

Business Council of Co-operatives and Mutuals

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# Reflect Reconciliation Action Plan

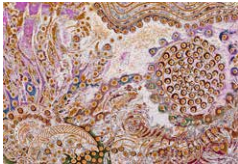
March 2024 - February 2025



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## Cover Art

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**Debra Beale**  
**Ancient Healing**  
 Mixed Media  
 80 x 106cm

My name is Debra Beale and I am a Sydney-based Artist and Designer Maker. I come from the Palawa/Yorta Yorta and Gamilaraay/Wonnarua Nation. I was born in Surry Hills, Sydney and have been practising art for over 25 years.

My artwork tells a narrative of my Aboriginal cultural practices, focusing on cultural heritage, family and community. It is a combination of Women's Business, with a process of acknowledging the past and moving forward to the future. A healing journey celebrating with song and dance and laughter.

My artwork (Ancient Healing) represents an Australian Aboriginal Ancient Culture. It tells a narrative of fresh water and being on country. My homelands where I grew up, Griffith NSW. I remember as a young girl the fresh water creeks I used to

swim in, they had yabbies, fish and mud mussels. I used to catch the yabbies, cook them each afternoon when I got home from school. I would share them with my brothers and sister and sometimes dad would put them into a soup if he was making one.

I went home after 20 years and there is no sign of those creeks. They are either dried up or the old rice and wheat farmers no longer need water for their properties and filled them in. The land is dry and you couldn't imagine anyone ever living there.

My artwork represents these ancient creeks and water holes. I remember how they once were flowing and thriving with life. The colours depict the landscape and its environment which is embedded into my memory as a young girl.

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Performer with the didgeridoo at the Doing Business Together, a mini Aboriginal Business Summit, where the BCCM launched the "Doing Business Together" report on Me-Mel/Goat Island, 9 December 2021  
Photo by: Chris Gleisner



## Acknowledgement of Country

The Business Council of Co-operatives and Mutuals (BCCM) acknowledges Traditional Owners of Country throughout Australia and recognises their continuing connection to lands, waters and communities. We recognise the important role that co-operatives play in First Nations community-controlled services and businesses. We pay our respects to Aboriginal and Torres Strait Islander cultures; to Elders past and present and to any First Nations peoples reading this document.



Left side

Photos 1, 2, 3:

Doing Business Together, a mini Aboriginal Business Summit on Me-Mel/Goat Island.

Photo by: Chris Gleisner

Photo 4: Mary Nirlungayuk, Vice President Corporate Services, Arctic Co-operatives Ltd (Canada) at the 2023 BCCM Leaders' Summit.

Photo by: Daryl Charles

Photo 5: Pastor and Elder, Uncle Ray Minniecon at the Doing Business Together Summit.

Photo by: Chris Gleisner

Right side

Mary Nirlungayuk, Vice President Corporate Services, Arctic Co-operatives Ltd, Uncle Ray Minniecon, Director, Bump Consultancies and Mark Love, Legal Director, BAI, Lawyers during a panel discussion on Empowering Indigenous communities through co-operative business models at the 2023 BCCM Leaders' Summit.

Photo by: Daryl Charles



*The co-operative and mutual sector can go further and improve access to employment opportunities for First Nations peoples in a way that also shares ownership and facilitates economic participation.*

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**BCCM**

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BUSINESS

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## Reconciliation Australia

### *CEOs Statement*

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# Inaugural Reflect RAP

Reconciliation Australia welcomes the Business Council of Co-operatives and Mutuals to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

The Business Council of Co-operatives and Mutuals joins a network of more than 2,500 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.



These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.

This Reflect RAP enables The Business Council of Co-operatives and Mutuals to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

*Congratulations to The Business Council of Co-operatives and Mutuals, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.*

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Karen Mundine  
CEO | Reconciliation Australia

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Kakadu plums being harvested.  
Photo by BCCM member: The Northern  
Australia Aboriginal Kakadu Plum  
Alliance (NAAKPA)



# Our vision for reconciliation

The Business Council of Co-operatives and Mutuals (BCCM) was formed in 2013, as a legacy of the 2012 United Nations International Year of Co-operatives. Our national network of member-owned businesses fosters innovation and business relationships in the sector. Our members believe that co-operatives and mutuals help to build a more inclusive, prosperous and sustainable Australia.

