



GROWING PURPOSE

March 2024

The Bunya Fund Impact Report 2022–23

Prepared by Professor Emmanuel Josserand

Business Insights Institute, UNSW Business School, Sydney



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Business Insights Institute, UNSW Business School, Sydney

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EXECUTIVE SUMMARY

The Bunya Fund was established by the Business Council of Co-operatives and Mutuals (BCCM), the apex body for co-operatives in Australia, to support the next generation of impact co-operatives. The Fund had its first iteration in 2022–23, supported by three foundational Contributors: Australian Unity, Bank Australia and CBH Group¹. These foundational funders committed a total of \$137,500 per year for a period of three years.

A co-operative development fund committee was constituted, composed of one representative from each funder, the BCCM CEO, the fund manager appointed by the BCCM and an independent academic (Professor Emmanuel Josserand). This first round was quite selective, with a total amount of requested funds of over \$200,000. After deliberation, ten recipients were selected, with grants ranging from \$2,500 to \$17,000 and covering diverse industries: bHive Bendigo (sharing economy), Cohousing Australia (co-operative cohousing), Co-operation Housing (co-operative housing investment), Coota District Co-op (retail), Earthworker Construction Cooperative (construction), Eyre Peninsula Cooperative Bulk Handling (EPCBH) (agribusiness), Kingdom Community Life Care (care), The Northern Australia Aboriginal Kakadu Plum Alliance (NAAKPA) (agribusiness), Quairading Farmers Co-operative (retail) and The Pack Music Co-operative (music streaming).

While impact measurements have not been available, it is possible to anticipate the potential impact of the recipients by analysing their potential contribution to the United Nations Sustainable Development Goals (UNSDGs). All projects make a strong contribution to the foundational/economic UNSDGs. Overall, eight projects out of ten have a core focus on a socio-economic issue as their primary goal, to which they apply an innovative solution. bHive focuses on the sharing economy, which combines social and environmental impacts. Finally, the primary aims of EPCBH are economic and environmental. However, all projects combine, to a degree, an ambition to have both a social and an environmental impact. Through their role in relation to the foundational/economic UNSDGs the recipients contribute to filling essential market gaps in our society.

Importantly, the impact of the fund is derived from two key factors. First, for the majority of co-operatives supported, the fund intervenes at an early stage, when resources are scarce. In doing so, it can accelerate the delivery of impact. Second, the fund has supported a strong proportion of scalable projects. While two projects are local, three concern a broad region (such as a State), while five recipients can be scaled nationally or even globally. Because the models developed are scalable, it means a high impact relative to the funds invested.

While this first impact report is very encouraging, a systematic approach to impact measurement would be essential for the recipients, the funders and our understanding of the impact of co-operatives. The feedback collected from the recipients was very positive, with only some minor adjustments suggested.

¹ Co-operative Power Limited – CoPower – provided initial support to the Fund in the first year of operation via a special member poll.

This report comes with five key recommendations:

- **Recommendation 1:** That an impact measurement research project be implemented to provide impact data for funders, recipients and the sector.
- **Recommendation 2:** That The Bunya Fund puts specific emphasis on supporting early-stage co-operatives that have a commitment and potential to scale, ideally at the national level or globally.
- **Recommendation 3:** That The Bunya Fund establishes, in collaboration with the funding organisations, an ambitious engagement and communication plan to stimulate the creation of co-op start-ups.
- **Recommendation 4:** That the fund manager reviews the minor process adjustment suggestions in view of integrating these into next year's iteration.
- **Recommendation 5:** That former recipients be included in future Bunya Fund events and communication plans.

INTRODUCTION

The Bunya Fund is an initiative created by the BCCM following a consultation with industry as part of a broader study on innovation for the co-operative sector, the CoopConnect study. The CoopConnect study was conducted in collaboration between the BCCM and Professor Josserand and his research team.

Co-operatives and mutuals help create an economy and society that work in the interests of the widest number of people by sharing ownership and business rewards.

We need more co-operatives to build a more inclusive economy in Australia. The co-operative movement has established The Bunya Fund, a co-operative development fund, to grow the next generation of co-operatives and mutuals (and support bold new initiatives from more established co-operatives and mutuals).

The Bunya Fund funds education, training, advisory and mentoring (as well as supporting infrastructure essential to start-ups) to help co-operatives and mutuals take on challenging economic, social, cultural and environmental problems in Australian communities and to thrive. Successful applicants receive support valued between \$5,000 and \$25,000.

This ground-breaking fund is the first of its kind in Australia. The BCCM launched The Bunya Fund in June 2022 and ran its first round of funding applications in September 2022, and the second in April 2023.

OVERALL IMPACT

In this section, we provide an overview of the impact of the fund.

Economic, social and environmental impact

The Bunya Fund recipients cover an impressive range of areas of impact. We will use the United Nations Sustainable Development Goals (UNSDGs) to facilitate a holistic understanding of the cumulative impact of the fund. We have organised the UNSDGs into three broad categories: foundational/economic, social and environmental (see Figure 1). The foundational and economic goals represent structural and innovative contributions to creating economic value and impact. The social and environmental impact goals provide an exhaustive description of areas of impact.

Figure 1: The 16 UNSDGs



All projects have a clearly expressed model of value creation for their members that constitutes the foundation of their impact.

Table 1 presents the areas of impact for each recipient based on the UNSDGs. All projects make a strong contribution to the foundational/economic UNSDGs. Unsurprisingly, they differ in their emphasis on specific social and environmental goals. A majority of projects contribute to three or more social goals, confirming the strong potential for the co-operative and mutual business model to deliver on its promise of promoting social businesses. Overall, eight projects out of ten have a core focus on a socio-economic issue, to which they apply an innovative solution. However, it is important to note that seven out of these eight projects also have clear environmental commitments. bHive appears to be a hybrid because of its focus on the sharing economy. Indeed, the sharing economy, because it is founded on a better use of shared resources, combines in essence economic, social and environmental impacts. Finally, the primary aims of EPCBH are economic and environmental, notably because it will enable renewable energy generation, the production of low emission fertiliser and low carbon farming. However, EPCBH also has clear social impact objectives.

Table 1: Projects and their areas of impact

	bHive Bendigo	Cohousing Australia	Co-operation Housing	Coota District Co-op	ECC	EPCBH	KCLC	NAAKPA	Quairading Farmers Co-operative	The Pack
FOUNDATIONAL/ECONOMIC										
9 – Industry, innovation and infrastructure	X	X	X	X	X	X	X	X	X	X
11 – Sustainable cities and communities	X	X	X	X	X	X	X	X	X	X
12 – Responsible consumption and production	X	X	X	X	X	X	X		X	X
17 – Partnerships for the goals	X	X	X				X			X
SOCIAL										
1 – No poverty	X	X	X	X	X		X	X		
2 – Zero hunger								X		
3 – Good health and wellbeing	X	X	X	X	X		X	X	X	X
4 – Quality education				X		X	X			
5 – Gender equality							X			X
8 – Decent work and economic growth	X			X	X	X	X		X	X
10 – Reduced inequalities		X	X	X			X	X		X
16 – Peace, justice and strong institutions										
ENVIRONMENTAL										
6 – Clean water and sanitation			X							
7 – Affordable and clean energy			X		X	X			X	
13 – Climate action	X	X	X	X	X	X			X	X
14 – Life below water						X				
15 – Life on land		X				X		X		

Figure 2 presents the number of recipients that contribute to each of the UNSDGs and as such paint a picture of the key areas of impact of the fund as a whole. This provides an overview of the impressive scope of impact of this first cohort of recipients.

The projects are truly innovative, providing support and infrastructure to their communities of members. It is remarkable that all projects (10) contribute to innovation and infrastructure and to building sustainable cities and communities. In the same vein, nine out of ten projects contribute to sustainable

production and consumption. Through their role in relation to the foundational/economic UNSDGs, the recipients contribute to filling essential market gaps in our society.

The social impact of the fund is focused on good health and well-being (nine recipients), poverty, decent work and economic growth (seven recipients) and reducing inequalities, including gender inequalities (6 recipients). Subjects that are less relevant to start-up co-operatives in Australia, such as hunger and strong institutions, are – unsurprisingly – underrepresented. Finally, three recipients engage in educational activities, which is probably the only area where more engagement could have been expected.

The environmental impact of the fund concerns mainly climate action (eight recipients), but also renewable energy (four recipients).

