

The Size of Australia's Co-operative and Mutual Sector¹

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The Size of Australia's Co-operative and Mutual sector

In this paper, we estimate the size of the co-operative and mutual sector in Australia relative to the Australian Gross Domestic Product (GDP), as well as employment for 2016. To estimate output, we adopt a value added methodology to avoid double-counting. As with all output and employment estimates we adopt specific assumptions to generate our estimates. Using robust assumptions to generate economic estimates is common and not specific to the construction of estimates for the co-operative and mutual sector. Current estimates of the size of Australia's co-operative and mutual sector are based on turnover or total revenue, which greatly exaggerates the size of this sector.

Some of the key findings of this study are:

- Co-ops and mutuals comprised 8.3 percent of Australia GDP in 2016.
- Supers contributed 94 percent of the co-op and mutual sector's value added.
- The top 10 supers comprised 80 percent of the co-op and mutual sector's value added.
- Co-ops and mutuals comprised 1.4 percent of Australian employment.
- Supers contributed 94 percent of the co-op and mutual value added with only 7 percent of co-operative and mutual employment.
- Supers comprised 2 percent of co-op and mutual firms, but generated 94 percent of co-op value added.
- Ninety-eight percent of co-ops produced 6 percent of co-op output.

Our estimates for the size of Australia's co-operative and mutual sector is lower bound as it does not incorporate the multiplier effect of this sector on the rest of the Australian economy. We also don't evaluate the efficiency effect of this sector on increasing the competitiveness of the Australia economy and the related efficiency effects. Nor do we incorporate the positive distribution and equity effect that this sector tends to have on the broader economy. **At over 8 percent of the Australian economy (GDP), the co-operative and mutual sector is a powerful economic force.**

Some details of our findings are found in the tables and diagrams below. Some important definitions and assumptions being made are summarized in the appendix below.

Table 1

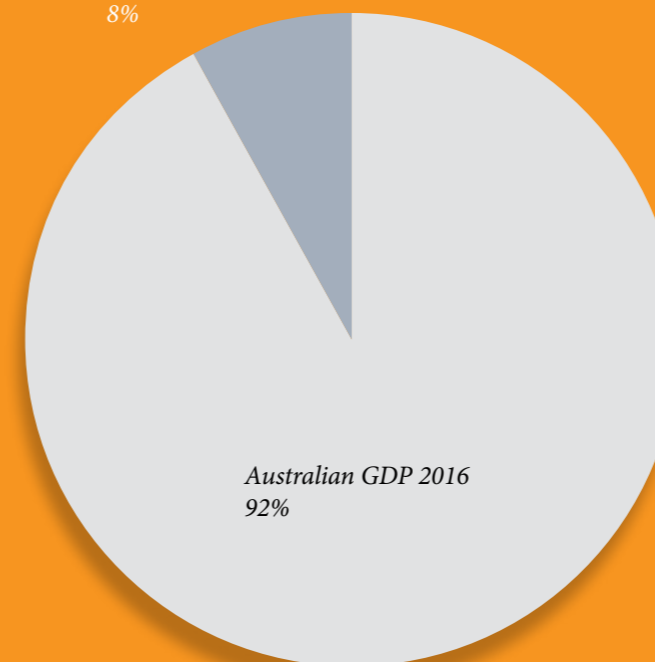
GDP Construction for Australia's Co-operative and Mutual sector constant 2016 AUD

Value added for co-ops for which we have data	137,660,614,307
Value added for co-ops for which we have no data (small firms)	2,238,453,751
Total co-op value added (GDP)	139,899,068,058
Total co-op GDP as % of Australia GDP (2016)	8.3%
Value added for co-ops for which we have no data (small firms) as a % of total co-op value added	1.6%
Supers' value added	131,766,880,225
Supers' value added as a % of total co-op value added	94.2%
Non-Super co-ops' value added for which we have data	5,893,734,082
Non-Super co-ops' value added for which we have data as a % of total co-op value added	4.2%

Australian and Co-op GDP, 2016

Diagram 1

Total co-op value added (GDP) 2016
8%



Percentage distribution of Co-op GDP, 2016

Diagram 2

Value added for co-ops for which we have no data (small firms) as a % of total co-op value added
2%

Non-Super co-ops' value added for which we have data as a % of total co-op value added
4%