Since formation the BCCM has worked to support Aboriginal and Torres Strait Islander co-operatives and mutuals. This has included the “Doing Business Together” Report in 2021 which identified the value in supporting the empowerment of First Nations peoples through doing business together in the co-operative and mutual sector.

Our vision for reconciliation is that the broader co-operative and mutual sector works together with First Nations co-operatives and mutuals to create a future where First Nations peoples are valued and respected as the First Peoples of Australia, and where their cultures, knowledge and histories are recognised and celebrated.

The co-operative model supports self-determination and economic participation for First Nations peoples and co-operation between co-operatives will increase the speed of realising self-determination, economic participation and reconciliation.

We would like to acknowledge Great Southern Bank’s support in developing this RAP, connecting with First Nations leaders and being a part of our advisory committee.

*We look forward to continuing this journey.*

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**Melina Morrison**  
BCCM | CEO



# Commitment to the RAP

As a co-operative and mutual sector, we are committed to building strong and genuine relationships with Aboriginal and Torres Strait Islander peoples, communities and organisations. We recognise that reconciliation is a journey that requires ongoing learning, reflection and action, and that it involves working collaboratively and respectfully with Aboriginal and Torres Strait Islander peoples to address the ongoing impacts of colonisation.

Our vision for reconciliation is grounded in the principles of self-determination, empowerment and equity. We recognise that Aboriginal and Torres Strait Islander peoples have the right to make decisions about their own lives, and that they should be empowered to do so through the provision of resources, opportunities and support. We also acknowledge that systemic inequalities and injustices continue to impact Aboriginal and Torres Strait Islander peoples, and that we have a responsibility to actively work towards addressing these issues and promoting equity.

To achieve our vision for reconciliation, we are committed to taking a holistic and collaborative approach. By working towards our vision for reconciliation, we believe that we can create a more just, equitable and inclusive society for all Australians.

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Rohan Mead  
BCCM | Chair

Left side  
Guests at the Doing Business Together,  
a mini Aboriginal Business Summit on  
Me-Mel/Goat Island.  
Photo by: Chris Gleisner



# Our business

**The Business Council of Co-operatives and Mutuals (BCCM) is the peak body for co-operatives and mutuals in Australia. Co-ops and mutuals are member-owned businesses that trade for surplus to fulfil their purpose. They are social businesses because they put people, not profit, at the centre of the enterprise.**

Since its formation in 2013, by virtue of our professionalism and membership, the BCCM has built a powerful network of co-operatives and mutuals with a shared commitment to building a world-class operating environment for member-owned businesses.

The BCCM represents these businesses in all industries, including agriculture, manufacturing, energy, insurance, banking, mobility, housing, retail, wholesale, health and community services.

The BCCM's mission is to grow the co-operative and mutual economy as a vital contributor to a fair and equitable Australia. This is achieved through four strategic pillars: advocacy, networking, education and key projects.

*“We advocate for our members’ shared interests, contributing to informed and balanced public policy debate for a fairer, more prosperous and inclusive economy for all Australians...”*

The BCCM currently employs eight people across Australia and none of them identify as Aboriginal or Torres Strait Islander peoples. The main BCCM office is in Sydney, with staff working from locations in Brisbane, Melbourne and Hobart as well.

The reach of the BCCM is national. Board members and member co-ops and mutuals are in all states and territories and in urban, regional and remote locations. There are about 1900 co-ops and mutuals in Australia and about 200 of them are Aboriginal or Torres Strait Islander businesses.

Co-operatives are defined by the International Principles of Cooperation. The co-operative and mutual enterprise (CME) model was recognised in the Doing Business Together Report (2021) as “hold(ing) a unique set of principles based around the concepts of solidarity and self-help that are aligned to Indigenous cultural values, community needs and that also support the goals of self-determination and economic participation.”

