkedIn: linkedin.com/in/morrisfuturist

Instagram and Facebook: instagram.com/morrisfuturist and facebook.com/MorrisFuturist

X: x.com/MorrisMisel

TikTok: tiktok.com/@morrismisel

Substack: morrismisel.substack.com

Speaking: morrismisel.com/speaking

THE LAST WORD

That's the series, and the workbook.

The road into 2027 will have its weather, its swerves and its detours.

You know where dinner is now, and you've got your three steps.

Every Tuesday there's my email, one signal a week. If you're not on it yet, it's at morrismisel.com/join.

If something in this workbook lands for you, email me at morris@morrisfuturist.com and tell me.

I read and reply to every one.

Choose forward,



Morris Misel

Business Futurist | Keynote Speaker | Author | Founder, Think-Along AI
More than 30 years. 2,800+ keynotes and workshops in 160+ industries.
morris@morrisfuturist.com · morrismisel.com

YouTube · Then and Now podcast · LinkedIn · Instagram · Facebook · X · TikTok · Substack

© Morris Misel 2026. Free to print and share with your team. Figures and dates were right when checked on 19 November 2026; things change, so check the source before you act on one.