BUILDING A BETTER AUSTRALIA

50+ STORIES OF CO-OPERATION
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USEFUL LINKS
IYC 2012 Secretariat – Australia www.australia2012.coop
International Co-operative Alliance www.2012.coop
Global archive of co-operative profiles www.stories.coop
World Council of Credit Unions www.woccu.org
Co-operatives Australia www.australia.coop
The central message of the International Year of Co-operatives is that co-operative enterprises build a better world. As a former Minister for Co-operatives in New South Wales, I understand and appreciate the value of co-operatives. Our challenge in 2012 and beyond is to make this message more widely understood.

Co-operatives are hugely successful enterprises. You need only look at the contribution of the largest 300 co-operative and mutual enterprises in the world. Collectively they are the equivalent of the ninth largest economy. Nearly a billion people are members of co-operative enterprises worldwide and more than 100 million people are employed by them.

Co-operatives are a serious business model with scale. However, their strength is not only financial, it is ethical. Co-operatives do not demonstrate their commitment to social responsibility as vague statements of intent. Their values and principles are at the heart of what they actually do.

The recent Global Financial Crisis showed everyone the limitations of a business model concerned only with short-term profit at the expense of longer-term sustainability. Governments and others are seeing that there is a benefit in building a society that includes different forms of business enterprise. Co-operatives bring reliability, balance and values to an economy.

Co-operatives are democratic enterprises devoted to the service of their members and to the communities in which they operate. This has been their history in Australia – quiet achievers on behalf of those that they serve. The great successes range from credit unions to agricultural co-operatives, from local community organisations to large consumer co-operatives.

*Building a Better Australia – 50+ Stories of Co-operation* is a tribute to co-operative enterprise, seen through the lens of some of our most inspirational co-operative stories.

This book is also supported by Australia’s leading co-operative and mutual businesses to commemorate the United Nation’s declared International Year, and by pooling resources, to ensure that Australia’s co-operatives receive the recognition they deserve.

How fitting that the very creation of this publication should be a co-operative act in itself. It leaves me with no doubt that this publication is a lasting testament to our strengths, successes and desire to build a better world.
Writing a foreword is like walking the dog. An action that doesn’t take much effort or produce much assessable result. But ‘forward’ – now that’s different.

Gosh, the very word ‘forward’ is an action word, isn’t it? Inspiring thoughts of a bold and chivalrous knight resplendent in shining armour, his mighty sword arm thrust over his steed’s pricked ears as, with visor up and head turned towards his eager followers, the knight bellows “Forward to victory!”

Sitting at my desk, penning words that don’t have the actual power to inspire any of the excitement of “Forward in the name of the Co-op!” into the hearts and minds of all those who believe in the power of the co-operative, seems somehow deflating.

I want to be that knight amongst fluttering pennants, charging the non-believers who smirk and range themselves against Australia, and taking the bold moves needed for her to triumph absolutely as a nation with common aims for its common good.

The Year of Co-operatives has an army of true believers, each one understanding the power of positive action, of bringing like-minded people into co-operating to help each other, as well as reaching out to give a hand to others who wish to also co-operate. So a network of Australians helping Australians, which binds the country together.

Blow the desk. Saddle the steed!
ACKNOWLEDGEMENTS

Building a Better Australia – 50+ Stories of Co-operation, the official 2012 Year Book was commissioned by the Australian Secretariat to commemorate the International Year of Co-operatives (IYC 2012) on behalf of this great sector. The stories contained in these pages represent the quintessential nature of co-operative enterprise – member focused, locally based, democratic and resilient. In their diversity they represent the nearly 2000 co-operative businesses, customer owned institutions, credit unions, mutuals and member owned organisations across our nation. For their assistance in selecting the more than 50 'stories of co-operation' we thank our advisory panel: Peter Tregilgas, Elena Kirillova, Belinda Drew and Professor Greg Patmore.

The very act of producing a book that commemorates the IYC in Australia has been a co-operative one. The Secretariat owes a debt of gratitude to the generous support of the Building a Better Australia Book Partners herewith named in this Roll of Honour. To all our Partners, we thank you. Without your support this outstanding publication would not have been possible.

Greg Wall, Chair IYC 2012 Secretariat and National Steering Committee

ROLL OF HONOUR – BOOK PARTNERS

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Community Mutual Group

Opposite page: Image courtesy of Community Mutual Group (Profile on page 102)
This publication highlights the significant role that co-operatives continue to play in the economic and social life of Australia. Co-operatives have had a presence in the Australian economic and social landscape since the 1850s in a variety of forms including agricultural co-operatives, building societies, credit unions, worker co-operatives and consumer co-operatives. The first registered Rochdale consumer co-operative in Australia was in Brisbane in 1859, before the separation of Queensland from New South Wales and barely 15 years after the foundation of the original Rochdale consumer co-operative in the UK. There was an Australian representative at the first meeting of the International Co-operative Alliance, the international body representing co-operatives, in London in 1895.

One of Australia’s longest surviving Rochdale consumer co-ops opened for business in Adelaide in 1868 and successfully traded for almost 100 years. Consumer co-operatives in New South Wales even formed their own Co-operative Wholesale Society (CWS) in 1912 to provide the co-operative retailers with goods.

Although co-operative retailers faced a decline in the post-war period, with the demise of the CWS in 1979, they were an important part of people’s lives in regional Australia, particularly in coal-mining and rural areas. They continue to play a role in maintaining the economic vitality of regional communities in a number of locations, including the Barossa Valley of South Australia, where the thriving Barossa Community Store in Nuriootpa was formed in 1944 following the sale of the store to the local community, which decided to run it on co-operative lines. This co-operative built and operates a shopping mall. There are also co-operative wholesalers for occupations such as butchers, plumbers and hairdressers.

The impetus for credit unions in Australia dates back to the passage of the NSW Small Loans Facilities Act in 1941. The first registered credit union – the Homeowner’s Co-operative Credit Society Limited – was established in May 1945. The credit unions remain perhaps the most vigorous form of co-operatives in Australia and have been through a process of amalgamation in recent years to take advantage of new technologies and to remain competitive with the non-co-op banking sector. Credit unions and building societies were recently recognised by the Federal Government as important institutions in ensuring competition in the Australian financial sector and providing a viable alternative to the four major banks, especially in light of the recent Global Financial Crisis.

Agricultural co-operatives have played a crucial role in rural Australia in assisting primary producers in the processing and marketing of their commodities. The earliest of these co-operatives emerged in the dairy industry on the New South Wales coast in the 1880s to remove ‘middle men’ and improve returns for farmers.

The top two co-operatives in Australia in 2009 were agricultural co-operatives with an annual turnover in terms of two billion dollars – Murray Goulburn in Victoria and Co-operative Bulk Handling in Western Australia. Other examples include the Mount Barker Co-operative in Western Australia, which was established in 1918 and was initially concerned with serving the interests of fruit growers with the provision of a packing shed. It built and operated a power station from 1929 to 1934 and entered the retail trade in 1934 when it took
over a struggling local store. Fishing co-operatives continue to play an important role in many coastal communities.

Co-operatives have also shown a strong interest in the sustainability of Indigenous communities. Co-operatives supported the first wave of the aboriginal co-operative movement of the 1950s and 1960s with a significant legacy being the Tranby Aboriginal College in Sydney, Australia’s oldest Indigenous educational provider, which was founded in 1958. Currently, Indigenous co-operatives provide a range of services to Indigenous communities including medical services in Sydney and a credit union in the Northern Territory.

Co-operatives in Australia have even changed their form to match changes in local conditions. The Macleay Co-operative on the mid-north coast of New South Wales, founded in 1905, began as a dairy co-operative with a butter factory and now focuses on retailing.

Co-operatives continue to be seen as a way of meeting economic and social challenges. Hepburn Wind, which was established in 2007, runs Australia’s first community-owned co-operative wind farm and boosts Australia’s sources of renewable energy.

In 2009, residents of Dangar Island in the Hawkesbury River in NSW formed a co-op to run a general store and café. The International Year of the Co-operatives and concerns about the concentration of ownership in the supermarket sector has inspired the reforming of a co-operative wholesaler in NSW. In March 2012, a new wholesaling group, the Co-operative Food Group, was formed in Hexham, New South Wales, on a co-operative basis to assist small retailers and co-operatives.

Overall, as this book highlights, co-operatives continue to play an important role in many aspects of Australian’s lives. They remain an important solution to many of the economic and social challenges facing Australia in the early twenty-first century, particularly at the community level.

REFERENCES


THE MATESHIP MENTALITY
SOCIAL BUSINESS AUSTRALIA – BOOK PARTNER

When writer and filmmaker Melina Morrison realised the potential of co-operative businesses, “It was like someone had turned the light on. Here was the ideal combination of commercial activity and social aims. Co-operatives give economic and decision-making power to the people, ordinary citizens engaged in the business – that’s what sets them apart from any other form of enterprise.”

Like many Australians, Melina had already been interacting with co-operatives for much of her life through shopping, banking and health services. Her enlightenment at their distinctiveness and social and economic value came when she was asked to work on international co-operative publications and she spent the next decade writing on co-operatives and the social economy.

It was Western Australian-based auto-parts co-operative Capricorn (profiled in this publication) that gave Melina the chance to start spruiking in earnest for her own country’s co-operatives. In 2009, she says, Capricorn’s then-CEO Trent Bartlett, “agreed with his fellow founding directors, Suzanne Henderson, Alan Greig [and Melina, Social Business Australia], on a process to re-engage people in a conversation about the importance of co-operatives and other forms of social business in this country. Capricorn is very dedicated to co-operative values, and that legacy initiative has continued under their chief executive officer, Greg Wall.”

Seed funding from Capricorn produced a new business development organisation, Social Business Australia, to represent all those businesses, such as co-operatives that “trade or undertake activities for social purpose and apply profit or surpluses to social benefit”.

Social Business Australia (SBA) was launched at Parliament House in Canberra in March 2010 by Britain’s leading co-operative figure and president of the International Co-operative Alliance, Dame Pauline Green.

“It was a historic gathering of co-operative leaders in the seat of Australian democracy. Dame Pauline’s ‘call to action’ for the sector to unite around its common values became something of a touchstone for SBA.

The momentum now is for a national body to represent the shared values of member-owned businesses in the national economy,” says Melina.

Around the same time, the UN announced that 2012 would be the International Year of Co-operatives. The timing could not have been better for SBA’s primary goal of bringing Australia’s co-operatives to the forefront of public discussion. “We were in a position to support a co-ordinated response to the year in Australia,” says Melina. So the brand-new social business body held the first meeting of, and subsequently co-ordinated, Australia’s Secretariat for the International Year of Co-operatives 2012. These days Melina is one of four directors of the Secretariat, and a member of its voluntary industry steering committee.

It’s a role she’s relishing. “Co-operative activity – it’s in the DNA of Australians. We live in a harsh climate, so the only way we were going to survive was by co-operating. Partly it comes from our mateship mentality. The world now faces the challenges of a deepening financial crisis, climate change and food security, so there’s a global renaissance of co-operative ideas.”

So far those ideas aren’t nearly well enough known in Australia, Melina believes. “We reckon that one in every three or four Australians is a member of some form of co-operatively owned organisation. Yet every day I get asked: ‘What is a co-op?’ The challenge ahead is for the sector to get better at explaining its difference. The co-operative ideal is as old as the history of humanity. We’re trying to find a way to share our resources with as much equity as possible. We are trying to find a way of doing business that is also doing good.”
WALK LIKE GIANTS: BIG, GLOBAL, CO-OPERATIVE
STRETCHING AROUND THE WORLD
CAPRICORN SOCIETY – BOOK PARTNER

For a small, unofficial auto parts buying group in the early 1970s with little understanding of co-operatives, Capricorn Society’s founders were nonetheless big on co-operative values.

A group of Western Australian service station owners formed the company, hoping to level out the competitive playing field between themselves and ‘big’ business. “Getting suppliers was the breakthrough we had always needed,” says founding member Brian Tulloch. “The suppliers could see that they would not have any bad debts because the co-operative carried all of the risk and guaranteed payments of the account. Besides this, they increased sales volume to such an extent that they could afford to give us a better price.”

With interest growing from other potential members, the buying group registered as a co-operative. They decided it was a form of enterprise well suited to small business operators in the retail motor industry, and less complex than other business models. Their aim was not to make a profit for the co-operative itself or to provide capital gains for outside investors, but to maximise the efficiency, economy and profitability of each member’s own enterprise.

Current chief executive officer Greg Wall says, “The co-operative model was an ideal form through which groups of people could be helped to cope more effectively with the economic and social challenges that affected businesses at the time.”

The name ‘Capricorn’ was chosen because its Western Australian founders “wanted to stretch around the world like that invisible line called the Tropic of Capricorn”. That ambition began to be realised. In 1988 the society expanded into New South Wales, and three years later it was operating in every state. It then opened up its membership to the auto paint and panel-beating industry, and to motor trade businesses in New Zealand.

Russell Green, the owner of an Auckland automotive repair workshop, was one of the first New Zealanders to join. His fellow New Zealanders, he says, “are very aware of how co-operatives run and operate due to their involvement with them in the dairy industry. So the co-operative principles and philosophies were readily accepted and appreciated.”

Capricorn, now a corporatised trading co-operative, has a growing membership base of more than 14,000 international members and works with more than 2200 suppliers.

“The true success of any co-operative,” says Greg, “lies in the hearts and minds of its members and we work closely with them, drawing on local experience, which plays an important role in the development of member and supplier relationships and the power of the co-operative.”

Russell Becker runs an automotive repair workshop in northwest Sydney. He joined the co-operative in the early 1990s since his various parts suppliers now “all end up on the one Capricorn invoice, and you also get a better buy price because you’re part of a larger group”. Russell has incorporated the philosophy of co-operation in his company, but says that many small business owners in the mechanics trade remain cynical about the concept.

“They say: ‘Is there a funny handshake that goes with that?’ It’s just a case that even though my small business and the one down the road are in competition, if you work together you can both become more profitable and more efficient,” explains Russell.
Mick Gayfer, the longest-serving chairman of what is now the CBH Group, was a passionate believer in his father’s maxim: “True co-operation is a unity of many minds towards a common ideal.” This captures the spirit and journey of the organisation first registered as Co-operative Bulk Handling in 1933.

Today the CBH Group, owned by around 4500 Western Australian grain growers, is Australia’s biggest co-operative and a leader in the Australian grain industry, with operations extending from storage, handling and transport to marketing and processing. CBH receives and warehouses 95 per cent of the grain produced in Western Australia, is the biggest exporter of grain from Western Australia and one of the top four grain exporters in the country. It is also one of Western Australia’s biggest businesses, with assets of more than $1.5 billion and a permanent workforce of around 900, supported by up to 1500 casual employees during the harvest from October to January.

Its infrastructure includes more than 190 grain receival sites across southern Western Australia, four port terminals and, as of 2012, the most modern and efficient dedicated grain rail fleet in the world. In the 2011 season, CBH received record deliveries from growers totalling 15 million tonnes. It is a long way from its maiden season in 1932–1933 when it received 42,578 tonnes of wheat.

Like many co-operatives, CBH was formed for ‘defensive’ reasons, and its story in many ways parallels the development and expansion of agriculture in Western Australia.

CBH was born out of the hopelessness and adversity of the global Great Depression of the 1920s and early 1930s. As Cyril Ayris wrote in A Heritage Ingrained, a history of the company published in the year 2000, “They were terrible times, the like of which have not been seen again in Australia, yet it was largely because of them that Co-operative Bulk Handling came into being”.

The bottom line, as Cyril put it, was that farmers who were facing ruin could probably trade their way out of debt if they could reduce their crippling costs. One of their biggest costs was the traditional method of storing and moving wheat in bags that were hand-filled and carefully sewn closed with needle and twine. The answer, it was argued, might be to convert to a bulk handling system using bulk storage facilities and enclosed rail wagons.

One of the strongest supporters of bulk handling was John Thomson, the general manager of Westralian Farmers, another co-operative that later became one of Australia’s biggest and most successful listed companies, Wesfarmers. In 1932, Wesfarmers decided to go it alone and build five, 14,000 tonne experimental horizontal ‘bins’ in the Wyalkatchem area. In April 1933, Wesfarmers and the trustees of the Wheat Pool of Western Australia jointly registered Co-operative Bulk Handling with an authorised capital of 100,000 pounds divided into 100,000 shares. By 1943, CBH had repaid all its start-up debt and control was handed over to growers.

Today CBH remains controlled by growers and focused solely on their interests. The difference is that the co-operative now has 20 million tonnes of storage and handling capacity, equity of more than $1 billion and a grain marketing arm that exports to more than 20 countries. In addition, CBH owns a 50 per cent stake in Interflour, one of Southeast Asia’s biggest flour milling operations with four flour mills in Malaysia, a mill and grain port terminal in Vietnam and PT Eastern Flour Mills in Indonesia, the fourth-largest flour miller in the world.

CBH’s purpose in 2012 remains essentially the same as when it started – to create and return value to growers. The storage and handling network in Western Australia remains its core asset and the
one most valued by its grower members. Many describe it as an extension of their business – they rank nothing more important than having an efficient, secure, low-cost receival and storage site within reasonable distance of their farms at harvest.

In 2002, CBH moved into grain marketing through a merger with another grower-controlled organisation, the Grain Pool of Western Australia, established in 1922. Today CBH Grain is one of Australia’s leading grain marketing and trading entities, marketing more than six million tonnes annually. Aided by additional grain accumulation offices in eastern Australia and marketing offices in Hong Kong and Tokyo, CBH Grain exports wheat, barley, oats, canola, lupins and other pulses to more than 20 major markets of the world.

CBH entered an exciting new era in grain transport by signing an agreement with US-based Watco in 2011 and investing $175 million in 22 locomotives and 574 wagons. This provides Western Australian growers with the most modern and efficient grain fleet in Australia and ensures grain transported by rail remains competitive with road.

In 2011, for the second year in a row, CBH Group was named as Australia’s No.1 Co-operative in the annual Top 100 list of Co-operatives, Credit Unions and Mutuals released by Co-operatives Australia.

In addition to the direct support provided to rural economies by its business activities, CBH Group is a strong supporter of rural and regional communities, industry groups and events. It provides more than $250,000 annually in sponsorship and donations to improve the health and wellbeing of people living in rural regions. The co-operative has also done all it could to help farmers and others in times of extreme challenge. This included co-ordinating a seed donation program during the last two major droughts in Western Australia in 2007–2008 and in 2010–2011.

In what has become a highly competitive, volatile environment, CBH is competing successfully in a marketplace now dominated by huge multinational firms many times its size. Rather than seeing its co-operative structure as a disadvantage, CBH’s current chief executive officer, Dr Andrew Crane, says it is a strength.

“From a strategic perspective, there is plenty of evidence that co-ops can be just as successful as any corporate model, provided they can adapt to their changing environment. This structure helps us compete against bigger international grain businesses because it makes us different. We alone give the value we create back to the same growers who do the business with us, rather than to some distant shareholders.