Co-operatives are based on the values of **self-help, self-responsibility, democracy, equality, equity** and **solidarity**. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

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

## Our RAP 2023 – 2024

**The BCCM recognises that the significant contribution of Australia’s First Peoples to the nation’s history, culture and economy is one to be celebrated, acknowledged and encouraged.**

The role of business in supporting the principles established in the United Nations’ Declaration of the Rights of the Indigenous Peoples (UNDRIP) is not to be discounted. Of particular interest is the right of First Peoples to self-determination, and how this right complements inclusivity practices.

The BCCM believes that supporting and empowering First Nations voices within the CME sector will strengthen the entire CME sector and that systemic responses are required to meet the multiple layers of First Nations political and economic exclusion (2021 Doing Business Together). To achieve the deliverables set out in our RAP we have established an internal RAP working group as well as an advisory RAP working group made up of sector stakeholders. The internal RAP working group is made up of the key roles that will be involved in implementing the RAP, specifically: the CEO, Senior Policy Adviser who is also the RAP Champion, Communications Lead and Research Manager. The advisory RAP working group is made up of member representatives from:

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### **Great Southern Bank**

– *Reflect RAP Funding Partner*

**Bank Australia**

**HCF**

**The Union Co-operative Society**

**RACQ**

**People’s Choice Credit Union**

**Futurity Investment Group**

**Avant Mutual**

**Common Equity Housing Ltd**

**Northern Australian Aboriginal**

**Kakadu Plum Alliance**

**Bank First**

**CBH Group**

**P&N Bank**





A performer at Doing Business Together.  
Photo by: Chris Gleisner

BCCM will maintain First Nations representation in the advisory group and will establish First Nations representation in the internal RAP working group.

We aim to demonstrate our commitment to reconciliation grounded in the principles of self-determination, empowerment and equity in all that we do. Our RAP is designed to start internally in our team, improving our ability to build strong and genuine relationships with Aboriginal and Torres Strait Islander peoples, communities and organisations. We intend to implement our RAP by building on the guidance provided in the Doing Business Together report.

The implementation will be led by our CEO with most of the activity being undertaken by our Senior Policy Adviser who is the RAP Champion. The Senior Policy Adviser has responsibilities to work with the First Nations co-operative sectors as member organisations of the BCCM and as a part of the sector we are the peak for. Our Senior Policy Adviser also works for an Aboriginal organisation and in the past has collaborated with Aboriginal educators to provide training for non-Indigenous people to work effectively with Aboriginal and Torres Strait Islander peoples.

During the 2017 Senate Economics Reference Committee enquiry into Cooperative, mutual and member-owned firms the BCCM worked with First Nations co-operatives to ensure their representation. In particular, Dominic WY Kanak (Torres Strait (Erub) and South Sea Islander (Epi), grandfather of his Murri-Yorta-Yorta Family and co-op expert) provided a written response.

Kanak pointed out that the co-op model of “co-operation in a contemporary entity holding collective assets through consensus decision making comes close to modern perceptions of an Indigenous Traditional model for Community development based in continuing Indigenous Custodianship” and that the co-operative model is perceived to be “the best organizational vehicle conducive to Aboriginal Traditional patterns of a means to contribute to an economy.”

He also stated that the government’s Indigenous Advancement Strategy was “funneling Aboriginal Torres Strait Communities away from co-operative models towards Aboriginal corporations”. As a result, the BCCM advocated for inclusion of co-ops in the Indigenous Advancement Strategy.

In 2019 the BCCM commissioned a report on First Nations inclusion in the co-op and mutual sector called *Doing Business Together: Aboriginal and Torres Strait Islander People's Inclusion in the Australian Co-operative and Mutual Sector*, which explored options to support the strengthening and growth of the Aboriginal and Torres Strait Islander co-op and mutual sector and the economic empowerment of First Nations peoples.

The report was written by a project team made up of Uncle Pastor Ray Minniecon, Joanna Kitchen, Estelle Fyffe, Michael Hercock and Hazel Leano. The project identified nine themes on the topic of First Nations inclusion in the Australian economy, including the role of RAPs in the CME sector. It also made six recommendations for the BCCM which will inform relevant sections of this and future Reconciliation Action Plans.