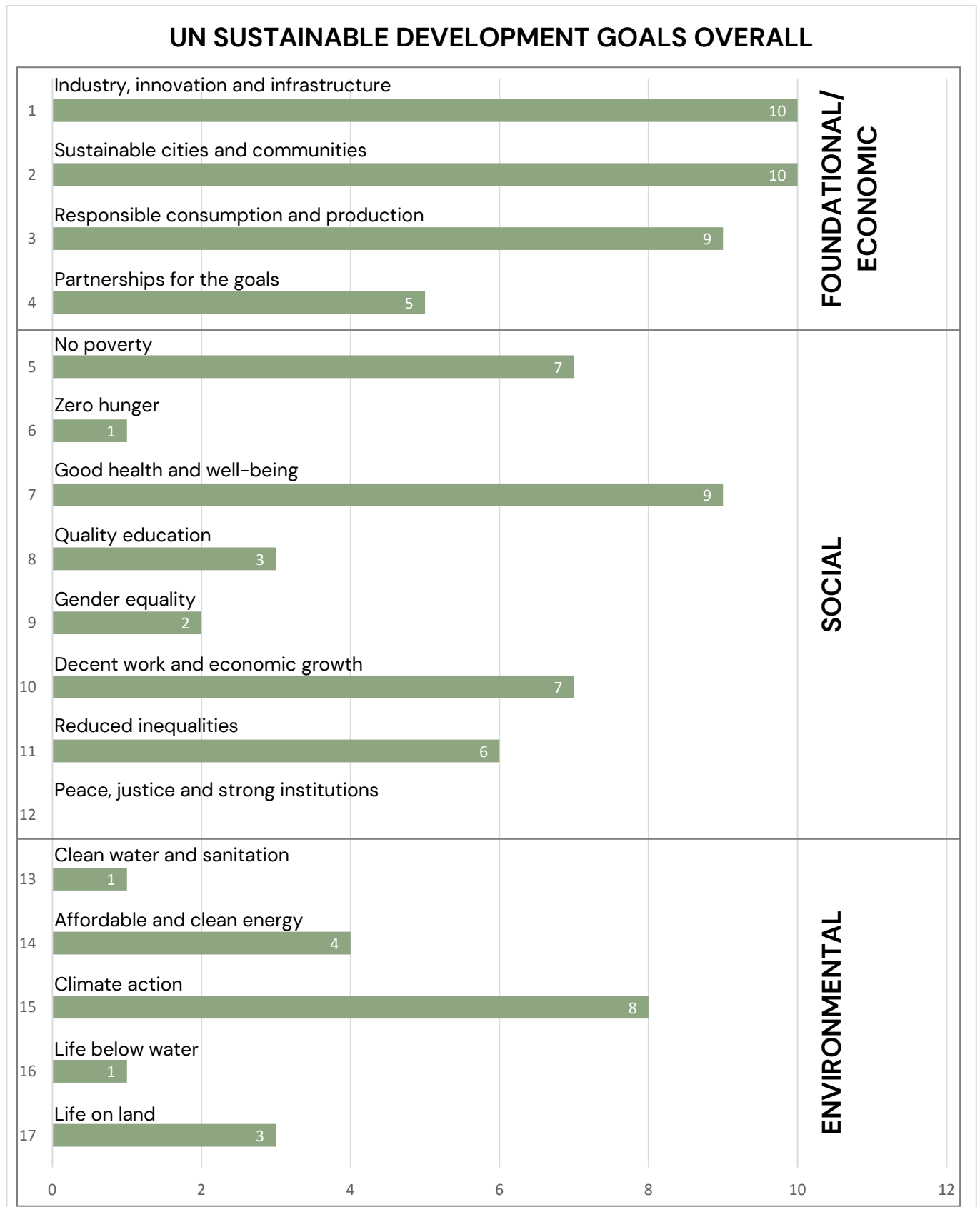
While it was possible to provide a picture of the areas of impact of The Bunya Fund by reporting how the recipients were contributing or planning to contribute to the UNSDGs, it was not possible to measure impact in a quantitative manner. A first reason for this is the fact that the fund targets start-ups and growing co-operatives that have not yet been able to measure their impact or to plan how they will be able to do so.

However, all recipients have participated in a Mutual Value Measurement workshop provided by Mutuo (a UK domiciled consulting firm for co-operatives and mutuals), which was extremely well received. Recipients were also offered an individual workshop on impact measurement. Following the workshop, they were asked to report if and how they planned to measure their economic, social and environmental impact. As a result, two of the participants have already started to measure their impact, five have put in place a plan and metrics to do so, while three have not been able to do this yet.

Because of the importance of the question of impact measurement for the recipients, the funders and the sector in general, it seems that it would be essential to be able to measure it precisely. However, it is unrealistic to expect emerging and resource-poor co-operatives and mutuals to be able to conduct such an endeavour without support. It was also noted by participants that the impact of the fund was likely to occur after the period of funding, meaning that impact measurement should be conducted over an extended period. It would thus be very beneficial for the participants and for the funders to put in place an ongoing impact measurement initiative. This would contribute to providing a clear indication of the return on investment for the funders, support decision making, help recipients to demonstrate their impact and constitute a precious source of data for the sector. This leads to a first recommendation. If set up as a research project, the impact measurement project could benefit from philanthropic or research funding.

- **Recommendation 1:** That an impact measurement research project be implemented to provide impact data for funders, recipients and the sector.

Figure 2: Overall impact of the fund



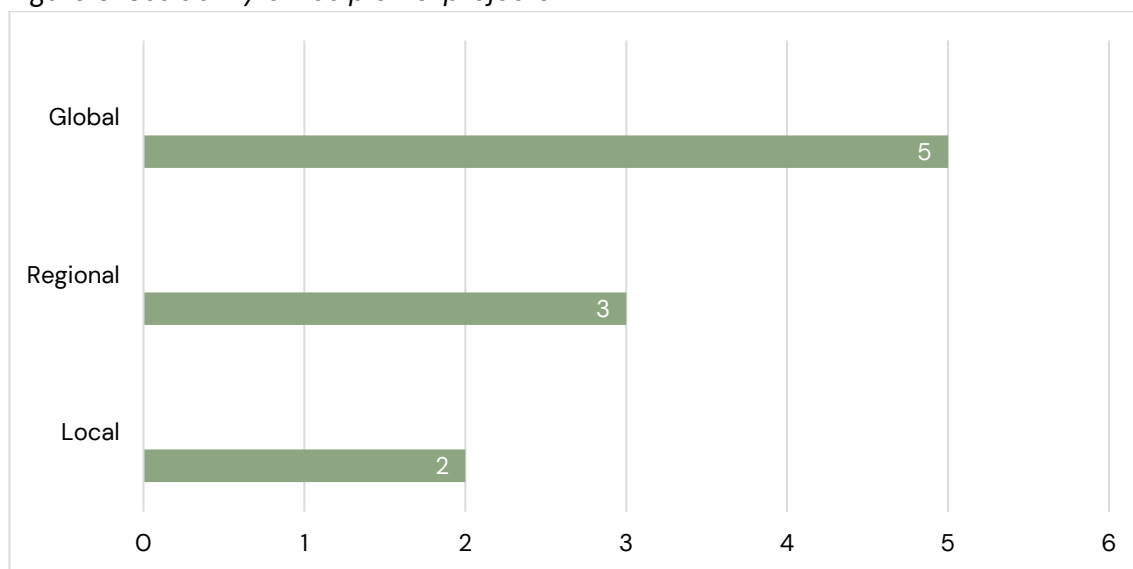
Solving big issues at scale

Another way to assess the potential impact of The Bunya Fund is through assessing the potential of the projects of its recipients. The critical question for that purpose is whether these projects are scalable and whether the recipients have expressed an intent to scale. Figure 3 provides an overview of the scalability of the 2022–23 recipients. It distinguishes between local projects that affect a specific town or community, regional projects that cover a broader region (for instance northern Australia for NAAKPA) or a specific state, and national/global projects that can be fully scalable.