“Whether CBH should remain a co-operative or corporatise has been the subject of discussion in country pubs and grower meetings for some years. Over the past two years we have done a lot of work with the board and growers to thrash this out once and for all. A detailed grower survey told us that growers wanted to retain control of their business and wanted the value to come back to them in ways other than selling shares in their business. This led to the simple but key decision that CBH would remain a co-operative. But that was only one step. We then needed to learn about the different types of co-operatives and why they succeed and, more importantly, why they fail. Based on that work we decided to bring our constitution in line with a non-distributing co-operative model.

“We can now go and compete with companies, large and small, emphasising that we are the only ones here genuinely for growers with no other shareholders or focus. That’s both powerful and unique.”
The spirit of co-operation has seen Murray Goulburn Co-operative (MG) recognised as a world-class supplier of dairy ingredients and retail products for more than 60 years.

Now Australia’s major exporter of dairy products, Murray Goulburn is 100 per cent owned and controlled by Australian dairy farmers. Its reputation for quality and food safety has enabled the co-operative to become a preferred supplier of dairy products with exports to major markets around the world – along with a strong presence in the Australian domestic market through its flagship Devondale brand.

MG seeks to work with customers to meet their emerging needs through the development of new products or services. Similarly, it works with its dairy farmers (who are also its owners), to provide a high-quality sustainable milk supply that can produce products at fair value for all.

The co-operative has its origins in the soldier settlement region of northern Victoria. Returned World War II servicemen, many of whom had never before seen a farm, became pioneer dairy farmers and were concerned that they were not getting the proper return for their efforts from local proprietary dairy companies.

In 1949, the Murray Valley Soldier Settlers League called a meeting to gauge public interest in a new co-operative dairy factory. Support was unanimous and an interim committee recommended Cobram as the site for the plant, mainly because the size of the town would make it easier to recruit workers, and its proximity to the Murray River ensured a supply of water and red gum logs to fire the boiler. The factory opened in 1951 under the name of the Murray Valley Co-operative Dairy Produce and Trading Company. It became Murray Goulburn following mergers with other smaller factories.

The original factory site at Cobram remains a showpiece of Australian dairy manufacturing, producing cheese and associated products for the domestic and international markets. Processing operations now span six locations across Victoria and Tasmania – Leongatha, Maffra, Koroit, Kiewa, Rochester and Edith Creek.

MG now processes about one third of Australia’s milk supply into products sold on both domestic and export markets. The co-operative’s product range includes skim milk powder, full cream milk powder, various types of cheese, milk fat products, whey powders and milk proteins. Retail products are sold under the famous Devondale brand. Support is also provided to rural communities through the provision of farm supplies and services including fodder, dairy hygiene needs, seed, fertiliser and field services technical advice.

In 2012, MG announced plans to establish a strategic business unit based in Dubai, a regional head office for Asia in Singapore, and a representative office in Vietnam to develop stronger relationships with key customers and to market the Devondale brand to consumers in these regions. MG also has a team based in Tokyo.

The company is at the forefront of environmental sustainability, and the health of suppliers’ land and waterways is fundamental to the future of the business.

Food ingredients represent the single largest contribution to MG’s annual revenue. Through the adaptation of the latest technologies, coupled with its own innovation, the co-operative continues to explore opportunities to harvest major and minor components from milk and to study novel ways of building new ingredients to improve performance, add nutritional benefits or provide new functionality to food systems.

Opposite page: It starts at the grassroots with Murray Goulburn Co-operative
CO-OPERATIVE ROOTS: STAYERS AND MASTERS OF RE-INVENTION
Co-operatives Western Australia, Australia’s longest-serving peak industry representative body, has been fostering the role and development of co-operatives in Western Australia since 1919. In the years when the nation ‘rode on the sheep’s back’ and was the food bowl of England, rural and regional Australia was the heartland of co-operative businesses. The soul of many rural communities was their co-operative, holding things together in the good and not-so-good times.

The co-operative sector in Western Australia has been resilient in the face of change, and individual co-operatives have re-invented themselves to remain relevant and member-focused. However, the state, like much of Australia, has seen a number of co-operative entities convert to investor-controlled businesses over the years. Typically, conversions take place after prolonged periods of good times. As economies move through their various cycles, members tend to understand the true value of their co-operative only after they have given it up.

In 2008, Co-operatives Western Australia began exploring ways to ensure that the strengths and flexibility of co-operative business models would be well understood. The Australian Research Council (ARC) provided linkage grant funding for a project, to complete in 2013/2014, on ‘Sustainable co-operative enterprise: an investigation into the factors influencing the sustainability and competitiveness of co-operative enterprises’. The University of WA, Co-operatives Western Australia, CBH Group, Capricorn Society and Ravensdown Fertiliser Co-operative, together with a number of Australian and international co-operatives, are collaborating on this research.

The project’s findings will become a shared resource within the co-operative sector. The longer-term objective is to have the co-operative business model readily recognised and taught in centres of higher learning.

A strong relationship is needed between industry and academia to support research that feeds into co-operative education programs.

An aim of the ARC project is to establish a platform for such programs by:

• Providing a sound academic research foundation and working with the sector to adopt best practice benchmarking and learning from global case studies;
• Designing, developing and delivering quality executive management and board level programs specifically tailored to the needs of the sector; and
• Ensuring business schools better educate the younger generation of graduates and aspiring decision-makers of the many benefits a co-operative business model can offer.

Today, co-operatives in their very many forms represent a viable business model that has a legitimate place in Australia’s market-based economy.

“Co-operatives do their best work when things are tough, then have to face the toughest of competition when times are good, a fact many co-op members overlook when offered opportunistic short-term deals from their co-op’s competitors.”

– Professor Alan Robson AM CitWA
WA Patron IYC 2012

Opposite page: Today’s co-ops are resilient and nimble, re-inventing themselves but still retaining old-style values
Building a Better Australia
Built on a bend of the fast-flowing and occasionally torrential Macleay River, the town of Kempsey, NSW, has always relied on its people supporting each other through hard times.

“When you come across the bridge into our town,” says fourth-generation resident Richard O’Leary, “you see the Centrepoint arcade and prominent signage to the Co-op’s IGA supermarket and fitness centre. You can’t miss them.”

These thriving local businesses are collectively owned by 4700 local shareholders, all members of the Macleay Regional Co-operative (MRC), one of the oldest surviving co-operative enterprises in Australia.

The MRC was formed in 1905 by a small group of farmers who took over a dairy factory to handle their produce. By horse and cart and a fleet of little steam launches, cans of highly perishable cream were hauled to the factory from farms up and down the river. There were many similar farming co-operatives operating in the region, but very few have lasted into the present like Macleay Regional. The keys to their survival, according to Richard, have been the local tradition of mutual support; an emphasis on quality products and service; and a willingness to change with the times. These enabled the MRC to outlast economic depression, devastating fires and flooding, and fierce competition from bigger firms.

The dairy factory diversified into making award-winning cheese and later added ice cream to its range. In 1931 a produce store was opened. The men of Macleay returned home from World War II to find a co-operatively owned general store. When necessary, the MRC also made the tough decision to sell off unprofitable activities. By the mid-1970s it owned only retail businesses, including Kempsey’s own co-operative supermarket.

Like many of the town’s young people, Richard O’Leary worked at the co-operative straight after leaving school. Today he’s the chief executive of MRC, which also owns a busy shopping arcade, liquor store, delicatessen and several other outlets. It’s a very different world from the cream cans and butter boxes of the old days, but the original principles of mutual support and community co-operation haven’t changed.

“Both my grandfathers belonged to the co-op,” says Richard, “and those traditions are still strong, but we had to change the way we worked or we wouldn’t have survived.”

In 2006, for example, the co-operative acquired a fitness centre, which helps to address health issues such as obesity and diabetes. The co-operative supermarket, unlike its two competitors in Kempsey, sources fresh produce, eggs and meat from local farmers and is an important meeting point for the community. In early 2012, a corner store was added to the line-up. At each of these businesses co-operative members receive a rebate for loyalty, knowing that all the profits are returned to their community.

Macleay Regional supports numerous local health and education projects, and it makes a point of providing employment to disadvantaged young people. “It’s commerce with a conscience,” says Richard. “The co-operative structure does lend itself to fairness and a fair go. We feel pretty good about it.”
If there was ever a perfect place in Australia for a co-operative to take root, grow and blossom over more than half a century, it is the Barossa Valley in South Australia. This small slice of the Old World, settled by Silesian, Bavarian and English grape growers, winemakers and craftsmen in 1842, was pioneered on the principles of shared endeavour and a tradition of self-help and self-responsibility. This meant that grape growers often needed to combine to market their grapes during times of oversupply, and farmers had to club together to share machinery – but the region’s first formal retail co-operative started as a result of the tragedy of war.

When local general store owner Harold Sheard received the devastating news of the death of his son and heir, Lauri, in New Guinea in 1945, he decided to sell up and leave the district, a broken man. Coincidentally, a group of local leaders had been seeking a way to rekindle community spirit amid the wartime distrust and xenophobia that existed between British and German descendants. They formed a co-operative to purchase Sheard’s Store with an initial issue of 7500 one-pound shares.

The Nuriootpa Co-operative Store (now simply the Co-op Heart of the Barossa) was more than just a place to buy flour and sugar and a pair of overalls. Symbolically, it healed the wounds of war by stimulating other initiatives such as the region’s first community hotel, an aged care centre, a kindergarten and community sporting facilities. It has outlasted global recessions, wine industry booms and busts and the onslaught of multinational retail consolidation to remain the largest retail co-operative in Australia.

A modern, 4200 square-metre Foodland supermarket (a far cry from the original store), along with a specialty shopping centre and a host of national franchises drive a turnover of more than $60 million annually. The Co-op’s 15,000 loyal members, who still pay just $2 to join, share in nearly $1 million in rebates and interest every year and benefit from around $100,000 in annual donations to sporting clubs, charities, schools and church groups.

The Co-op is also one of the region’s largest employers, providing jobs to approximately 300 permanent and casual staff, and retail training to countless thousands for more than three generations.

In 2012, incoming chief executive officer Graeme Longmuir took on the role of driving the organisation into the future. “It is becoming harder for all retailers in Australia to withstand the competition from the large chains, changing customer buying patterns and the general economic conditions. In a rural community this is a particularly big challenge. We focus on our extensive range of locally produced products and our excellent country-style customer service. These are advantages other retailers can’t match. Some of the finest foods in the country are produced on our doorstep, and we’re keen to support the large variety of local businesses. Customer loyalty is the key, and with this we’ll strive to continually add value and build a more prosperous community.

“Our main point of difference is that we are owned by the members and the dollars spent by locals are returned to the community. This is a message that resonates with customers, particularly as retail becomes more corporatised nationally and internationally.

“I am confident that if we stay ahead of the game, we can remain competitive for many years to come and continue to be the heart of the Barossa,” says Graeme Longmuir.
THE POWER BEHIND THE TOWN
MOUNT BARKER CO-OPERATIVE

There’s a better than even chance that the people you meet while walking around the country town of Mount Barker, in Western Australia’s southern tip, belong to the local retail co-operative. With about 2500 members in a regional population of less than 5000, the co-operative is simply one of the town’s major institutions.

Like many of the locals, Chris Enright, the co-operative’s chair, is a farmer, running sheep and raising crops just outside town. A 100 years ago, he says, the region was known mainly for its apple orchards, and in 1918 a group of orchardists decided to build a co-operatively owned packing shed.

From that beginning, the Mount Barker Co-operative (MBC) expanded to influence every aspect of local life. Its joint venture with the roads board saw the first electricity generator installed in 1929. That provided the town’s power supply until 1951, when it was replaced by the state electricity system. From its early years the MBC added a general store and farm supply warehouse to its packing house, and during the Depression of the 1930s these stores kept many families afloat by providing generous credit.

By 1939, MBC ran the largest coolstores in Australia, exporting half a million cases of apples annually to the UK, continental Europe and Asia. However, when Britain joined the Common Market in the 1960s MBC’s export trade was hard hit. The shareholders instructed its directors to develop the general store into a modern supermarket. By the mid-1970s the MBC closed its last coolstore and has remained a retail business ever since.

“We’re still the only supermarket in town,” says Chris. Already one of the largest co-operatively owned supermarkets in the state, it is expanding further by adding a liquor store. MBC also runs a petrol station and delivers bulk fuel to its members. Farming supplies and general merchandise are still sold, but now through a profit-sharing arrangement with a national chain.

Mount Barker is within easy shopping distance of a much larger centre. Chris says, “We find it difficult to keep up the percentage of co-operative trading by our members.” To encourage customer loyalty, all MBC outlets carry the same red-and-black branding, and staff members wear uniforms in the same colours.

This small community benefits by up to half a million dollars a year in rebates, share dividends, discounts and sponsorships provided by its local co-operative. In particular, MBC is the major sponsor of the town’s new community college. Every year its top student receives a contribution towards future tertiary study.

A history of the Mount Barker Co-operative was produced for its 90th anniversary, says Chris, “in case some of our members didn’t survive to see the centenary. We have members aged in their 80s who’ve belonged to it all their adult lives.”

“A 100 years ago the region was known mainly for its apple orchards, and in 1918 a group of orchardists decided to build a co-operatively owned packing shed. From that beginning, the Mount Barker Co-operative expanded to influence every aspect of local life.”
A CENTURY OF CO-OPERATION
HASTINGS CO-OPERATIVE

In her town of Wauchope on the mid-north coast of New South Wales, Julie Muller can shop at the historic department store in the high street, and at a large and modern supermarket, a smaller one nearby, a hardware and farm supply store, liquor outlets and a service station at either end of town. The Hastings Co-operative, the town’s biggest retail employer, owns each one of these businesses.

And that’s not the full extent of the co-operative’s activities. They own a third supermarket in Port Macquarie and a second rural supplies store in the hinterland settlement of Comboyne. It’s a remarkable record of achievement for a rural community that grew out of a penal colony, and later through forestry and dairying.

It was the local dairy farmers who originally formed the co-operative in 1916 to build a community-owned milk processing factory. This became central to the town’s prosperity, and its generator supplied the first electricity in the district. When other needs arose, the co-operative grew to meet them, re-opening shops that would otherwise have closed, building and growing new businesses and expanding existing ones.

As dairying has become less important to the district, tourism and high-tech manufacturing industries have taken its place. In a sign of its readiness to adapt to changing times, the Hastings Co-operative recently sold its historic dairy factory to focus purely on retail activities. “It’s important to keep our business viable under the current difficult economic situation,” says Julie. “We employ about 300 local people, and many smaller individual businesses rely on the success of the Hastings Co-operative.”

Julie, a business owner in Wauchope, has been a director of the co-operative for 18 years, and she’s the current chair. Other directors include a retired school teacher, two business owners and a business consultant. “As a board,” says Julie, “we aim to uphold the town’s century-old co-operative tradition and represent the Hastings Co-op’s shareholder members, who now total about 8600 in a district with a population of 10,000 in the Wauchope area.”

Many of those members also belong to a co-operative credit union, formed in 1967 by Hasting Co-operative members who needed better access to credit.

Every active member of the co-operative receives a percentage discount at point of sale and other special discounts. As well, says Julie, “All the service clubs come to us all the time for donations of cash and goods, while the schools, hospital, sports clubs and community groups are all supported through the co-operative’s community chest.”

“When other needs arose, the co-operative grew to meet them, re-opening shops that would otherwise have closed, building and growing new businesses and expanding existing ones.”

Opposite page, clockwise from top: Craig Shaw, team member at Mitre 10 & CRT store; Carol Lowe, Timbertown Supa IGA store manager; Lisa Attkins, Wauchope Supa IGA liquor manager
THRIVING AS PRODUCERS
YENDA PRODUCERS CO-OPERATIVE SOCIETY – BOOK PARTNER

Commonly referred to as the ‘Yenda Prods’, the Yenda Producers Co-operative Society has focused on primary production since its establishment in 1925.

The town of Yenda – six hours west of Sydney, five and a half hours north of Melbourne – was originally settled in 1915 and came to prominence with the building of the Snowy Hydro Scheme and the establishment of the Murrumbidgee Irrigation Area (MIA) to drought-proof inland NSW. The MIA has allowed the towns of Yenda, Leeton and Griffith to thrive as producers. Broad-acre irrigation, dry land farming, vegetable row cropping and horticultural farms produce a vast range of crops including wheat, barley, rice, corn, cotton, grapes, citrus, nuts, cherries, melons and prunes.

The Yenda Producers Co-operative Society was incorporated in June 1925 through the amalgamation of two local businesses. Since then, additional branches have been established in Leeton (1988) and Griffith (1998).

Today the co-operative supplies its members with agricultural inputs including chemicals, fertiliser, hardware and animal health products. A team of qualified agronomists and horticulturalists offer specialist advice to ensure that members’ needs are met on a seasonal and long-term basis. Additional services include transport and cartage of members’ seasonal produce, receiving and grading members’ dried prunes, and on-farm supply and spreading of fertiliser.

The Yenda Prods also provides additional services to its members through two subsidiaries. Spencer and Bennett – Yenda Prods Pty Ltd (established in 1998) enables members to sell livestock through the local sale yards, on the farm and via the Internet. This company also manages rural property sales and on-farm clearing sales. Riverina Water Engineering, established in 2006, specialises in the design and installation of irrigation systems for farms, town authorities and households, and has an extensive retail shop.

Although the Yenda Prods continues to trade strongly, there are many aspects of the market that can affect the co-operative adversely. The reduction in farming returns through lower commodity prices, subsidised imports and a 10-year drought from the start of the 21st century have all contributed to the difficulties facing the co-operative.

The latest major challenge is the Murray Darling Basin Plan, aimed at reducing the amount of water drawn from the river system for domestic and irrigation purposes. The Yenda Prods has been involved in ensuring that the reductions do not compromise the welfare of the local community, and that the long-term viability of its members is maintained.

Chris Morsehead is a third-generation farmer within the MIA and a member of the Yenda Producers Co-operative for the past 16 years. He believes that through his investment in the co-operative, the return on capital is not only through financial gains by dividends and rebates. Being a member allows him to source professional agronomic advice and benefit from the buying power and services that a member on an individual basis could not access.

As a locally owned co-operative, the board and management of the Yenda Prods believe that the community should receive a direct benefit, along with the members. These benefits include the employment of locals, a ‘buy local’ strategy where possible, sponsorship of local schools, donations to local charities and sponsorship of local sporting groups.
Riding Out Tough Times
Terang Co-operative

The highlight of its centenary celebrations in 2008 was the Terang Co-operative’s oldest member, 104-year-old Mary Sadler, cutting the ceremonial cake. Mary began working at the co-operative’s general store in 1923, when it was already well established in this leafy town in the middle of dairying country southwest of Melbourne. Today the Terang Co-operative is one of the oldest continuously operating co-operative businesses in Australia.

