

"Using the Co-operative Model to Retain or Return' Services in Small Rural Communities"



Presenters:

**Molly Kendall
Peter Kenyon**

Community Power

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

-Margaret Wheatley



Community owned enterprise
is alive and well in Small
Town Australia...and it has a
long history!



Licensed Clubs in Rural Australia

> 2700



Three Springs Sports Club

P&Cs and P&Fs

- Canteens
- Catering contracts
- Fundraising
- Community Events

Major Events



Deni Ute Muster







Balingup's Medieval Festival



Retaining Key Businesses



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



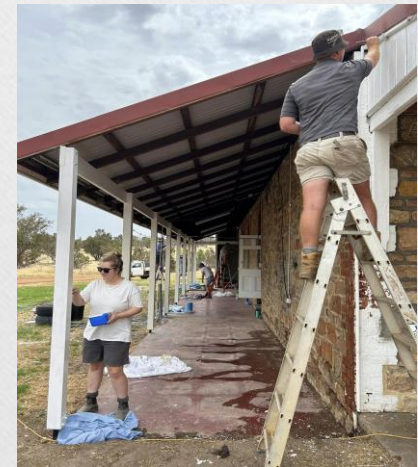
can you help

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



Renmark, SA Community Hotel



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



A Community Managed Park

CRYSTAL BROOK CARAVAN PARK

AAA RATING ★★ ★★ ★

Powered Sites \$30

330 Goyder Highway

- ~ Resident Caretaker ~ Air Conditioned Ensuite Cabins ~
- ~ Powered & Unpowered Sites ~ Dump Point ~ Camp Kitchen ~
- ~ Coin Operated Laundry ~ Pets Allowed (conditions apply) ~

Phone 8636 2640



'Staying in Place' Initiative



Community Farms and Cropping Programs



Municipal Enterprise

- ❖ Caravan parks
- ❖ Cafes
- ❖ Post offices
- ❖ Supermarkets
- ❖ Tourist sites
- ❖ Fuel outlets
- ❖ Community Resource Centres

Destruction of the Mason Supermarket in Bruce Rock, March 2020



New Bruce Rock Supermarket





New Perenjori Supermarket



Official Opening- August 2025



"Attracting new families, businesses, staff for the town is important, and it's very difficult to attract people without services like this...It creates a community hub, and links all the businesses in the main street."

**-Jude Sutherland,
Shire President, Perenjori**



"A co-operative is a values-driven business model owned and operated by its members to meet their shared economic, social or cultural needs. Unlike traditional businesses that focus primarily on generating profit for shareholders, co-operatives prioritise the collective benefit of their members. Whether the members are customers, employees, or community stakeholders members, co-operatives operate democratically—with each member having an equal vote, regardless of their financial contribution."

- **Lincolns, Albany, WA**



PHOTOGRAPH OF THIRTEEN OF THE ORIGINAL MEMBERS
OF THE
ROCHDALE EQUITABLE PIONEERS' SOCIETY.

- | | | | | | | |
|---------------------|------------------|----------------------|---------------------|---------------------|-------------------|--------------------|
| 1. JAMES STANDRING. | 2. JOHN BENT. | 3. JAMES SMITHIES. | 4. CHARLES HOWARTH. | 5. DAVID BROOKS. | 6. BENJ. RUDMAN. | 7. JOHN SCOWCROFT. |
| 8. JAMES MANOCK. | 9. JOHN COLLIER. | 10. SAMUEL ASHWORTH. | 11. WILLIAM COOPER. | 12. JAMES TWEEDALE. | 13. JOSEPH SMITH. | |

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 the shareholders"

"In a Co-op, people not profits, are the beginning, middle and end purpose of the business"



CO-OP

**WE ARE
MEMBERS**

.....

**WE ARE
OWNERS**

.....

**WE ARE
CO-OP**

COOP.CRS

Co-operative Values



Co-operative Principles



Co-operative Life

- 1848 co-ops and mutuals in Australia
- 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



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)



1. Consumer Cooperatives: These cooperatives are owned by the consumers who use their services. They often provide goods like groceries, hardware, alcohol or fuel.



WA Consumer Co-operatives in 1928





Eudunda Farmers Store c1913

The Barossa Co-op



Co-operative Pubs

Watheroo Station
Tavern, WA



2. Producer Co-operatives: These are formed by producers, such as farmers or artisans, to collectively process, market, or sell their goods. CBH Group, Australia's largest co-operative, exemplifies this model, serving Western Australian grain growers, since 1922



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.



Wesfarmers: established in 1914



3. Service Co-operatives: These provide essential services, such as aged care, housing, childcare, disability support, community recreation facilities, transportation or utilities (energy, water supply) to their members.



