



2025–26 Pre-Budget Submission

January 2025

The Business Council of Co-operatives and Mutuals (BCCM) welcomes the opportunity to make this pre-budget submission to The Treasury.

The BCCM is the peak body for co-operatives and mutuals in Australia. We unite member-owned businesses operating in all industries to increase awareness and recognition of co-ops and mutuals and the important contribution they make to the economy and community.

We have prepared our Policy Blueprint for the upcoming general election, and this is attached to this submission. It outlines our priorities for 2025 and seeks the support of the Australian Government to grow the co-operative and mutual sector.

In advance of the election, we highlight two opportunities where the government can actively work with our sector to deliver on important public policy priorities:

1. Care Together Program – innovative care co-operatives in regional, rural and remote areas

BCCM has worked for the last two years to encourage aged care providers, care consumers and care workers to work together to secure high quality, affordable services in regional Australia. This effort has resulted in new opportunities for communities to design care service models around local need and to expand services. This Commonwealth-funded program concludes in June 2025, and we request that this success is built upon with an extension of funding.

2. An Australian Centre for Co-operative Business Growth

We need more and larger co-ops and mutuals to meet the needs of Australian consumers and small businesses. By establishing a national centre, we can expand proven collaborative place-based approaches to business development to a range of sectors such as manufacturing, housing, energy and retail. There would be a special focus on supporting SMEs to work together to achieve scale.

With a whole-of-economy approach, a national centre will:

- Build regional clusters for economic development around groups of strong co-operatives and mutuals.
- Assist SMEs in a variety of sectors to be more competitive through co-operatives for sharing services.
- Address the 'missing middle' in the Australian economy by growing medium-sized firms.

This growth agenda could be achieved through Federal funding for the National Centre.

2025 has been designated the International Year of Cooperatives by the United Nations and this would signal an authentic Australian contribution to supporting and growing co-operatives as a contributor to sustainable development in our own country.

About the BCCM

The BCCM is the national industry peak body for co-operatives and mutuals, working with governments, regulators, and policymakers to ensure the Australian economic landscape is fully able to benefit from a competitive co-op and mutual movement.

Through its member co-ops and mutuals, the BCCM represents 12.6 million individuals and 60,000 businesses.

The BCCM has supported new co-operatives and mutuals to form in a range of sectors and is a member of the International Co-operative Alliance (ICA) with access to world-wide networks.

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