It’s become such a vital and familiar local institution that if you just say ‘the co-op’, everyone in Terang knows what you mean. Its longevity has been due largely to nimble management and a fiercely loyal membership base. When the store burned to the ground in 1944 it was trading from temporary premises the following day, and an elegant new store opened on the same site 16 months later.

That building, looking even more distinguished with the passage of time, still houses the co-operative’s supermarket on its ground floor. Charlie Duynhoven works upstairs in the administration offices. His first job with the co-operative was as furniture sales assistant and laying floor coverings. Thirty-eight years later he’s still there, now as the general manager. Some of his colleagues have been with the co-op longer still, from their first full-time job through to retirement.

Those long-term employees have seen a great many changes to the co-operative in their time, and especially in recent years. In 2000, says Charlie, “We bought the old Shire Depot and built a new hardware store, and we’ve also opened a farm supplies store – all located beside each other in the centre of town”. The original store has been completely refurbished and greatly enlarged, and despite stiff competition from chain supermarkets in bigger towns, has retained its loyal customers, many still supporting the business after more than 50 years.

A co-operative can help its members ride out difficulties in tough economic times, Charlie believes. “Recently a large milking machine business in this district folded, and we saw a need for our members to take it on. We employed specialist technicians and management, and our dairy services division now installs and maintains milking equipment for many of the farmer members around the district.”

Although Terang farmers are cautious about spending money on capital works, the division helps to lessen their risk by managing the construction or upgrading of new dairies. “We’ve just built our second 50-unit rotary shed,” says Charlie.

More than half the population of this district are registered co-op members, who are entitled to a discount on all their purchases. “We’re also major sponsors of practically every community project,” says Charlie, “from the town’s new fitness centre to its racing clubs, sports teams and the recently inaugurated country music festival.”

There’s every prospect that Mary Sadler’s descendants will one day celebrate their co-operative’s second 100 years.

“The original store has been completely refurbished and greatly enlarged, and despite stiff competition from chain supermarkets in bigger towns, has retained its loyal customers, many still supporting the business after more than 50 years.”

Opposite page, clockwise from top: The original Co-op building, rebuilt after the 1944 fire, houses the supermarket and administration; the new HOME Timber & Hardware site has just celebrated its 10th birthday; the CRT rural store was extended in 2005 to meet growing demand
Building a Better Australia
WIDE BROWN LAND: PRIMARY PRODUCERS
The Norco name derives from, and is synonymous with, the far north coast of New South Wales, where the North Coast Fresh Food and Cold Storage Co-operative began operations at Byron Bay in 1895. Soon afterwards a depot at Lismore began processing cream into butter, using the Richmond River for transportation. More factories were added, and the range of products grew to include bottled milk, ice cream, cheese and frozen foods.

Today, Norco has 282 active members on 161 dairy farms that supply quality milk to the co-operative 365 days a year. That milk is processed by Norco and then sold into the fresh drinking milk market or is value added by the co-operative, including being utilised to manufacture a range of dairy products. In return, the co-operative offers a competitive milk price and a guarantee to collect every litre produced by its members.

Norco Foods has three specific production facilities, which are ideally located to service several capital cities and ports. Milk production plants are located at Labrador in southeast Queensland and at Raleigh in northeast New South Wales. These plants specialise in the production of chilled dairy products including full cream, modified, flavoured and organic milks, creams, custards and also fruit juice. The ice cream business unit, at Lismore in New South Wales, is a contract manufacturer of a wide range of premium, super premium, light, low fat and specialty ice creams, sorbet and frozen yoghurt. Norco Foods also retails the highly regarded Nimbin Natural cheese range.

In addition to its dairy-based operations, the co-operative operates a rural retail business unit with a network of 23 rural stores located across northern New South Wales and southeast Queensland. It also has an agribusiness unit that manufactures quality stockfeed, bird seed and pet food products. Members’ loyalty is recognised and rewarded with a suppliers’ patronage scheme operated through the rural retail and agribusiness division. As well as servicing the needs of members, the general public is able to trade at their local Norco Rural Retail store. In doing so, they also generate economic activity and wealth for the benefit of their local communities.

Norco is a unique business that not only value adds to its members’ milk, but also services its member farm base with rural supplies. This, in turn, helps to ensure that Norco’s customers, both nationally and internationally, can have confidence in the integrity of its clean and green manufactured dairy products.

Norco’s capital base, derived from its active members, exceeds $6 million and the co-operative’s annual revenue is in excess of $351 million. Norco employs approximately 600 staff who rely on Norco remaining a strong and sustainable business in regional and rural communities in northeast New South Wales and southeast Queensland.

Local communities benefit from Norco’s presence as a supportive and dynamic corporate citizen – contributing to and sponsoring a range of community events and initiatives. The co-operative also takes on an advocacy role in the interests of members when appropriate.

Norco is proud that its co-operative structure has been maintained over its entire 117-year history (Norco has been doing business since 1895). It is equally proud of the value that this structure brings to its members and communities.

“We are proud of our heritage,” says chair Greg McNamara, “and passionate about our future.”
“Agricultural show societies, breed societies, local dairy representative groups – I grew up in those. That was the making of me, to tell you the truth. And they’re not there any more.” Ian Zandstra has spent his life farming and now runs dairy herds in both Victoria and NSW. He’s also the chair of a large co-operative, which he believes gives younger farmers opportunities to develop governance and leadership in a sector where those opportunities are increasingly rare.

The Dairy Farmers Milk Co-operative (DFMC), owned and run by its 1400-plus farmer members, supplies raw milk to a commercial company for processing. Until recently that processing was also carried out by the Dairy Farmers’ Co-operative, which was formed in 1900 in Sydney and grew until it had members in all eastern states. Ian was a board member and says that by the year 2000 it was perhaps the largest co-operative and dairy processor in Australia by revenue. However, the members decided that further capital was needed to finance expansion, and they voted to restructure in 2004.

“It’s a big risk for co-ops to start talking about member investment,” Ian believes. The processing co-operative formed a public company and planned to retain a stake sufficient to ensure farmer control. Instead the company was entirely bought out by the foreign-owned National Foods.

“In the end,” says Ian, “it’s capital that pulls co-ops apart – there are so many different farmer-stakeholder sentiments. Despite all our good intentions for farmer influence, the members voted to sell the processing business.”

Fortunately, they had also set up the DFMC as a supply co-operative. Ian has been chair since the supply co-operative’s formation and helped to negotiate “a very strong supply contract” with the new owners of the processing business. The DFMC continues to negotiate farm-gate milk prices on behalf of its membership. “It’s a great reassurance for farmers that we have a seat at the commercial table. Those deals are pretty rare, and they give our farmers a voice.”

Ian is especially pleased that the DFMC is encouraging younger farmers to participate in the dairy industry. “They’re all busy, so it’s hard to get them to put their hands up, but we provide them with business and governance training. As well as our national directors, we have regional representation through a system of geographical wards, and a couple of our younger directors recently came through that system.”

For the future, Ian hopes the co-operative can acquire greater bargaining power by sending its milk to more than one processing company. “Our motto is ‘All the milk from all the farmers all the time’. That’s what we feel obligated to do. A corporate might say, ‘We don’t want you’, but DFMC allows the farmers to plan their own place in the industry.”

“It’s a great reassurance for farmers that we have a seat at the commercial table. Those deals are pretty rare, and they give our farmers a voice.”
Australians and New Zealanders may be ferocious rivals during the cricket season but good friends at a personal level. The trans-Tasman alliance has been strengthened since 2008 by the expansion of Ravensdown into Australia, which created the first true Australia-New Zealand co-operative.

Ravensdown is already one of New Zealand’s best-known rural brands, seen on trucks, warehouses and silos from one end of the country to the other. It was formed as a farmers’ co-operative in 1978 out of concern that a single large corporate could acquire monopoly control of the fertiliser market. The co-operative proved immediately successful and has paid a rebate to its shareholders in every year of operation.

“It’s still our guiding principle to ensure that farmers can get fertiliser at lowest sustainable cost,” says Ravensdown’s chairman, Bill McLeod. However, the co-operative has since expanded into related fields such as agrochemicals and animal health. In 2008 it expanded in a new direction – overseas.

“We were invited to tender for a fertiliser co-operative in Western Australia that was in financial difficulty,” says Bill. “Those shareholders voted to accept our offer, even though it was in shares rather than cash. They turned down an offer for three times as much in cash. That shows their dedication to retaining control of their supply and their loyalty to their own co-op.”

It took “a lot of work by the accountants and tax people” to resolve the complexities of running a co-operative across two countries, but the experiment has paid off for both partners. Ships importing phosphate and other raw materials to New Zealand deliver fertiliser supplies to Australia en route, providing a cost-efficient transport system.

A year after Ravensdown arrived in Western Australia, Queensland canegrowers asked to join. Western Australia’s co-operative regulations are similar to New Zealand’s but differ from Queensland’s, so Ravensdown Australia was created to comply with local legislation.

To supply the canegrower market, a large new bulk store has been built in Townsville and Mackay.

Two Australian directors sit on Ravensdown’s board, and their first trans-Tasman meetings were held mainly by videoconferencing. That proved inadequate to provide the necessary depth of communication, and now at least one board meeting is held in Australia each year. At other times, the Australian directors fly to New Zealand. For similar reasons, Ravensdown has a tradition of face-to-face meetings with its shareholders. “If they can talk to you,” says Bill, “half their problems go away.”

The ‘ANZAC brand’ will keep expanding, he says. “Ravensdown is already supplying fertiliser to other states. We were invited in to Australia, so we’re there as a friend. We’re very comfortable with the way we’ve done it.”

“Australians and New Zealanders may be ferocious rivals during the cricket season but good friends at a personal level.”
THE APPLE OF THEIR EYE
BATLOW FRUIT CO-OPERATIVE

The apple that hails from Batlow, NSW, on the edge of the Great Dividing Range, has become an Australian household name. And it owes its public prominence largely to the work of one Oliver Courtland (OC) Barberie.

In the first years of the 20th century, OC Barberie worked as a teacher along the upper reaches of the Adelong River. He noticed that the apple and stonefruit trees planted there flourished with no care. Barberie took it upon himself to make this known to the people of Sydney and Melbourne by writing to their major newspapers. He also experimented with growing different varieties, and before long orchardists flocked to the area now known as Batlow.

Another entrepreneur, Hervert Velvin Smith, came to Batlow to visit classmates from agricultural college and liked the area so much that he established his own orchards. Hervert and his classmates were among the original shareholders of the Batlow Co-operative Cool Stores Company, formed in 1925. A co-operative packing company followed soon afterwards.

Batlow’s co-op packing sheds numbered more than 20 at their peak. Since then modern processing has seen the number reduced to one large, state-of-the-art shed.

The co-operative has also diversified considerably. In 2011 it launched a joint venture apple cider brewing operation. Another subsidiary manufactures Toughnet, a hail protection netting system. Meanwhile, about one million cartons of sweet, crisp Batlow apples are sold annually. The co-operative is one of the largest storage and packing operations in the country and its packing shed is among the few to achieve international quality standards.

And what about Hervert Velvin Smith’s Mount View orchard, which he established in 1910?

It’s now in the hands of co-operative member John Robson, a third-generation orchardist. Co-op members Ralph Winter grows apples on Illaroo, first planted in 1926 and Greg Mouat is on his parents’ orchard, Wyola, which they bought in 1926.

And the Batlow Fruit Co-operative, as it’s now known, is still 100 per cent grower owned and in 2012 celebrates 90 years as a co-operative.

“OC Barberie worked as a teacher along the upper reaches of the Adelong River. He noticed that the apple and stonefruit trees planted there flourished with no care … before long orchardists flocked to the area now known as Batlow.”
In the years following World War II, the western rock lobster industry was controlled by a small group of privately owned processing factories that purchased fishermen’s catches at the lowest possible price, processed the lobster and onsold it to various markets – predominantly the US. Realising there were greater profits to be had by processing their own catches and selling direct to market, a small group of determined fishermen banded together in 1950 to form the Geraldton Fishermen’s Co-operative (GFC). In May 1951, the first consignment of Brolos (GFC) brand western rock lobster was processed.

Over the next few decades, the industry underwent a metamorphosis from a one-dimensional mass-marketed lobster cannery to a professional and innovative industry supplying the world with a number of frozen products. GFC’s strategic intention to efficiently service fishermen and provide innovative and effective marketing strategies put it at the forefront of this evolving industry.

In 1985, GFC’s first live lobster exports were shipped to Japan. To ensure GFC was strategically positioned to take advantage of this new market, a dedicated live lobster holding facility was built at the Geraldton wharf. The state-of-the-art facility was designed to ensure an optimum holding environment for lobsters prior to export and capitalised on the developing market preference for premium quality live lobster. In 1993, GFC became the first Australian processor to export live lobster to mainland China.

GFC’s commitment to improving lobster handling and processing methods continued through the 1990s, and in 1992 GFC became the first lobster processor in Western Australia to have its own inhouse R&D department. The GFC R&D program has been awarded at state and national levels as one of the best in Australia. Under this program every step of the post-harvest process – from onboard handling and live holding through to end-user requirements – has been analysed and optimised to ensure Brolos brand products set the benchmark for the industry.

In early 2007, Geraldton Fishermen’s Co-operative expanded its catchment area by opening a live lobster holding facility in Fremantle. The move firmly established GFC as the largest processor of western rock lobster. GFC was proud to achieve a top 20 ranking in the prestigious 2010 WA Business News list of Western Australia’s largest export companies.

In June 2010, the Department of Fisheries Western Australia announced that management of the western rock lobster fishery would move to an individual transferable quota system. GFC rose to the challenge to develop and implement industry-leading systems for catch monitoring and reporting. These systems have allowed GFC fishers to maximise catch value and profitability. GFC has also been at the forefront of working with the Department of Fisheries Western Australia to develop robust compliance systems that will guarantee a sustainable fishery for generations to come.

Over 60 years later, the commitment, expertise and teamwork of this evolving group of fishermen, directors and staff has made GFC the largest processor and most successful exporter of rock lobster in the world today.
LOOKING AFTER THE LAND
LENSWOOD COLD STORES CO-OPERATIVE

During the picking season, rivers of red-and-yellow apples flow through the Lenswood Co-operative’s new and world-class packing shed. The growers who formed the co-operative 80 years ago wouldn’t recognise today’s most popular varieties, like Pink Lady and Gala, but they would find the basic services supplied by the co-operative almost unchanged.

Those original growers would also notice familiar surnames among the present-day membership. Growing fruit is a long-term business, and many apple orchards in the Adelaide Hills – where the Lenswood Co-operative is based – are farmed by fourth- and fifth-generation descendants of the original growers. In 1933, several of those growers formed the co-operative to pack, store and market the crisp apples they produced from the region’s harsh, rocky soil. Lenswood Cold Stores now handles about 70 per cent of South Australia’s apple crop.

James Walters, the co-operative’s general manager, says that the new packing shed opened in 2009 is the most modern and best equipped in Australia. Twenty-four refrigerated rooms store the crop in prime condition. “We’re big on selling locally, so we have a stall at the Adelaide Market. We also send apples to juicing plants and cider makers. But our members grow more than Adelaide can handle, so we supply the rest of Australia and we’re exporting apples to Europe and cherries to Southeast Asia.”

The co-operative is concerned with sustaining the environmental standards of its distinctive yellow-stickered Lenswood apples. “Half a dozen of our members are growing organically, or else they’re in conversion. The others have all greatly reduced their use of chemicals. These days it’s about pest management rather than eliminating pests. We’re looking after the land for the next generation.”

“A co-operative gives transparency. Our members can see all the costs involved in the wholesale marketing process. We have an open-door policy for our members, and we assist them in any way we can.”

Half a dozen of our members are growing organically, or else they’re in conversion. The others have all greatly reduced their use of chemicals. These days it’s about pest management rather than eliminating pests. We’re looking after the land for the next generation.”

Since the 1950s, the co-operative has owned and run a store to supply fertiliser and other orchard supplies to members and the wider farming community. More recently, an agronomist and other expert advisers have been retained to help members survive in a tight and changing market. “We provide interest-free loans to growers to plant particular varieties,” says James.

Opposite page: The new packing shed opened in 2009 is the most modern and best equipped in Australia.
The grain-growers’ co-operative Southern Quality Produce (SQP) handles almost 12 per cent of Victoria’s grain crop and is the largest company of its kind in the state. Yet it was born out of dissatisfaction with the meagre returns individual growers were receiving from their harvest. The big buyers were dictating terms and prices that made it difficult for some farmers to survive.

“Like a lot of co-ops, it started through necessity. Grain growing is a tough job,” says Michael Porter, who is a farmer himself and former SQP’s executive officer. “In 2001, a group of Victoria growers decided to pool our grain and look for new markets that we could control ourselves. You need a lot of capital to trade grain. Forming the co-operative gave us access to cash, and that opened up business for us.”

Ten years later the co-operative had grown from 65 to more than 200 members. It had also expanded beyond bulk procurement of its members’ wheat, barley and canola, into sourcing and supplying bulk fertiliser, negotiating deals on crop insurance, sourcing seed for members, and opening its own grain storage site. SQP shareholders are offered seminars on marketing, agronomic issues, farm storage and other matters that affect their business. The company is wholly responsible to its grower membership, and any profit is returned to them.

A board of directors, elected from the membership, oversees SQP’s activities. “Sometimes it can be a very challenging harvest,” Michael says. “The 2010–2011 harvest was extremely wet and the majority of the crop was downgraded in quality. Traditional grain companies closed off deliveries on the grounds that grain didn’t meet specified standards. However, our members, whatever they grew, they had an outlet for it.

“We’re going to continue expansion in Victoria. In the end, we’re a farmers’ co-operative. We’re here for our farmers, not some private company’s shareholders.”
Carnarvon in Western Australia is “500km from the nearest traffic light,” says resident Doriana Mangili. It’s a coastal oasis surrounded by desert and fed by the immensely long Gascoyne River. For most of the year, the Gascoyne looks like a dry riverbed, but it carries year-round reserves of underground water that are pumped to the surface to irrigate the town’s famous sub-tropical crops.

Delicious bananas have been grown here since the early 19th century and they remained the main crop into the 1980s, produced on small, family-owned farms along the banks of the reclusive river. Then the business hit trouble. “In far north Queensland,” says Doriana, “bananas grow much faster than ours, and they don’t need so much irrigation. We grow the same variety but we have colder nights and hotter days, so our fruit tends to be smaller and creamier, with a richer flavour.” Carnarvon’s small-scale banana growers found it impossible to meet the demand from supermarket chains for a large and consistent supply, and many turned to other crops like tomatoes and grapes. “But a small group of growers decided they had to do something to save the local banana industry.”

In 1993 the growers formed Sweeter Banana, the first and only banana co-operative in Australia. This enabled them to sell in bulk, but it still wasn’t enough to compete with the massive Queensland plantations. “Our co-op sold about 250,000 boxes of fruit last year,” Doriana says. “A single Queensland grower might sell five million.” The only answer was to market the distinctive qualities of their smaller, tastier, healthier fruit.