4. Employee-Owned Co-operatives: Owned and controlled by workers, these co-operatives ensure that profits and decision-making remain with the employees.



**Morwell,
Gippsland,
Victoria**

5. Community Development Co-operatives:

These focus on revitalising local communities by addressing gaps in services or infrastructure.



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



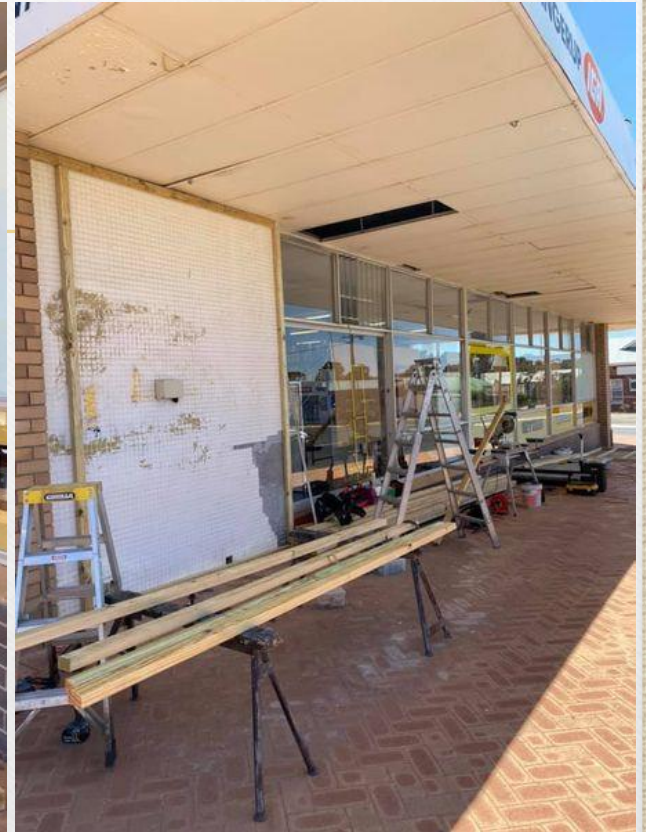
GNP 360 Co-operative Launch





GNP360 Directors

IGA
Before





IGA after



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**



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, Vic

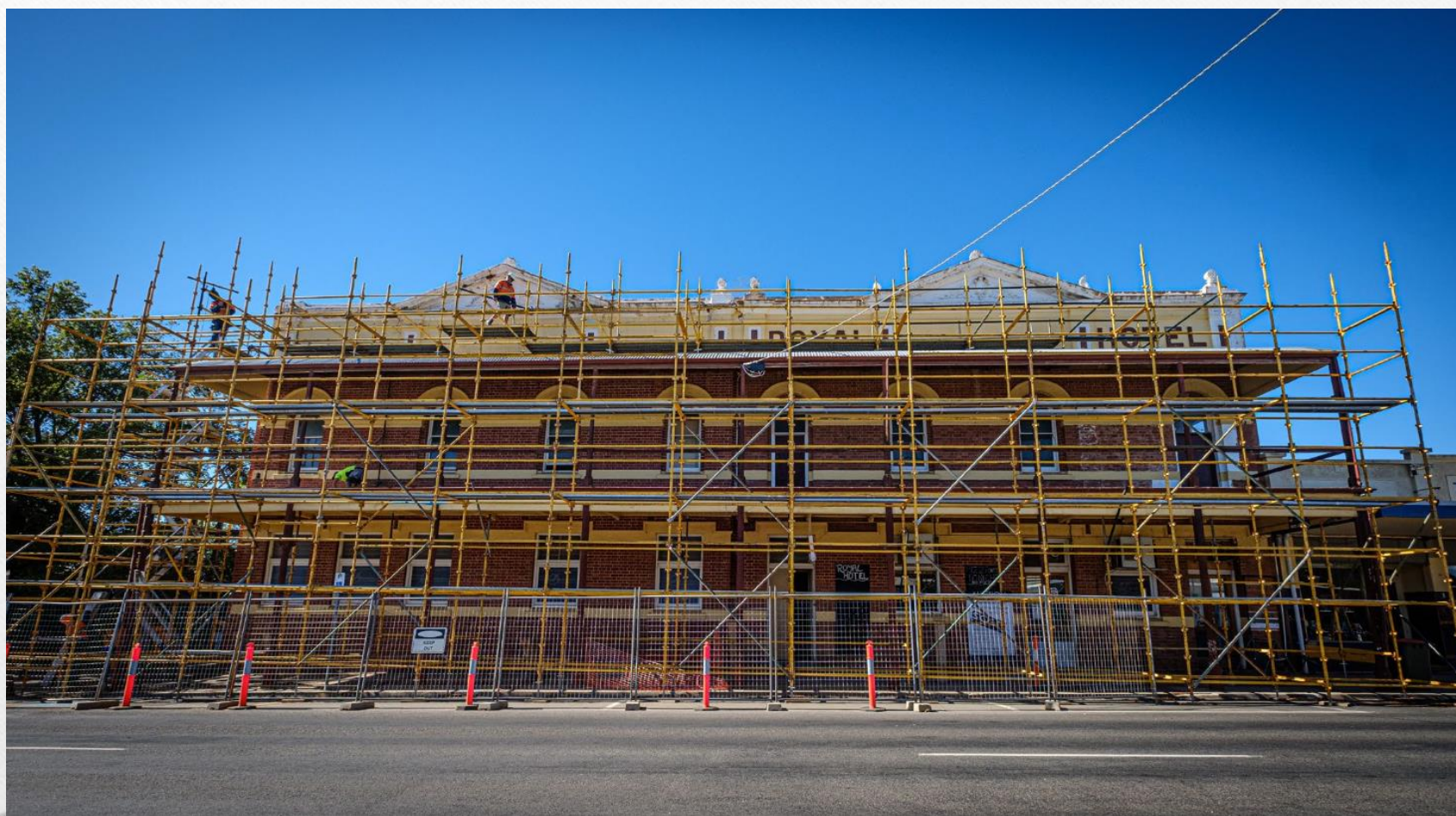
"Small towns like Colbinabbin should increasingly be turning to the co-operative model in an attempt to keep local businesses, and the services they provide, afloat. That's part of the reason we have taken on this project - this is a way to step into a new age. Australia was historically built on co-operatives 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."