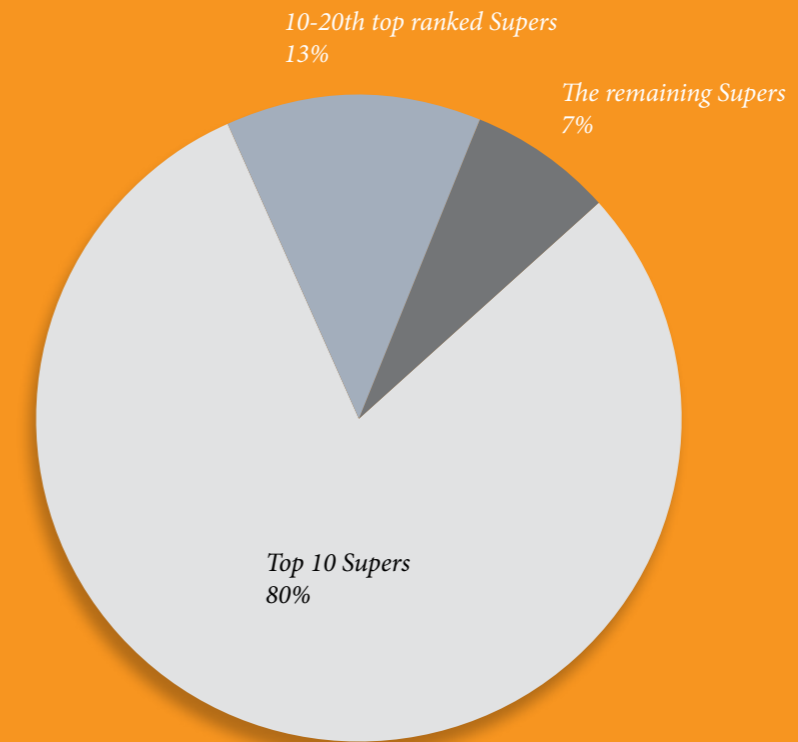


Top 20 Supers ranked by value added

Name	VALUE ADDED	Ranking
Australian Super	34,445,489,310	1
UniSuper	12,316,500,000	2
Retail Employee's Superannuation Trust (REST)	10,443,617,820	3
Construction & Building Superannuation (CBUS)	10,308,711,780	4
Health Employee's Superannuation Trust Australia (HESTA)	10,205,381,520	5
First State Super Fund	7,338,094,110	6
HOSTPLUS	6,624,777,790	7
Sunsuper	6,526,674,810	8
VicSuper	4,264,251,750	9
CareSuper	3,251,690,550	10
MTAA Superannuation Fund	2,906,106,120	11
Tasplan Ltd	2,498,430,210	12
Catholic Superannuation Fund	1,972,074,477	13
CSF Pty Limited (MyLifeMyMoney Superannuation Fund)	1,972,074,477	14
Local Government Super	1,896,625,080	15
Building Unions Superannuation Scheme (Qld)	1,303,896,531	16
Kinetic Financial Services Pty Ltd	1,090,319,800	17
Equisuper	1,012,710,240	18
Media Super	942,626,250	19
Statewide Super	933,661,080	20
Top 10 Supers % of Co-op Value Added	80.2%	
Top 20 Supers % of Co-op Value Added	93.3%	