Enter the ‘lunchbox banana’, sold in handy plastic bags. All 25 Sweeter Banana members now pick and load the bunches onto trailers that are towed by truck to a co-operatively owned packing shed, ensuring consistent quality all the way to the shop. Customers are informed that Sweeter Bananas, unlike Queensland’s, are grown without any chemical sprays. As a result, says Doriana, “our fruit is now recognised as a premium product”.

Its competitors demonstrate the success of this marketing strategy. While about half of Carnarvon’s banana growers belong to the co-operative, all of them now pack their fruit in bags and use the name ‘lunchbox bananas’. The same term is even used to sell plantation fruit from Queensland.

“We have levelled the playing field,” Doriana says. “It’s still tough but now our market is growing slightly from a steep decline.” The co-operative isn’t content to remain at this level and is working with Curtin University to develop new food products from its bananas. It is looking into freeze-drying and finding new markets for bananas grown on the outside of the bunch. These acquire skin markings that make the fruit harder to sell. “Look beyond the skin to the banana inside,” advises Doriana, and she is promoting marked fruit for use in baking, smoothies and juices.

Sweeter Bananas is also deeply involved in its wider community. Carnarvon is among the most multicultural small towns in Australia, with people of Italian descent like Doriana, Vietnamese, eastern Europeans and a 40 per cent Indigenous population. They all benefit from donations of co-op fruit and funds, given to local sports clubs and to schools for a free breakfast program.
MASTERS OF TRADE AND SUPPLY
SOLE SURVIVOR
MASTER BUTCHERS CO-OPERATIVE

On a Saturday night in 2005, hundreds of butchers hung up their aprons to celebrate the centenary of one of Australia’s most enduring co-operatives.

Master Butchers Co-operative Ltd (MBL) is now Australia’s only surviving butchers’ co-operative. Its membership extends to the Northern Territory and western Victoria, but most MBL members work in South Australia, where the co-operative arose.

MBL’s former general manager Bruce Carter says that in 1905 the butchery trade faced ruin from bad debts. “Those were the days when customers would buy meat ‘on account’ and then refuse to pay. This practice cost butchers thousands of pounds a year. At the same time the cost of ice – of critical importance to the industry – was becoming prohibitive and the future looked bleak for butchers.”

At a meeting in a café in Adelaide’s Rundle Street, 13 determined tradesmen decided to form a co-operative for mutual protection. They began issuing lists of defaulters to members, and denying credit to those named. The bad debt problem reduced rapidly. When the co-operative threatened to establish its own ice plant, the price of ice soon returned to realistic levels.

The benefits of co-operative membership proved overwhelming and Master Butchers expanded greatly, both in membership and in the range of its activities. These days half its revenue is earned by its recycling business. The co-operative collects members’ meat waste and processes it for use in animal, poultry and fish feed, soap, cosmetics and bio-diesel.

For most of its long life, MBL has limited membership to processors, wholesalers and retailers of meat and poultry. In 2010, however, the co-operative voted to bring their seafood counterparts into the fold.

Seafood operators such as Dion Edwards of the Eyre Peninsula, who exports much of his King George whiting, abalone and shark, were delighted by the decision. Murray River yabbies became another popular addition to the expanded product range.

Today MBL stands alone – the last remaining butchers’ co-operative in the nation. But with its returns improving annually, this sole survivor is showing no signs of becoming extinct.

“MBL’s former general manager Bruce Carter says that in 1905 the butchery trade faced ruin from bad debts. ‘Those were the days when customers would buy meat on account and then refuse to pay. This practice cost butchers thousands of pounds a year’.”
LOD stands for Lorry Owner Drivers. That’s the name a group of truck drivers gave themselves in 1945 when they formed a co-operative to give them more control over their work. “It was a few fellas carting coal into Balmain power station,” says the co-op’s current chairman, Ken Moulds. “They just decided that instead of working through a middleman, they would do it themselves.”

The co-operative prospered, and by 2012 it had more than 400 shareholder-drivers trading under the updated name of Lodehaul. On any given day, depending on demand, around 50 Lodehaul trucks are hauling goods across New South Wales and into neighbouring states.

Ken added his truck to the fleet 27 years ago. “I was an owner-driver, then I joined the co-op and started carting out of coal mines on the South Coast.” These days he and another six drivers make up the Lodehaul board of directors. “It’s just goodwill, being on the board. We get our expenses paid, but that’s it. That’s the way it’s always been.”

Ken and his fellow directors now oversee much more than a straightforward trucking business. The co-operative has acquired major warehousing operations at Port Kembla and elsewhere in its territory, and provides a complete transport and storage service for goods delivered by road, rail or sea. “Our customers will import something like soda ash or fertiliser. We pick it up off the boat, then deliver it to our warehouse, then deliver it to their customers.”

Bulk loading and discharge of ships’ cargoes is their area of special expertise, but Lodehaul is also engaged in handling grain, stock feed and fertiliser in the Riverina district. These were products it was already familiar with trucking around, and it later moved into trading and storing them. More recently the co-operative has bought a share in an oilseed mill to give it a further stake in the expanding stockfeed industry.

Starting with those first coal deliveries, Lodehaul has built a substantial and nationally respected name in the transport industry. Ken believes they’re ready to shift up a gear. “We’ll take on whatever goes with storage and transport. That makes pretty good sense.”

“The co-operative has acquired major warehousing operations at Port Kembla and elsewhere in its territory, and provides a complete transport and storage service for goods delivered by road, rail or sea.”
Building a Better Australia
“We sell plumbing gear to plumbers who are mainly our members, each with an equal vote.” That’s the succinct description of the Plumber Supplies Co-operative (PSC) given by Tony Rogic, its general manager, sales. And it applied equally well when the co-operative was formed back in 1955.

At that time Australian tradespeople faced a post-war shortage of essential materials. A resourceful group of 46 Sydney plumbers decided that a member co-operative could break the price monopoly that was holding back their work. They began bulk-buying copper pipe and other basic supplies and onselling them from an inner-Sydney garage. By 1960, the business had outgrown those premises and was relocated to Paramatta Road in the city’s inner western suburbs.

“PSC’s head office is still located in western Sydney, but on a larger and more sophisticated scale. Its products are wholesaled through a network of more than 30 stores throughout New South Wales, Victoria and Queensland, and they include ‘own brand’ brassware and other supplies sourced direct from overseas manufacturers.

Plumbers everywhere need pipe, hot water systems, toilets and basins, and the PSC range is much like those of its big corporate competitors. The main difference that members of the co-operative notice, says Tony, is the extra financial benefits. Every member receives a discount on prices, a rebate based on the volume of their purchases, and an annual dividend based on the size of their shareholding. The dividend has been paid in every year of the co-operative’s life, and in the past 10 years members have collectively received around $45 million.

PSC membership exceeds 4000 and is steadily increasing.

“Of our six directors,” says Tony, “four are working plumbers. That keeps you centred on the demands of the business.” One of those directors, and the board’s chair, is Peter McPherson, a second-generation plumber based in Sydney’s outskirts. “I joined up about 25 years ago, mainly because of the profits returning to members through building up our shares. Over time I’ve built up quite a good share portfolio.”

Peter McPherson has dealt with all the major plumbers’ merchants in his career, “and the service you get from the co-op would be hard to match. That’s well known in the industry. In Newcastle, for instance, the service from other merchants used to be very ordinary. Since a branch of the co-op opened up there, they’ve had to lift their game a bit.”

“Every member receives a discount on prices, a rebate based on the volume of their purchases, and an annual dividend based on the size of their shareholding. The dividend has been paid in every year of the co-operative’s life, and in the past 10 years members have collectively received around $45 million.”

Opposite page, clockwise from top: PSC’s staff serving a member at their Mornington store (Victoria); PSC’s store in Albury, New South Wales; PSC’s store in Caringbah, New South Wales.
Addisons’ reputation is that of helping to make the business of our clients more successful through a combination of outstanding legal advice and commercial practicality.

The success stories of co-operatives who have sought our advice over many years reflect the role of co-operatives in driving the economy, responding to change and creating successful businesses that create jobs.

Our advice has predominantly been in the area of corporate and commercial advice relating to the food and consumer sectors of the Australian economy.

Some of these clients have moved on to a corporate structure, while some remain co-operatives today and they include:

- Bega Cheese – an Australian icon brand that is now dominant in the domestic cheddar cheese market as well as selling internationally.
- Ricegrowers/SunRice – one of the world’s largest rice food companies that feeds more than 40 million people per day in more than 60 countries.
- Dairy Farmers – the producer of some of Australia’s best loved dairy brands.
- Batlow Co-operative – this co-operative markets and packs more than 1 million cartons of apples each year.
- Various Fishermen’s co-operatives including Clarence River.

Left to right: Joint managing partners David Blackburn and Laura Hartley.
When you look at the track record of Australian co-operatives, some of them have been around for a 100 years or more. That’s rare among public companies. Co-ops seem more sustainable,” says Nigel Hill, Australegal principal.

Contributing to that sustainability is a major part of the caseload for Sydney-based Australegal law firm, which has developed specialist experience and expertise at working for co-operatives. Nigel set up the boutique firm after some years as a partner in a major regional law firm based in northern New South Wales and then as a partner in a national law firm.

“I was working with a number of major producer co-ops in that region – dairy, sugarcane, beef cattle. At the time, the 1992 Co-operatives Act was being introduced, and I held seminars on its implications. There was a lot of interest and so I began acting for co-operatives elsewhere, such as the co-operative taxi firms in Sydney.”

Advising co-operative directors on their legal obligations and responsibilities proved distinctly different from acting on behalf of a public company. “Co-ops have to be mindful of member politics and related issues,” says Nigel. “Their directors can’t just take a clinical business point of view – they have a unique ‘constituency’ that they’re accountable to, and they need to be aware of that in their decision-making.”

Nigel has handled many difficult co-operative legal issues over the years, such as the merger of two herd improvement co-ops in Victoria. “They had a very far-flung membership, and joining forces helped them to cope with growing international competition.” Inevitably, Nigel has also acted for co-operatives, such as Taxis Combined/Cabcharge, that converted to public companies. “Some might see this transition as the death knell for co-ops generally, but it could just be seen as part of their life cycle.”

A number of Nigel’s clients, such as Norco and Macleay Regional, are featured elsewhere in this book. “They draw on their history for their strength. The co-operative structure requires people to talk with other people. That’s the glue that keeps the organisations together. Shareholders in companies are passive investors, but in a co-operative the shareholders are actively involved.”

Above: Advising co-operative directors on their legal obligations is very different from acting on behalf of a public company
In common with many other retailing and wholesaling co-operatives, the toughest commercial challenge faced by the Independent Liquor Group (ILG) has been competition from giant national and international chain stores. This long running co-operative intends to fight fire with fire, and recently joined forces with another independent liquor wholesaler to increase its visibility and buying power. The merger is “the perfect geographical and cultural fit for us”, reckons ILG chief executive Allen De Costa. “It helps us to compete with the ever-growing threat of the chains.”

The ILG Co-operative already numbered more than 800 members supplying more than 1200 hotels, bottle shops, licensed clubs, bars and restaurants across New South Wales and Queensland. “We buy as a wholesaler,” says Allen, “and our members buy from us. Some of them sign up as banner groups, like the recently launched Super Cellars chain.” The merger partner is a similar business based in Victoria and Tasmania and gives the enlarged co-operative a strong presence on the entire eastern seaboard.

Its beginnings were very modest when a few retailers in 1975 joined together to improve their buying power and started using a small depot facility. The first official meeting of the ILG Co-operative, after ILG had been granted its status as a co-operative, was held on 3 November 1976. At that time, says Allen, “the whole co-op model just seemed a very good idea. Because we provide training, employment and commercial investment, we qualified for federal financial and tax incentives. Since then, our members have always had a good return in rebates and rewards.”

A new marketing campaign under the slogan “Support your Independent” aims to win support from customers for the enlarged co-operative.

Allen believes that “the average consumer doesn’t really understand which brands belong to the independents”, and his company’s stores will all carry special signage to make their independent status clearer.

“There’s a real appetite for this among liquor buyers,” he says. “The customers understand that it’s affecting their lives.”

A red wine drinker himself, Allen has noticed that the alcohol consumption of Australians has dropped significantly right across the liquor industry. “But cider’s having a real resurgence, along with some boutique imported beers.” He’s confident that with its greatly increased membership, the new ILG Co-operative will continue returning benefits both to its members and to their communities.

“Our members all tend to sponsor their local sporting teams and scout groups. They like to be seen as part of the local community. We have that advantage over the chains. We live in the community, and we’re part of the fabric of that community.”

“… the toughest commercial challenge faced by the ILG has been competition from giant national and international chain stores.”
As all students (and their neighbours) know, academic life is about much more than lectures and essays. It’s also about philosophising in campus cafés, wearing strategically outrageous clothing, and listening to music hated by everyone else. That’s the part that the Tertiary Access Group (TAG) provides – a wide range of non-academic services for tertiary students. “We’re the colour on campus,” says TAG general manager Andrew Leontarou. “The academic side is black and white.”

TAG’s services – from food and beverage outlets to stationery and convenience stores, events, entertainment, childcare and sports activities – is too vast and varied to list in full. They’re also spread across almost 200 campuses – practically every university in Australia and a large numbers of TAFEs. So it helps that TAG is a co-operative owned and run by its 60-plus member organisations, which include several universities, student unions, guilds and associations, and many smaller campus groups. This means they’re in close and constant touch with their student and staff customers, and can pick up instantly on changes in this trend-conscious and demanding market.

TAG formed out of the Australasian Campus Union Managers’ Association (ACUMA). “Those managers realised they were all buying from the same suppliers,” says Andrew, “and by forming a single buying group they could deliver a better service more effectively.” The abolition of compulsory student union membership in 2006 threatened some student associations with financial ruin, and the formation of TAG represented a lifeline. Andrew remembers that the introduction of voluntary union membership, “really drove our organisation. The numbers exploded.”

ACUMA then focused on lobbying and professional development for tertiary service providers, while the renamed Tertiary Access Group handled its bulk-buying activities. In parallel with its rapid growth, TAG refined its activities to ensure that its nationwide membership shared equally in the advantages of a co-operative structure. Its voluntary directors are chosen to ensure full geographic representation, and they’ve developed innovative procedures like the TAG Flag, the company’s corporate social responsibility program. “We support products and contractors on the basis of their impact on the environment, their communities and the economy – not just the bottom line.”

The tertiary education sector is expanding fast, and TAG is matching it by extending its benefits to non-member groups known as ‘benefit partners’. Andrew has also been travelling across the Tasman to investigate a similar model for New Zealand campus organisations. “We’re determined to remain relevant to what students want. As part of that, we’ll be placing more emphasis on our co-operative structure – just reminding our customers that we’re a not-for-profit organisation that encourages student engagement, social justice and environmental advocacy. Basically, we’re creating community on campus, so that the student experience is as rewarding as possible. We’re a unique business – quite unlike anything else.”
With the Newcastle-based State Dockyard due to close, a large proportion of its workforce faced retrenchment. A group of metal trades people, members of the Australian Metal Workers Union (AMWU), devised the concept of a labour co-operative to find employment for like-minded workers.

An initial research project gained support funding from the AMWU and the Workers Co-operative Program, at the time a unit of the NSW Ministry of Employment. It quickly became apparent that there was a longer-term need for the co-op’s services and the Labour Co-operative was formed in late 1986. One founding board member still maintains his 26-year involvement in day-to-day operations.

As a self-funded, not-for-profit organisation, the Labour Co-operative has built a reputation as an experienced manager of casual workforces and cost-effective recruitment solutions. It now has offices throughout NSW – in Newcastle, Central Coast, Wollongong and Tamworth.

A subsidiary, Labourco, acts as a provider of staff in many areas from trades to labour, administrative, industrial and process workers. Over the past three years, more than 1000 casual employees have gained full-time employment at no cost to the host employer.

The surplus funds Labourco generates assist with retraining to enhance the employability of workers, reinforcing the co-operative’s philosophy of treating employees with dignity and respect while receiving fair pay and conditions.

A workplace health unit provides pre-employment health, risk and other assessment services, while a training arm runs construction industry courses to further the Labour Co-operative’s mission to “gain more people full-time employment”.

About the company
With 26 years experience in the labour hire industry, Labour Co-operative has developed a Total Management System that provides our clients the quality assurance to manage their workforce more effectively and efficiently. The Labour Co-operative management process includes everything from recruitment through to transitioning employees to full-time employment (with no placement fee) – see our website for full details: http://labourcooperative.com.au/.

Labour Co-operative’s philosophy is to provide our clients with the widest selection of skilled staff available, gain people full-time employment without a placement fee, ensure a safe work environment and fair pay and conditions for employees.

Capabilities

Previous Experience
Labour Co-operative has 26 years experience in the industry, employing more than 3000 people every year! Over 360 staff gained full-time employment last financial year at no cost to our clients. Labour Co-operative boasts an impressive client list, choosing to partner only with companies that meet with our high standards of safety and share our vision for fair and equitable working environments. Our clients include 13 local government clients, large civil construction, production and manufacturing, process and professional environments.
Building a Better Australia
St George Cabs are now GPS-controlled, but according to general manager Darrel Briggs, “It’s still handy to know the streets by heart. When there’s a traffic snarl you can get off the motorway and find your way on the back roads.” Darrel drove a cab for 35 years until he ended up behind a desk, and his father had also been a Sydney cabbie. Both men drove for co-operatively owned companies and held executive positions in them. Darrel now manages one of the city’s most recognisable taxi fleets, emblazoned with red-and-white dragon livery.

St George Cabs is named for the St George district of southern Sydney and has been one of the biggest taxi fleets in the area since it was formed in 1954. At that time they had just 15 taxis, and in the first year they took about 50,000 fares. Today, with almost 200 cars, they take twice that many every month. However, the company’s co-operative structure hasn’t greatly changed. The cars are almost all owner-driven, and members pay a monthly fee to cover the radio dispatching system and services such as bulk deals on petrol and tyres.

In the early days, members could also use a large garage on the ground floor of their co-operative’s premises, while a team of dispatchers took calls from the radio room upstairs. Both of those services are now outsourced, but the co-operative continues looking to make their drivers’ shifts easier. “We’re introducing a new dispatching system,” says Darrel, “that tracks the cabs no matter where they are. If we’re carrying veterans or doing other work that the Federal Government pays for, we can bill the government direct. It’s a fail-safe system that reduces the risk of fraud.”

St George members buy shares in their co-operative and earn dividends based on the size of their holding. The co-operative’s chair, Tom Giangoulas, is now semi-retired “but I still drive a few shifts”, he says. He started working for St George in 1985. “They had very good radio work and off-street help.” Tom now chairs the monthly board meeting and a couple of general meetings a year, and represents the company on the NSW Taxi Council.