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>

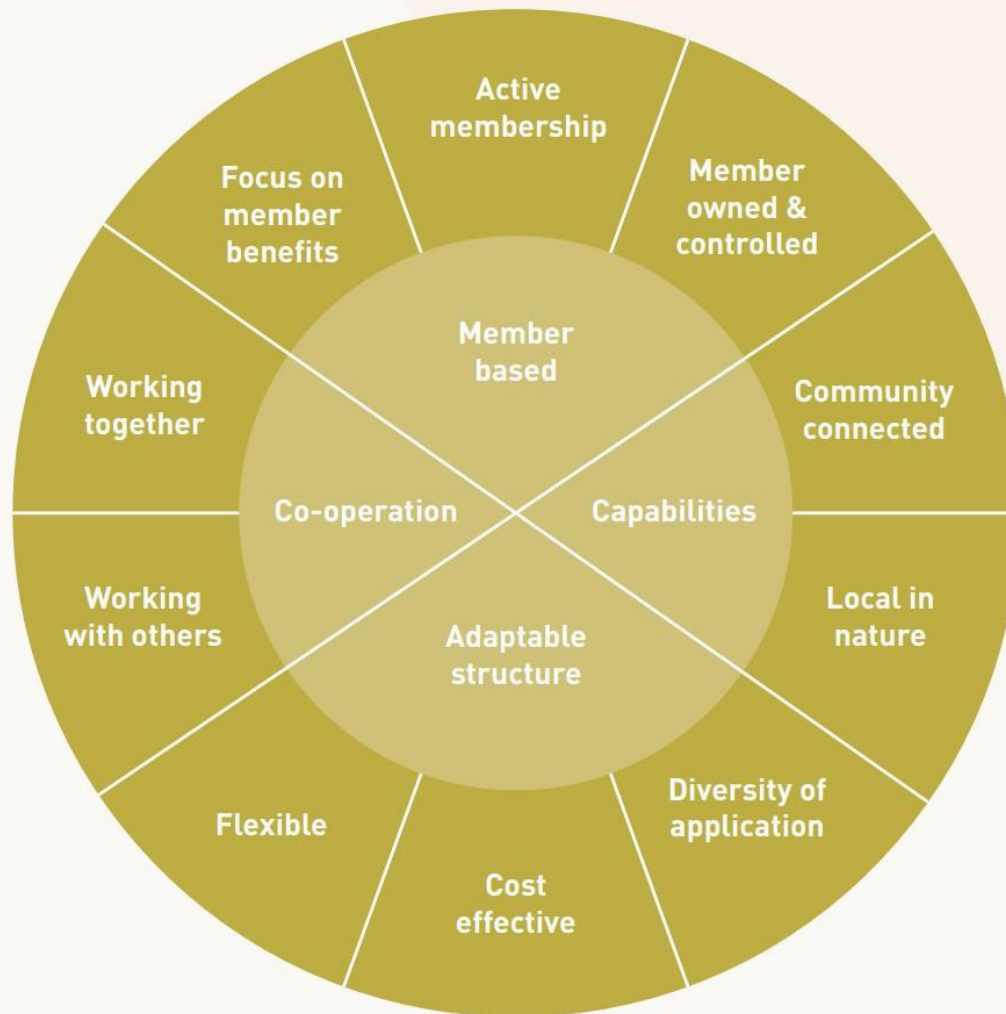
Steps in Creating a Co-op

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.