*The recommendations included:*

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Raising the profile of First Nations co-operatives;

Developing a First Nations co-operatives' business strategy;

Supporting an enabling environment for First Nations co-operatives;

Supporting incubation of First Nations co-ops;

Data collection to tell the story of First Nations co-ops; and

Linking RAPs across the co-op and mutual sector to use co-operative principles to advance reconciliation.

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The purpose of commissioning the report was to frame the challenge of inclusion of Aboriginal and Torres Strait Island communities within the CME sector in Australia. The report reached a more ambitious conclusion: that CMEs and the CME sector can go further and improve access to employment opportunities for First Nations peoples in a way that also shares ownership and facilitates economic participation.

The report brought together the knowledge of First Nations representatives from Australian co-operatives and mutuals, and First Nations and non-Indigenous CME leaders and concluded that CMEs and the CME sector have a huge opportunity to engage in transmission of the CME business model for the social and economic empowerment of First Nations Australians.

The report was launched in 2021 on Goat Island at an Aboriginal Business Mini Summit with a range of Aboriginal and Torres Strait Islander Businesses and Community Elders / Leaders.

In 2020, the BCCM launched the Co-operative Farming program to support Australian primary producers to form new co-operatives, as well as fostering the resilience and growth of developing farming co-operatives. During this program, the BCCM provided a range of resources and advice to help Northern Australia Aboriginal Kakadu Plum Alliance (NAAKPA) move to a co-operative model. NAAKPA producers represent about 40–45 per cent of total production of Kakadu plum, unlike other bushfood sectors where First Nations representation and engagement is low.

In 2022 the BCCM began work on our Reconciliation Action Plan and formed an industry advisory group to guide us on the planning for our Reflect RAP.

# Our partnerships and current activities

## Community partnerships

The BCCM is currently working with two First Nations mutuals. One is Tranby in Glebe, Sydney. Tranby was established in 1957 as a training centre for the development of co-operative practices for Aboriginal and Torres Strait Islander peoples. Since then, Tranby has gone on to become a Registered Training Organisation (RTO) delivering a number of qualifications, including the Certificate IV and Diploma of Aboriginal and Torres Strait Islander Governance. Tranby is developing teaching materials on co-operative governance in preparation to provide this training specifically to Aboriginal and Torres Strait Islander co-operatives and mutuals. BCCM has been working with Tranby to provide co-operative specific information and broker relationships with potential learners.

The Northern Australian Aboriginal Kakadu Plum Alliance (NAAKPA) is a new Aboriginal co-operative in the Northern Territory which provides stability and reliability to the Kakadu Plum supply chain. The BCCM have supported NAAKPA during their establishment phase and are now assisting with developing governance training of board members through the BCCM's co-operative development fund, the Bunya Fund, and through a partnership with Tranby.

## Internal activities and initiatives

The BCCM is conducting research to map the Aboriginal and Torres Strait Islander co-operative and mutual sector as a part of its work on the Australian Co-operative and Mutual Enterprise Index (ACMEI).

# Relationships

We recognise that building respectful and meaningful relationships with Aboriginal and Torres Strait Islander peoples is essential to achieving reconciliation. We will work to build these relationships through open and honest communication, mutual respect, and a willingness to learn and engage with Aboriginal and Torres Strait Islander cultures, knowledge and histories.

Kakadu plums being harvested.  
Photo by: NAAKPA

## ACTION

### Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.

TIMELINE	DELIVERABLE	RESPONSIBILITY
May 2024	Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence.	Research Manager
Jun 2024	Map the Aboriginal and Torres Strait Islander co-op and mutual sector.	Research Manager
Jul 2024	Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations, in particular utilising the work of the BCCM Doing Business Together report.	Research Manager



ACTION

### Build relationships through celebrating National Reconciliation Week (NRW).

TIMELINE	DELIVERABLE	RESPONSIBILITY
May 2024	Circulate Reconciliation Australia’s NRW resources and reconciliation materials to our staff.	Communications Lead
27 May – 3 June 2024	RAP Working Group members to participate in an external NRW event.	RWG Chair
27 May – 3 June 2024	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	Communications Lead