“Being a co-operative is very important – it gives you a hands-on approach to problems that arise. In a co-op we all have an interest and you can talk to the members about any problems. I feel the co-op is treating all members equally.”

“St George members buy shares in their co-operative and earn dividends based on the size of their holding.”
BIG ON MEMBERS
Building a Better Australia
Jane Caton’s party trick is to ask fellow guests if they ever belonged to The University Co-operative Bookshop. Chances are someone present belonged in their student days. “In that case,” Jane tells them, “you’re still a member and you can still get deals from any of the bookshops.”

Jane herself first signed up as a member in 1979 in order to buy her university textbooks. As the former chief executive officer of the co-operative, Jane was responsible for 41 stores on tertiary campuses and two more in downtown Sydney and Melbourne.

The Co-op Bookshop was formed at the University of Sydney in 1958, purely out of frustration at the difficulty of obtaining textbooks at the right time. A small and unorthodox group of philosophy and law undergraduates started importing their textbooks directly – legend has it, using an unwitting parent’s chequebook. One of those founding members, Malcolm Broun, is now a QC and the co-operative he and his friends formed is Australia’s largest provider of educational, professional and lifelong learning resources.

The Co-op Bookshop’s stores sell reference works, software, university-branded clothing and other student-centred products, but textbooks and general books remain the core of the business. “We believe in the future of a campus bookstore,” says Jane. “We had one of the first transactional websites in Australia, and online sales of books and expanding into other products and services is where our future lies.” Every local branch of the co-operative takes responsibility for its own in-store events such as book launches, often for titles written by authors on that campus. “We want to be fun and necessary – just part of being at uni.”

More than 1.6 million people have paid the one-off fee (currently $20) entitling them to lifetime membership of the co-operative. Part of the appeal is knowing that student societies and clubs receive donations from the co-operative’s income, and that deserving students facing hardship can qualify for scholarships and book bursaries. The co-operative’s biggest sponsorship partners are Indigenous Literacy Day, which funds books and resources for remote Indigenous communities, and the Australian Indigenous Mentoring Experience, which partners Indigenous high school students one-on-one with university students. “We have a long-standing commitment to social justice,” Jane says. “It’s part of our belief in a co-operative structure.”

“We believe in the future of a campus bookstore … We had one of the first transactional websites in Australia, and online sales of books and expanding into other products and services is where our future lies.”
More than 100 years ago, when motor vehicles were still a rare sight, a small group of motoring enthusiasts formed the Royal Automobile Club of Western Australia (RAC). The RAC has since evolved into one of the most trusted and recognised brands in the state. It employs more than 1200 people and provides services and products to more than 720,000 members, reinvesting its profits to benefit those members and the community.

From its earliest days, the RAC was focused on ensuring safety on Western Australia’s roads. In 1905, the club approached local authorities to improve road surfaces and change their attitude to what was then called ‘high speed city driving’ – such as exceeding 12mph (19km/h) on the straight and 4mph (6.5km/h) through street intersections.

Soon the RAC broadened its focus to encompass not only roads and vehicles but the drivers themselves by approaching the government to ensure drivers were licensed, slow drivers kept to the left and no vehicles were licensed without brakes.

In 1926 the RAC established its famous Roadside Assistance service, which has been rescuing members on the road ever since. This was soon followed by the opening of RAC Travel in 1928, providing members with expert knowledge of state, national and international travel.

Today the RAC is the state’s peak motoring organisation, representing the interests of its members on road safety, fuel pricing, infrastructure funding, transport planning, greener motoring and sustainable mobility. It offers other relevant products and services through a number of businesses, including Western Australia’s largest provider of private car and home insurance, a finance company, a network of nine auto service centres and a world-class safe driving centre.

Road safety is in the RAC’s ‘blood’. The organisation represents all road users on the state’s Road Safety Council and campaigns to reduce the state’s unacceptably high road toll. The RAC led the successful campaign to have 100 per cent of speed and red light camera fine revenue reinvested into making roads safer and continues to advocate for greater funding for the State’s Towards Zero road safety strategy.

The RAC’s sponsorship of the RAC Rescue helicopter helps to save lives on the state’s roads. More than half of the primary missions flown by the helicopter are to attend serious vehicle crashes. The time saved transferring the injured parties to receive the required medical treatment can be the difference between life and death.

RAC helps its members to buy the safest possible car by funding the Australasian New Car Assessment Program (ANCAP) and the Used Car Safety Ratings. Rising fuel prices also have a significant impact on members and their household budgets. The RAC is a strong and independent voice in the public arena to ensure motorists get a fair go at the bowser.

The RAC’s Community Education team reaches out to more than 30,000 people each year. It helps to spread the important road safety message through information sessions and interactive workshops targeted at some of the most vulnerable road user groups.

A number of motorists say they are concerned about the impact their vehicle is having on the environment. The RAC promotes the benefits of eco-driving, and the use of alternative fuels and low emission vehicles to its members. The economy and the lifestyle enjoyed by Western Australians are built on the road network. With a rapidly growing population and 400,000 more cars expected on the state’s roads in the next 10 years, the RAC leads the debate on the road and public transport network and campaigns for safer, more accessible transport options.

Through the RAC’s member magazine Horizons, it is able to inform members about important issues such as road safety. It also returns value to members through its member rewards program.
If anyone understands the need for mutual support, it’s underground miners. They’ve been mining coal in the Lithgow Valley in western New South Wales since the early 19th century, and an entire network of co-operatives was built up to make working conditions safer and life above ground more enjoyable.

The Lithgow Industrial Co-operative Society, formed in 1891, eventually ran farms, orchards, pharmacies, bakeries, butcheries, groceries and general stores throughout the district – even an abattoir and a beauty salon. By 1980 the Co-operative Society succumbed to competition from larger private firms, but a related co-operative enterprise has survived in various forms to the present day.

When some Lithgow miners were seriously injured in an accident in 1896, the nearest place they could be treated was Bathurst, 80km away. This incident drove the Lithgow mining unions to raise funds for a local hospital, and later the mining community continued to improve its health and emergency services. In 1929, new state legislation required ambulance officers and doctors at all mining sites. The miners paid the wages of these medical staff through deductions from their pay, collected and redistributed by their unions.

It was this medical benefit fund that later transformed into the co-operatively owned Westfund Health Insurance, says Grahame Danaher, its managing director. The company now operates throughout Australia but, “we’re still strongest in mining communities like Mudgee and Dubbo in New South Wales, and Rockhampton and Mackay in Queensland”. Westfund’s 44,000 members “would all know that it’s a co-operative organisation”.

As a result, says Grahame, “We don’t have to make decisions on the financial return only”. Some of the co-operative’s profits have recently been returned to its members in the form of state-of-the-art dental facilities in Lithgow and Mackay. Westfund management travelled to the US to select the most advanced dental technology available for the six-chair Mackay practice. “We’re able to invest in that level of equipment,” says Grahame, “instead of taking the cheapest way out.”

Westfund also encourages its members to take charge of their own health through a free electronic health assessment system. During 2012 they intend to introduce a discount to reward long-term members, and there are plenty of those. “We’ve got great retention of members,” Grahame says. “At least one has been with us about 60 years. That’s a sign that we’re delivering a quality service.”

An equally telling sign is the company’s award for ‘most outstanding value package cover’ in New South Wales – for the second year in a row. “You don’t have to be the biggest to be the best,” said Grahame as he accepted the latest award. “Westfund is a regional member-owned fund that is able to compete on a national level.”

“Some of the co-operative’s profits have recently been returned to its members in the form of state-of-the-art dental facilities in Lithgow and Mackay.”
Abacus – Australian Mutuals represents Australia’s mutual financial services sector, including 89 credit unions, seven mutual building societies, seven mutual banks and 10 friendly societies. Together, Abacus members have more than $85 billion in assets under management.

The Abacus co-operative was formed in 2006 as an alliance of three industry associations – the Credit Union Industry Association, the Australian Association of Permanent Building Societies and, later, the National Credit Union Association. In July 2009, Abacus was re-established as an independent association owned and governed directly by its members.

Abacus owns CUFA, the development agency for the Australian mutual sector, and develops community access to affordable financial services in the Asia Pacific region, working co-operatively at grassroots through to government levels, building capacity in emerging financial co-operative movements to create sustainability, improve lives and relieve poverty. Abacus is also a member of the World Council of Credit Unions.

The co-op works to represent the interests of the mutual financial services sector and is the voice of the industry, ensuring that the competitive difference offered by member- or customer-owned financial institutions is well understood by consumers, government, regulators and the media. This involves representing its members’ interests during policy and regulatory consultations with all levels of government, regulators and stakeholders. Abacus also actively highlights the unique strengths of mutual financial institutions to the community, through research, media and wider industry promotion.

Abacus aims to support its members by delivering collective benefits in the form of an improved regulatory environment and a strong, sustainable industry, and direct benefits, through targeted support such as compliance, fraud, research and business advisory services. Abacus members exist to serve their members and customers.

Credit unions, mutual building societies and mutual banks are the Australian equivalent of co-operative banks, and they have closely aligned values centred on co-operation, trust, moral integrity, financial prudence, social responsibility and caring for members.

In 2011, Abacus formed a partnership with the Australasian Mutuals (AM) Institute, which itself evolved from a merger between the Australian Institute of Credit Union Managers and the Australasian Institute of Credit Union Directors. AM Institute provides training, education and professional development services to directors, managers and staff working in the mutual financial services sector throughout Australia and New Zealand, including those from the organisations that provide services to the mutuals.

The Institute runs tertiary qualification courses, including the Mutual Sector MBA program in partnership with UniSA, and graduate certificates in professional development and commerce with Charles Sturt University. Its vocational qualification courses cover an extensive menu of Certificate, Diploma and Advanced Diplomas in relevant areas of the financial services industry, in partnership with the Institute of Strategic Management. High performance leadership programs are run in partnership with LXi Consulting.

AM Institute’s short courses, provided in partnership with Protecht, cover all aspects of risk management within the banking business. A diploma program and short course is also offered in partnership with Australian Securitisation Forum. Additionally, the Institute provides its members with a catalogue of selected books and industry manuals written specifically for directors and managers working in credit unions, mutual banks and building societies. An annual national convention and trade exhibition is delivered in partnership with Abacus and a business strategy forum is held each March in support of the mutuals’ annual strategic planning processes.
SERVING WHERE
WE ARE:
LOCALLY MINDED
CO-OPERATIVES
A FOCUS ON PATIENTS
WESTGATE HEALTH CO-OP

Although traditionally stereotyped as ‘moccasin-wearers’, the people of Melbourne’s western suburbs can claim a unique distinction. In 1980 a group of residents in this low-income area took the initiative to develop their own community-controlled medical service. That initial one-GP service was underwritten by the social services department of Victoria’s Baptist Union Church. After six years it could operate independently, and Westgate Health became the first registered community advancement co-operative of its kind in Australia.

Starting with that first small clinic in South Kingsville, the co-operative expanded by acquiring a second just a few kilometres away in Newport. They currently employ 11 doctors (some of them working part-time), as well as dentists. Additional services are provided through a physiotherapist, acupuncturist, two psychologists – one specialising in child psychology – a diabetic educator and an audiologist.

For this comprehensive and affordable service, the co-operative’s 5500 members pay a one-off joining fee of $30 per family, then an annual fee of up to $50 per person or $90 per family, with significant discounts for beneficiaries.

Those modest fees (which even provide for a free annual dental check-up) enable Westgate Health to run with no state or federal funding. At times Westgate has supplied other services more usually regarded as community development, such as free transport, counselling and a ‘casserole bank’ for patients, particularly mothers.

Peter Cash began working as Westgate’s part-time accountant several years ago, eventually joining its board and serving as chair. “You do get the impression of a general atmosphere of community involvement that permeates the whole establishment. Our doctors certainly find there’s a difference to private practice. They’re able to focus on patients rather than the bottom line.”

Some of those patients are referred from as far away as Footscray, says Peter, if they have special needs that Westgate is best placed to provide. This may mean using a translator to communicate with them in minority languages such as, recently, a dialect of Burmese. “We’re now looking at opening a third clinic in Laverton, an area of real need with poor public transport and inadequate social housing.”

It’s not always straightforward working as a community-owned and -run service, and Westgate has encountered difficulties in involving its broad and multilingual membership. “We’re updating our database and developing a PR front to encourage people to come forward,” says Peter. “It’s a defect we recognise.”

As the first medical service of its kind in the country, Westgate Health was crucial to the subsequent formation of Canberra’s West Belconnen Health Co-operative (also profiled in this publication) and remains willing to support other communities looking to follow its example. As its website states, “The philosophy of Westgate Health is based on the principles of co-operation: co-operation between patients and health professionals in caring for the health needs of the community, and co-operation between staff, management and co-op members in the governance and support of the organisation”.

Opposite page: The modern dental clinic operated by Westgate Health
When a coal freighter ran aground at Newcastle in 2007, it did more than disrupt a popular swimming beach. The disaster was a sharp reminder that the city’s traditional heavy industries were on the rocks, and that Newcastle needed to develop a new economic base to secure its future.

The grounding and its implications for Newcastle’s young people are the subject of a major original production by Tantrum Theatre Co-operative, the city’s leading youth theatre company. In a collaboration with the Australian Theatre for Young People, a nationally known playwright talked with young people about their thoughts on living in Newcastle, now and in the future.

The responses were turned into a ‘verbatim theatre’ production called Grounded, which opened in Newcastle in May 2012 and later toured to Sydney. The cast of Grounded, aged from 15 to 30 years old, worked with a professional actor to polish their performances. Justine Potter, Tantrum’s general manager, sees the production as a prime example of the theatre co-operative’s founding aim – to give young people the opportunity to learn about theatre and themselves.

The company dates back to 1976 when the 2-til-5 Youth Theatre Co-op was formed as a Saturday afternoon drama workshop. In 1996, Tantrum was added as an offshoot company for emerging actors and theatre workers aged 18 to 25. Eight years later, both companies merged under the name Tantrum Theatre, which continues to provide drama skills workshops and hard-edged contemporary productions for emerging artists (young people aged five to 17) and future professionals (aged 18 to 30).

“While we’re based in Newcastle,” says Justine, “our activities extend into the Hunter region and as far as Port Macquarie. The profit from workshops in the city goes back into more disadvantaged areas. We often use our professional networks to help our performers go on to study and work full-time in the arts. One boy was an apprentice mechanic when he came to Tantrum, and he’s now studying at a performing arts school.”

The company’s graduates include at least one nationally known star, the Sydney-based film and TV actor Susie Porter.

Family friendly outdoor productions of Shakespeare have recently become highly popular, and in early 2012 Tantrum staged an updated Comedy of Errors, with mobiles and text messaging, beneath the Newcastle landmark of Mt Carrington. The rowdy farce was then toured to parks across regional New South Wales.

“Last night was our AGM,” says Justine “and we were looking at ways to give young people more of a voice in how the co-operative is run. We’ve created a youth advisory committee and there’s a young person on our board. Many of them are second-generation Tantrum performers who’ve been sent along by their parents. That’s one of the most positive aspects of working as a co-operative – we get to engage with a lot of people in our community.”
Trouble with the landlord was the unlikely genesis of the Alfalfa House Food Co-operative. In 1981 the tenants of a terrace house in Erskineville, in Sydney’s inner west, went on a rent strike and used the money they had saved to buy a few barrels of supplies and sell them at a tiny profit.

“My housemate and I went to shop there even though we lived in Bondi,” recalls Stevie Bee, a long-time member of the co-operative. “It was a fairly rudimentary co-op, selling dry goods such as grains, flours, nuts and dried fruit.” But it filled the very useful function of providing a source of good value food to the area’s poor.

Back then the co-operative went by the name of the Charles Street Co-op. Soon it opened in the local Anglican Church Hall on Saturday mornings and changed its name to ‘The Erko’. In 1983 it moved again, this time to Alpha House in Newtown, which also accommodated a group of artist squatters. On the ground floor of these premises, the Community Food Store began to take on a formal co-operative structure.

Again security of tenure became an important issue. In 1987, the New South Wales Department of Housing threw out Alpha House’s squatter artists and its food store. The co-operative moved to its current location, a corner store in Sydney’s Enmore Road.

The following year, 13 people set out to formalise the co-operative and founded it as Alfalfa House in December 1988. It was first registered as a worker co-operative and later changed its status to a consumer co-operative. Members were obliged to work in the co-operative for the princely sum of $1 an hour.

From the late 1980s the co-operative ran introductory tours for potential members.

At the meetings, says Stevie, “One of the most common reasons for wanting to join was a desire for some sense of community in a world of often isolated nuclear families.”

The next decade saw the co-operative alter its rules and bring in many features associated with modern shopping – extended trading, electronic funds transfer, computerised point-of-sale – to try and keep the co-operative profitable. It wasn’t until it began to employ staff and drop the requirement to work a certain number of hours a month that operations began to turn the corner.

Now, more than 20 years since its rent strike, Alfalfa House has about 3300 members and is growing. As Stevie Bee explains, unlike many small businesses, the co-operative has generally grown slowly. There have been few meteoric rises in member numbers, and no large loans taken out, but the co-operative has found its own path to keep it true to its core principles.

“One of the most common reasons for wanting to join was a desire for some sense of community in a world of often isolated nuclear families.”
BEST Community Development is a not-for-profit organisation that provides individual, client-focused services in employment, training, education, disability, youth and a range of community and business options.

Originally established in 1974 as a federally funded co-operative society, for the next two decades Ballarat Community Education Centre (BCEC) provided high quality support services to school communities. In the early 1990s, BCEC expanded its services to provide for the broader community, including a new focus on employment services. In 1996 an employment arm, Ballarat Employment Services and Training (BEST), and computer facilities were purchased from the Brotherhood of St Laurence. The legal structure of BCEC was changed in the late 1990s from a co-operative with a management committee to a board of directors.

To reflect these changes and the resulting diversity in services, in January 2000 the organisation was renamed Ballarat Community Development Centre (BCDC). Continued expansion, both geographically and in project delivery, combined with the high community profile achieved by BEST Employment, culminated in a further re-branding of the organisation to become BEST Community Development (BEST CD) in July 2002.

Over the past decade, general community services developed significantly, along with an increase in staff numbers and annual turnover. By providing a mix of government, non-government and self-funded programs, BEST CD has supported communities in general, with a focus on disadvantaged and marginalised sectors in particular.

BEST CD is committed to promoting the participation of individuals and communities. Its vision is to stand out as a leading community development organisation by initiating and supporting programs that enhance growth and contribution within the community. BEST CD supports building sustainable communities by recognising and challenging barriers to full and effective participation, supporting communities to gain skills to engage in participation, and sharing good practice in order to learn from each other.

BEST CD works in partnership with local, state and federal government, businesses and other community groups to deliver short-, medium- and long-term projects that respond to specific community needs.