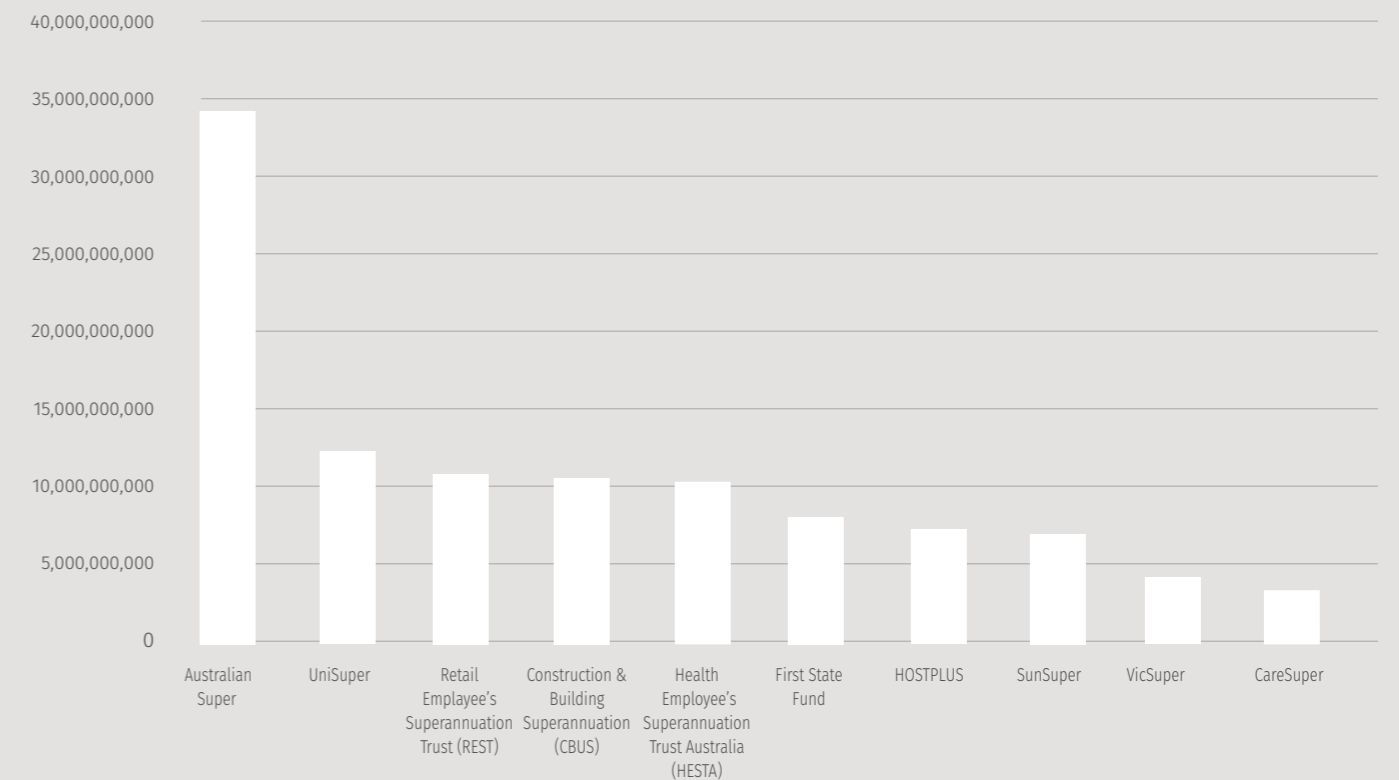
Percentage distribution of Super value added across Supers, 2016

