

'Reinvigorating Regional Western Australia: A Co-operative Approach' Workshop



Acknowledgment of Country

We acknowledge the traditional owners of this land, and their continuing connection to land, water and community. In the spirit of reconciliation, we pay our respect to their Elders past, present and future for they hold the knowledge of an ancient culture, and aspirations for future generations.

Workshop Organisers/Sponsors



Workshop Supporters



Paul Born,
Tamarack



**"The greatest asset of any
community is simply people
who care"**

Margaret Wheatley



**'There is no power for
change greater than a
community discovering
what it cares about'**

Community Power

"I work from the firm belief that "whatever the issue, community is the answer."

-Margaret Wheatley



REINVIGORATING REGIONAL AUSTRALIA:

A Co-operative Approach to Building Community Connection, Resilience and Shared Prosperity



Sponsored by The Bunya Fund of the
Business Council of Co-operatives
and Mutuals and the CBH Group
Peter Kemm, Director

the
bunya
fund

BCCM



Suggestions for Effective Workshop Participation

"DO'S"

- ☐ Do intervene at any stage
- ☐ Do ask a question when you have one.
- ☐ Do feel free to share an illustrations, examples and above all stories.
- ☐ Do request an example if a point is not clear.
- ☐ Do question - don't accept everything you hear!..

"Story telling is the most powerful way to put ideas into the world today"

-Robert McKee



Suggestions for Effective Workshop Participation

"DON'TS"

- ❑ Don't take lots of notes - Handbook, recommended resources, handouts and access to PowerPoints should satisfy most of your needs.

Workshop Agenda

- ❖ Introductions
- ❖ Rural Community Owned and Run Enterprise
- ❖ The Co-op Option
- ❖ Establishment Process
- ❖ Success Factors
- ❖ Useful Resources

Introductions: The People Assets of the Room

- ❖ Name
- ❖ Community
- ❖ Why you are here today?

Max- 42 seconds!

Community owned enterprise
is alive and well in Rural
WA...and it has a long
history!



Licensed Clubs in Rural WA

250+ affiliated with Clubs WA



Three Springs Sports Club

P&Cs and P&Fs

- Canteens
- Catering contracts
- Fundraising
- Community Events



**NEWDEGATE
MACHINERY
FIELD DAYS**







Social hub: Coorow residents Emma Gladman, Victoria Syme, John Stacy, Trevor Just, Tim Broun and Bruce Cunningham are ready to set to work on the local hotel, which now belongs to the town's population of 240. Plans are afoot to restore the 1930s building to its former grandeur. PICTURE: MAL FAIRCLOUGH

A local hotel owned by local people

■ By Andrew Gregory

THE tiny Wheatbelt town of Coorow grasped its future in its own hands by buying the local hotel last month.

An award-winning community organisation plans to restore the 1930s establishment to its original condition.

Coorow Community Land Incorporated committee members said the old watering

came from a grant from the Federal Government's historic hotels program.

The hotel is the meeting point for the town, situated on the cusp of the Wheatbelt and Mid-West regions, about 270km north of Perth.

Unlike most city hotels, it was a place to entertain the whole family with a games room and playground at the rear.

Now that its ownership is secured, the

town — at the third Community Clean-Up Day.

Chairman John Stacy said the hotel needed a lot of work because it had slowly deteriorated over the years.

Small rural communities like Coorow relied on sporting events and the local hotel for their social gatherings, according to Mr Stacy.

"When a town loses its pub, it is the first step to closing the town," said Paul Michael, Bolgart farmer and retired accountant.



THE
NYABING
COMMUNITY
HUB



The Mogumber Hub





THE DARKAN HOTEL

a community project

Darkan Hotel Community Project



WORKING BUSY BEE

SUNDAY 10TH MARCH AT
8.30AM BYO LUNCHBOX



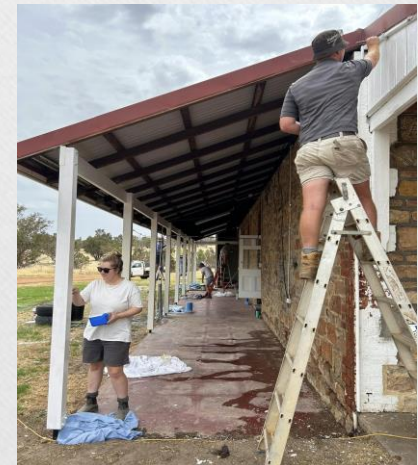
can you help

FUTURE MARCH
DATES:

- SAT/SUN
16TH/17TH
- SAT/SUN
23RD/24TH

JOB LIST
STORM WATER PIPE
CEMENT SLAB
PATIO REMOVAL
EXTERNAL PAINTING
BAR PAINTING

Contact
Steven Hulse
0427 361 137



Ongerup locals buy pub, service station, supermarket and cafe to keep town alive





Byford
& Districts
**Community
Bank® Branch**



Bendigo Bank

Phone 9525 0897



Community Bank Movement

**Supporting
our community.**

Alice Springs

Community Bank® Branch

Shop 25 Coles Complex, 26 Bath St.

Phone 8952 7517



- 323 Community Banks across Australia.
- \$45+ billion worth of business on their books.
- have contributed \$180+ million back to their communities over the last 25 years.
- 1950 Directors of Community Banks (almost all volunteers)
- 74,914 local shareholders that provided the capital for them to open,
- 1570 staff employed

'Staying in Place' Initiative



Community Farms and Cropping Programs



Municipal Enterprise

- ❖ Caravan parks
- ❖ Cafes
- ❖ Post offices
- ❖ Supermarkets
- ❖ Tourist sites
- ❖ Fuel outlets
- ❖ CRCs.....

REINVIGORATING REGIONAL AUSTRALIA:

A Co-operative Approach to Building Community Connection, Resilience and Shared Prosperity



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bunya
fund

BCCM



'Co-operatives are people-centred enterprises owned, controlled and run by and for their members to realise their common economic, social and cultural needs and aspirations'

- Reinvigorating Regional Australia Publication

'They are voluntary self-help and autonomous entities that bring people together in a democratic and equal way. Whether the members are customers, employees, users or residents, co-operatives have the one member, one vote rule.