As a quality accredited organisation to AS/NZS ISO 9001:2008 standard, BEST CD ensures that the resources needed to provide the community and individuals with the required service are implemented and maintained, and that continuous improvement is achieved in all areas of operation.

Opposite page: BEST supports communities in general, with a focus on disadvantaged and marginalised sectors in particular.
In 1954, nine-year-old Vivi Germanos-Koutsounadis and her family arrived in Sydney from Greece. “It was a very traumatic experience. I was the only migrant child in my school. My mum and dad came to Australia to get us a better education, but I couldn’t understand the language so I was put in the lowest classes.” Even so, she says, “I value those experiences. They made me more caring. Afterwards, more migrant girls came and I was their guardian.”

Vivi has acted as the guardian for recent and troubled migrants ever since, and is now executive director of Sydney’s Ethnic Child Care, Family and Community Services Co-operative (ECCFCSC). She helped form the co-operative in 1978, in response to the childcare needs of non-English-speaking migrants. For many members of these communities, private childcare centres were too costly and not culturally or linguistically suitable, so their children were often left at home alone, or in private homes with untrained carers. Finally, government funding was provided to seven ethnic communities for dedicated childcare services, and the ECCFCSC acted as their co-operative umbrella group.

“The centres needed bilingual people to help them with cultural competence,” Vivi remembers. “So we trained migrant women to work with the staff. They were Chinese, Indian, Arabic-speaking, and many of them had professional qualifications, but they were working as cleaners. We gave them the opportunity to fulfil their dreams.”

These bilingual advisers worked with newly arrived children and explained their religious and cultural practices to childcare staff. “One little boy kept crying and he wouldn’t speak, so the staff were very worried. One of our workers spoke Arabic to him and he spoke back for the first time.”

From its first years, the ECCFCSC was one of the groups helping to build the Addison Road Centre, a former army barracks that became Australia’s largest not-for-profit community centre, housing dozens of ethnic and arts, cultural, community and environmental groups. “I was president of the centre,” says Vivi, “and we still work from there.” She has not forgotten the help her group received from Vivien Abrahams, a solicitor, and Helen McCall, a financial administrator who later headed the Co-operative Federation of NSW. “They had such passion for the co-operative movement.”

ECCFCSC membership has increased to more than 50 non-profit community organisations and now works not only in childcare, but also with the disabled and aged members of ethnic communities. “Some elderly Bangladeshi people could no longer cook for themselves, but they didn’t like the Meals on Wheels. So we brought them to a Bangladeshi community centre where the meals were specially prepared for them. They loved them, and when they were asked if they wanted the same food delivered to their homes, of course they were delighted.”

To Vivi, a co-operative is the natural structure for a group like ECCFCSC. “That’s what we do – co-operation. People here are sharing and learning from each other – they have similar issues. I think a co-operative can bring people a lot closer together.”
“It’s a rustic office with old wooden floorboards. There’s a huge photo of our community on the front window. I used to be an executive with the Commonwealth Bank, but I like to go with the flow. So here I sit out in the middle of the room like everybody else,” says Frank, general manager, Fitzroy and Carlton Community Credit Co-op.

“The co-op has been here quite a while. When the co-op started back in 1977, it was a basic savings and loan service for low-income people. Now we also have financial literacy services, budgeting advice and debt management. The local council supports us to make small emergency loans. There’s no money in that for us, but we still support that function.

“We still want to look after everybody, but we need to remain viable for the long term. A lot of our clients have hearts of gold. They may be on a pension, but they will always try to make their weekly payments. We were robbed many years ago, but a few of our clients jumped the guy, so he didn’t get away.

“Now we’re up to around 4000 members. We’re aiming to provide quality lending while still helping the people who need our support. I think there’s a huge future for us in the long term.”

Samantha, member services officer, says, “I help with general enquiries, reviewing accounts – just serving our members generally. I became a member of the co-op when I was 16 or 17. Once I finished school I worked here as a volunteer for about five years, then after a while I got this job.

“I know the majority of our members quite well. They’ve started ringing up and saying, ‘Can I speak to Sam?’ I listen to a lot of their problems – we’re all counsellors here. It’s not just a bank. We try and help our members as much as we can.”

Co-op member Lorina says, “My mum introduced me to this place. Coming here, it just makes you feel comfortable. It makes you feel happy and wanted. I think most of the Aboriginal community in Fitzroy and Collingwood uses it. Everyone I know uses it.”

“My financial services before I came here were right up the creek. Since I joined up, it’s been really good,” says Michael, also a member of the co-op. “They pay all my bills, direct debit and keep on top of things. You walk in and there’s nice and friendly staff. And the interest rate compared with a normal bank is phenomenal. Too easy!”

Note: Member comments were taken from video interviews produced by the Fitzroy and Carlton Community Credit Foundation.
Building a Better Australia

CSG Mining: What Does My Future Hold?

No CSG Mining = Clean Water

Save Our Food Bowls
No Mining on Darling Downs
A MORE EQUITABLE OPERATION
FRIENDS OF THE EARTH BRISBANE

The directors prefer to call themselves ‘interested followers’. It’s one of several distinctive features of the Brisbane branch of Friends of the Earth (FoE) that reflects its principles of social and environmental equity. Another is its co-operative structure.

Kristy Walters is one of FoE Brisbane’s interested followers, and also its current financial officer. “The main reason we formed as a co-operative was so we had a co-operative mentality inbuilt in our structure. Our rules ensure members actively participate in decision-making. We’ve found that co-ops are simply a more equitable way of operating.”

The co-operative meets twice monthly at ‘hub’ meetings, where all members are welcome to contribute. The hub co-ordinates strategy and day-to-day activities, with three campaign collectives working on specific issues.

Kristy is active in one of those, a coal and climate collective called Six Degrees. The name refers to the worst-case scenario predicted for global temperature that would make the earth uninhabitable, and also to the ‘six degrees of separation’ between each of its inhabitants. They’ve been campaigning to protect farms and nature refuges from coal mines and recently had a win in Queensland’s Felton Valley, where the “recently elected premier has announced that a planned coal mine won’t go ahead”.

Another collective, Peace, Anti-Nuclear and Clean Energy, campaigns to maintain a ban on uranium mining in Queensland. The Climate Frontlines Collective raises awareness of and funds for people in low-lying Pacific island communities who are already being displaced by rising sea levels.

This innovative and dedicated co-operative has seeded an impressive array of like-minded enterprises. One is The Bicycle Revolution which recycles and refurbishes bikes to sell and hire out, thereby reducing waste, providing affordable low-pollution transport and creating employment. Another successful FoE Brisbane offshoot is Reverse Garbage, profiled elsewhere in this book. FoE Brisbane shares premises with this co-operative in the residential-light industrial suburb of Woollongabba and has its rent subsidised by Reverse Garbage.

“This year,” says Kristy, “we’re fundraising to employ a paid campaigner. We’ve had part-time staff before and our decentralised, co-operative structure hasn’t presented a problem. Being volunteer-driven brings passion, but having a paid position would help build our co-operative to become stronger and more sustainable.”

“The hub co-ordinates strategy and day-to-day activities, with three campaign collectives working on specific issues.”

Opposite page: The kids of farmers affected by proposed coal seam gas developments join the protest outside Queensland’s Parliament House to protect our farmland
In the early 1980s, the big banks deserted many smaller country centres in New South Wales. The Community Mutual Group (CMG) stepped into that role, retaining and extending local branches and agencies as well as maintaining local decision-making and the friendly face of local banking.

Today CMG is the largest inland credit union in Australia and services almost 70,000 members throughout the New England, northwest, Orana and Upper Hunter regions of New South Wales. Member access is paramount to its service philosophy. CMG runs 29 branches, three agencies, a call centre and e-banking services.

The strength of CMG can be traced to its origins. Three long-running credit unions: UNE Staff Credit Union (established 1969 on campus at the University of New England, Armidale); Armidale Credit Union; and the New England Local Government Employees Credit Union merged in 1982 to form the New England Credit Union (NECU). In 2004, NECU merged with Peel Valley Credit Union (established 1983), itself composed of mergers of three older credit unions. In 2008, the enlarged NECU merged with the Orana Credit Union. The latest merger, creating the Community Mutual Group, occurred in 2010 with Hunter Mutual.

CMG’s emphasis on community values and close involvement in smaller centres has been rewarded with loyalty and commitment, and a steady growth in membership. The co-operative lives its philosophy of community engagement, not only through the breadth of financial services it makes available, but also through its contributions to local organisations and support for community initiatives and causes. It is often the first port of call to assist in incubating local projects or leading fundraising drives to help those who are facing difficult life challenges. All staff members are encouraged to participate in their communities, to join local organisations, and are often released from work to make a personal contribution on a regular basis.

CMG’s contribution to providing financial services to regional New South Wales has been acknowledged by all levels of government.

The co-operative’s vision is to be the trusted banking provider in its communities. It aims to understand the needs of its membership and provide them with the most relevant products and services for their financial wellbeing. CMG has maintained a balance between its growth as a strong financial institution and its community focus and core values, demonstrating the power and integrity of the co-operative movement – co-operatives build a better world.
A PEOPLE’S BANK
COMMUNITY FIRST CREDIT UNION – BOOK PARTNER

From little things, big things grow. In 1959, at a lunchtime meeting attended by fewer than 20 people, the concept of forming a credit union for Sydney Water Board officers was discussed for the first time. The idea was received enthusiastically and a volunteer steering committee was quickly formed to establish support among Water Board employees for their own credit union.

After many lunch hours talking to other employees about the advantages of credit unions, in August 1959 the Sydney Water Board Officers Credit Union Co-op was formed with 63 initial members. From these humble beginnings and a number of name changes, Community First has become the largest community-based credit union in the Sydney and Central Coast region, with $700 million in assets. Its 76,000 members are part of the 4.5 million Australians who prefer to bank with a credit union or building society.

Community First, as a mutual financial institution, puts its profits back into providing better products, competitive interest rates and strong customer service for its members. Unlike banks, Community First is not under pressure to maximise profits to pay external shareholders.

This philosophy underpins a number of its product innovations, such as green loans to finance environmentally friendly purchases and the McGrath Pink Visa card, which supports women with breast cancer and their families in communities across Australia through a donation of the annual fee.

In recent times, there has been a great deal of media debate by politicians and economists about the need for a ‘people’s bank’ to counter the dominance of the ‘big banks’ in Australia. Community First believes that a strong competitive alternative to the big four banks already exists and its members are part of it.

Below left: Staff volunteers from Community First Credit Union giving a bit of their time for the McGrath Foundation at the Women in League round at Centrebet Stadium, Penrith; Below right: Glenn McGrath co-founder and chair of the McGrath Foundation and Community First chief executive officer, John Tancevski at the launch of the McGrath Pink Visa card
Twenty years ago Karren Walker was a student, “struggling to pay the rent and about to drop out of tertiary education”. She acquired a Common Equity Housing Ltd (CEHL)-owned house, part of the Earth Co-operative in Melbourne’s northern suburbs, and has lived there ever since. Karren eventually joined the CEHL board and is the chair.

“We provide people in need with affordable housing, which means they have security of tenure and can participate in their communities. Each of the co-operatives within the organisation carries out some of the maintenance themselves and this is offset against their rent – it’s sweat equity. We don’t own our houses individually. Instead we’re providing stewardship for life.”

CEHL is a not-for-profit housing association operating across Victoria to provide affordable rental housing to low-income households. It is unique among housing associations in that it is committed to managing all of its housing through tenant co-operatives.

The housing co-operatives that lease stock from CEHL are also the shareholders (owners) of the not-for-profit entity. In 2012, 111 co-operatives made up CEHL and together they owned and managed over 2100 dwellings with a value of more than $650 million. Titles for the properties are held by CEHL, hence the name Common Equity.

The smallest co-operative has seven properties and the largest 80, but the majority have around 15 to 20 dwellings. Each co-operative is responsible for managing its own portfolio of properties and taking responsibility for selecting new members, collecting rents and performing responsive and cyclical maintenance.

Co-ops add a lot more value than providing an affordable rental property to their members. This is reflected in the company logo ‘CEHL – more than just housing’. The very existence and structure of the co-ops ensures that all members belong to a functioning, active organisation that has responsibility for managing their shared business, including being the landlord for all members but also offering mutual support and opportunities to learn new skills.

Every co-op operates as a standalone entity or small business and must be managed effectively and efficiently. Members undertake management roles on a voluntary basis, and in most co-ops different roles and tasks are rotated among members on an annual basis. The rewards for participation are a guarantee of rents set below the market rent, security of tenure and also the sense of control and ownership over their own housing.

CEHL undertakes those tasks best carried out on a statewide basis, such as negotiating and managing commercial loans with banks to help fund the purchase of houses. CEHL sources further capital funds through government housing programs to assist low-income householders, and it reports to government.

When the program began in the late 1980s, many houses were purchased on the open market. Most of the dwellings are now purpose-built to meet the needs of particular target populations.

Rent is set according to household incomes to ensure that it is affordable for every household, even if the residents are limited to statutory incomes. Those on wages pay a rent tied to their income but capped at an agreed percentage of the market rent. These higher-paying households effectively subsidise lower-income households, such as elderly single people on pensions.

The local co-ops define their own mission and values and recruit new members from the pool of eligible applicants that share their mission and values. Among the 111 co-operatives, there are co-ops for single-parent families or that target different language groups or older members. Others give priority to families with disabled members. It is these communities of interest that form important bonds between co-op members and help the co-ops to have meaningful identities and form mutually supportive communities.
INNOVATION IN THE HUNTER
HUNTERNET

As a new arrival to the Hunter Valley in the early 1990s, John Coyle, “joined every organisation I could find”. He had just purchased an engineering business in the Hunter, where the regional economy has traditionally been dominated by coal mining and related manufacturing industries.

Hunternet, a network of light- and medium-sized industrial businesses, proved one of the most effective ways for a stranger to make contact with potential partners, advisers and suppliers. John joined the HunterNet co-operative, was later elected chair, then took over temporarily as chief executive officer of the organisation. Ten years later he still holds that position.

Early on, John found that “the Hunter has a very strong regional identity, so it was easier to set up a network here”. Mining giant BHP was “the big organisation in town. They kept everyone else in work.” However, within a few years, the entire industrial economy “took a huge downturn” from the recession, which saw shipyards and other local industries closing by the dozen. “We were on the verge of becoming an industrial rustbelt.”

Founding HunterNet members such as Joss De Iuliius refused to accept that the Hunter’s industries could no longer compete internationally. “Instead of fighting over a shrinking pie, he encouraged us to keep sharing information and work together to make the pie bigger.” This turned out to be the right strategy. At the turn of the century, HunterNet had just 38 members. Then the economy began to expand again, and growth in mining benefited the rail industry and other infrastructure.

These days HunterNet has about 200 members representing manufacturing firms in Newcastle and the Central Coast, as well as the Hunter region. “Our approach is to find ways to tackle jobs jointly,” says John. Initially this meant, “changing the way people thought. People wouldn’t get out of the region to do business.”

When a HunterNet study revealed the region’s relatively low rankings for innovation, research and development, it launched the ‘Innovate the Hunter’ campaign that continues today as an annual Innovation Festival. An impending skills shortage was addressed by forming a group training company that employs 180 apprentices across a range of key trades. “We’re a conduit from government to industry,” says John. “We can get funding for training and other forms of support for our members.”

The HunterNet name is spawning similar groups elsewhere, such as the Mackay Area Industry Network. However, it’s still unique nationally as a network of businesses that are both collaborators and competitors. John is also a director of the Co-operative Federation of NSW and when he attends its meetings, finds that “we’re a bit different, but it doesn’t matter. We can work together. These days HunterNet could be a business association, but we believe being a co-operative is important. It’s a way of generating support across our membership.”

Opposite page: HunterNet member DYWIDAG Systems International’s manufacturing facility
INDIGENOUS PEOPLE’S CO-OPERATIVES
In 2007, the Art Gallery of New South Wales held a commemorative exhibition, ‘Boomalli 20 years on’, to celebrate one of Australia’s longest-surviving artists co-operatives. Five years later Bronwyn Bancroft recalls that the Boomalli Aboriginal Artists Co-op was born out of the growing frustration of urban-based Aboriginal artists like herself. Their work was seen as too edgy or too westernised to fit within mainstream ideas of Aboriginal art.

As a result, Bronwyn and nine other artists held a group exhibition in Sydney in 1987. They called it ‘Boomalli au go go’, a name derived from the word for ‘to strike; to make a mark’ in the languages of the Kamilaroi, Wiradjuri and Bundjalung peoples. The exhibition was a cultural landmark and, for several of the participating artists, a springboard to international recognition. All 10 agreed afterwards that they would set up a gallery for urban-based Indigenous art. “We were never a limited company,” says Bronwyn. “Right from the start we saw Boomalli as a co-operative. Michael Reilly [a photographer, and another of Boomalli’s founding members] was very strong on that.”

Bronwyn, who is of the Bundjalung people of the upper Clarence country, is one of Boomalli’s current directors. In the past she’s also served variously as its chair, secretary and treasurer. When the gallery opened Bronwyn was already running her own Sydney shop, Designer Aboriginals. She later worked mainly as a painter while continuing to mentor and encourage the work of an entire generation of younger urban Aboriginal artists.

After two decades of insecure rented premises and several changes of address, Boomalli now has its first permanent home in Sydney’s Leichhardt. “It’s a huge space,” says Bronwyn. “We’ve converted two shopfront offices by stripping the walls and floors to make small galleries for emerging artists. Then behind them there’s a major exhibition space.” The gallery has scheduled about a dozen exhibitions in 2012, both large-scale group and survey shows and smaller one-person and local exhibitions. “On the walls right now we’ve got a show of large works from our stockroom.” The Boomalli premises are also used for artist studio space, workshops, forums and community meetings, and as a community centre for Aboriginal people in Sydney.

Despite its track record of groundbreaking creativity, the gallery has recently faced an administration and funding crisis. Bronwyn says that for two years, “we had what I call ‘helicopter moments’ – we were just hovering”. As a very active full-time artist, for her “the gallery is very much a love thing. Artists’ co-ops can be incredibly hard work where you’re relying on the energy of volunteers. But we’re committed to getting young people on our board. We’re planning to have residencies in the gallery, so artists from outside Sydney can live and work here.” With the help of a new strategic plan prepared by “two fantastic business consultants”, Boomalli, the determined survivor, is ready to make a mark again.
In the traditional Indigenous communities of Arnhem Land, cultural and ceremonial activities are centred on family life. Some members of the community have jobs and some have government payments.

In 1995 the Traditional Credit Union (TCU) began bringing banking services to these remote Indigenous communities. Since then it has brought banking to 11 remote communities, from Waruwi, 290kms away from its Darwin head office, to the furthest, 630kms away at Angurugu.

A credit union member explains some of the challenges faced by a fellow member. “Over the years that he has been employed, whenever he has managed to save a little money, members of his family pressure him to spend it. He says that at times he has saved a reasonable amount toward a deposit for a vehicle but after certain family members became aware of the savings, he would be pressured on a daily basis to withdraw the funds.