Diagram 3



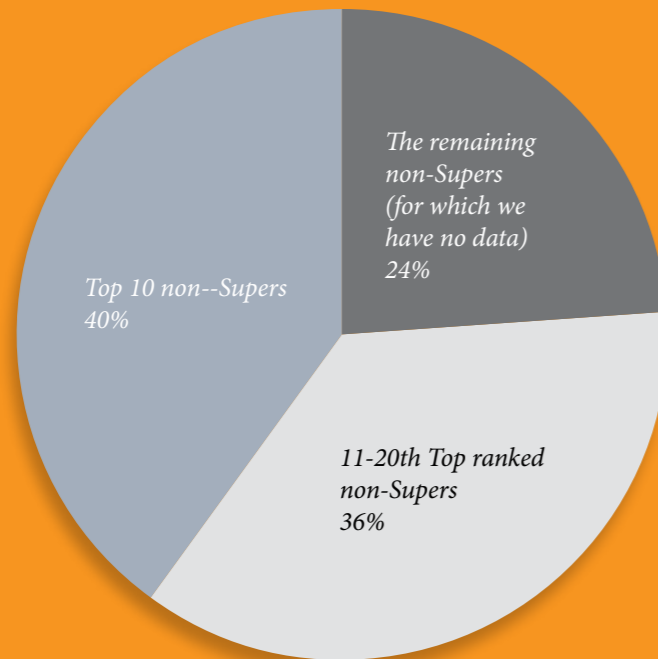
Top 10 Supers, 2016

Diagram 4



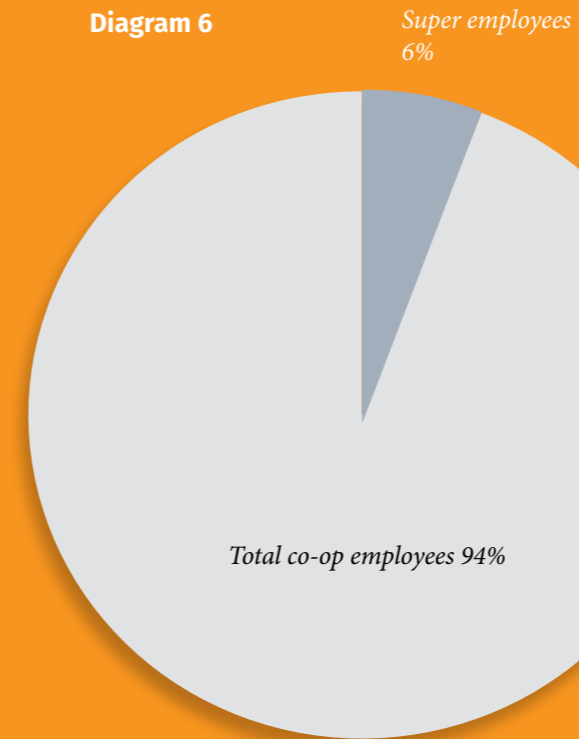
Percentage distribution of Super value added across Supers, 2016

Diagram 5



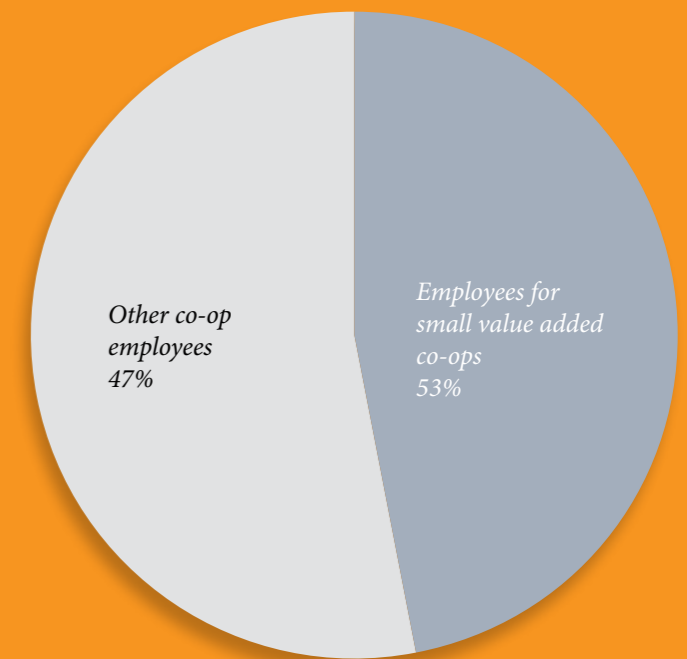
Percentage distribution of Co-op and Mutual employment

Diagram 6



Distribution of employees small firms

Diagram 7

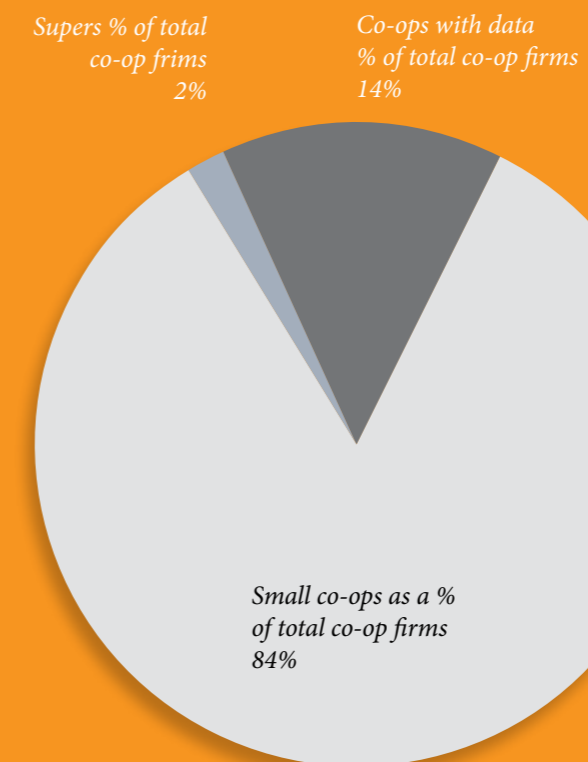


Employees in the Co-operative and Mutual sector in Australia, 2016

Employees Non-Supers (employment data available)	64,077
Super employees (employment data available)	4,566
Total employees for co-ops with some data	68,642
Employees for small firm co-ops	77,798
Total co-op employees	146,440
Total co-op employment as a % of Australia employment	1.2%
Total co-op employment as a % of Australia private sector employment	1.4%
Super employees as a % of co-op employment	6.7%

Distribution of Co-op and Mutuals firms

Diagram 8



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APPENDIX

What is a co-operative?