It is remarkable to note that out of ten projects, three have a regional reach and five have a fully scalable model. These five fully scalable projects focus on essential issues for Australia and beyond. As such they can have an extremely significant impact:

- bHive’s platform to develop local community connections (The Villages) and sharing economy business can be replicated globally with a positive impact on poverty, well-being and the environment.
- Cohousing Australia supports the development of cohousing co-ops, thus offering a solution to the national housing affordability problem. The co-operative has a clear ambition for national coverage and already supports projects across two states. Cohousing also has significant environmental benefits.
- ECC, a construction co-operative, has created a modular pod that can be sold at a national scale or beyond. Its model of a workers’ co-op is also replicable in any area nationwide.
- KCLC will support the development of care co-operatives, initially in the underprivileged area of Logan. However, their model is that of a secondary co-operative with an objective of contributing to the solving of problems that the care sector is experiencing nationally.
- The Pack is one of the first Australian music platform co-operatives. It will connect local musicians with local patrons and other partners to disrupt the model of value sharing in the music industry. This model is also fully scalable.

Figure 3: Scalability of recipients’ projects



Important to note is that many of these co-operatives are at an early stage of their development. This means that the grants provided have a significant impact on their growth. This cannot be achieved when injecting the relatively modest funds available into more mature co-operatives. Therefore, it is essential that any communication about The Bunya Fund be as broad as possible and include various media and other events, such as those that exist for all start-ups. Ideally, The Bunya Fund should be able to trigger new co-operative initiatives to contribute even more to the vitality of the co-operative movement. This leads to two recommendations.

- **Recommendation 2:** That The Bunya Fund puts specific emphasis on supporting early-stage co-operatives that have a commitment and potential to scale, ideally at the national level or globally.
- **Recommendation 3:** That The Bunya Fund establishes, in collaboration with the funding organisations, an ambitious engagement and communication plan to stimulate the creation of co-op start-ups.

THE PROCESS

Applications were selected following a strict process managed by BCCM and assessed by The Bunya Fund committee. The committee has been constituted through consultation between the initial founding donors of the fund and the BCCM.

The Bunya Fund committee is composed of:

- one representative from each of the four round one funders (i.e., Australian Unity, Bank Australia, CoPower and CBH Group)
- BCCM CEO Melina Morrisson
- an independent academic (Professor Emmanuel Josserand)

Application process

A call for applications was communicated broadly by the BCCM through its newsletter, social media and website. Potential applicants were guided through the process by the BCCM fund manager regarding eligibility, selection criteria and any questions regarding the application and selection process.

Eligibility for the fund was based on six criteria:

- the organisation is fit and proper to receive funding (high level of ethical practice)
- clear organisational purpose and objectives
- strong current or prospective economic, social, cultural and environmental impact within their communities
- business viability (or pathway to viability)
- basic business documentation (annual report, business plan, financials)
- a strong foundation of member/community support and engagement

While the fund is intended for co-operatives and mutuals, enterprises that were not co-operative or mutual at the moment of application but planned to convert could also apply.

All applicants were to apply by the indicated deadline. The application included the following elements:

- eligibility
- social, economic, cultural and environmental purposes
- summary of value for members
- documentation of impact or prospective impact
- advice or training needs
- funding requirements

Additional documentation: impact reports or assessments, annual reports or equivalent, financial statements, business plans, members and community endorsements.

Selection process

The fund manager conducted an initial screening of applications to confirm eligibility. Each committee member assessed each application independently before the committee meeting for decisions on selected organisations and resource allocations.

The selection criteria were as follows:

- innovativeness
- value creation for members
- potential for impact
- likelihood of receiving funds from other sources
- balance of supported projects across co-operative types and industries

The funding requests and allocations were as follows:

Total requested	\$201,116
Available funds	\$111,117

Considering the high calibre of submissions, the committee had to make tough decisions. However, in many instances, alternative support was provided, including:

- commercial/marketing support
- in-kind legal, tax and investment advice
- support for applications for other grants in collaboration with the BCCM
- mentoring from BCCM members
- collaboration with other co-operatives or mutuals
- free participation in BCCM foundational education and courses
- opportunity for WA participants to participate in the Co-operatives and Mutuals Strategic Development Program (CMSDP)
- free Mutual Value Measurement workshops provided to all recipients with free option to licence and use the MVM framework for their co-operative or mutual
- customised impact measurement workshop available to all recipients
- BCCM Associate Membership
- place-based community economic development
- co-operative governance in First Nations Communities

The outcome of the selection process was as follows.

Name	Allocation
bHive Bendigo	\$2,500
CoHousing Australia	\$14,750
Co-operation Housing	\$17,021
Coota Co-op	\$5,567
ECC	\$15,055
EPCBH	\$12,500
KCLC	\$5,500
NAAKPA	\$5,000
Quairading	\$5,000
The Pack	\$13,224
WA co-op regional impact workshop**	\$15,000

***The Bunya Fund received \$27,500 from CBH on the proviso that grain grower regions will benefit, and \$16,500 was allocated to an educational program in conjunction with CBH to provide WA Bunya Fund recipients (Quairading, The Pack, Co-operation Housing) with relevant customised development opportunities. This will be available to any other WA co-operative projects in grain-growing regions.*

Reporting

All recipients were asked to report on their use of the funds received, the impact of the funding and any variation on the use of funds. The main questions of the reporting exercise were as follows:

- innovativeness
- how has the funded project helped you increase your capability to create more value for your members or the community?
- has the funded project helped you create a positive economic impact? If yes, can you explain how?
- has the funded project helped you create a positive social impact? If yes, can you explain how?

For each main question, we asked if they are monitoring the corresponding area and if they have already implemented metrics to do so.

We also asked participants to provide feedback on the funding process, including major positive aspects and suggestions for improvement.

Feedback from the recipients

The process put in place by the fund was very well received by the participants, with all identified key strengths that included:

- simple process making the application easy
- quality of the MVM and impact workshops with an indication that these should remain mandatory
- quality of BCCM training, the participants appreciated the free access to training programs
- quality of the BCCM support
- essential to have autonomy on the choice of suppliers
- flexibility in fund usage when adjustments were needed
- credibility and legitimacy associated with the grant

Key suggestions for a next round included:

- consider allocating a small fixed percentage for overheads
- provide more information about what can be funded
- provide a timeline about what to expect through the year (dates and steps of the process timeframe for acquittal of invoices, etc.)
- when possible, accelerate payment of invoices
- consider online forms rather than pdfs
- organise an online pitch event for funders

Some of these suggestions, though minor and easy to implement, could make a significant difference for participants. This leads to two main recommendations.

- **Recommendation 4:** That the fund manager reviews the minor process adjustment suggestions in view of integrating these into next year's iteration.
- **Recommendation 5:** That former recipients be included in future Bunya Fund events and communication plans.

THE RECIPIENTS

In this section, we present the ten recipients of the 2022–23 edition of The Bunya Fund, their strategy for value creation and impact and the reported impact of the fund on their projects.

bHive Bendigo

bHive Bendigo is a registered co-operative based in Bendigo, Victoria. It is a community-owned person-to-person sharing economy platform whose vision is: “we own our local digital sharing economy together.” The co-op has developed a digital platform that allows people to share local goods and services but also to create, own and run sharing enterprises. The project is now based in Bendigo but has the potential to be replicated in other geographical areas.



“The bHive team has a quality that all founders need to possess: they can gaze at a ghastly dark sky and see bright sunshine. bHive’s unyielding spirit can serve as an example for all who want to make it in the digital cooperative economy.”

**Trebor Scholz, Associate Professor, The New School,
New York City**

Value for members

The model of value creation for members is based on self-responsibility. The co-op's objective **is to provide technology-based solutions to allow members and the community to benefit from the full potential of the sharing economy.** As such, bHive is a peer-to-peer platform co-operative.

bHive is currently developing two major projects, the Villages and the Bendigo Car Sharing Co-operative.

The Villages will allow members to share resources with other local members, from vegetables to tools. The Villages also operates as a local social media platform where members can share information, create groups, organise events, or benefit from the services created more broadly through the platform. The platform should be made available outside of Bendigo from 2024.

The second active project, the Bendigo Car Sharing Co-operative, is the first initiative for a shared economy business that the platform proposes to build. Indeed, the vision is that, beyond sharing specific resources, the platform will allow for the development of sharing economy businesses and associated applications. These initiatives will give members access to a series of alternatives to extractive consumption.

The Bendigo Car Sharing Co-operative will allow members to access a pool of cars they can hire for a short period. This could be a viable alternative to owning a car or a second car for local transportation. The co-operative would also offer services to businesses, disability transport initiatives and individuals. bHive has completed its business plan for the activity and is currently looking to turn it into a pilot program.

Foundational/economic value

The model proposed by bHive Bendigo rests on the capability to create economic value by shaping markets in relation to the sharing economy. It contributes to the four foundational/economic UNSD goals.