Members share equal voting rights regardless of the amount of capital they invest in the enterprise' '

- Reinvigorating Regional Australia Publication

Melina Morrison CEO, BCCM



'Co-operatives are member owned enterprises that are formed for a social purpose and powered by commercial expertise...they are established to benefit the people who use them or work in them, rather than shareholders'

'In a co-op. people, not profits, are the beginning, middle and end purpose of the business'

Co-operative Values



Co-operative Principles



Joyce Clague, Yaegi Elder

'We choose the co-operative structure because we want to have an equal say, we want to share the responsibility and we want to work together to improve our living conditions and our life chances'

Other Structures

Unit Trust

- Voting is determined by \$ investment. Big pockets can takeover and lose the community voice
- No ASIC reporting but can still be subject to ASIC reporting rules potentially

Company limited by shares (Pty Ltd)

- Registered with ASIC and subject to ASIC reporting rules potentially
- Voting is determined by \$ investment. Big pockets can takeover and lose the community voice
- Sale of shares must be reported with ASIC and more paperwork & reporting

Co-operative Life

- 1848 co-ops and mutuals in Australia
- 71 Co-ops and 39 mutuals in WA
- 8 out of 10 Australians are a member of a co-op or mutual (only 3 out of 10 know)- combined membership of 33.3 million persons

The contribution of the CME sector to the Australian economy

CMEs play a vital part in a prosperous and resilient Australian economy.



Australia's largest
mutual by
membership is an

*Industry
super fund*

Australia's largest
member-owned business
by assets is a

Bank



Australia's CMEs combined have more than

\$1.46 trillion

in gross assets

(including superannuation funds)

CMEs directly employ at least

76,000 people

in Australia



There are more than

1,848
active CMEs
in Australia



CMEs have a combined
active membership of
more than

33.3M

Australia's CMEs have a
combined turnover of
more than

\$40.4B

Australia's largest
co-operative by
turnover is an

Agribusiness



Total gross revenue of the Top 100 CMEs is

\$37.76 billion

(excluding superannuation funds)



WA Co-operatives in 1928







WA Consumer Retail Co-operatives



100+ Years Club

- ❖ Boyup Brook Co-op Ltd
- ❖ Cunderdin Farmers Co-op Co. Ltd
- ❖ Denmark Co-op Co. Ltd
- ❖ Kellerberrin Farmers Co-op Co. Ltd
- ❖ Mount Barker Co-op Ltd
- ❖ Quairading Farmers Co-op Co. Ltd
- ❖ Wagin District Farmers Co-op Co. Ltd
- ❖ York & District Co-op Ltd

The Wagon District Farmers Co-op - Established 1917



WAGIN DISTRICT CO-OP

CELEBRATES

75 Years



BIRTHDAY SPECIALS

McCains Frozen Pea's 500g **99¢**

99¢



Berri Fruit Juice 2lt

99¢

Royal Harvest Tin Fruit 825g

\$1.59 tin

Watsonia

500g Table Ham

\$2.85

Peters 2lt Icecream tub **\$2.55**

Lucky Dog Dry Food 4kg **\$4.99**

Brownes 1kg Cheese semi. & mat. **\$4.59**

1kg Cold Power Soap Powder pkt **\$2.99**

Coca-Cola 12 pk Asstd. flavours **\$5.99**

1kg Fab Soap Powder pkt **\$2.99**

MILLS & WARE Rolls **\$1.55**

Brownes "Cracka" Dip a dip to taste **\$1.40**

golden circle 6 pkt Drinks 200 ml **\$1.59**

BATH TOWELS plain dyed **\$6.35** EACH

Royal Harvest Margarine 500g **99¢**

Jordan Tooth Brushes **42¢** ea. **BUY NOW!**

FRUIT 'N' VEGIE PRICES

LOCAL
ORANGES 90¢ kg

GOLDEN RIPE
BANANAS \$1.20 kg

BIG HEARTS
LETTUCE 75¢ ea.

TROPICAL
CUCUMBERS only 30¢ ea.

ZUCCHINI 25¢ ea.



1997

Other Rural Consumer Coop Locations

- ❖ Miling
- ❖ Beacon
- ❖ Westonia
- ❖ Kukerin
- ❖ Dumbleyung
- ❖ Tambellup
- ❖ Cocos Islands

WA Co-operative Pubs



Watheroo
Station
Tavern



Broomehill
Community
Co-operative

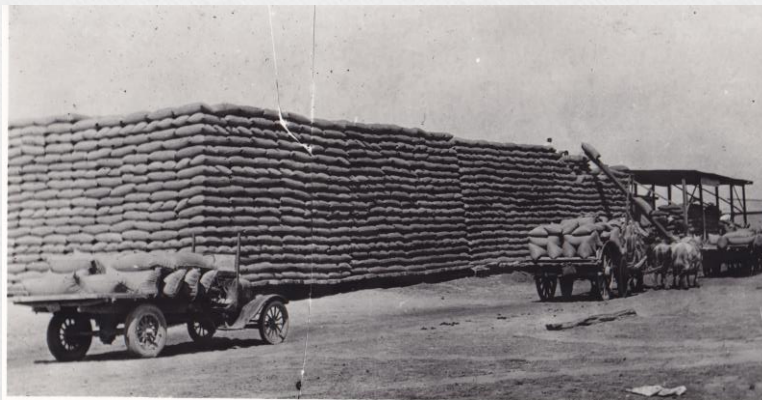
WA Producer Co-operatives



Co-operative Bulk Handling



- Founded during the Great Depression (1933) through the realisation that a cheap and efficient bulk handling system would reduce growers' costs and strengthen the struggling wheat industry.
- 5 experimental bins to handle bulk wheat were established at Benjabbering, Nembudding, Korrelocking, Yelbeni and Trayning.
- In the first year, CBH received 42,565 tonnes of wheat.





Today, CBH has around 3,500 grower members and is the only major participant in the Australian grain industry owned by growers.

It has 100+ grain receival sites across Western Australia, four ports, our own rail fleet, a fertiliser business and investments in end processing.