“Co-operatives are businesses owned and run by and for their members. Whether the members are the customers, employees or residents they have an equal say in what the business does and a share in the profits. As businesses driven by values not just profit, co-operatives share internationally agreed principles and act together to build a better world through co-operation.” International Co-operative Alliance. Accessed October 19, 2017 at: <https://ica.coop/en/what-co-operative>.

What is a mutual?

A mutual (mutual superannuation fund, for example) is a non-profit business owned and run by members for the profit or benefit of members.

Data

We rely largely on the data set built by the BCCM. This data set construction is an ongoing project.

This data set is supplemented by Australian government data, data from the OECD, and data from IBISWorld.

Value Added

Output is measured using the value added approach to national accounts. Gross Domestic Product (a measure of total output produced in a society) can be derived by adding up the value added produced by all legal economic entities in a society. Value added comprises of profits plus wages (plus related benefits). EBIT is used as a measure of profit. EBIT is earning before interest and taxes. Value added represents the new value produced by legal economic entities. Adding up the value added avoids double counting (see Altman 1988, 1992, 2017).

Assumptions

Data for EBIT and wages and related benefits are not available for the vast majority of Australian co-operatives and mutuals. But we have data for EBIT for Australia’s largest co-operatives and mutuals. Overall, we have some data for about 360 of Australia’s approximately 2,250 identified co-operatives and mutuals. The residual firms are largely quite small. It is important to note that we are probably missing a number of co-operatives and mutuals, including some larger co-operatives. We have no data on wages and benefits on Australia’s mutual superannuation funds. Hence one has to construct estimates for value added based on assumption about the contribution wages and related benefits to the supers. Our assumptions are based on the value added estimates from IBISWorld, which are fairly reliable and robust. For the firms with no data, we construct value added and employment estimates based on the estimates we construct for the bottom tier of co-operative for which we have data. Using data from the bottom 100 or bottom 200 firms has little effect on the size of our aggregate value added estimates for the co-operative and mutual sector. To be conservative, however, we use data for the bottom 100 firms. For the other co-operatives (other than the supers) where we don’t have data on wages and related benefits we interpolate estimates for the latter based on the contribution of wages and benefits to value added for the firms for which adequate data are available.

Appendix Two

Name	VALUE ADDED	Ranking
Australian Super	34,445,489,310	1
UniSuper	12,316,500,000	2
Retail Employee’s Superannuation Trust (REST)	10,443,617,820	3
Construction & Building Superannuation (CBUS)	10,308,711,780	4
Health Employee’s Superannuation Trust Australia (HESTA)	10,205,381,520	5
First State Super Fund	7,338,094,110	6
HOSTPLUS	6,624,777,790	7
Sunsuper	6,526,674,810	8
VicSuper	4,264,251,750	9
CareSuper	3,251,690,550	10
MTAA Superannuation Fund	2,906,106,120	11
Tasplan Ltd	2,498,430,210	12
Catholic Superannuation Fund	1,972,074,477	13
CSF Pty Limited (MyLifeMyMoney Superannuation Fund)	1,972,074,477	14
Local Government Super	1,896,625,080	15
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Kinetic Financial Services Pty Ltd	1,090,319,800	17
Equisuper	1,012,710,240	18
Media Super	942,626,250	19
Statewide Super	933,661,080	20
NGS Super Pty Ltd	895,361,940	21
Prime Super	864,667,980	22
Legalsuper	825,793,386	23
Intrust Super Fund	601,127,242	24
Energy Super	601,059,690	25
Vision Super Pty Ltd	600,264,810	26
First Super	571,856,258	27
Australian Catholic Superannuation and Retirement Fund	541,276,554	28
Austsafe Super	494,357,555	29
AMIST Super	488,242,040	30
Mine Wealth and Wellbeing Superannuation Fund	450,591,390	31
TWU Super	439,036,650	32
REI Super	422,524,260	33
Hospital Contribution Fund (HCF)	387,410,000	34
Australian Unity	348,111,000	35
QIEC Super Pty Ltd	345,983,940	36