By promoting the principles of the sharing economy, bHive Bendigo enables both responsible consumption and production. Responsible consumption is enabled through the Villages by allowing members to share resources, thus limiting extractive consumption. The future services provided by the platform will allow responsible production, as illustrated by the first initiative on car sharing.



The model of bHive Bendigo is based on innovation. Indeed, this co-op embraces the platform co-op movement, which constitutes a tech-based innovative business model to create a peer-to-peer sharing economy. The primary resource developed is an enabling technology platform.



There is a potential for a very strong contribution to city and community sustainability. While the initial project is based on Bendigo, contributing to robust local communities in that area, the model is replicable and the platform is conceived to be directly adopted by other cities and communities. Beyond contributing to strong communities, bHive also promotes a mode of production and consumption that contributes to environmental sustainability.



bHive has initiated various collaborations within and outside the co-op movement: inside the movement in relation to platform co-operativism and associated technological development; outside the movement to work on the platform and the car-sharing offering.

Social impact



bHive can contribute to three essential and connected social goals. Firstly, by encouraging sharing, the platform can provide access to resources to those who lack such access. Secondly, by encouraging entrepreneurship in the sharing economy with a solid local rooting, bHive can contribute to the emergence of new jobs and economic growth. These two effects will be multiplied once the model is generalised to geographical areas beyond Bendigo, leading to potential long-term effects.



The co-op cites research from Professor Lisa Berkman (see <https://bhive.coop/current-projects/villages/>), which indicates that solid connections in local communities have substantial health benefits. As such, the community dynamics the project aims to trigger can positively impact health and well-being. Per the previous set of UNSDGs, the health benefit will initially be local in the Bendigo area but could be even stronger once other regions and cities adopt the project.

Environmental impact



Embedded in the principle of the sharing economy is the idea of a more environmentally sustainable use of resources. By sharing and doing so locally, the model can contribute to limiting the extractive pressure of our consumption and production on the environment. By facilitating the development of local sharing and sharing entrepreneurship, bHive can significantly reduce the impact of economic activities on the environment.

Impact of funding

bHive Bendigo benefited from a small contribution from The Bunya Fund towards gaining legal advice concerning intellectual property, licensing and related issues about bHive Bendigo's online sharing platform for the Villages. This was important to allow the board to make decisions regarding future partnerships for the co-op. In particular, it helped understand the bHive Bendigo team in their technical and programming approach, notably about appropriate level of information sharing required for prospective platform adopters when their project is generalised to other settings.

Based on the MVM workshop, bHive is now exploring its value creation and impact measurement approach. They plan to have metrics in place from 2024.

Cohousing Australia

Cohousing Australia is a registered co-operative that advocates and supports cohousing projects in urban areas. Its members are individuals and community groups – forming or established cohousing groups. The mission of Cohousing Australia is: “to create and expand the sector network and conditions necessary to make cohousing an option for all interested.” Their vision is “for a cohousing community in every suburb and town.” While cohousing can take various forms, the co-operative model is a prominent one, and the application to The Bunya Fund was to support the creation of two pilot cohousing co-operatives.



“I believe a resource or platform co-op could be a critical element to facilitate projects by reducing the barriers new intentional communities in Australia face in establishing themselves.”

Jacob Edwards, SDA Fund Manager, Australian Unity

Value for members

Most members live in a cohousing community, are forming groups to develop cohousing projects or are allies of such members. Cohousing projects are created and run by their residents, creating sustainable and affordable housing. Each household has a self-contained private home as well as access to shared community space. Residents come together to manage their community and get involved in shared activities.

Cohousing Australia works with communities, government agencies and industries to create the conditions for citizen-led housing collectives to emerge and support them through all phases of cohousing projects: planning, design, delivery and operation. Core services to members are delivered through knowledge sharing and resources to support the formation, delivery and management of cohousing. More broadly, members benefit from general advocacy by the co-operative in favour of cohousing in urban areas. The purpose is to “position the residents at the centre of housing provision; enabling citizens to collectively create housing that provides a place of safety and security”.

Cohousing Australia is in the early stages of its development and focuses on three main projects. First, as part of its advocacy and knowledge-sharing effort, the mapping collaborative housing in Australia project provides a visualisation of existing and in-creation communities with a description of each community. Second, Cohousing Australia is actively involved in supporting the development of two groups of cohousing co-operatives, one in Sydney (see below) and one in Melbourne.

Economic value

Cohousing Australia contributes to the diffusion of the co-operative business model in its sector. Its activity has a strong leverage effect, organising knowledge and resource exchanges between groups. The co-operative is already operating in two states and, while there are some local peculiarities, the type of support that it can bring to projects is highly generalisable. This is well captured in a national vision. Its mission contributes to the foundation of a new economic base for more sustainable housing; as such, it contributes to the four relevant UNSDGs.



By organising knowledge and resource sharing between groups and conducting specific analysis and research, Cohousing Australia contributes to innovative models of housing that can help solve the current housing crisis in the country.



The focus on urban areas aims at offering solutions to the housing crisis where it is the most problematic. Affordability is a key issue and one that the gentrification of all major cities in Australia has amplified. Beyond social impact, many cohousing projects also come with high ecological standards.



The cohousing model implies a level of resource sharing that contributes to fewer resources being used for the initial infrastructure and an optimal use of the resources required. As such, by supporting the generalisation of cohousing projects, the co-operative can potentially enable more responsible modes of production and consumption.



Resource sharing and collaboration are core to the approach of a resource/platform co-operative. Cohousing Australia has already successfully created partnerships between several projects and communities, which is at the heart of its approach. Such a model is scalable and can lead to the level of collaboration needed for a solid contribution to solving the housing crisis in Australia.

Social impact



One of the critical social impacts of cohousing is housing affordability, achieved through two avenues. The first is resource sharing between houses for the initial build or to run the facilities. Second, the model is not-for-profit and protected from speculation, leading to long-term affordability. Once a home is included, it will likely remain affordable.



The community dimension is essential to all cohousing projects. This is achieved by shared space and shared facility management, creating a sense of belonging. Added to housing safety, which reduces stress, this can substantially benefit members' health and well-being.



Lack of housing and affordability is both a cause and effect of inequalities in Australian society. Cohousing Australia can reduce this primary driver of social inequalities by supporting new housing affordability and access models. A vital contribution of the model to reducing inequality is that it also brings security of tenure, thus removing the threat of poverty and stress in the long term.

Environmental impact



While the first objective of Cohousing Australia is social, it also has the potential to generate a positive environmental impact. This is first because it contributes to resource sharing, thus limiting the extractive impact of housing – for instance, by allowing sufficient scale for environmentally positive investments (i.e., batteries, recycling, etc.). Second, many of the cohousing projects come with a community focus that integrates an improvement of the environmental performance of the built environment and food-productive landscapes that benefit the life on land objective.

Impact of funding

The funds were used to undertake a feasibility study for one of the Sydney-based EcoVillage Projects. While this will help progress the specific project located in Redfern, NSW, the outcomes are highly transferable. The aim is that this study can serve as a template for the other member groups to use. This is because the construction and development contexts would be similar in other cities, particularly for the other pilot projects in Melbourne.

The study has developed a detailed model of how an urban rental co-op would work in Australia. While such models are commonly available in the European context, this was not true for Australian urban cohousing projects. As such, the project has provided Cohousing Australia with valuable IP that will directly enable it to create value for its members. The model can be used to work collaboratively with public landlords and decision-makers to test assumptions on a specific project – notably in terms of economic returns – and facilitate decision-making about land allocation for cohousing.

The modelling will also support advocacy and bring evidence of the greater value of not-for-profit co-operative models compared to for-profit build-to-rent initiatives.

As such, the modelling work will have a direct short-term impact on the Sydney project and a much broader mid-/long-term effect in generating new scalable projects. Cohousing Australia does not have a framework or metrics in place to measure its impact at this stage.



Cohousing Australia

Co-operation Housing

Co-operation Housing is a not-for-profit mutual. Its objective is to support and grow the housing co-operative sector in Western Australia; it is the only registered community housing provider in the state that specialises in housing co-operatives. Its mission statement is: “representing and growing co-operative housing as a way of building empowered and sustainable communities”.



“I’ve come to the Kyloring Housing Coop as an Explorer, keen to be part of creating a vibrant intentional sage community embedded with care and respect for the beautiful and precious southwest”.