Other Examples of Producer Co-operatives in WA

- Accredited Grain-Fed Beef Co-op
- Australian Sandalwood Co-op
- Nannup Truffle Growers Co-op
- Geraldton Fisherman's Co-op
- Sweet Banana Co-op
- Liquor Baron's Co-op
- Northern Australian Aboriginal Kakadu Plum Alliance Co-op

Service Co-operatives

Examples in rural Australia include housing, health care, child care, disability support, aged care, roadside assistance, energy, water supply, community recreation facilities and transportation.

Service Co-operatives

Examples-

- Kybring Housing Co-op
- Pack Music Co-op
- Perth Improvised Co-op
- Geraldton Midwest Tourism Co-op

- Kulin Development Co-op

Service Co-operatives



Employee-Owned Co-operatives



**Morwell,
Gippsland,
Victoria**

Community Development Co-operatives



Investing in our future by considering the “Whole Picture”

Vision: “To help build a strong and vibrant atmosphere through incubating, nurturing and supporting sustainable new business and community ventures in Gnowangerup.”

Gnowangerup 2018



GNP 360 Co-operative Launch



IGA
Before





IGA after

Artwork on IGA





initiated by....

THE HORSEPOWER HIGHWAY



FOLLOW THE TRAIL THROUGH GNOWANGERUP
TO THE STIRLING RANGE NATIONAL PARK



GNP 360°



Snowy Mad Max & Deisel...the 'fun' guys







welding crew Source: Mark Fulgueras and Florian Franco



Painting the installation Source: Mark Fulgueras and Florian Franco

13 Filipino Immigrants



**WINNER "BEST OF THE BEST" -
Australian Street Art Awards 2022**

Baby Boom in Gnowangerup

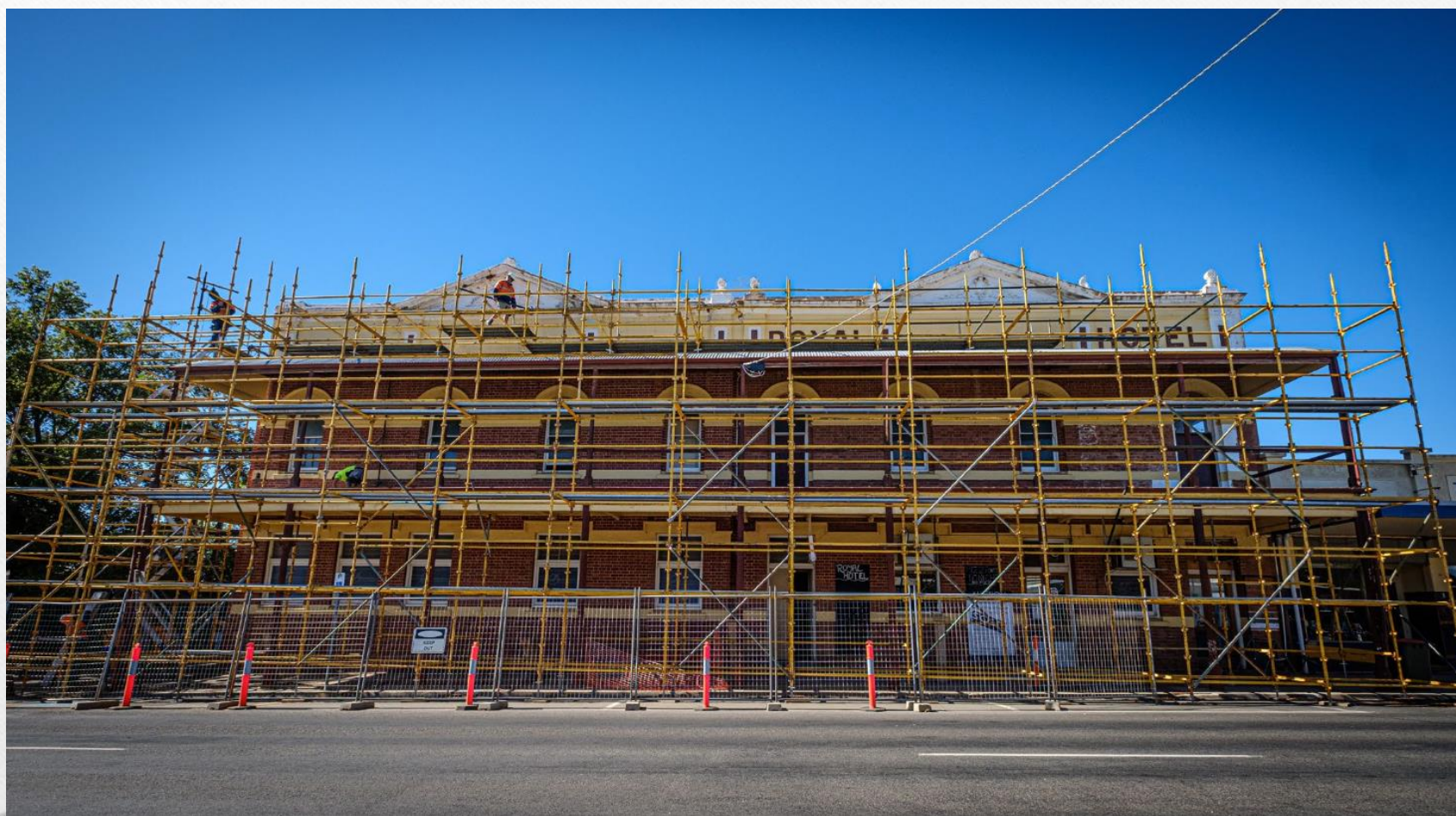


Community Owned and Operated

Royal Hotel

SEA LAKE













The Community Champions in Sea Lake that reopened the Pub as a Co-operative



This was their motivation and vision



Alison McClelland, Secretary Sea Lake Hotel Co-operative



'We've got a lot of young people here, and a lot of succession farmers, so we needed a town that has facilities, a place where they want to bring their kids up and keep the community going...it's about future proofing the town for the next generation.'