Christian Super	338,002,227	37
Murray Goulburn Co-operative Co Ltd	337,049,000	38
RACV	286,500,000	39
NRMA	259,077,000	40
Co-operative Bulk Handling Ltd	243,283,000	41
LUCRF Super	238,134,870	42
Members Equity Bank Ltd (ME Bank)	221,232,000	43
Maritime Super	218,310,480	44
RAC WA	203,539,000	45
Credit Union Australia (CUA)	170,853,000	46
RACQ	168,449,000	47
People's Choice Credit Union (Australian Central Credit Union)	141,620,000	48
Newcastle Permanent	138,927,000	49
HBF Health	134,843,520	50
Heritage Bank Ltd	123,402,000	51
Concept One Super	114,433,844	52
Combined Super	114,030,403	53
EML (formerly Employers Mutual Ltd)	111,909,816	54
Greater Bank (formerly Greater Building Society Ltd)	98,759,000	55
Teachers Mutual Bank Ltd	97,877,000	56
Avant Mutual Group	90,235,000	57
IMB Limited	84,763,000	58
Beyond Bank (Community CPS Australia)	79,388,000	59
NESS Super Pty Ltd	78,618,397	60
RAA SA	78,073,000	61
CUSCAL	77,400,000	62
Norco Co-operative Ltd	67,601,000	63
Northern Co-operative Meat Co. Ltd	67,017,000	64
Bank Australia (formerly bank mecu)	62,237,000	65
Capricorn Society Ltd	57,621,000	66
Westfund Health Ltd	55,997,608	67
Murrumbidgee Irrigation Limited	48,723,000	68
P&N Bank	45,898,000	69
Teachers Health Fund	45,252,255	70
WA Meat Marketing Co-operative Ltd	44,632,000	71
Victoria Teachers Ltd	43,741,000	72
GMHBA Limited	41,224,000	73
Qudos Bank (formerly QANTAS Credit Union)	37,519,000	74

Navy Health Ltd	36,332,160	75
Defence Bank	33,178,000	76
Queensland Country Credit Union Ltd	31,975,000	77
Royal Automobile Club of Tasmania	31,202,000	78
Police Bank Ltd	31,092,760	79
Institute for Urban Indigenous Health Ltd	29,861,490	80
Bananacoast Community Credit Union	29,824,000	81
Central Australian Aboriginal Congress Aboriginal Corporation	29,199,002	82
Police Financial Services Limited (BankVic)	28,479,000	83
Medical Indemnity Protection Society Ltd (MIPS)	28,246,000	84
Regional Australia Bank (formerly Community Mutual Limited)	27,964,000	85
QT Mutual Bank Limited	26,928,000	86
Health Partners Ltd	26,592,000	87
Meat Industry Employees' Superannuation Fund 2	5,437,541	88
Aboriginal and Torres Strait Islander Community Health Service Brisbane Limited	24,558,272	89
Latrobe Health Services Ltd	24,506,015	90
Australian Scholarship Group Friendly Society	21,630,000	91
Capricorn Mutual Limited	21,435,060	92
CBHS Health Fund Limited	21,241,522	93
Plumbers Supplies Co-operative Limited (NSW)	20,386,586	94
Australian Military Bank (Australian Defence Credit Union)	19,538,000	95
Kimberley Aboriginal Medical Services Ltd (was Kimberley Aboriginal Medical Service Co-operative)	19,242,823	96
Co-op Bookshop Ltd	17,931,071	97
B&E Personal Banking	17,487,900	98
Unity Bank Limited (formerly Maritime, Mining & Power Credit Union)	17,266,829	99
Hume Bank Ltd	16,641,000	100
Apunipima Cape York Health Council	16,606,715	101
Credit Union SA Ltd	16,573,000	102
Tasmanian Aboriginal Corporation	16,472,702	103
Automobile Association of Northern Territory	16,400,561	104
Independent Liquor Group Distribution Co-operative	16,133,440	105
Police Credit Union Limited	15,709,000	106
MDA National	15,670,000	107
G&C Mutual Bank / Quay Mutual Bank (Quay Credit Union Ltd)	15,396,210	108
Community First Credit Union Ltd	15,090,000	109