Veronica, Kyloring Housing Co-operative

Value for members

Co-operation Housing operates as a secondary co-op (i.e., an in-effect co-operative of co-operatives). Its members are housing co-ops: ARCH (eight co-located homes for seniors), First Fremantle (14 inter-generational dwellings), Kyloring Housing Co-operative (dwellings for over 55s), Subi-Leederville (six inter-generational dwellings) and Tapper Street Mews (11-unit retirement village).

Co-operation Housing brings value to its members by providing services under a delegated management model. Services provided include tenancy and property management, project and development management and governance. It also collaborates with developers, financiers, local governments and other stakeholders to co-create strategic opportunities that will grow the co-operative housing sector. Finally, the co-operative is also an active advocate, notably through education activities and events that benefit co-operative housing in general and specific projects.

Because of its model of a secondary co-operative, Co-operation Housing systematically leverages resources and knowledge by sharing these among members. The model is fully scalable and based on a clear growth strategy.

Economic value

Co-operation Housing contributes to the diffusion of the co-operative housing model by providing extensive support from project inception to daily management. It already has a strong footprint in Western Australia and its growth is supported by a clear strategy. Operating as a secondary co-operative allows for resource and knowledge sharing between members. The co-op contributes to the four foundational/economic UNSDG goals.



By operating as a secondary co-operative and providing support to its members, Co-operation Housing supports the development of innovative models of housing that can help solve the current housing crisis.



Co-operation Housing supports co-operatives that bring together communities with specific demographic characteristics and needs, with a key objective of providing affordable housing and quality community life for these groups. As such it contributes to the establishment and maintenance of sustainable communities.



As mentioned in the case of Cohousing Australia, the cohousing model allows for resource sharing that supports sustainable consumption, contributing to fewer resources being used for the initial infrastructure and an optimal use of the resources required. As such, by supporting the generalisation of cohousing projects, the co-operative can potentially favour more responsible modes of production and consumption.



Core to the approach of a secondary co-operative is a collaboration between members but also between members and other actors. Co-operation Housing has already successfully catalysed collaboration between sectors when supporting the development of its members.

Social impact



One of the critical social impacts is housing affordability achieved through two avenues. First is resource sharing between houses for the initial build or to run the facilities. Second, the model is not-for-profit and protected from speculation, leading to long-term affordability. Once a home is included, it will likely remain affordable.



The community dimension is essential to all cohousing projects. This is achieved by shared space and shared facility management, creating a sense of belonging. Added to housing safety with a negative effect on stress, this can substantially benefit members' health and well-being. Co-operative Housing also facilitates projects that support the health and well-being of specific groups such as seniors or NDIS participants.



Lack of housing and affordability is both a cause and effect of inequalities. By supporting new housing affordability and access models, Co-operative Housing can contribute to reducing this primary driver of social inequalities. A vital contribution of the model to reducing inequality is that it also brings security of tenure, thus removing the threat of poverty and stress in the long term. Finally, the projects support often-vulnerable groups such as seniors.

Environmental impact



Sustainability is at the heart of the mission of Co-operative Housing. While the focus is on the social dimension of sustainability, the environmental one is also important. This translates into a contribution to education and communication events, and at the very core of the project into ongoing and establishing activities (cf the example of Kyloring Housing Co-operative below).

Impact of funding

Co-operation Housing was offered the opportunity to facilitate the creation of Kyloring Housing Co-operative, a new housing co-operative for the over 55s within the Witchcliffe Ecovillage. Kyloring Housing Co-operative has been established to “address the shortage of long-term affordable accommodation for aged and dependent persons by developing and managing at cost sustainable housing that is affordable in perpetuity.”

The Bunya Fund has funded assistance with finalising a disclosure statement to raise external investment to fund up to 30 per cent of the project costs using Capital Co-operative Units (CCUs). The grant covered legal advice to gain and improve understanding of legal obligations and requirements around issuing CCUs. The BCCM has also directly supported Co-operation Housing with its advocacy and communication strategy. The project is now able to proceed with the CCU issue. Managing a CCU issue is essential for a secondary co-operative in Australia. While the advice will directly impact the project, it will thus also be leveraged for future projects.

The Kyloring Housing Co-operative has a solid social impact commitment by providing ongoing access to affordable housing, involving future residents at every project stage, encouraging the mobilisation of residents’ skills to benefit the wider community and promoting a positive social context. Its social impact will be measured as part of the CCU exercise. The first metric will be the CCU uptake.

The project also has a strong environmental commitment, notably utilising stock and resources as effectively and efficiently as possible. It is located within Witchcliffe Ecovillage. The ecovillage has strict building design guidelines, including energy rating, water self-sufficiency, 100 per cent renewable energy and demonstrating a saving of at least 103 per cent in carbon emissions. The project will measure environmental impact through NATHERS energy rating and Life Cycle Design Analysis (currently in draft).



Co-operation Housing

Coota District Co-op

The Coota Co-op is a registered co-operative operating in Cootamundra for less than three years. The Co-op was created in 2021 as a community initiative to replace the local Target shop when it closed down. The vision supported by the co-op is that of “a strong community with a successful store”, with the purpose of “underpinning a vibrant shopping experience” and a focus on “creating local jobs, local opportunities and putting profits back into Cootamundra”.



“The ability to shop locally is an important part of enabling people, allowing them to live their best lives possible and to thrive within their communities... If vulnerable people cannot access shops and services within their local town, many will go without...The success of the Co-op is not only important to its members but to the economic sustainability of our community.”

Kerry Kostrubit, Coordinator, Meals on Wheels, Cootamundra

Value for members

Members of the co-op are its customers, for whom it fills a gap in the local market for quality and affordable items created by the closing down of the Target shop. Compared to the previous Target offering, the co-op has adapted its offerings to fit local customers better; this was decided after a systematic survey of members. Beyond making supply easily accessible, the co-operative model rewards members through discounts and financial surplus distributions. Members who invest in capital units can also receive a return on their investment.

The co-op has raised the \$750,000 needed in the community in 2022, leading to the opening of the shop in August 2023. Coota District Co-op has reached a membership close to 900. While value is initially created through items being locally available through visiting the shop, it is envisioned that it will soon be delivered through online shopping to extend the market beyond Cootamundra and benefit from economies of scale.

Economic value

Beyond providing goods to the local community, the Coota District Co-op will play a key role in shaping markets by maintaining a flow of buyers to local, more specialised retailers, thus supporting the local economy. This will be important in achieving the objective of establishing Cootamundra as a shopping destination.



Establishing the co-operative is a critical element of infrastructure that will contribute to maintaining a flow of patrons to the town centre, thus allowing for further maintenance of other retailers.



The co-operative will contribute to the vitality of the town centre and the region and, in doing so, to the sustainability of the community. The shift in the product assortment also includes a stronger focus – compared with Target's former offerings – on Australian and locally made products. This will thus contribute to supporting the local economy and support responsible consumption and production.

Social impact



Affordability of a range of products adapted to local demand is core to the value proposition of the Coota District Co-op. As such, it contributes to affordable living and fighting poverty in the area.



The co-operative will support local community groups and projects and promote values of mutual support and community engagement in connections. As such, it can contribute to well-being through the creation of a sense of self-worth and social connections.



The business plan includes organising educational events, creating a business management education scholarship, providing access to mentoring in the co-op sector and providing traineeships for local young people. All these elements will contribute to quality education in the community.



A clear objective is to create local jobs through co-operative operations with at least one school leaver employed each year. The co-op will also contribute to this objective by increasing its share of local supply compared with the previous set of suppliers that were selected under the more centralised Target model.



The shop can contribute to reducing inequalities through the affordability and accessibility of goods. This is especially the case for the most vulnerable members of the community such as seniors or the disabled.

Environmental impact



By integrating a higher proportion of local suppliers, the co-op will be able to reduce the carbon footprint of its operations. It is also aiming at selecting sustainable suppliers, working with local suppliers to reduce plastic packaging, and is recycling all its cardboard packaging.

Impact of funding

The funds received by Coota District Co-op were used to organise an advisory and training workshop for directors, managers and members on member engagement strategies and marketing, leading to a townhall meeting. While the co-operative has been very successful in attracting a first group of members, maintaining those dynamics and long-term involvement of members is key to its long-term success. It is essential to create loyalty and maintain patronage. The workshop focused on activities needed to make the co-op sustainable and to keep members engaged for the long term. Working on operational capabilities and stakeholder relationships, in particular through a member fidelity strategy, equipped the co-op with an approach for the future. The workshop also delivered a 10-year updated business plan that will enable sustainability and long-term impact.