This was their Co-op purpose:

'to support and provide a viable and attractive community hotel as a very important social hub for the local community and to also support other economic activity in the township of Sea Lake and district farming communities by providing attractive recreational and accommodation facilities.'

Sea Lake Pub- this was a critical goal





“Victorian town of Sea Lake transformed from 'ghost town' to international tourism hotspot”

ABC Wimmera

/ By Danielle Grindlay and Jennifer Douglas

<https://www.abc.net.au/news/2020-03-01/victoria-selfies-sea-lake-chinese-media-weibo-farmers-wife/11998822>

Steps in Creating a Co-op

1. Task Team- research, community engagement and action plan formulation.
2. Formulation of 'Rules' and 'Disclosure Document'
3. Approval by Registrar.
4. Formation Meeting- Launch of Co-op- Election of Board
5. Processing of community investment via share purchase.
6. Launch of business venture(s).
7. Growing the Co-op.

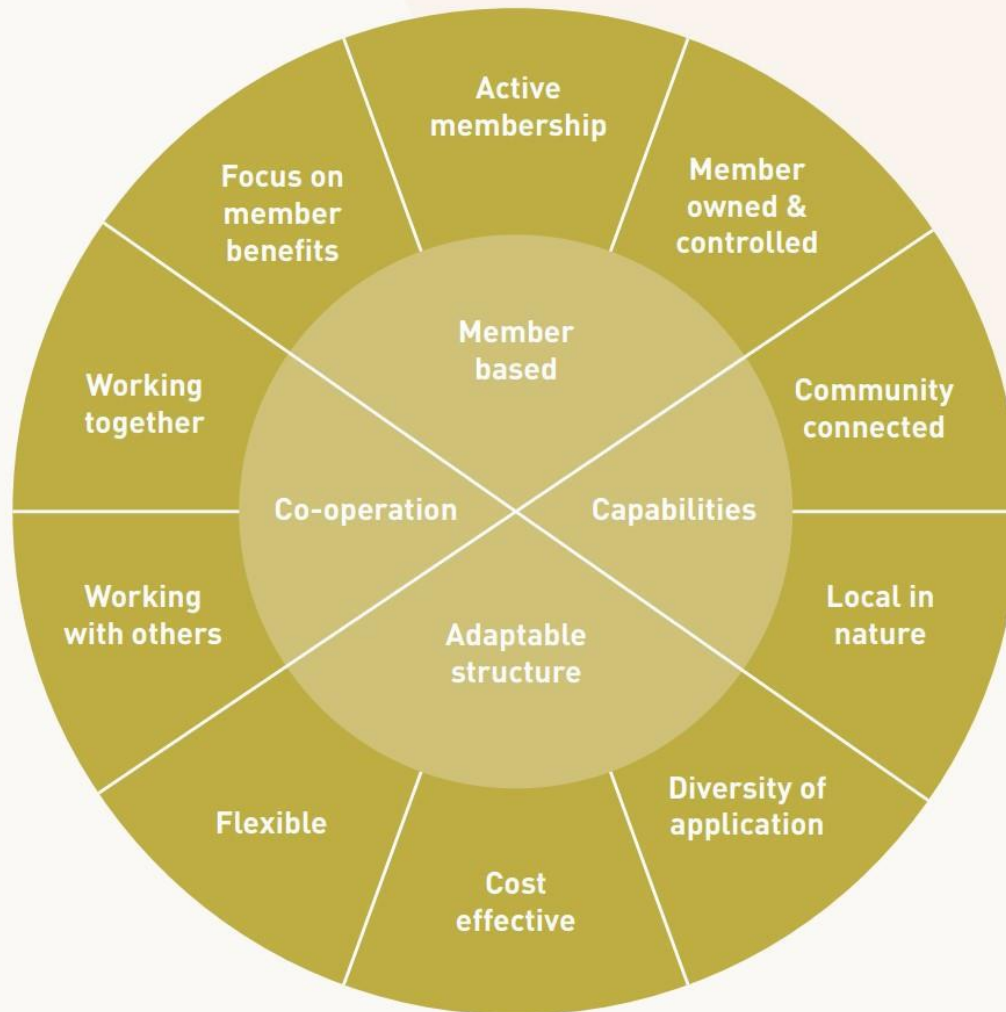
Checklist of WA Registrar

1. Make sure you have at least five members.
2. Decide on the type of co-operative - distributing or non-distributing.
3. Identify one or more primary activities.
4. Decide on how active membership will be measured.
5. Draft the proposed 'Rules' - obtain a copy of the model 'Rules.'
6. Submit fees and documentation for review by the Registrar - at least 35 days before proposed formation meeting.
7. Rules and Disclosure Statement approved by Registrar and returned.
8. Hold formation meeting.
9. Submit completed documents to the Registrar - 'Application for Registration of a Co-operative', certified copy of 'Rules' and 'Disclosure Document' and 'Statement of Director Details.'

Advantages of a Community Co-op Enterprise

1. Community control.
2. Mutual and community benefit, ownership and involvement.
3. Compliance simplicity.
4. Limited liability.
5. Blending of roles.
6. Active membership.
7. Ability to attract government and philanthropic support.

Strengths of the Co-operative Model according to Mercury Co-operative



Julian Ross

'When the members of a community come together for a common cause, without purely financial or commercial motives, when they co-operate and collaborate to save or preserve something that is important and valuable to the community, they can unlock something very powerful'

Matt McEvoy, Board Member, Colbinabbin General Store Co-op

"Small towns like Colbinabbin should increasingly be turning to the co-operative model in an attempt to keep local businesses, and the services they provide, afloat. That's part of the reason we have taken on this project - this is a way to step into a new age. Australia was historically built on co-operatives in rural areas and with corporatisation it's made it harder and harder for people in rural communities to sustain business....we see the co-operative as a natural progress, even though it's circling back, it's enabling the capital to expand on the services and it's about sharing the workload rather than everything falling back on one person, couple or family. It also reduces the risks associated with running a small business."