ACTION

### Promote reconciliation through our sphere of influence.

TIMELINE	DELIVERABLE	RESPONSIBILITY
Mar 2024	Communicate our commitment to reconciliation to all staff.	CEO
Apr 2024	Identify external stakeholders that our organisation can engage with on our reconciliation journey, including our member organisations.	RAP Champion
Jun 2024	Identify like-minded organisations that we could approach to collaborate with on our reconciliation journey – build a network of members who have RAPs.	RAP Champion

ACTION

### Promote positive race relations through anti-discrimination strategies.

TIMELINE	DELIVERABLE	RESPONSIBILITY
Jul 2024	Research best practice and policies in areas of race relations and anti-discrimination.	Research Manager
Mar 2024	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	RAP Champion

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# Respect

We will work to build awareness and understanding of reconciliation among our members, stakeholders and the broader co-operative and mutual sector. One of the ways we intend to achieve this work is by promoting education and training on Aboriginal and Torres Strait Islander cultures, knowledge and histories, and promoting the importance of reconciliation as a shared responsibility.

Performers at Doing Business Together.  
Photo by: Chris Gleisner

## ACTION

**Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.**

TIMELINE	DELIVERABLE	RESPONSIBILITY
Jun 2024	Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	RAP Champion
Mar 2024	Conduct a review of cultural learning needs within our organisation.	RAP Champion

ACTION

**Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.**

TIMELINE	DELIVERABLE	RESPONSIBILITY
Apr 2024	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.	RAP Champion
Mar 2024	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	RAP Champion

ACTION

**Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.**

TIMELINE	DELIVERABLE	RESPONSIBILITY
July 2024	Raise awareness and share information amongst our staff about the meaning of NAIDOC Week.	RAP Champion
Jun 2024	Introduce our staff to NAIDOC Week by promoting external events in our local area.	Communications Lead
First week in July 2024	RAP Working Group to participate in an external NAIDOC Week event.	RWG Chair



Performers at Doing Business Together.  
Photo by: Chris Gleisner

# Opportunities

We will work to support Aboriginal and Torres Strait Islander peoples and communities in ways that are culturally appropriate and responsive to their needs. This includes supporting the development of Aboriginal and Torres Strait Islander-owned co-operatives and mutuals and working with Aboriginal and Torres Strait Islander organisations to address systemic inequalities and promote self-determination.

Kakadu plums being harvested.  
Photo by: NAAKPA

## ACTION

### Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.

TIMELINE	DELIVERABLE	RESPONSIBILITY
Mar 2024	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	RAP Champion
Mar 2024	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	RAP Champion



ACTION

**Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.**

TIMELINE	DELIVERABLE	RESPONSIBILITY
Aug 2024	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	RAP Champion
Aug 2024	Develop a list of First Nations suppliers.	RAP Champion
Aug 2024	Investigate Supply Nation membership.	RAP Champion



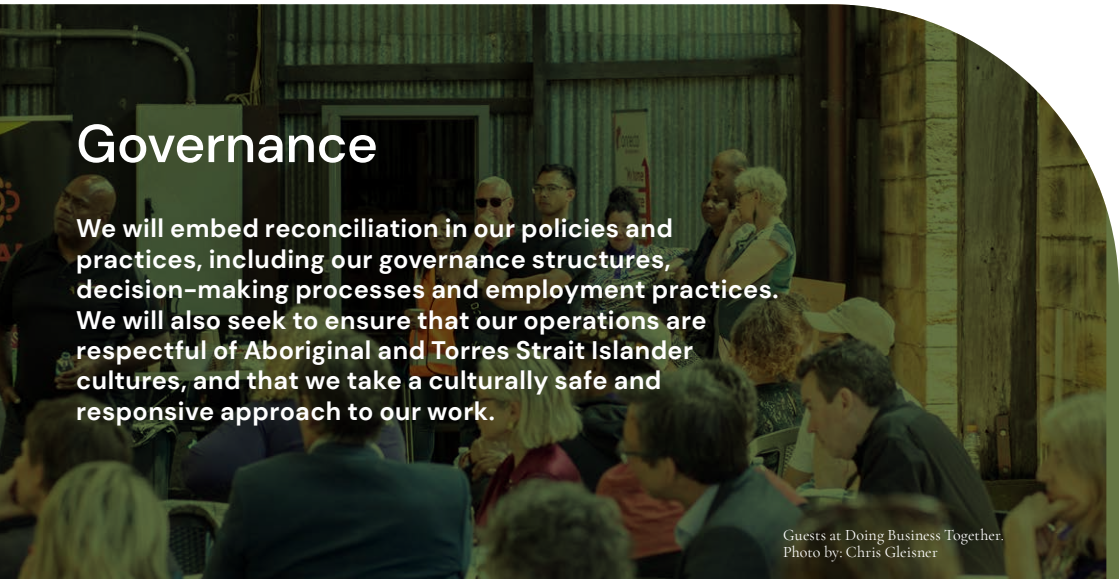
Speakers were presented with a walking stick at the the "Doing Business Together, a mini Aboriginal Business Summit".  
Photo by: Chris Gleisner