Indicators and metrics are in place to measure value creation for members and social impact. This will be achieved through the store software that allows the measuring of indicators such as: membership, purchase and ultimately profit and loss (which is essential to resource targeted social impact activities). A survey system is also in place to receive member feedback. At this stage there is no specific mechanism to measure environmental impact.

The project has also led to a successful application for an Inland Rail grant to conduct customer service training for local businesses (including the co-op).



The Coota District Co-op

Earthworker Construction Cooperative

Earthworker Cooperative is a non-profit co-operative that “brings together people from diverse backgrounds in practical action to solve the social and environmental problems faced by communities and the planet.” It aims at establishing a network of worker-owned co-operatives operating as sustainable enterprises; as such, Earthworker Cooperative operates as a co-op incubator. While based in Victoria, its aim is nationwide. The construction division (on application) is a co-operative start-up that has now become the autonomous Earthworker Construction Co-operative (ECC) (part of the Earthworker network of co-operatives) with the support of The Bunya Fund. It focuses on providing a dignified and sustainable livelihood to its customers through the provision of high-quality residential construction, landscaping and maintenance.

Value for members

ECC is a worker co-operative composed of labour unionists committed to workers’ collective ownership of their workplace. It provides meaningful work for members in a democratic setting. They connect ownership and meaningful work with commitment, which translates into the quality of the construction work they provide to customers. ECC states that: “by committing time and resources to be actively socially and culturally safe and inclusive, economically responsible and sustainable, and environmentally friendly, the construction division’s purpose is to support members and their communities, which we believe will improve the ecological and social environment in which members live.”

Beyond a general offering of building, construction and related work, ECC has developed a concept of backyard pods. The pods are designed to each add a room to existing dwellings. The system is modular and can be used to add several rooms for diverse use, allowing the dwelling to cater for more people, for instance an extended family or a tenant group and/or reduce cramping. While it is not the case yet, the pods could become fully prefabricated, which means they could be shipped to distant locations and assembled by others; this means that the pods could open a broad market for ECC. ECC has a clear offering to its customers and had already raised approximately \$5,000 through crowdfunding and fundraisers before applying for funding by The Bunya Fund..

Economic value

ECC is currently a small emerging co-operative. However, its pod concept can expand demand beyond its current local market. The model can also be replicated in other areas and communities.



The prefabricated modular pod structure created by ECC is an innovative solution to the current housing and building cost crisis. It can contribute to the improvement of infrastructure across the country. At an individual level, it can also increase resale value.



ECC’s approach brings together social and environmental considerations to offer a model that offers responsible production and construction. This applies to its ad hoc local service offerings as well as to the modular pods.

One of the key objectives of ECC is to use the demand for products and services in various cities and communities to help create alternative employment in formerly coal-reliant regions. ECC also contributes to more sustainable cities and communities through its provision of sustainable services and products. Finally, the pods can be used for disaster relief, thus increasing community resilience.

Social impact



The modular pod can contribute to provide affordable housing. Indeed, by increasing the capacity of individual dwellings, it can offer a cheaper alternative to extended families or groups, including tenants.



ECC aims at providing a democratic, meaningful and developmental work environment that helps its members thrive. This has the potential to create a supportive workplace with positive consequences for the health and well-being of workers. Its construction activities and the modular pods also contribute to better living conditions, with a positive impact on the well-being of the community.



There is an emphasis on decent work that provides above living wages. This can be achieved through wages but also through profit sharing with the members. ECC has a clear objective to replicate its model across formerly coal-reliant regions, creating alternative jobs and having a significant impact on the economic growth of these regions.

Environmental impact



Environmental impact is core to the approach of ECC. Wherever possible ECC uses upcycled or eco-friendly, durable, recyclable and reusable materials in its builds (noting that costs sometimes do not allow this). ECC prioritises reuse of existing structures when appropriate. It is currently studying the possibility of using reprocessed coal ash in its builds. ECC is also involved in climate and environment campaigning and plans to assist other climate and eco-friendly organisations, including First Nations organisations, with building maintenance and solidarity builds.



ECC also collaborates with design professionals on passive performance buildings, reducing the energy consumption of these buildings and thus contributing to energy affordability. ECC also uses low embodied energy materials.

Impact of funding

The Bunya Fund provided funding to assist ECC in its establishment as an independent co-operative, to train its members to attain financial literacy, build a website and acquire essential safety equipment. According to their self-assessment of the impact of funding, "it probably would have taken us 3–5 years to build up to where we are now if it hadn't been for the Bunya grant." The funding accelerated the incubation of the start-up co-operative and allowed its operations to become independent from Earthworker. In doing so it also freed some capability for Earthworker to pursue its incubation activities.

The creation of the website was critical in ensuring a flow of business to the co-operative that the existing Facebook page could not generate. This is a foundational resource that will support the organic growth of ECC. The safety equipment acquired with The Bunya Fund grant has allowed the co-operative to market its pod straight away, allowing it to launch into a fully scalable business.

The financial literacy training is also essential in terms of scalability of the project. This has extended the number of members who would be able to get involved in the management of the co-operative, thus freeing up time to grow the organisation by inducting new worker-owners. This is also important to strengthen the democratic operating model and to create organisational resilience.

The funding has also been well leveraged. First, advised by the BCCM, ECC collaborated with Capricorn to secure cheaper professional insurance. ECC also benefited from a Copower impact grant that was allocated to working capital, thus perfectly supplementing The Bunya Fund grant and allowing the co-operative to start at full scale.

ECC has key indicators in place for its social impact and a vision of how it wants to measure its environmental impact.



Earthworker Cooperative

EPCBH

Eyre Peninsula Cooperative Bulk Handling is a for-profit co-operative whose aim is to ensure grain export from a new deep-sea port at Cape Hardy on Eyre Peninsula, South Australia. The co-operative is committed to “pursuing opportunities that will increase the sustainability and profitability of Eyre Peninsula growers in the areas of transport, storage and handling, exporting of grain, renewable energy generation and the production of low emission fertiliser.” In particular, one of its objectives is to embrace opportunities in low-carbon farming and renewable energy generation.

Value for members

Members of EPCBH are primary producers that produce and deliver grains and are located on the Eyre Peninsula. The Peninsula generates over \$1 billion worth of primary production annually. It is heavily export oriented and geographically isolated. The co-operative aims at facilitating grain exports from the new deep-sea port to be completed at Cape Hardy. In the meantime, it will support members in exploiting opportunities in low-carbon farming and renewable energy generation.

EPCBH has purchased 160 hectares of agricultural land adjacent to the future location of the port in view of establishing an Agri Business Precinct that will provide grain accumulation for export, composted green waste and low carbon fertiliser production/distribution, renewable energy generation in the form of wind turbines and, into the future, an agricultural and civils training facility.

While members will benefit from the mutualised services of the co-operative, they will also receive financial benefits. Founding members will be issued bonus shares this year based on the increase in value that the co-op land has gained, and CCU holders can convert their CCUs to shares before the bonus share issue if they desire.

EPCBH has already successfully brought together its founding farmer members into the collaborative creation of the Agri Business Precinct. Further partnerships are envisioned once other members join the co-operative. This is an open model for all farmers in the area that match the criteria to become an active member.

Economic value

The co-operative will directly contribute to economic development of the region.



The Agri Business Precinct is a significant piece of infrastructure that will add economic value to the agricultural industry on Eyre Peninsula. Helping to facilitate new industries will bring economic benefit to our region. The infrastructure will provide grain accumulation, making grain exports more competitive and ensuring cheaper supply through compost conversion into fertiliser and local supply of fertiliser/urea. This will establish new sustainable activities such as hydrogen production and hydrogen truck refuelling.



By providing economies of scale and a sustainability platform for its members, EPCBH will allow for a more sustainable production of grains in the region, notably through the promotion of low carbon farming.

Social impact



EPCBH will contribute to quality education by setting up an agricultural and civils traininfg facility and will promote future development in low carbon farming and renewable energy.



The economic objectives of the co-operative will lead to job creation in new and sustainable industries but also to population growth.

Environmental impact



The project has a clear emphasis on environmental issues that include climate action through the promotion of low carbon farming, green hydrogen production, and to enable hydrogen truck refuelling. The local production of fertilisers/urea will also contribute to a lower carbon footprint.



Waste conversion has the potential to reduce landfill and thus contribute to improving life below water and on land by value adding the composted product for farms.