Peter Wells
Secretary,
Co-operatives WA



<https://cooperativeswa.org.au>

peter@cooperativeswa.org.au

0429671314

Co-operatives WA can work with you to:

- **Outline and help navigate optional (replaceable) rules;**
- **Prepare bespoke rules that are fit for purpose and compliant;**
- **Prepare Disclosure Statements;**
- **Lodge application for approval of Draft Rules and Disclosure Statements;**
- **Prepare the Formation Meeting agenda;**
- **Facilitate holding of the Formation Meeting; and**
- **Lodgement of application to a register co-operative.**

Thomas Warner

Lincolns
BEYOND NUMBERS



E -

thomasw@lincolns.com.au

P - 98411206

Website-

<http://www.lincolns.com.au/>



Who are Lincoln's?



Who is TOM?

- 1 of 6 Partners
- 15 Years experience in public practice
- Registered Company Auditor
- HaS been involved in setting up numerous Co Op's to date
- Current client base spans tax, business advisory, NFP & audit for Agri & Business clients

Challenges



ACTIVE DRIVERS ON
THE BOARD



ENOUGH FUNDS
INVESTED TO CARRY
OUT PROJECTS



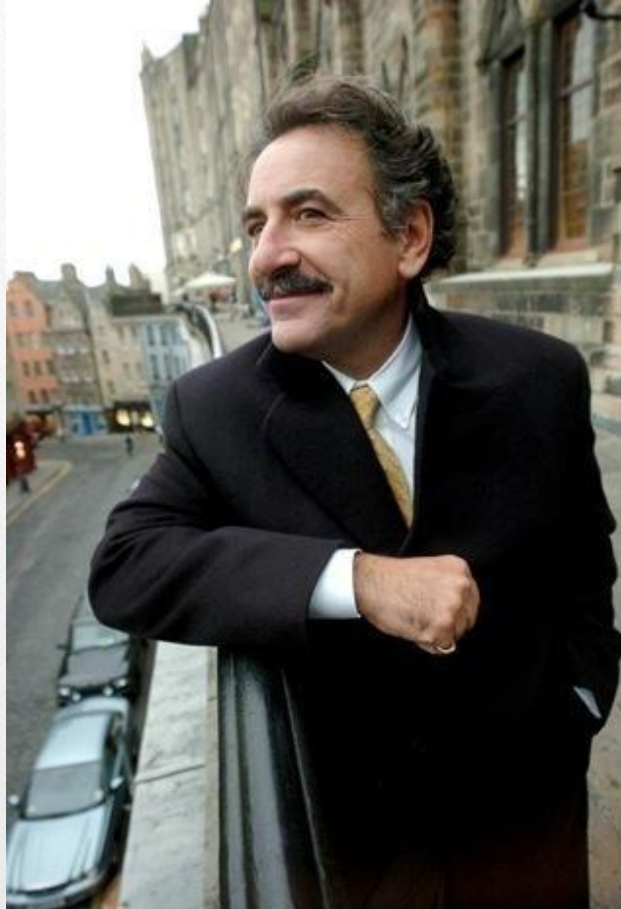
VISION AND
PRIORITIES OF
PROJECTS

Secrets of Community Co-op Success

1. Ongoing community ownership and engagement.
2. Strong focus on dual goals- community outcomes and viable business sustainability
3. A committed and capable Board and management.
4. Adequate financial investment.
5. "Marketing Our Co-operative Advantage". (M.O.C.A.)

Community investment for Australian Co-operatives

**'Co-operatives make money
to "do things", rather than
"doing things to make
money"'**



**'The future of
every community
lies in capturing
the passion,
imagination, and
resources of its
people'.**

(Ernesto Sirolli)

‘Most communities can be compared to a football game where 30,000 people who need the exercise, turn up to watch 36 players who don’t.’

-Peter Kenyon



Michael Lebooveff

**‘We are not in
business to build
products or services.
We are in business to
build relationships’**

1. Relationship with your Customers



Why Retailers Lose Customers?

1% Die

3% Move Away

4% Float from business to business

7% Change business on recommendation from friend

8% Chronic moaners and buy according to their whims

9% Believe they can buy more cheaply elsewhere

68% Object to the indifference or attitude of the staff

Chinese Proverb

‘A person without a smiling face must not open a shop’

**‘If you bend over
backwards, there
is no way you will
fall on your
face.’**

(Zig Ziglar)

**'You don't get a
second chance at a
first impression'**



If it didn't come
from this shop
It does not belong
in this bin









BEECHWORTH BAKERY



10.00am at the Beechworth Bakery





*Australia's
Greatest Bakery*

C O M P L I M E N T A R Y
ONE VOUCHER PER CUSTOMER PER TRANSACTION ONLY

CS 31001



BEECHWORTH BAKERY
27 CAMP STREET,
BEECHWORTH VICTORIA 3747

C O F F E E S T O P

Your choice of...

Hot chocolate, cappuccino, coffee or tea



BEECHWORTH BAKERY











HUMOUR

*'If I can get you to laugh
with me you'll like me
better, which makes you
more open to my ideas'
(John Cleese)*

TODAYS OFFER

Buy ANY 2
drinks & pay for
them both....

<http://go.funpic.hu>

Don't Forget
to Buy a Bottle
For **MOM**
Mother's Day
Sunday 5/13
Remember, you're
the reason she
DRINKS!

<http://go.funpic.hu>





DUE TO COVID 19

lll 
SWEET CAROLINE...

IS BANNED!

THERE WILL BE NO:
TOUCHING HANDS
REACHING OUT
TOUCHING ME
TOUCHING YOU



WARNING

BARS NEED YOUR HELP
WE CAN ONLY OPEN AT
1/3 OF OUR CAPACITY!

THOSE WHO CANNOT
DRINK FOR 3
ARE KINDLY ASKED TO
LEAVE THEIR PLACE TO THE
PROFESSIONALS!!