Speaker at "Doing Business Together".  
Photo by: Chris Gleisner



Melina Morrison, CEO BCCM, Uncle Ray Minniecon, Director, Bunji Consultancies, Dr Belinda Russon, CEO, Tranby Aboriginal Co-operative, Mary Nirlungayuk, Vice President Corporate Services, Arctic Co-operatives Ltd (Canada) and Linda Seabord, Senior Policy Adviser, BCCM at Tranby Aboriginal Co-operative. Photo by: BCCM



# Governance

We will embed reconciliation in our policies and practices, including our governance structures, decision-making processes and employment practices. We will also seek to ensure that our operations are respectful of Aboriginal and Torres Strait Islander cultures, and that we take a culturally safe and responsive approach to our work.

Guests at Doing Business Together.  
Photo by: Chris Gleisner

## ACTION

### Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.

TIMELINE	DELIVERABLE	RESPONSIBILITY
Apr 2024	Maintain a RWG to govern RAP implementation.	RWG Chair
Apr 2024	Review Terms of Reference for the RWG.	RWG Chair
Apr 2024	Establish Aboriginal and Torres Strait Islander representation on the RWG.	RWG Chair

ACTION

**Provide appropriate support for effective implementation of RAP commitments.**

TIMELINE	DELIVERABLE	RESPONSIBILITY
Mar 2024	Define resource needs for RAP implementation.	RAP Champion
Mar 2024	Engage senior leaders in the delivery of RAP commitments.	CEO
Mar 2024	Appoint a senior leader to champion our RAP internally.	CEO
Apr 2024	Define appropriate systems and capability to track, measure and report on RAP commitments.	Research Manager

ACTION

**Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.**

TIMELINE	DELIVERABLE	RESPONSIBILITY
Jun 2024	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	RAP Champion
1 Aug 2024	Contact Reconciliation Australia to request our unique link to access the online RAP Impact Measurement Questionnaire.	RAP Champion
30 Sep 2024	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	RAP Champion

ACTION

**Continue our reconciliation journey by developing our next RAP.**

TIMELINE	DELIVERABLE	RESPONSIBILITY
Dec 2024	Register via Reconciliation Australia’s website to begin developing our next RAP.	RAP Champion

**CONTACT DETAILS :**

NAME: Linda Seaborn  
 POSITION: Senior Policy Adviser

PHONE: 0409 421 738  
 EMAIL: linda.seaborn@bccm.coop



Melissa Morrison, CEO BCCM and  
Uncle Ray Minniecon, Director,  
Bunji Consultancies.  
Photo by: Chris Gleisner

## Cooperative Principles

**The International Cooperative Alliance's Cooperative Principles are guidelines by which co-operatives put their values into practice.**



### **1. Voluntary and Open Membership**

Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

### **2. Democratic Member Control**

Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organised in a democratic manner.

### **3. Member Economic Participation**

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

### **4. Autonomy and Independence**

Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

### **5. Education, Training, and Information**

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public – particularly young people and opinion leaders – about the nature and benefits of co-operation.

### **6. Co-operation among Co-operatives**

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

### **7. Concern for Community**

Co-operatives work for the sustainable development of their communities through policies approved by their members.

*Business Council of  
Co-operatives and Mutuals*

**BOOM**

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