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Mr Andrew Colvin AO APM
Independent Reviewer
Independent Review of Commonwealth Disaster Funding

Via email: disasterfunding@deloitte.com.au

Thursday 10 August 2023

Dear Mr Colvin,

The Business Council of Co-operatives and Mutals (BCCM) welcomes the opportunity to make a submission to the Independent Review of Commonwealth Disaster Funding.

The BCCM is the national peak body representing co-operatives and mutals, a movement of which eight in 10 Australians are members. Co-ops and mutals are active across all sectors of the economy including agriculture, banking, insurance, retail, wholesale, housing, health, energy and education.

There is global recognition that effective disaster preparedness, response and recovery is achieved by “putting affected people at the centre” and ensuring risks are understood and managed locally and the recovery is community-led.

Sociable communities (places where people are willing to help one another) are more resilient and ride out disasters more easily than socially impoverished communities.

Alongside associations, social clubs and others, co-ops and mutals are democratic member-based organisations that provide the social capital and links that are needed for genuine community-led disaster responses. As businesses, they also are able to deploy important economic resources and assets in these events in support of their members and communities.

Co-ops and mutals have played an important role in the response to many recent natural disasters:

- After the floods, it was the mutual banks that [first organised banking services in Lismore](#)
- Through the Australian Mutals Foundation, the co-operative and mutual movement has [provided recovery grants to local member-based groups in disaster-impacted regions](#). The grants have been designed for small projects that fall through the cracks in government and other funding sources.
- BCCM's [Primary producer co-operatives: The beating heart of community resilience and recovery](#) outlines four case studies of agricultural co-ops responding to natural disasters, industry transition and more.

THIS IS SOCIAL BUSINESS

The BCCM believes strongly that member-based organisations, including Australia's 1,848 co-ops and mutuals, should be included in allocations of government disaster funding.

The BCCM recommends that:

- **Government should acknowledge the benefits of working with and empowering member-based organisations (including specifically acknowledging co-op and mutual businesses) in all phases of recovery.**
- **Funding guidelines should be reviewed to ensure co-ops and mutuals are eligible.**

Selected additional BCCM submissions on co-operatives and mutuals and disaster response and recovery

- [Submission to the 2022 NSW Flood Inquiry](#)
- [Submission to the Select Committee on the response to major flooding across New South Wales in 2022](#)
- [Submission to the Senate Committee on Finance and Public Administration Inquiry into lessons to be learned in relation to the Australian Bushfire Season 2019-20.](#)

The BCCM would be happy to provide further information on any of the matters raised in this submission.

Yours sincerely,



Melina Morrison
Chief Executive Officer