2. Relationship with your Staff

**‘I spend a lot of money training my staff.
Some locals think that I’m investing too
much money in my people and they say to me:
“Tom, what if you train them and
they leave?”**

**To which I usually reply:
“What if I don’t train them and they stay.”**

(Tom O’ Toole, Beechworth Baker)



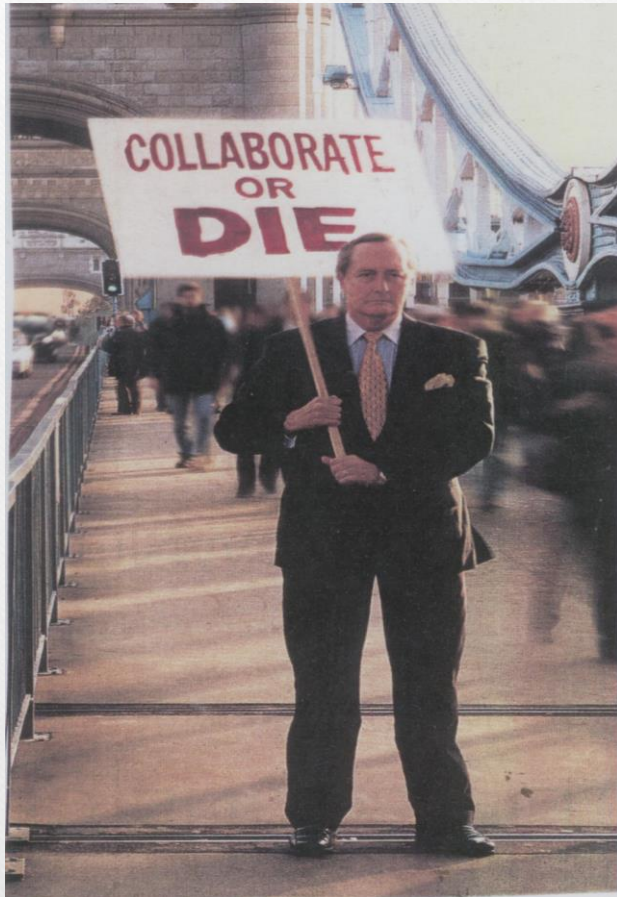
Richard Branson



'Train people well enough so they can leave; treat them well enough so they don't want to'

'Customers do not come first. Employees come first. If you take care of your employees, they will take care of the customer'

3. Relationship with other businesses



If you want to go faster, go alone. If you want to go further, go together.

(African Proverb)

4. Relationship with your Community

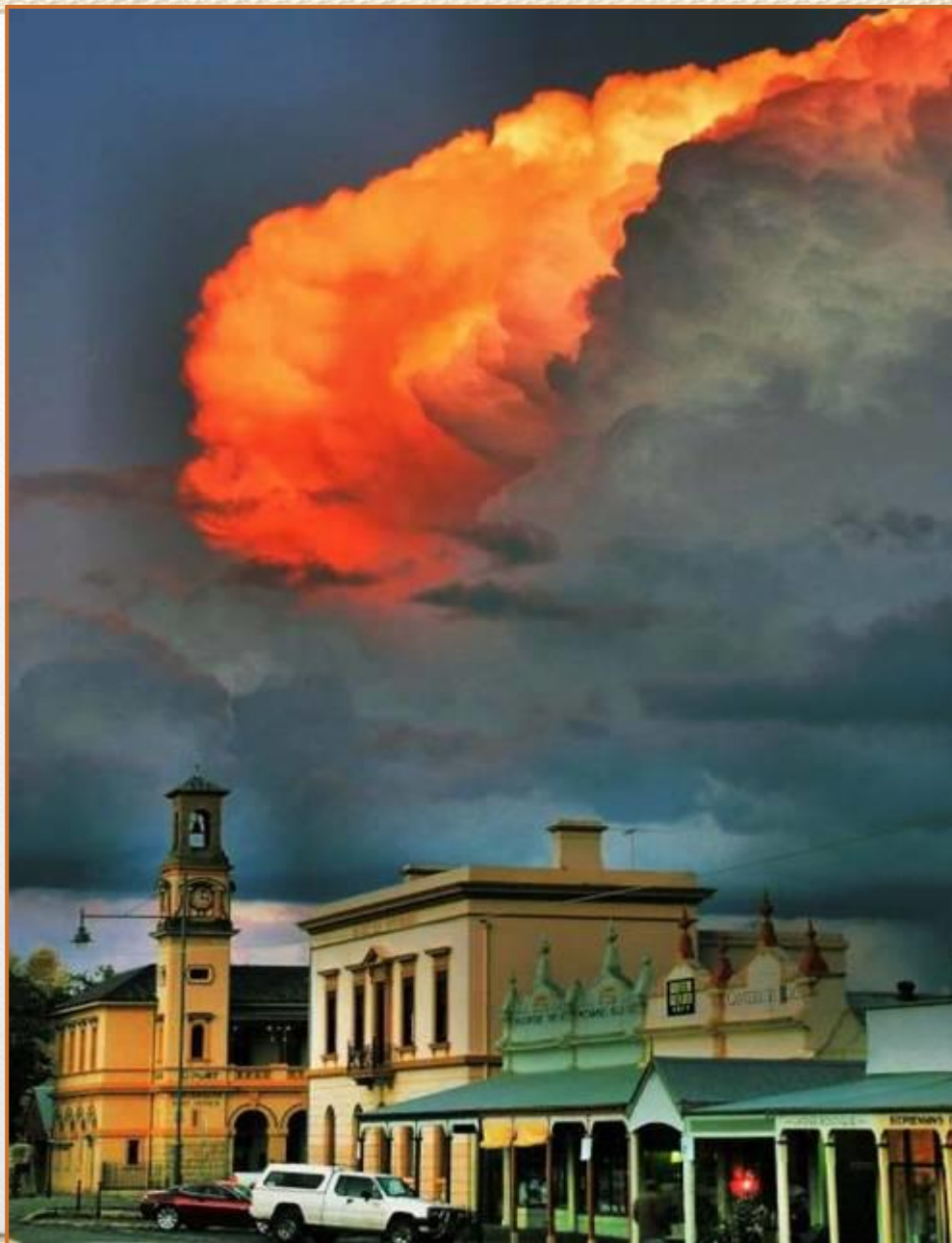
**‘Be part of your community.
Stick up your hand and get
involved’ .**

(Tom O’ Toole, Beechworth Baker)





6 29





TOUR DE BEECHWORTH BAKERY

22-26 OCTOBER, 2014

5 FANTASTIC STAGES.

RIDE ONE DAY. OR ALL FIVE!



