

# BCCM



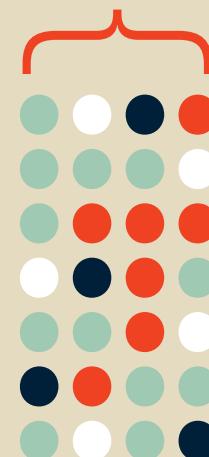
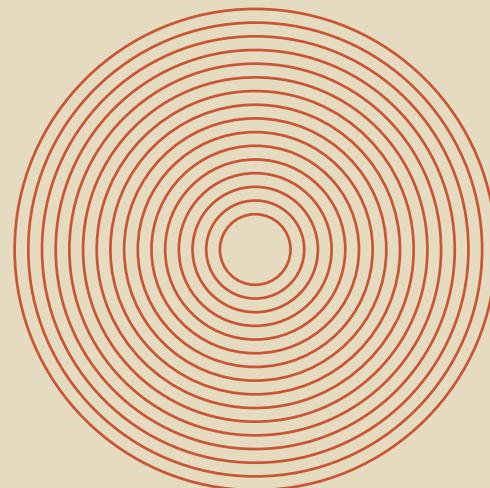
#powerofco

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## The Power of Co-



Fostering a sustainable and equitable future through inclusive, democratic and collaborative practices that empower individuals and communities.



Business Council of  
Co-operatives and Mutuals

An initiative by  
**BCCM**





# The Power of Co-

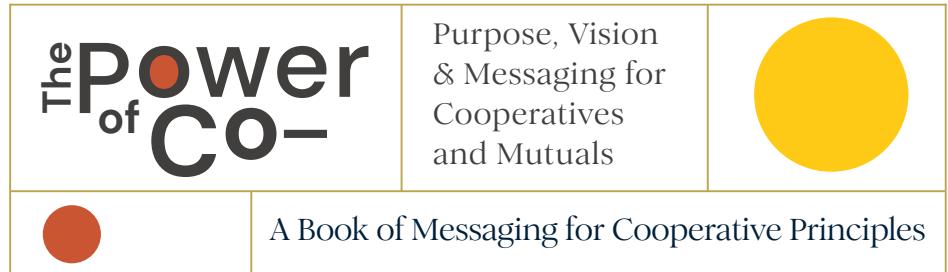


A Book of Messaging for Cooperative Principles



An initiative by  
**BCCM**

To effectively communicate the cooperative movement, consistency in messaging is paramount, *ensuring a unified and compelling narrative* that resonates with diverse audiences.



## The core purpose of a cooperative

The cooperative and mutual sector embodies a business model that empowers individuals and communities, fosters sustainability and builds economic democracy.

## Communicating the core message

The core messaging of a cooperative or mutual emphasises its values, principles and benefits to members and the community. It's crucial to emphasise the importance of showing outcomes over processes, highlighting the tangible results and positive impact.



The seven principles aren't just guidelines — they're the foundation of cooperative power, proving that when people unite with shared purpose and mutual care, they can build a future where prosperity, empathy and equality flourish together.

# Core Values & Principles

1	INCLUSIVITY	Diverse Perspectives & Skills.	
2	DEMOCRACY	Equal Say & Accountability.	
3	ECONOMIC PARTICIPATION	Ownership & Shared Benefits.	
4	AUTONOMY	Independent Decision-Making.	
5	EDUCATION	Informed Members & Public.	
6	COLLABORATION	Strength In Numbers & Resources.	
7	COMMUNITY FOCUS	Sustainable Local Development.	





Diversification in cooperatives enhances stability by spreading risks across sectors, contrasting with the more vulnerable shareholder economy. This approach also allows cooperatives to better meet diverse member needs, enhancing long-term resilience.



*"We tend to look after the underdog as a concept and a philosophy... they tell you how they have encouraged other generations in their families to join your organisation."*

Paul Lewis  
CEO GREAT SOUTHERN BANK



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## Inclusivity ↵

Harmony through diverse perspectives and skills



### *In Practice*

Co-ops welcome everyone, offering benefits to those who join and fulfill their duties.

### *What It Achieves*

Connecting / Welcoming /

In the symphony of human potential, every voice adds essential harmony. When we open our doors to all—the engineer alongside the poet, the elder beside the youth—innovation blooms from the powerful collision of different ways of seeing. The question that once stumped the expert finds its answer in the fresh perspective of a newcomer. In inclusivity, we don't just gather different people—we unlock different possibilities.

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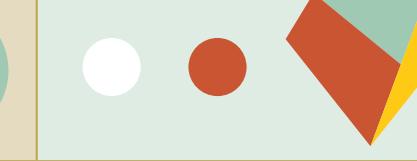
## Democracy ↵

Equal say and accountability



### *In Practice*

Co-ops are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions.



