



BUSINESS COUNCIL  
OF CO-OPERATIVES AND MUTUALS

Foreign Affairs, Defence and Trade Committee  
Department of the Senate  
PO Box 6100  
Parliament House  
Canberra ACT 2600

6 March 2017

Dear Committee

### **Submission to the Inquiry into suicide by veterans and ex-service personnel**

The Business Council of Co-operatives and Mutuals (BCCM) is pleased to make a submission to the Senate Foreign Affairs, Defence and Trade Committee Inquiry into suicide by veterans and ex-service personnel in partnership with one of our members, Defence Bank.

The BCCM is proud to make this submission alongside a member that demonstrates a key characteristic of member-owned businesses: they make money in order to provide benefits and services to their members and the surrounding community. They respond to the needs of their community. We have included an appendix that explains the role of the BCCM and provides general information about the co-operative and mutual sector in Australia.

The main purpose of our submission is to outline the important contribution Defence Bank makes, through the Defence Bank Foundation, to the rehabilitation of veterans and ex-service personnel living with Post-traumatic Stress Disorders (PTSD). In doing so, this submission primarily addresses points e. and f. of the Terms of Reference.

Defence Bank is a member-owned bank that aims to meet the financial needs of the Defence Community. It has more than 90,000 members and almost \$2 billion in assets under management. The Defence Bank Foundation (the Foundation) was formed as another way Defence Bank, as a member-owned business, could serve its membership and the Defence Community. The primary beneficiary of the Foundation is the Defence Community Dogs program.

Through the support of the Foundation, more than 200 serving and ex-serving members of the Australian Defence Force living with PTSD have been given a trained dog over the past three years in order to assist their rehabilitation. In this program abandoned dogs are trained by inmates at Bathurst Correctional Centre under the guidance of professional Dog Trainers until they reach the Advanced Community Therapy Dog level. Once the dogs have attained this level they are given to a veteran. During the 100+ hours of training, each dog is specifically trained to recognise the symptoms and triggers of PTSD and develop techniques to support their new veteran owner. As a result of this program an abandoned dog, inmate and veteran are all given a second chance.

The Foundation has received correspondence from recipients of companion dogs attesting that the program has been life-changing or even life-saving.

To fund its programs the Foundation undertakes staff fundraising and solicits member, public and business donations and sponsorships. Defence Bank covers the administrative costs of the Foundation. Defence Bank makes a significant contribution in its own right.

Defence Community Dogs is an effective rehabilitation program, led and funded by the Defence Community. The BCCM and Defence Bank are of the view that Defence Community Dogs is an outstanding example of the important role member-owned banks play in the community, in this case the Defence Community; we believe it is important to bring this example to the attention of this Inquiry.

The BCCM and Defence Bank recommend that the Department of Veterans' Affairs explore how it can support rehabilitation programs led by member-owned Defence Community businesses, whether financially or otherwise, leveraging Defence Bank's role as a leader in the Defence Community and in community-led provision of rehabilitation programs.

The BCCM is happy to provide further information on any aspect of this submission.

Yours faithfully

Melina Morrison  
CEO

Business Council of Co-operatives and Mutuals

## Appendix

### About the BCCM

The BCCM is the peak body for Australian co-operatives, mutuals and member-owned businesses. The BCCM represents a diverse range of businesses operating in sectors including agriculture, finance and banking, insurance, motoring services, health services, community housing and retail.

The BCCM advocates for recognition of the sector and for measures that create a level playing field between co-operatives and other businesses, including implementation of the recommendations of the Senate Economics References Committee report into Cooperative, mutual and member-owned firms.<sup>1</sup>

### About Co-operative and Mutual Enterprises

Co-operative and mutual enterprises (CMEs) are a significant contributor to the Australian economy: 8 in 10 Australians are a member of at least one CME and annual turnover of the top 100 CMEs (excluding member-owned superannuation funds) reached \$30.5 billion in FY2014/2015.<sup>2</sup>

Co-operatives must subscribe to the seven co-operative principles as set out by the International Co-operative Alliance.<sup>3</sup> In Australia, CMEs may operate under a state/territory based co-operative law (the Co-operatives National Law, except in Queensland) or under the Commonwealth Corporations Act. When operating under the Corporations Act, whether or not a CME is a co-operative will depend on whether its constitution includes the co-operative principles.

The distinguishing feature of co-operatives and mutual entities, compared with other corporate entities, is that they are owned by their members and operate for member benefit. Membership is tied to contributing to or making use of the CME; this ensures the CME is made up of people who share its common purpose. CMEs have a 'sticky money' effect, ensuring that the success of CMEs benefits local communities.<sup>4</sup>

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<sup>1</sup>[http://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Economics/Cooperatives/Report](http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Economics/Cooperatives/Report)

<sup>2</sup> Business Council of Co-operatives and Mutuals, National Mutual Economy Report 2016, 17.  
<http://bccm.coop/wp/wp-content/uploads/2016/11/BCCM-NME-Report-2016.pdf>

<sup>3</sup> <http://ica.coop/en/whats-co-op/co-operative-identity-values-principles>

<sup>4</sup> Ernst and Young, Sticky Money: Recognising the total value created by Australian Co-operatives and Mutuals. [http://bccm.coop/wp/wp-content/uploads/2014/12/Sticky-Money-Report\\_EY-2014.pdf](http://bccm.coop/wp/wp-content/uploads/2014/12/Sticky-Money-Report_EY-2014.pdf)