And help us to Raise Funds
and Awareness for the SES!

The Tour de Beechworth Bakery offers the chance to enjoy some of the most stunning scenery in Victoria whilst enjoying the pro-cyclist life. All you have to do is ride; we take care of luggage, meals, mechanics & accommodation. We really could not think of a better way to celebrate 30 years of the Beechworth Bakery really! Better still, we will be supporting the great work of the SES as we tour around, helping raise awareness and funds for this great service. For further information and entry, visit our website; www.BeechworthBakery.com.au

AN EVENT WORTH CELEBRATING!



THE FULL TOUR!

The full Tour de Beechworth Bakery is an event worth celebrating. A challenging capped numbers ride, cycle 625km with us from Healesville to Beechworth, as we pass through Victoria's stunning countryside. The Tour is \$1,100 for five days / five nights, and includes:

- All Breakfasts, Lunches & Dinners
- Five nights accommodation
- Full Ride Support
- Full Logistical Support
- A Special Edition Event Kit

SINGLE STAGES!

Can't commit to the Full Tour? Then why not pick and choose which individual stage (or stages) you'd like to do. At \$150 per stage, this is great value, and includes:

- Breakfast and Lunch
- Full Ride Support
- A Special Edition Event Jersey

Cadell
food service

Hudson Pacific
RESTAURANTS

Coca-Cola

WHEELS

Weston
Woolworths

Direct
Hospitality

BAKELS

Healesville > Ballarat > Bendigo > Echuca > Albury > Beechworth

ENTER
NOW!

www.BeechworthBakery.com.au

ICA Co-operative Principle 7

'Concern for Community'

5. Relationship with other Co-operatives

ICA Co-operative Principle 6

**'Co-operation Among
Co-operatives'**

M.O.C.A.

**- Marketing Our Cooperative
Advantage**

**-Phrase of Professor Tim Mazzerol,
UWA Business School**



Open 7 Days a Week:

Watheroo Station Tavern

Tavern, Hotel Rooms, Motel Units,
Camping Area, Post Office, Convenience Store,
Dine In & Take Away Food, Tea & Coffee

Kitchen Open 7:30 am to 9:00 pm Monday to Saturday 10:00 am to 9:00 pm Sunday



☆☆☆ THE ☆☆☆
MOGUMBER

HUB

EST 1892

Together, for the future

**Community
Owned**

**Cold Beverages
Meals
Coffee**

☆☆☆☆ THE ☆☆☆☆

MOGUMBER

HUB

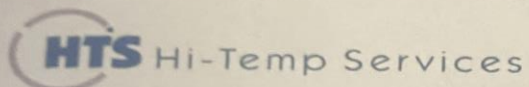
EST 1892

Together, for the future

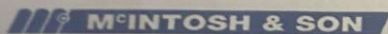
Mogumber Hub Sponsors



GILMAC
Mackie Hay



Your local farm & rural store



ANSPACH AG

Spinco Constructions

Gillingarra Electrical



Moora Toyota



Shane LOVE
The State Member for Moore



barossa **CO
OP.**





Guiding Purpose and Role- 'to make living in the Barossa better by providing exceptional lifestyle experiences for our members and the broader regional community.'

Growth- In 1945, its membership was 771 persons - today there are over 23,000+ members. The Co-op employs 340+ team members (annual wage bill of \$13.5 million), turns over \$72 million annually and holds \$30.2 million in net assets. In 2021-22, the Barossa Co-op distributed \$200,000+ in member rebates, provided \$365,000 in 'Barossa Fresh' and fuel discounts and contributed \$124,000 in community sponsorship and donations. It also supports 45 local suppliers and 64 South Australian suppliers in turns of produce purchase.



Supporting
the local
economy.



Supporting
regional
employment.



Love life,
shop
Co-op!



340+
TEAM
MEMBERS



Making
Barossa
better.



Reducing the cost of living.
Members save
10%
every day.



Experience the joy of being a
Barossa Co-op Member.

Join our community today.



RESOURCES to Assist Co-op Establishment and Development

Bibliography -

❖ **Practical Resources - p61**

❖ **Reading List - p63**

The Bunya Fund - p82

The Bunya Fund - p82



**Antony
McMullen,
BCCM**

0418223517

the
bunya
fund } GROWING
PURPOSE



An initiative by the
BCM



The Bunya Fund is Australia's first co-operative and mutual enterprise sector fund that supports the next generation of co-operative and mutual social enterprises.



The Bunya Fund's goals

- Growing the co-operative and mutual economy in Australia by empowering the next generation of social businesses to choose the co-operative or mutual model of enterprise – if it is the right model for them
- Help newer and emerging co-operatives and mutuals to grow and prosper – to increase their positive impact on their members, their communities, the environment and society
- Provides education, training, advisory services and mentoring to support emerging co-operatives and mutuals – that demonstrate high economic, social, cultural and environmental impact potential

QUAIRADING
CO-OP

Quairading Farmers Co-operative

Focus

Regional retailing and economic development

Impact

"We engaged professional services to assist us in resetting our strategic direction so that small communities continue to be liveable and thrive."





Broomehill Village Co-operative

Focus

Community hub revitalisation in regional WA

Impact

By reopening the local pub, Broomehill Village Co-operative not only plans to revitalise a vital community gathering space but also address accommodation needs for essential workers. This initiative enhances social interaction, community spirit, regional tourism, and provides job creation, youth training opportunities, and supports community cohesion in a key grain-growing region of Western Australia.





CO-OPERATION
HOUSING

Impact

“Completed legal work to develop Kyloring Housing Co-operative on behalf of its members and to help build other new housing co-operatives in the future.”

Co-operative Housing

Focus

Co-operative housing ownership

Kyloring Housing Co-operative

An affordable, not-for-profit, resident developed community for over 55s





CO-OPERATION
HOUSING

08 9356 5045
0430 374 350



WITCHCLIFFE

COVILLAGE

www.kyloring.coop

Stay in touch

Stay informed about co-operative and mutual developments in Australia and around the world. Subscribe to our e-news via the QR code:



Follow us on X (formerly Twitter), LinkedIn and Facebook.