“He tells me that he is paid every Thursday around noon. Family comes to his workplace to collect his keycard to withdraw funds from the ATM. On the occasions he has refused to hand it over, arguments would start and on one occasion police were called to his place of employment when family members threatened violence. This distresses him and causes great shame.

“I have talked with him about the products and services that TCU can offer to help him start to save some money. In particular, Internet banking is a way of conducting banking business without family knowing.

“Over the next two visits to the community I went to his workplace to help him with some money management planning. He has learned to transfer money to other accounts and leave a small amount in the account that the family has access to. This has caused some problems with them, but he has told them that he is saving to buy a car, which will benefit them all.

“I have set up a loan saving plan with TCU and so far things are going well for him.”

It’s also going well for the credit union. It has numerous training awards to its name, it is growing and it is helping find a solution for cultural difficulties in the traditional communities that it services.

“It’s also going well for the credit union. It has numerous training awards to its name, it is growing and it is helping find a solution for cultural difficulties in the traditional communities that it services.”
In the early 1970s the inner-Sydney suburb of Redfern was “really, really racist”, says resident Sol Bellear, of the Bundjalung people, far north New South Wales coast. To receive medical care, “you had to pay two dollars to attend the emergency department. If you were Aboriginal you might sit there for half the day and not be seen.”

Hundreds of Aboriginal people were arriving in Redfern in this period, and encountering bitter discrimination. “Only one pub would serve Aboriginals – the Empress Hotel. Of course it was the perfect place for the cops to come.” Yet this was also an era of feminist, student and trade union activism. Sol was an organiser for the Builder Labourers Federation, one of the most visionary organisations of the period. Together with allies from those movements, in 1971 Aboriginal activists were ready to create a health service with “Aboriginal community control at all times”.

The iconoclastic eye specialist Fred Hollows lent a hand, along with medical students and GPs donating time from private practice. For its first 18 months the Aboriginal Medical Service (AMS) ran entirely on donations. Then funding began to arrive and a legal structure was needed. “We looked at the Co-operatives Act and it gave us everything we needed,” says Sol, the current AMS chair. “A co-op was the only structure that we could go along with. It suited us down to the ground.”

The first-ever Aboriginal community-controlled health service in Australia celebrated its 40th anniversary last year, in stronger shape than ever. It now offers full primary and preventative health care programs, still for the original fee of one dollar a year. The main medical and dental clinics are supplemented by a diabetes clinic named for Sol’s brother Bob Bellear, the first Aboriginal judge and an early AMS director, who died of asbestos-related disease in 2005. The drug and alcohol clinic stands across the road to “provide that bit of anonymity”. An HIV-AIDS prevention program, using Aboriginal footballers to get its message across, was so effective that AMS now advises African countries on dealing with the epidemic.

From the start AMS treated its patients with a holistic approach. “If someone had a chipped tooth, we’d take their blood pressure.” That approach is still followed, and staff members go to the markets weekly to buy fresh fruit and vegetables and deliver them free to at-risk people. Emotional and mental health is another area of constant concern. Dr Marie Bashir was an AMS psychiatrist in the late 1990s and today, as New South Wales Governor, maintains her involvement with the Service.

AMS is now joined by 200 Aboriginal medical services throughout Australia, and is the busiest of them all. “These days we also treat some non-Aboriginal people, such as pensioners,” says Sol. Its co-operative structure remains a vital feature. “Co-ops are well suited to Aboriginal people because of our kinship tradition – everything is shared. For our people, co-operatives have been a godsend.”
GROWING UNDER THE GUM TREES
NUNGERA CO-OPERATIVE SOCIETY

A stand of tall gum trees provides shade and shelter behind Nungera’s brightly painted community hall. They can be a nuisance, says the co-operative’s manager, Catherine Parker. “We try to keep the area nice and tidy, but when we get heavy winds we get branches dropping down.” The gums are treasured, nevertheless. Underneath one of them, almost 40 years ago, Catherine’s grandmother Jessie Randall and other members of her community held a historic meeting.

Jessie and her people belong to the Yaegl nation, traditionally based around the lower Clarence River in north-eastern New South Wales. They had once lived and grown crops on low-lying Ulgundahi Island in the river itself, but by the early 1960s they had moved to a reserve created in the nearby town of Maclean. The reserve included eight small houses, and by 1975 these had become overcrowded and dilapidated. Sitting under the gum tree, Jessie and her people decided that forming their own co-operative would be the best way to achieve better housing and employment for their community.

Today, the Nungera Co-operative Society runs a social housing program with more than 30 houses. These are rented at a rate to cover bills, administration, repairs and maintenance – around half the rent of similar houses in Maclean. The co-operative also manages a youth worker who organises after-school activities for the community’s young people. As well as playing touch football and other sports, they’ve been writing their own songs and recording them on DVD.

No one now lives permanently on their former home of Ulgundahi Island but another Clarence River island, Corolamo, is used to grow cash crops of organic broccoli and other vegetables, and for cultural gatherings. Occasionally, Nungera organises its members to travel to the island by barge, to eat bush tucker or barbecue a kangaroo.

“Our board of directors meets monthly,” says Catherine. “They make the decisions, and my job is to carry them out.” Those decisions include ways to manage the co-operative’s long waiting list for its houses. Some tenants have occupied their homes for 20 years, and since their children and grandchildren often can’t afford to live elsewhere, the overcrowding that led to the co-operative’s formation is once again a problem.

Nungera’s first annual report, issued in 1976, remains relevant today. “There has been a lot of hard work, some difficult times and some sad times in this first year of our work as a community. But let us look frankly at our considerable achievements … Our greatest benefit is that we are a co-operative – we are working together for a better future for ourselves and our children.”

“Our greatest benefit is that we are a co-operative – we are working together for a better future for ourselves and our children.”
Darryl French, a member of the Gamilaroi people of northern New South Wales, teaches at Tranby Co-operative College in the inner Sydney suburb of Glebe. Before that he spent six years as a lecturer at Macquarie University. The contrast between the two institutions is evident in their architecture. Instead of rectangular rooms and tiered lecture halls, Tranby has circular classrooms where teachers and students feel equally involved in learning. “It’s very difficult to hide down the back of a circular classroom,” says Darryl. The classrooms are also linked by curving walkways and are grouped around a meandering courtyard.

This design was inspired by the Aboriginal tradition of the learning circle, where students and elders sit facing each other. It was developed through discussions between the architects and Tranby’s staff and students, a process true to Tranby’s founding principle of empowering Aboriginal people through co-operative action.

Tranby, founded in 1958, is the oldest Indigenous education provider in Australia. It was formed by Alf Clint, a radical Christian minister who had earlier created co-operatives with Indigenous people in Papua New Guinea, the Torres Straits and elsewhere. This convinced him that a co-operative model was the most compatible with traditional tribal structures.

A 19th century Glebe homestead became the base for the college, which began simply as a hostel for Indigenous students, enabling them to take trade courses in Sydney and then return to their own communities. Tranby then began teaching its own courses, with co-operative principles as a core subject. Dozens of influential local co-operative enterprises evolved out of these programs. Today the college offers diploma courses in legal advocacy, Aboriginal studies, business governance and community development, still mindful of the home communities of its students. From all over Australia, Indigenous people aged 18 and upwards arrive at Tranby to study in four-, five-day blocks. “That keeps the family structure together,” Darryl says, “and it broadens contacts between Aboriginal communities.” Many of his students are returning to the education system after several decades, “and I really applaud them for their courage. I graduated three 70-year-olds a few years ago!”

Alf Clint was followed as general secretary by Kevin Cook, a Tranby graduate who developed the college’s reputation as a powerful advocate for Indigenous social justice issues. Tranby hosted early meetings on land rights and Aboriginal deaths in custody, and suffered attacks in 1988 when a race-hate group broke its windows and spray-painted the frontage. Ten years after this attack, however, the college was ready to enlarge its premises, adding the innovative curved classrooms behind the historic original buildings.

These days, says Darryl, Tranby is “a great learning environment. People feel comfortable when they come in. But we’re not pushovers. Our academic requirements are much the same as at university.” The facilities include an outstanding library and computer labs, partly funded by the Friends of Tranby support group. “For our people, education is not a privilege anymore – it’s a human right. And here we do it our own way – we’re not bound to follow the mainstream institutions.”
THIS IS THE FUTURE:
NICHE SECTORS AND MARKET INNOVATION
Hills are scarce in central Victoria, but there are a few. One of them, south of Daylesford and the spa village of Hepburn Springs, is topped by a pair of handsome wind turbines steadily rotating in the prevailing breeze. They generate enough electricity to power all 2300 homes in the district and are owned co-operatively, mostly by locals. This is the first 100% community-owned wind farm in Australia.

Hepburn Wind was formed after a nearby district rejected a proposal to build a commercial wind farm. That decision disappointed Daylesford residents, who felt their area was ideally suited for this sustainable, non-polluting form of power generation. One of those residents was Per Bernard, a migrant from Denmark who was familiar with the small-scale locally owned wind farms common in his homeland. His enthusiasm for a similar project inspired the Hepburn community to explore the possibility.

Every fortnight for more than two years, volunteers staffed information stalls in the town’s main street. Public meetings, personal visits and bus tours to nearby wind farms helped to allay community concerns. Hepburn Wind floats, featuring fluttering streamers and buoyant balloons, appeared at the annual Festa of the town’s long-established Swiss-Italian community and in the New Year’s Eve parade. Simon Holmes à Court, the chair of Hepburn Wind, has said, “The Daylesford area didn’t have a strong environment action group until we galvanised around the simple idea of building our own wind farm.”

After settling on a co-operative structure as the most suitable for their purposes, residents formed the Hepburn Community Wind Park Co-operative in 2007. More than 1900 members contributed $9 million plus to the project, and further funding came from the state government’s renewable energy incentives. A picnic with live entertainment marked the day in June 2011 when the imported turbines, named Gale and Gusto, were hoisted into position.

Since then the wind farm has exceeded expectations for the amount of power it can generate. This is sold through the National Energy Market, and Large-scale Generation Certificates are traded to maximise profits. Co-op members earn money through the rise in value of their shares or dividend payments. A further $15,000 annually per turbine goes to a community sustainability fund.

An independent body distributes this fund in the form of small but significant grants – buying a welding machine for the Daylesford Men’s Shed, or providing children’s play equipment.

Dan Cass, one of Hepburn Wind’s nine volunteer directors, says about 50 other communities around Australia are looking at the “Hepburn model”. “In future, we could offer them our expertise, or invest in energy conservation. Australia doesn’t have to be just a mining country. It can join the progressive economies of Europe and elsewhere in the world.”

Opposite page, clockwise from left: Two 2.05 MW REpower turbines on Leonards Hill, 10km south of Daylesford, Victoria; Neve Bosher of St Augustine’s School in Creswick cuts a massive ribbon wrapping the girth of a 68m high wind tower, which marked the official opening on 6 November 2011; child playing with toy windmills during the official opening festival, which was attended by more than 760 people
Building a Better Australia

West Belconnen Health Co-op Ltd
Better Health Together
A local chemist has a clear picture of a community’s health needs. In 2004, Brian Frith, the chemist in Charnwood, on Canberra’s northern fringe, compared notes with the organiser of the Neighbourhood Watch group, Roger Nicoll, and with Michael Pilbrow, the chair of his primary school’s Parents and Citizens Committee. All three were concerned that across six northern suburbs, with a high proportion of public housing, there was not one practising GP.

A series of public meetings, and a survey of 8000 homes, settled on a co-operative as the best model for providing primary healthcare. Over several years the community developed the concept with the help of a feasibility study and business plan, drawn up by a practice management consultant and partly funded by a state grant. Australia’s first-ever community medical co-operative, Melbourne’s Westgate Health Co-op, gave vital encouragement and practical support.

With further start-up funding from both corporate sources and State and Federal Government, the West Belconnen Health Co-operative opened for business in January 2010, with just one doctor. Two years later, Michael Pilbrow, by then the chair of the co-op’s board, could report that they employed 10 doctors at three sites, and that 12,000 local people and families were registered co-operative members.

“Anybody can join the co-op. They pay $66 per year for a family or $33 for an individual, and that’s halved if anyone’s got a Healthcare card. That gives them unlimited free medical consultations. We want to give people a fully professional medical experience, so our premises are very similar to a private medical practice. There’s no lowering of standards,” says Michael.

Apart from the prominent co-operative signage and the invitation to new patients to become members, West Belconnen looks and runs much like any busy suburban medical centre. At its main site, about half the space is used for clinical care, and a range of allied and social services uses the rest. “As well as doctors, we have psychologists, pathology, a youth health nurse who works with at-risk kids and homeless teenagers. There are various community health services like breast-feeding support and aged care.”

The co-op’s community includes many low-income people, migrants and refugees, and Michael says it faces some specific and severe health problems. “Recurring issues are a high degree of chronic illness, substance abuse and mental health problems. As a co-operative we try to respond by involving our members in healthy activity. The staff has arranged an obesity health and exercise program. There’s also a walking group for heart patients.”

Several of the doctors have language skills that make them more approachable to recent migrants. “Our doctors seem to like the idea of being part of a membership-owned practice. There’s a great spirit among the staff.”

Michael points out that the co-op is simply reviving a form of healthcare delivery that was common in early 20th century Australia, but disappeared with the introduction of fee-for-service medicine. He thinks it’s an idea whose time has come again. “We stand ready to support any group that wants to set up something like this, as long as they have their local community behind them. Healthcare is an area where co-ops can work.”
Rozina Suliman has worked at Reverse Garbage for about a year, “but I’ve been coming here since 1999, when I was in high school and needed to buy supplies for my artwork”, says Rozina. Artists remain the main customers of this Brisbane recycling co-operative, which collects quality industrial discards and sells them at a low cost. Other frequent customers include schools, design and architecture students, home renovators and builders.

The Reverse Garbage warehouse in Woolloongabba is “a treasure trove of interesting bits and pieces”, says Rozina. Ceramic tiles, fabric sample books, giant cardboard barrels, timber joinery, beads, books and bobbins can all be picked up cheap and reused to prevent them adding to the waste stream. The Reverse Garbage truck traverses Brisbane three days a week to collect discarded products, “but people are also welcome to deliver them to us”.

Members of Friends of the Earth Brisbane formed this vigorous, co-operative enterprise in 1998 to promote both environmental and economic sustainability. It now intercepts tons of useful material otherwise destined for landfills, provides rewarding and flexible employment for its members and helps to fund its parent body. Since 2011 Reverse Garbage has shared premises with Friends of the Earth Brisbane, and subsidises its rent.

“We’re a very small co-op,” Rozina says. “It’s a tight-knit team. I look after staff and public relations, and I’m the secretary. There are currently nine permanent part-time workers, and all but one of us is also a director. Plus we have a volunteer base.”

Several of the member-director-workers, like Rozina, have a background in the visual arts and they have made Reverse Garbage more than a reuse warehouse. “The artwork I do is around environmental issues,” she says, “so this place helps me to source materials and also gives me inspiration for my art.” Other staff members have built up the onsite Reverse Emporium gallery and gift shop, offering artwork made from recycled materials. The co-operative is also known for providing environmental art workshops for schools and festivals. “We’re currently contracted to make giant puppets for the Ipswich Parade festival. The theme is ‘Tales of Discarded Treasure’, so that’s a perfect fit for us.”

Reverse Garbage was founded as a co-operative to ensure that its operations aligned with its environmental ethic. “We work on a consensus decision-making basis. I find that being part of a co-operative gives you a stronger sense of responsibility. Because there’s no boss to authorise your actions, you have to become accustomed to thinking on your own, but also bringing important information back for discussion.”

“Members of Friends of the Earth Brisbane formed this vigorous, co-operative enterprise in 1998 to promote both environmental and economic sustainability.”
SAVING THE SERVO
KANIVA COMMUNITY CO-OPERATIVE

The small town of Kaniva is pronounced ‘Can I’va’ as in ‘Can I’ve an ice cream?’, a request often heard on the long, hot Western Highway between Melbourne and Adelaide. That highway runs right through Kaniva, the westernmost town in Victoria, whose big service station supplies everything from ice creams to a sit-down meal of Scotch fillet. Long-distance travellers may not notice that this well-kept facility is a community co-operative.

When a major oil company decided in 2004 that its Kaniva outlet was no longer profitable, the town felt “pretty daunted” says Eric Dyer, a lifelong resident who, in partnership, runs the family farm where he grew up. “A lot of local business is from passing trade. If they couldn’t refuel, they probably wouldn’t stop here.” Residents would be forced to drive 40km to the next service station and would be likely to do their banking and shopping on the same trip, taking more precious business out of their own town. “Then there’s the ambulance, fire brigade, police – they all need to refuel. In a little place like this, everyone needs everyone.”

A quarter of the town’s population turned up for a public meeting to discuss saving the servo. Although its tanks were due for replacement, residents believed the business could be viable, and they were willing to invest in it. “At first I wasn’t supportive of a co-op structure,” says Eric. Tony Gill of Co-operative Development Services provided advice that changed his mind. Forming a community-owned co-operative proved much cheaper than launching a public company, and there was no limit on the number of shareholders.

The five dry months between closing and re-opening, while the underground tanks were replaced, “most probably helped the money come in”, says Eric. “We had older people buying shares, parents buying them in their kids’ names, teachers, businesspeople, ex-residents who still regard this as their hometown. The minimum shareholding was $500 and some people bought 20 times that, even though it gave them no more say. They just agreed we needed to keep this place open.”

Eric, the current chair of the co-operative’s seven-member board, remembers that “For the first few years it was really tight. We met every Tuesday night, and sometimes we wondered where it would end. Eventually we recruited a new manager who’s an ex-local, and a new accountant, and things turned around.”

These days the board meets monthly, mainly to discuss plans for the future. The aging air conditioner and other equipment have been upgraded, the restrooms are sparkling and the roadhouse menu now features pizza on Friday nights, thanks to a local renowned for her cooking. Vouchers to redeem at the roadhouse are given to every shareholder, and the co-operative sponsors the town’s car show, netball teams and other community projects.

The Kaniva servo’s former owners may regret selling this thriving local monopoly, but Eric is clear that its change of fortune is entirely due to “community ownership. People around here know it’s their business.”
Linda: I grew up in a cul de sac where all the kids played together, and I wanted my daughter to be able to grow up in a community like that. It took persistence and years of meetings to get this housing co-op built, but we got there. It was a great achievement when we all moved in together in 2000.

The co-op was funded through a government program as an alternative to public housing, and houses mostly families with young children. We chose an architect with experience working for community organisations. They’re small, energy-efficient houses, with extra insulation and passive solar heating. Most of us don’t have spare rooms and only about half have a washing machine. The rest use the shared laundry in the common-house. The common-house also has a guest flat for when family members visit, and a shared kitchen and dining room where we have common meals together twice a week.