### *What It Achieves*

Co-ownership / Empowering / Equitable

Imagine a world where every person has a say in shaping the future. When decisions are made together, when accountability runs both ways, we create governance that actually serves.

Each voice becomes a guardian of the collective good, each choice strengthens the bonds between us. In shared power, we find not chaos but coordination—the lasting strength of mutual commitment.



# Economic Participation ↵

Unity of purpose through co-partnership



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## *In Practice*

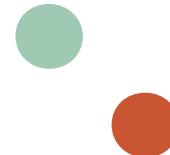
Members contribute equitably to, and democratically control, the capital of their cooperative.



## *What It Achieves*

Collaborate / Enriching

What if prosperity wasn't a zero-sum game but a multiplying force that enriches everyone? When workers become owners, when communities hold stakes in their own development, resources flow not just upward but outward to the hands that build and the hearts that dream. In this economy, success is measured not only in profit margins but in lives improved and communities strengthened.



Ultimately, if you look at most of the cooperative and mutual sector, they are representing or looking after average Australians, more so than a privately owned company or shareholder company can.

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## Autonomy ↵

Independent decision-making



### *In Practice*

Co-ops are autonomous, self-help organisations controlled by their members.



### *What It Achieves*

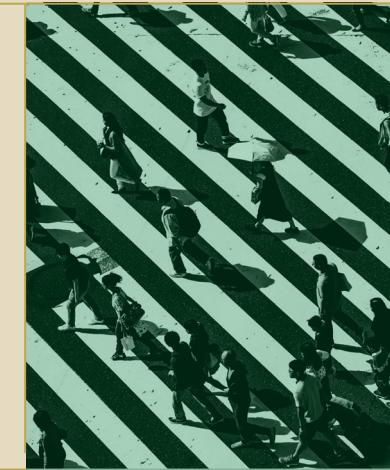
Co-exist / Contributing / Thriving

True autonomy emerges when communities can chart their own course while connecting meaningfully with others. Like skilled builders working from the same blueprint, each contributing their expertise while coordinating toward a shared vision, autonomous co-ops develop their unique methods while building toward common goals. Local decisions reflect local wisdom. In autonomy, we discover that self-determination and interdependence aren't opposites — they're partners in progress.

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## Education and Information ↵

Informed members and public.



### *In Practice*

Cooperatives invest in informed decision-making and accountability by educating members and the public.

### *What It Achieves*

Co-create / Evolving / Informed

Knowledge transforms uncertainty into opportunity. When information flows freely, when learning becomes ongoing, entire communities discover what they're capable of. Informed members don't just make better decisions — they imagine bolder solutions and tackle bigger challenges. When knowledge is shared, everyone benefits from collective wisdom.



# Collaboration ↵

Strength in numbers  
and resources

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## *In Practice*

Co-ops serve their members most effectively and strengthen the cooperative movement by working together through local, regional, national and international structures.



## *What It Achieves*

Co-action / Uniting / Thriving

Individual voices create collective power. Shared purpose creates unstoppable momentum. When resources are pooled, when knowledge is shared, when efforts align, breakthrough results become achievable. Small cooperatives compete with giants through the focused efficiency of working together. In collaboration, combined efforts multiply impact — because together, we discover capabilities we never knew we possessed.



*"The most rewarding moments in corporate endeavour are when you can harness diverse capability across a workforce to surface a truly innovative approach."*

Rohan Mead  
FORMER CEO  
AUSTRALIAN UNITY



Imagine a world where every person has a say in shaping the future. When decisions are made together.

*"One of the biggest challenges we see around the world is the disconnect between people who feel disenfranchised and those who are well-off - a two-tiered system where too many feel left behind. With cooperatives and mutuals, we're working to reverse that narrative."*

Sheena Jack  
former CEO HCF



## Community Focus

Sustainable local development

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*In Practice*  
Co-ops work for the sustainable development of their communities through policies approved by their members.



## What It Achieves

*Co-support / Nurturing / Sustaining*

The future is built in the places we call home. When development serves the community rather than extracting from it, when growth means stronger neighbourhoods rather than just bigger numbers, sustainability becomes natural.

The economy circulates wealth like nutrients in rich soil, feeding the community that feeds it back. In community focus, taking care of home becomes the first step toward healing the world.

Joining together creates opportunity.

Staying together builds strength.

Cooperating together delivers results.



*"If you were to describe the cooperative movement in one word, it would be help. It's about helping.*

*It's about making a difference."*

Brad Gannon  
CEO CAPRICORN SOCIETY

For more information on the cooperative and mutual sector visit: [bccm.coop](http://bccm.coop)  
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The Business Council of Co-operatives and Mutuals (BCCM)  
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