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





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.**

The Co-op Federation
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Thomas Warner

Lincolns
BEYOND NUMBERS



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

Five tips from Cassy Beeck, GNP360 for co-operative development in your town

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- **Start with what you have**
"The solution often lies within your community. Use the assets, skills, and people already there."
 - **Build partnerships**
"Collaborate with local councils, businesses, and organisations. Partnerships amplify what you can achieve."
 - **Learn as you go**
"We didn't know much about co-operatives at first, but we were willing to learn. Seek advice and embrace the process."

- **Involve everyone**

"Make your co-op inclusive. The more people feel invested, the stronger your community support will be."

- **Stay persistent**

"Challenges will come, but don't give up. With determination and teamwork, you can overcome almost anything."

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.)

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

barossa 





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.



**THANK YOU
FOR SUPPORTING
YOUR COMMUNITY
OWNED HOTEL**

DORMA
1800 875 411
PRESS TO
EXIT



My Co-op

stands for...

**LOCALLY
INVESTED**

**COMMUNITY-
MINDED**

**LIFETIME
MEMBERSHIP
BENEFITS**

RESOURCES to Assist Co-op Establishment and Development

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

Written by Peter Kenyon, Director,
Bank of I.D.E.A.S.

Image credit: Qualtrading Co-operative



<https://bccm.coop/wp-content/uploads/2025/01/Reinvigorating-Rural-Australia-A-Co-operative-Approach.pdf>

Bibliography -

❖ Practical Resources - p61

❖ Reading List - p63

The Bunya Fund - p82



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

Business Council of
Co-operatives and Mutuals



© Business Council of Co-operatives and Mutuals



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

The Bunya Fund



**Antony
McMullen,
BCCM**

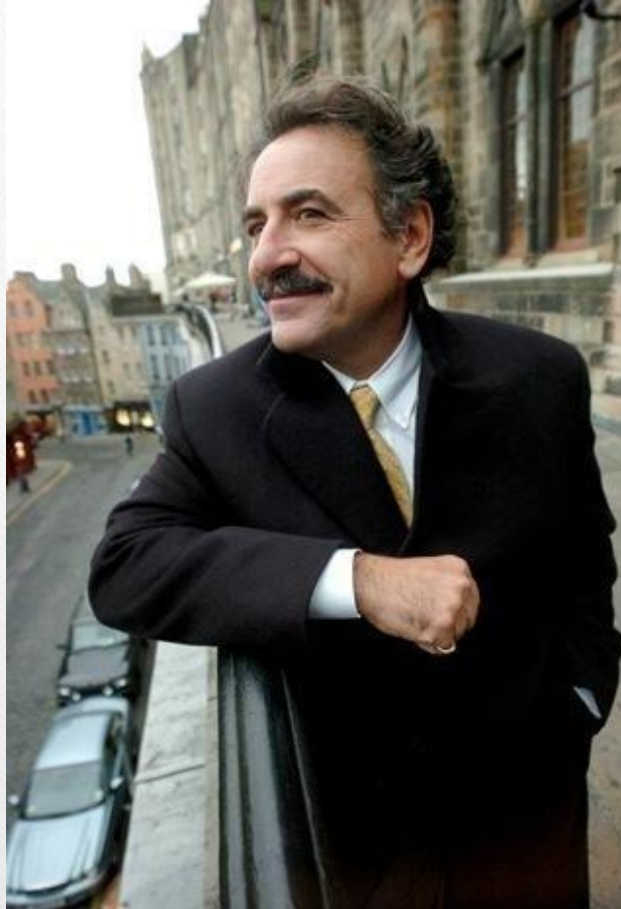
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Community investment for Australian Co-operatives

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



Questions? Comments? Contributions?



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

(Ernesto Sirolli)

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



**THANK
YOU!**

A rectangular white sign with rounded corners is mounted on a light-colored, textured wall using four silver-colored metal fasteners at the corners. The sign features a large, dense cluster of small, multi-colored dots in the center. The dots are in various colors including red, yellow, green, blue, purple, and orange. The words "THANK YOU!" are printed in a bold, white, sans-serif font, centered over the dot cluster. The text is arranged in two lines: "THANK" on the top line and "YOU!" on the bottom line. The exclamation mark is a solid white circle.