Impact of funding

Funding was used to engage appropriate expertise to create a development masterplan for the Agri Business Precinct. The masterplan will help cement the co-operative's vision and provide the necessary framework for the continued development of the agricultural precinct over time.

The masterplan will be used for various purposes, including:

- dissemination to members to discuss and seek their expertise and opinion
- seeking approvals from various levels of government
- funding applications to financial organisations and/or governments
- dissemination to potential project partners for consideration

As such, developing the masterplan has been a key step in the progression of EPCBH towards its goals.

Following the Mutual Value Measurement workshop, EPCBH has created a mutual value statement that defines its strategy for value creation across the six MVM dimensions.



Eyre Peninsula Cooperative Bulk Handling (EPCBH)

Kingdom Community Life Care

Kingdom Community Life Care (KCLC) is supporting an emerging co-op start-up that will initially operate in Logan, Queensland. Its purpose is to “provide an organisation for the direct relief of poverty, sickness, suffering, distress, misfortune, disability, destitution and helplessness of people in Australia regardless of sex, race, ethnic background, religion, political beliefs or marital status.” The proposed co-op will be a workers’ co-operative that will train and support workers from ethnic communities in Logan to provide care within their community.



“This initiative will significantly benefit our Pacific Islands and Maori communities who have complex needs and often struggle to access quality work and business ownership opportunities. We believe that the proposed project is a good model of engaging our community for work opportunities that can provide financial stability, particularly women who struggle with the English language.”

Emā Vueti, President, Pacific Islands Council of Qld Inc.

Value for members

KCLC is a mutual entity and registered Public Benevolent Institution with deductible gift recipient status. KCLC is the parent entity to support the start-up of Care Factor Co-operative, a co-op within the care sector. It will support the creation of a co-operative of workers, initially from ethnic minorities in Logan. The co-op will train and support them to become qualified to provide care in their communities and beyond, including for people with low education levels or backgrounds of adversity. This will provide a benefit for members in terms of upskilling and decent work but also for the community by providing access to care for local ethnic minorities. The KCLC will also engage in activities to upskill and support youth at risk and other intersectional minority groups such as women of ethnic communities.

Current programs undertaken by KCLC include transition-to-work programs in schools that connect schools to industry, providing real-world skills and experience for senior school students. KCLC also works with culturally and linguistically diverse (CALD) communities, including refugee communities, to connect them to local services. KCLC recently coordinated a Women’s Health and Economic Empowerment Conference with the Congolese refugee community, co-attended by a number of people from the Pasifika community.

The key project KCLC is working on is the incubation of the first worker co-op in Logan that will be called Care Factor Co-operative. It recognises that a missing piece in the Logan ecosystem is capacity building for people to collectively own and control enterprises. The objective is to support the collective business ownership and opportunities to participate in stable, dignified work. The project targets ethnic and refugee communities with barriers such as language, low education levels or backgrounds of adversity. The project is at its inception but liaison and engagement events with community groups have proved encouraging.

The objective of KCLC is to use this first program as a demonstration of a model that would be fully scalable and replicable in other locations in collaboration with other community groups. Its mid-term goal is thus to operate as a co-op incubator that will scale the model by supporting the creation of workers' co-operatives.

Economic value

KCLC will remain a mutual entity and registered Public Benevolent Institution and support the establishment of Care Factor Co-operative. The co-operative will support economic value, initially for minority groups in the Logan region and then further afield by replicating the model in other communities. KCLC's goal is to pioneer Care Factor Co-operative, becoming Logan City's inaugural in-home care worker co-operative with a strong commitment to person-centred aged care and disability support. The primary objectives will encompass workforce growth, training initiatives, the expansion of collective worker ownership on a significant scale and the delivery of exceptional, culturally sensitive care services. All of these endeavours are the direct outcomes of a community-focused, multicultural approach.

The care industry is characterized by a level of need/demand that will allow Care Factor Co-operative to scale quickly, and low qualification barriers to entry allow people to enter the industry easily; worker members will be able to work and establish their own co-operatives to service people from their own communities.



The Care Factor Co-operative will create, pilot and promote an innovative business model that helps disadvantaged and minority communities create workers' co-operatives. As a workers' co-operative, it will accumulate knowledge and capacity to support the emergence of workers' co-operatives in various cities and communities with the support of KCLC.



The foundation of the model is to establish partnerships with disadvantaged groups and communities and their representatives. By building such partnerships, KCLC will be able to empower these groups to create business and economic opportunities. It will ensure the responsible production of services by and for these communities.

Social impact



The key aim of KCLC is to create living-wage work and collective business ownership opportunities, at scale, for people who have been excluded from such opportunities. The economic value created by KCLC is targeted at communities in need that are among the poorest in Australia.



The action of KCLC will provide economic opportunities to some of the most vulnerable groups in the country. It will also reduce structural inequalities by supporting more specific groups in these communities such as women.



An important aspect of the project is to train members of the community so that they become member-owners of co-operative businesses. The transition to work program for school kids is an example of further action that KCLC has been conducting to provide and leverage quality education.



By providing education and employment opportunities, KCLC can contribute to reducing the stress that comes with poverty and unemployment, thus leading to improved well-being. Higher income and education levels also mean better access to care for members and their communities. The provision of care services by the community, for the community, will also improve access to care, contributing to health and well-being.

Environmental impact

The establishment of Care Factor Co-operative comes with a deliberate commitment to environmental stewardship. This aligns with the global imperative to transition towards sustainable business practices.

Impact of funding

KCLC has had the benefit of a modest contribution from The Bunya Fund to get advice on their business model, brand identity and website. It also benefited from in-kind support regarding co-operative structuring, which is ongoing. The BCCM also provided in-kind support regarding legal aspects (including registration requirements) and participation in governance training. All these elements contributed to accelerating the inception process of KCLC.

Importantly, the BCCM has supported the connection between KCLC and the BCCM's Care Together project. If successful, this could provide comprehensive support to KCLC to deploy its pilot co-operative in Logan.

Finally, KCLC's leadership were offered an impact workshop that helped them start defining how they will measure their economic, social and environmental impact.



Kingdom Community Life Care (KCLC)

NAAKPA

The Northern Australia Aboriginal Kakadu Plum Alliance (NAAKPA) is a not-for-profit co-operative that brings together Aboriginal enterprises harvesting and processing Kakadu plums across the Northern Territory and Western Australia. The purpose of NAAKPA is to “assist members to become industry leaders and have greater influence and control” in the whole process.



“It has opened up the Kakadu plum nationally and internationally. The main thing is the communication between the WA and the Northern Territory harvesters.”

Pat Channing, Mercedes Cove Aboriginal Corporation

Value for members

NAAKPA members are Aboriginal businesses with a common aspiration to expand the Kakadu plum industry to benefit local communities. Member organisations have to be majority Aboriginal-owned enterprises that harvest more than 300kg of Kakadu plum annually and pay an annual membership levy of 300kg of Kakadu plum fruit. There are currently seven members in the co-operative: Bawinanga, Mercedes Cove, Gundjehmi, Thamarrur, Milari and Mamabulanjin Aboriginal Corporation.

The Kakadu plum has high antioxidant properties and the highest known levels of Vitamin C content of any fruit. Aboriginal communities have been harvesting and using Kakadu plum for millennia. NAAKPA provides support to Aboriginal businesses in various areas, including food safety, nutrition, business compliance, contracts and agreements, online sales through the NAAKPA platform, advocacy, protection against patents, applications for funding and product and industry development initiatives. The co-operative facilitates all aspects of the supply chain, from growing to retail and including research.

Economic value

NAAKPA creates significant economic value by organising resource and knowledge sharing along the Kakadu plum supply chain.



By mutualising resources between geographically dispersed Aboriginal communities and businesses, NAAKPA plays a key role in supporting the emergence of a competitive offering in the industry for growing “super-food”. In doing so, it contributes to the sustainability of Aboriginal communities.



The mutualisation of resources across communities allows for the emergence of a new industry while respecting traditional and responsible agricultural practices, therefore enabling responsible consumption.



Partnership is at the core of NAAKPA – partnerships between Aboriginal corporations but also with the other actors in the supply chains that are necessary to bring Kakadu plums and their derivatives to markets.

Social impact



By supporting the emergence of a sustainable industry around bushfoods, the NAAKPA co-operative provides culturally adequate and decent work to Aboriginal communities, and access to income that can contribute to reducing poverty and maintaining food sovereignty.



By contributing to building up the Australian native food sector and putting the local communities in control of the industry, NAAKPA contributes to the well-being of these communities and the continuation of their culture and traditional agricultural practices.