@bccm_au



@Business Council of
Co-operatives and Mutuals
(BCCM)



@bccmau

Plan, start and run your co-operative

The Help and Advice section on the BCCM's website, provides you with information and tools to plan, start and run a new co-operative, or grow an existing one.

Simply visit: bccm.coop/help-advice/



About Co-ops & mutuals **Help & advice**

HELP & ADVICE

Plan your co-op >

Start your co-op >

Run your co-op >

Get help

Resource library

Draft your co-op rules

The Co-op Builder is a FREE step-by-step tool to help groups prepare and understand the legal documents required to form a co-operative in Australia.

The Co-op Builder is designed to suit any co-operative enterprise or purpose.

Simply register for a free BCCM website account to start using the Co-op Builder.

Simply visit: bccm.coop/co-op-builder-tool/

Distributing Co-operative

Constitution Builder

Category 2: Membership and member rights and obligations

This category of rules is about membership: who can be a member, when membership may be lost and the rights and obligations of membership.

- 2.1 Member qualifications ☒
- 2.2 Member applications, fees and annual subscriptions
- 2.3 When membership ceases
- 2.4 Member resignation
- 2.5 Expelling a member
- 2.6 Financial consequences of expulsion or resignation ☒
- 2.7 Membership suspension
- 2.8 Disputes and mediation

Raising new funds

The Capital Builder is a free resource for co-operatives that are thinking about raising new funds.

Part 1 – Sources of funding

Co-operatives can source funding for their project in a variety of ways.

Part 2 – The business case

Decide how to fund the project through developing a business case.

Part 3 – Offers

Draft a disclosure statement to offer debentures or CCUs.

Simply visit: bccm.coop/help-advice/

The Capital Builder does not provide legal or financial advice in respect of fundraising. Co-operatives should seek their own advice from suitably accredited professionals when considering any fundraising activity.



Resource library

The BCCM is your one-stop shop for all things co-operative and mutual, be they in Australia or overseas.

The BCCM produces countless resources that are useful whether you simply want to learn about co-operative or mutuals, or actually set one up.

We also direct you to other resources you might find relevant or interesting, such as podcasts and videos.

Simply visit: bccm.coop/help-advice/



The Care Together Program on a page

Care Together will assist successful projects to develop sustainable service delivery in areas where current approaches are not working, including a focus on regional, rural and remote parts of Australia.

Care Together will embed co-operative values and principles into each project to demonstrate how a diversity of ownership in care services can deliver improved outcomes for workers, consumers and communities.

- Establish **twelve projects** in selected areas to provide sustainable workforce solutions in thin markets
- Projects include **four new co-ops or mutuals** to form **and eight growth projects** where existing co-ops and mutuals can scale in priority areas or mutuals in conversion
- A flagship **secondary co-operative** to enable small and medium-sized co-operatives to be networked and provide back-office services, designed around co-op values and principles

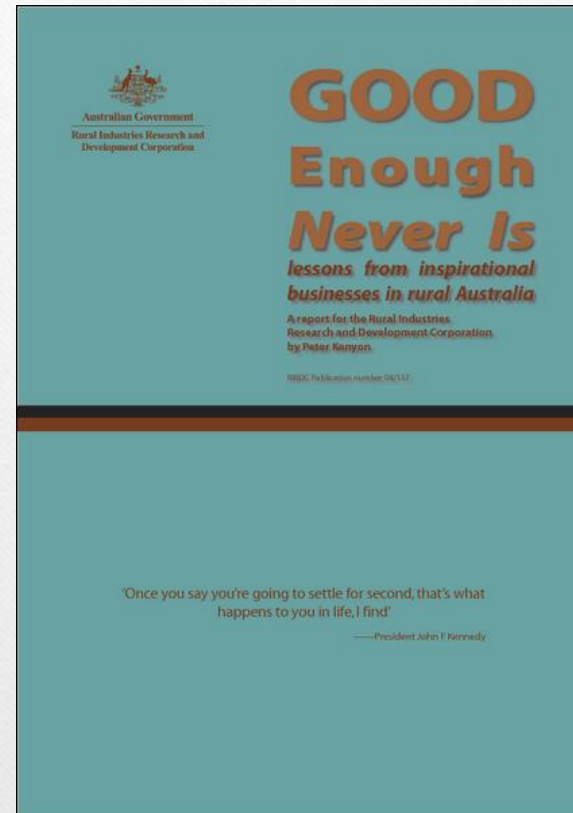




CBH - Making a Co-operative Difference

- ❖ Members- grower-focussed services, lowest storage and handling fees in the country and competitive prices for grain and fertiliser.
- ❖ Invests annually \$1.5 million to support regional grain growing communities in areas of regional leadership development, health and wellness, arts and culture, and sports and recreation.
- ❖ Grass roots community grants.
- ❖ Contribute to the Bunya Fund

Key BOI Resources



www.bankofideas.com.au

BOI WEBSITE-
www.bankofideas.com.au

COPYLEFT POLICY

BOI resources, either in full or part, can be copied, quoted, reprinted, given away and circulated. Parts may be torn out, extracted, summarised and further enhanced. In short, all the contents are public property. Please use in any way to build the passion, skills and knowledge of citizens to contribute to healthier local communities and economies.

Two Future Rural Related Events

❖ 'Staying in Place' Expo

- Pingelly CRC & Somerset Alliance

8-9 May 2024

Pingelly

❖ Small Town Re-invention Conference

- Bank of I.D.E.A.S.

17-20 September 2024

Pickering Brook



Questions? Comments? Contributions?



**THANK
YOU!**

A rectangular sign with a light gray background is mounted on a textured, tan-colored surface using four silver-colored corner fasteners. The sign features a large, dense cluster of small, multi-colored dots (including red, yellow, green, blue, and purple) arranged in a roughly circular shape. The words "THANK YOU!" are printed in a bold, white, sans-serif font, centered over the dot cluster. The text is split across two lines: "THANK" on the top line and "YOU!" on the bottom line. The exclamation mark in "YOU!" is a solid white circle.