We’re on three and a half hectares in the foothills of kunanyi (Mt Wellington), bordering the Wellington Park. Each house has a private backyard garden, and there’s a shared veggie garden and orchard. We had a working bee in the veggie garden last weekend.

We manage all the maintenance and finance, and that provides really good skill development. When people don’t have a lot of money, they’re often excluded from gaining those sorts of skills.

I’m still finding it very meaningful living here. Some intentional communities are based around a shared philosophy, but what brings us together are our co-operative principles of fairness and equality. We usually take in single-parent households, because of their need, and it’s such a great environment for children to grow up in. Through having affordable, secure housing, and a support network, people can get their lives going again where they want them to go. There’s been a very high rate of returning to study and entering employment. That’s probably the main thing we do.

Melinda: I heard about this place through a friend, and I had this awful image of fibro houses and woolly jumpers. But I had a toddler and I needed space to get out of manual work and continue my education. So in 2006 we came to have a look and I couldn’t believe it. There were all these kids, and these beautiful houses. I felt like I was coming home.

I have a very low income, but I can provide a good life for my daughter and myself because of this place. Our co-op recognises that housing is a right; it’s shelter, as opposed to an enterprise focused on profit regardless of human need. It’s school holidays now, so my child is home with her second mum. The childcare is reciprocal and often quite organic. Before I left for work this morning, I had three extra children drop in to play.

The co-op provides housing, financial relief, childcare, security, and a culture of skill development and education. But it’s the spirit of co-operation that makes me most grateful to live here.
The verdant and innovative Queensland town of Maleny, north of Brisbane, has seen examples of almost every major kind of co-operative in Australia.

As dairy farms replaced its red cedar forests, Maleny settlers formed a co-operative butter factory in 1904. The co-operative eventually owned three butter factories, and the last survivor closed in the 1970s.

In that period a new type of resident began to appear in the streets of the quiet cow town. Long-haired, exotically dressed and idealistic hippies chose the area to build collectively owned properties and run lifestyle communities. Jane Skrandies-Martin, one of these later arrivals, remembers that the two very distinct groups did not mix easily. "It was a very small rural town with just one grocery store, a petrol station, post office and a pub."

The grocery store did not meet the needs of the ‘alternative’ residents, and they began bulk-buying their own soybeans and brown rice, and exchanging homegrown produce. A food co-op was the logical next step, and it survives today as the Maple Street Co-operative. In its first years, says Jane, “The old residents would keep to one side of the street to avoid walking past the co-op. Believe me, it’s changed dramatically since then. Now the mixture is quite okay.”

Just next door to the Maple Street Co-operative is the UpFront Club, a co-operatively owned bar, restaurant and community cultural centre. The Maleny Credit Union formed out of the need for an ethical financial institution. In the late 1980s, Maleny’s co-operatives thrived as tourists poured into the town to shop for arts and crafts and listen to local musicians. Many chose to stay and a sizeable number now commute to Brisbane.

More recently, says Jane, several of those small, hopeful co-operatives have disappeared. The increased population has driven up rents for premises. Healthy eating has become mainstream, so the Maple Street Co-operative faces tough competition from the supermarkets. Co-operatives that once relied on energetic but unqualified volunteers now need skilled and paid staff.

“For us,” Jane says, “the International Year of Co-operatives (IYC) came at just the right time.” She’s a member of the town’s IYC steering committee, which has organised a year-long program of public events, including a big festival in September. A series of public discussions at the UpFront Club has drawn large audiences, and the surviving co-operatives are reviewing how they can remain relevant and viable in changing times.

The Maple Street Co-operative is thinking of diversifying into solar-powered and low-energy devices. The town’s growing numbers of IT professionals are talking of a co-operative workspace. “We’ve been very happy with the response to the IYC,” says Jane. “There’s a real need to talk about the future for co-operatives, and we think there are lots of ways we can go forward. There’s such a wealth of knowledge and history here.”
Building a Better Australia
LOCAL FIRST AND FOREMOST
BATHURST WHOLEFOOD CO-OPERATIVE

More than 90 per cent of the fresh produce grown in the Bathurst region is exported, according to natural resource management consultant Jess Jennings. The district’s asparagus, cabbages, corn and other crops are either trucked to the Sydney markets or processed into canned and takeaway food. Until recently, Bathurst residents wanting to eat freshly picked vegetables and fruit had to wait for a monthly farmers’ market, or grow their own.

This didn’t make sense to Jess and other locals who preferred to buy top quality produce, organically grown if possible, and also support local food production. They formed a co-operative with Jess as treasurer, and spent 18 months developing a business plan and acquiring members. The local council provided some funding, but most of the start-up capital came from the $50-per-household membership fee paid by the first 70 members.

In January 2012, the Bathurst Wholefood Co-operative opened a shopfront in the town centre selling local and gourmet produce that, says their sign, is ‘Local first and foremost, environmentally friendly and fair trade’. Jess says that about 20 per cent of the stock is grown by co-op members themselves. “They’ll come in with a bag of walnuts or a box of figs from their backyard.” Delicious dairy products are made on a family farm that “gave the flick to the big companies” and sells entirely through the Bathurst Co-op. Another farmer grows “the best organic broccoli I’ve ever tasted”, says Jess. It’s on sale within twelve hours of picking, and sells out the same morning. “There’s no way in the world a supermarket can match that closeness from supplier to consumer.”

Within months of opening, the co-operative’s membership tripled to more than 200, enabling it to increase opening hours from three to five days a week and employ a full-time staff member. They’ve also expanded their premises. One board member has opened a café next door to sell food made from co-op produce. Its commercial kitchen is available to any members wanting to “turn a tomato glut into tomato sauce”.

Jess says, “We cut out the refrigeration, transport and storage costs that supermarkets face, so ideally we can pay local farmers more for their produce and charge the consumer slightly less.” He’s building a database of potential suppliers and matching them with suitable horticultural land to develop an Organic Local Food Hub that might eventually produce whatever co-operative members wish to buy.

“A co-operative is an amazingly flexible system that captures the best aspects of free-market capitalism, but with less risk or excess. We only need to charge the minimum profit margin required for our aims, and it’s channelled back into the business. It’s a very reasonable and rational approach to supplying your local community.”

Opposite page: Co-op directors Leah Moulden and Jess Jennings
In September 2011, bankmecu made history by becoming Australia’s very first customer-owned bank. As a result of Federal Government banking reforms, bankmecu received permission from the Australian Prudential Regulation Authority and the Reserve Bank of Australia to adopt the bank designation and the new business name bankmecu.

Since it was established more than 50 years ago, bankmecu has been a strong advocate for co-operative enterprise. In 1957, at the directive of Sir Ian Clunies Ross, the then CSIRO chair, a group of CSIRO employees formed the CSIRO Co-operative Credit Society. Since then, around 50 former credit unions have merged to form the present-day bank. Each of them shared a commitment to helping people enhance their financial wellbeing.

This customer-owned responsible approach to banking has contributed to bankmecu becoming one of Australia’s largest, strongest and most successful banking co-operatives.

Its co-operative philosophy means that it is committed to creating shared value. The bank recognises a need for a broader measure of progress and common prosperity than economic growth alone.

Apart from investing its customers’ money in responsible ways, bankmecu invests up to four per cent of after-tax profits into the community in the areas of the environment, housing, community resilience and international development. bankmecu’s community investments include its Conservation Landbank, work with the community housing sector, development of regional communities and assistance directed to communities in developing countries to assist them achieve economic independence.

Unlike investor-owned banks, customers have a say in how bankmecu’s profits are made, distributed and invested. bankmecu is just as committed to creating value for its customers as other banks are committed to creating profits for their investors.

bankmecu strongly believes that a customer-owned bank offers a more responsible approach to banking and that the future of banking can be found in the very same co-operative principles and values that have effectively served communities throughout the world for more than a century.
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Year formed: 2006, No. of members: 89 credit unions, 7 building societies, 7 mutual banks
See page 84 for full profile

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Website: www.addisonslawyers.com.au
Partners: 12, Other Lawyers: 28
See page 66 for full profile

AUSTRALASIAN MUTUALS INSTITUTE
Suite 203B, 36–38 Victoria Street, Burwood, NSW, 2134
Phone: 02 9744 5717        Fax: 02 9744 5752
Email: info@aminstitute.org.au
Website: www.aminstitute.org.au
Year formed: 2006, No. of members 1352
See page 84 for full profile

AUSTRALEGAL
Cathedral Chambers, 118 Cathedral St, East Sydney, NSW 2011
Phone: 02 9360 3168        Fax: 02 9360 3168
Email: nigelhill@australegal.com.au
Website: www.australegal.com.au
See page 67 for full profile
DIRECTORY
CONTACT INFORMATION FOR OUR BOOK PARTNERS

BANKMECU
222 High Street, Kew, VIC, 3101
Phone: 132 888     Fax: 03 9853 9294
Email: mail@bankmecu.com.au
Website: www.bankmecu.com.au
Year formed: 1957, Shareholders: 128,000, Staff: 348
See page 136 for full profile

BEST COMMUNITY DEVELOPMENT
28 Victoria Street, Ballarat Central, VIC 3350
Phone: 03 5329 1500     Fax: 03 5329 1556
Email: admin@bestcd.org.au
Website: www.bestcd.org.au
Year formed: 1974
See page 94 for full profile

CAPRICORN SOCIETY LTD
172 Burswood Road, Burswood WA 6100
Phone: 1800 327 437
Email: cslcustomerservice@capricorn.coop
Website: www.capricorn.coop
Year formed: 1975, Members: 14,000, Employees: 218
See page 16 for full profile

CBH GROUP
Gayfer House, 30 Delhi Street, West Perth, WA 6005
Phone: 08 9237 9600
Email: info@cbh.com.au
Website: www.cbh.com.au
Year formed: 1933, Members: 4708, Employees: 983
See page 18 for full profile
DIRECTORY
CONTACT INFORMATION FOR OUR BOOK PARTNERS

COMMON EQUITY HOUSING LTD
Level 1, 112 Balmain St Richmond VIC 3121
Phone: 1800 353 669 Fax: 1800 635 936
Email: info@cehl.com.au
Website: www.cehl.com.au
Year formed: 1987, Members: 2100, Employees: 48
See page 104 for full profile

THE CO-OP – HEART OF THE BAROSSA
3 Murray Street, Nuriootpa, SA 5355
Phone: 08 8568 6000 Fax: 08 8568 6010
Email: administraton@barossa.coop
Website: www.barossa.coop
Year formed: 1944, Members: 1600, Employees: 320
See page 30 for full profile

COMMUNITY FIRST CREDIT UNION
PO Box 98, Lidcombe NSW 1825
Phone: 1300 13 22 77 Fax: 02 9735 1661
Email: askus@communityfirst.com.au
Website: www.communityfirst.com.au
Year formed: 1959, Members 72,684, Employees: 138
See page 103 for full profile

COMMUNITY MUTUAL GROUP
Suite 4 Technology Park, Madgwick Drive, Armidale NSW 2350
Phone: 132 067 Fax: 02 6776 0430
Email: enquiries@communitymutual.com.au
Website: www.communitymutual.com.au
Year formed: 1970, Members: 70,000, Employees: 270
See page 102 for full profile
DIRECTORY
CONTACT INFORMATION FOR OUR BOOK PARTNERS

CO-OPERATIVES WA
Suite 1, 2 Canning Highway, South Perth, WA 6151
Phone: 08 9368 5155       Fax: 08 9368 5680
Email: info@cooperativeswa.coop
Website: www.cooperativeswa.coop
Year formed: 1919
See page 26 for full profile

GERALDTON FISHERMEN’S CO-OPERATIVE LTD
11 Ocean Street, Geraldton, WA 6530
Phone: 08 9965 9000
Email: brolos@brolos.com.au
Website: www.brolos.com.au
Year formed: 1950, No. of members: 382, No of Employees: 140
See page 50 for full profile

LABOUR CO-OPERATIVE GROUP
Central Coast | Newcastle | South Coast | Sydney | Tamworth | Upper Hunter
Unit 25/235 Darby Street, Cooks Hill NSW 2300
Phone: 1800 770 073
Email: marks@labourcooperative.com.au
Website: www.labourcooperative.com.au
Year formed: 1986, No. of members: 13, No of Employees: 500 to 1000 annually
See page 72 for full profile

MURRAY GOULBURN CO-OPERATIVE
140 Dawson Street, Brunswick VIC 3056
Phone: 03 9389 6400
Email: alida.martiniano@mgc.com.au
Website: www.mgc.com.au
Year formed: 1950, No. of suppliers/shareholders 2580, Employees 2100
See page 22 for full profile
DIRECTORY
CONTACT INFORMATION FOR OUR BOOK PARTNERS

NORCO CO-OPERATIVE LTD
'Windmill Grove’ 107 Wilson Street, South Lismore NSW 2480
Phone: 02 6627 8000
Email: reception@norco.com.au
Website: www.norco.com.au
Year formed: 1895, Members: 301, Employees: 587
See page 42 for full profile

ROYAL AUTOMOBILE CLUB OF WESTERN AUSTRALIA (RAC)
832 Wellington Street, West Perth, WA 6005
Phone: 13 17 03
Website: www.rac.com.au
Year formed: 1905, Members: 720,000, Employees: 1279
See page 80 for full profile

SOCIAL BUSINESS AUSTRALIA
172 Burswood Rd, Burswood WA 6100
Phone: 08 6250 9500, 02 6770 3008
Email: iyc@socialbusiness.coop
Year formed: 2010
See page 12 for full profile

YENDA PRODUCERS CO–OP SOCIETY LTD
59–61 Mirrool Avenue, Yenda NSW 2681
Phone: 02 6961 3300
Email: anehme@yendapro.com.au
Year formed: 1925, Members 1700, Employees: 45
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LISTED CO-OPERATIVES
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ABACUS – AUSTRALIAN MUTUALS  www.abacus.org.au  84
ABORIGINAL MEDICAL SERVICE  114
ADDISONS LAWYERS  www.addisonslawyers.com.au  66
ALFALFA HOUSE  www.alfalファhouse.org  92
AUSTRALASIAN MUTUALS INSTITUTE  www.aminstitute.org.au  84
AUSTRALEGAL  www.australegal.com.au  67
BANKMECU  www.bankmecu.com.au  136
BATHURST WHOLEFOOD CO-OPERATIVE  www.bathurstwholefood.com  134
BEST COMMUNITY DEVELOPMENT  www.bestcd.org.au  94
BOOMALLI ABORIGINAL ARTISTS CO-OPERATIVE  www.boomalli.com.au  110
CAPRICORN SOCIETY  www.capricorn.coop  16
CBH GROUP  www.cbh.com.au  18
COHOUSING CO-OPERATIVE, SOUTH HOBART  www.cohousingcoop.org.au  130
COMMON EQUITY HOUSING LIMITED  www.cehl.com.au  104
COMMUNITY FIRST CREDIT UNION  www.communityfirst.com.au  103
COMMUNITY MUTUAL GROUP  www.communitymutual.com.au  102
CO-OPERATIVES WA  www.cooperativeswa.org.au  26
DAIRY FARMERS MILK CO-OPERATIVE  www.dfmco.org.au  44
ETHNIC CHILD CARE, FAMILY AND COMMUNITY SERVICES CO-OP LTD  www.eccfcsc.org  96
FITZROY AND CARLTON COMMUNITY CREDIT CO-OP  www.fccc.org.au  98
FRIENDS OF THE EARTH BRISBANE  www.brisbane.foe.org.au  100
GERALDTON FISHERMEN’S CO-OPERATIVE LTD  www.brolos.com.au  50
HASTINGS CO-OPERATIVE  www.hastingscoop.com.au  34
HEPBURN WIND  www.hepburnwind.com.au  122
HUNTERNET  www.hunternet.com.au  106
INDEPENDENT LIQUOR GROUP  www.ilg.com.au  68
KANIVA COMMUNITY CO-OPERATIVE  128
LABOUR CO-OPERATIVE GROUP  www.labourcooperative.com.au  72
LENSWOOD COLD STORES CO-OPERATIVE  www.lenswoodcoop.com.au  52
MAPLE STREET CO-OPERATIVE  www.maplestreetco-op.com  132
MASTER BUTCHERS CO-OPERATIVE  www.mblsa.com.au  60
MOUNT BARKER CO-OPERATIVE  www.mtbarkercoop.com.au  32
MURRAY GOULBURN CO-OPERATIVE  www.mgc.com.au  22
NORCO CO-OPERATIVE  www.norco.com.au  42
NUNGERA CO-OPERATIVE SOCIETY  www.nungera.org.au  116
PLUMBERS SUPPLIES CO-OPERATIVE  www.pscoop.com.au  64
RAVENSDOWN FERTILISER CO-OPERATIVE  www.ravensdown.co.nz  46
REVERSE GARBAGE  www.reversegarbage.com.au  126
ROYAL AUTOMOBILE CLUB OF WESTERN AUSTRALIA  www.rac.com.au  80
SOCIAL BUSINESS AUSTRALIA  www.socialbusiness.coop  12
SOUTHERN QUALITY PRODUCE CO-OPERATIVE  www.sqpcoop.com.au  54
ST GEORGE CABS  www.stgeorgecabs.com.au  74
SWEETER BANANA CO-OPERATIVE  www.sweeterbanana.com.au  56
TANTRUM THEATRE CO-OPERATIVE  www.tantrumtheatre.org.au  90
TERANG CO-OPERATIVE  www.terangcoop.com.au  38
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THE UNIVERSITY CO-OPERATIVE BOOKSHOP  www.coop-bookshop.com.au  78
TRADITIONAL CREDIT UNION  www.tcu.com.au  112
TRANBY CO-OPERATIVE COLLEGE  www.tranby.edu.au  118
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ABOUT THE AUTHOR

Mark Derby has worked as a journalist in Australia, New Zealand and Europe for several decades. In that time he has lugged his laptop to Alice Springs to record the rise of Aboriginal television, to Bandung, Indonesia to report on the decline of the Suharto dynasty, and to Berlin to witness the fall of its Wall. He has served as South Pacific correspondent for Portugal’s largest daily paper and as film critic for a small co-operatively owned weekly in Wellington, NZ.

Mark is the author of several books and recently contributed a chapter to Making Film and Television Histories – Australia and New Zealand (IB Tauris, 2012). He now works as a freelance journalist and researcher, and as a member of several co-operative projects including a community-owned health service.

TORO MEDIA

Toro Media is a vibrant and exciting media company formed by the management of the Sydney CommStrat assets in early 2012, who between them have more than 100 years of experience in the media industry. Toro Media has the team and the energy to cement an industry-leading position in business publishing, advertising and event management, while at the same time expanding on our products and services in ways that our customers have been asking for.

Toro Media owns Focus Publishing and MyBusiness as well as Toro events, which operates a range of exhibitions and events across various sectors and is pleased to partner with such organisations as the SME Association of Australia, the Storage Networking Association (SNIA) and CA Technologies.