The economic impact of the co-operative will contribute to “reducing the gap” for the Aboriginal communities in northern Australia. However, it is also important to note that another objective of NAAKPA is to bring Aboriginal leadership to the Australian native food sector by associating them to the decision process at board level.

Environmental impact



NAAKPA contributes to maintaining traditional and sustainable agricultural practices that respect biodiversity. It also helps Aboriginal owners of the land to keep custody of life on land by preventing patenting of their traditional resources.

Impact of funding

The Bunya Fund was used to seek advice on how to increase participation of Aboriginal individuals and communities in the co-operative. Making sure Aboriginal directors of NAAKPA are fully involved in the decision-making process is essential to the vision of the co-operative. There are possible difficulties to getting them involved in decisions regarding fiduciary and compliance obligations. As a result, several illustrations have been produced on governance that will be transposed into an animation video to be presented to NAAKPA members and their communities. This content touches on the role of a co-op director and some of the activities involved. It will be translated into local languages and used before every AGM to encourage engagement. At this stage, the co-operative is not measuring its impact beyond the volume of Kakadu plums being processed.



The Northern Australia Aboriginal Kakadu Plum Alliance (NAAKPA)

Quairading Farmers Co-operative

Quairading Farmers Co-operative is a registered for-profit co-operative. It owns and runs the only supermarket in Quairading and owns a significant portion of the main street buildings. Its purpose is “to ensure the provision of essential goods and services that our rural community deserves”.



“The Quairading Farmers Co-operative and its ownership of key assets in our town ensures our community is protected from profiteering, so I believe it is integral to support the long-term growth and prosperity (both economically and socially) of this entity.”

Nicole Gibbs, CEO, Shire of Quairading

Value for members

The co-op is owned by more than 350 local shareholders, including – but not only – farmers from the region. Its main role is to operate Quairading’s supermarket. It provides an offering of goods that is revisited as needed by members. When a gap in essential goods and services appears, the co-operative has a strong track record of stepping in and finding a way to fill that void for the long-term success of the town. This is facilitated by the fact that the co-operative also owns half of the buildings in the main street, operating as a landlord. This places Quairading Farmers Co-operative in a unique position to maintain a dynamic town centre. Members need to access goods and services locally, which was the purpose of the co-op since its inception. While the structure is for-profit, which ensures its long-term viability, profit is not its primary objective. By protecting key assets of the town centre, the co-operative ensures that these assets contribute to long-term community growth and viability.

The purpose of the co-operative is well reflected in the supermarket renovation that was undertaken four years ago. The capability to lift the constraints associated with market-type profit objectives meant that it was possible to create a full-scale supermarket which exceeds the historical capacity and what can be commonly found through commercial operations in similar towns.

Economic value

The co-operative model allows the community to support larger-scale businesses that might not have survived under classic commercial models.



Because it has control of key real estate in the town, the co-operative can ensure that such infrastructure is used to the benefit of the community and stays active. It means that products and services are aligned with the local needs and contribute to fighting the reduction in offerings available in regional towns.

Social impact



By providing access to a broader and larger offering of services and products, Quairading Farmers Co-operative contributes to maintaining a vibrant community, which impacts positively on the well-being of its members.



Because it maintains and develops activities in the town centre, Quairading Farmers Co-operative has been able to increase and maintain the level of employment in town and contributes to economic growth.

Environmental impact



Quairading Farmers Co-operative's rejuvenation of its assets includes an objective of energy efficiency through the integration of eco-structure principles, thus contributing to climate action.

Impact of funding

The co-operative has recently rejuvenated the town centre, with a full renovation of the supermarket and new products and services. In doing so, it completed most of its long-term goals (which focused heavily on the supermarket's renovation) and needed to plan further. The co-operative wished to leverage these recent investments to further develop the town centre and create a retail expansion plan based on population growth and other factors. This comes at a time when key members of the executive team have been retiring. The Bunya Fund's support assisted in the drafting of this plan. A member of the team also attended the Co-operatives and Mutuals Strategic Development Program.

The plan now being implemented ensures that a transition will happen for other assets of the co-operative. In the process, Quairading Farmers Co-operative is transitioning from being a passive landlord to actively promoting new businesses. It envisions it will directly operate some businesses if they are needed and cannot be provided by a not-for-profit organisation. The plan is already being implemented, with one shop being renovated to become a coffee shop and a new tenant ready to move in.

Quairading Farmers Co-operative does not yet measure its impact.



Quairading Farmers Co-operative

The Pack

The Pack Music Co-operative is one of Australia's first platform co-operatives, providing streaming of the songs of local, original and independent musicians. It is a not-for-profit collective. Its mission is "to improve the financial and creative opportunities for our local, original songwriters, composers and musicians through connection, co-operation, collaboration and patronage".



"The Pack's co-operative streaming platform and business model is an exciting step for Australian music, as it aims to create a greater sense of community and local sounds through streaming – something that global streaming platforms seem not to give significant focus to".

Chris Wheeldon, RTRFM 92.1

Value for members

Members of the co-operative are musicians, composers and performers. As a platform co-op it forges mutually beneficial, direct and transparent connections between local musicians and patrons (i.e. local businesses and local listeners). The aim is to provide income for local emerging artists that exceeds what they could obtain through mainstream streaming services. The main activities of The Pack are providing equitable and democratic streaming services, organising data collection and sharing, and supporting the development of a healthy music industry. The Pack's business model is very different from the current global model, which is dominated by global labels that divert a significant proportion of the economic value created. The business model proposed by The Pack as a platform allows for a disintermediation of the process and, in doing so, redirects sustainable revenue streams back to the musicians and into the local economy.

The Pack has been working on a pilot project called the Living Lab Project. The Living Lab aims to test the platform co-operative business model and financial flows at scale, allowing the completion of additional functionalities from testing feedback. This will be followed by a major launch festival. The ambition of the co-operative is national initially and then global, where the platform can elicit diverse local collaborations and then across localities. The idea is that the platform co-operative model will be fully scalable.

Economic value

The business model proposed by The Pack will create economic value for members and local communities by shifting how value is shared in the industry.



The Pack will provide an innovative platform that can be used as the backbone infrastructure of disintermediated connections between musicians and potential local patrons. In doing so it will develop new revenue streams for artists who do not have endorsement by a music label company, and will contribute to thriving music communities.



The Pack enables connected precincts – musicians / listeners / businesses / government – to take a proactive advocacy role in the sustainability of their local music scene through localisation and mutual benefit.

Social impact



The Pack can impact well-being by creating social capital in local communities where a virtuous dynamic is created from the discovery of local musicians and subsequent organisation of, and participation in, cultural events.



By shifting the value distribution and creating new revenue streams for local artists that are not associated with commercial labels, The Pack can create multiple income possibilities and revenue streams for musicians. This means that through local value capture, musicians might be able to make a living from their productions. The activities associated with the emergence of a local music industry and community can also create more decent work.



The Pack also has a strong commitment towards reducing inequalities in the industry. It plans to benefit its First Nations, CALD, LGBTIQ, disability and female-identifying community through the dedicated curation and inclusion of diverse musicians with active quotas determined. It will also provide a platform for multicultural and First Nations musicians.

Environmental impact



While not having a specific focus on environmental impact, The Pack is committed to being a carbon positive organisation and has committed to the 1% for the Planet project to tackle climate change. The Pack Music Co-operative has two professional sustainability advisors on its Board.

Impact of funding

The Bunya Fund grant supported The Pack to develop their app and financial modelling in preparation for starting the Living Lab. A member of the team also attended the Co-operatives and Mutuals Strategic Development Program. This accelerated the project, which will be launched later this year. The Living Lab is an essential pilot project that will help The Pack validate its business model before scaling.

The Pack has planned a process for measuring its value creation and social impact that will be initially rolled out for the Living Lab and subsequently adapted before launch. Both value creation and impact will be measured by systematically analysing the data captured through the platform, thus bringing transparency to a (so far) opaque industry. A range of financial and non-financial data will be collected, aggregated and shared. This data will be transparent, de-identified and published under an appropriate open license, with the specific purpose of providing localised cultural and economic data to key stakeholders.



The Pack

Thank you to our Funders



Get involved

Are you interested in being a funder of The Bunya Fund?

Contact the BCCM to arrange a meeting with Melina Morrison, CEO BCCM and learn more about becoming a funder of The Bunya Fund.

Melina Morrison

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Apply for The Bunya Fund

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