Almondco Ltd	14,924,000	110
Peoplecare Health Insurance	14,904,576	111
Wuchopperen Health Service Limited	14,342,960	112
Townsville Aboriginal and Torres Strait Islander Corporation for Health Service	14,098,400	113
Sydney Credit Union Ltd	13,653,000	114
Nganampa Health Council Incorporated	13,431,285	115
Victorian Aboriginal Child Care Agency Co Op Ltd	13,093,743	116
Miwatj Health Aboriginal Corporation	12,677,986	117
Mallee District Aboriginal Services Limited	12,555,031	118
Sunrise Health Service Aboriginal Corporation	12,417,813	119
Summerland Credit Union Limited 1	2,381,000	120
Australian Friendly Society Ltd	12,031,980	121
Gateway Credit Union	11,968,000	122
Community Co-op Store (Nuriootpa) Ltd	11,954,847	123
Victorian Aboriginal Health Service Co-operative Limited	11,905,702	124
G&C Mutual Bank Limited (formerly SGE Credit Union)	11,726,000	125
International Macadamias Ltd (Macadamia Processing Co. Ltd)	11,439,236	126
Ngaanyatjarra Health Service Aboriginal Corporation	11,418,092	127
QPCU Limited (formerly Queensland Police Credit Union Ltd)	11,199,309	128
Rumbalara Aboriginal Co-operative Ltd	11,142,320	129
St Luke's Medical & Hospital Benefits Association Ltd	10,922,000	130
Danila Dilba Biluru Butji Binnilutlum Health Service Aboriginal Corporation	10,782,479	131
Wurli-Wurlinjang Aboriginal Corporation	10,416,352	132
Master Butchers Co-operative Ltd (SA)	10,368,564	133
Holiday Coast Credit Union	10,158,000	134
Derbarl Yerrigan Health Service Incorporated	9,970,715	135
Anyinginyi Health Aboriginal Corporation	9,854,158	136
Mildura District Hospital Fund Ltd	9,689,737	137
Maitland Mutual Building Society Ltd	9,281,000	138
Kalwun Development Corporation (until 1994 was Gold Coast Aboriginal and Islander Housing Co-operative Society)	9,160,203	139
Southern Cross Credit Union Ltd	9,089,000	140
Hastings Co-operative Limited	9,068,936	141
Community Alliance Credit Union Ltd	8,979,000	142

Nunkuwarrin Yunti of South Australia Limited	8,924,266	143
Gippsland & East Gippsland Aboriginal Co-operative Limited	8,899,496	144
Biripi Aboriginal Corporation	8,759,791	145
Coleambally Irrigation Co-operative Limited	8,726,000	146
Tyrepower Group	8,375,519	147
Railways Credit Union (myMove)	8,304,343	148
Common Equity Housing Limited (CEHL)	8,271,795	149
Independent Liquor Group Suppliers Co-operative Ltd	8,200,025	150
Railway and Transport Health Fund	8,091,000	151
Bega Garnbirringu Health Services Incorporated	8,054,064	152
Mawarnkarra Health Service	7,391,635	153
Goulburn Murray Credit Union Co-Operative Ltd	7,317,696	154
Ngaanyatjarra Pitjantjatjara Yankunytjatjara Women's Council Aboriginal Corporation	7,164,850	155
Coleambally Irrigation Mutual Co-operative Limited (CIMCL)	7,135,524	156
Wellington Aboriginal Corporation Health Service	7,092,600	157
Katherine West Health Board Aboriginal Corporation	7,060,496	158
South Coast Medical Service Aboriginal Corporation	7,043,685	159
WAW Credit Union Co-operative Ltd	7,038,946	160
OZ Group Co-op	6,982,765	161
UniMutual	6,939,247	162
Yenda Producers Co-operative Ltd	6,526,252	163
Queensland Teachers Union Health Fund	6,362,801	164
Queenslanders Credit Union Limited	6,333,843	165
Coastline Credit Union Ltd	6,115,000	166
Yura Yungi Medical Service	6,024,006	167
Pika Wiya Health Service Aboriginal Corporation	5,903,119	168
Horizon Credit Union Ltd	5,829,843	169
Northern Inland Credit Union Ltd	5,819,594	170
Aboriginal Medical Service Co-op Ltd	5,720,738	171
Batlow Fruit Co-operative Ltd	5,687,976	172
Urapuntja Health Service Aboriginal Corporation	5,662,052	173
Geraldton Regional Aboriginal Medical Service	5,652,481	174
Aboriginal and Torres Strait Islander Community Health Service		
Mackay Ltd	5,565,791	175
The Capricornian Ltd	5,367,864	176

Bulgarr Ngaru Medical Aboriginal Corporation	5,163,717	177
Centuria Life Limited	5,139,690	178
Namoi Cotton Co-operative Ltd	5,014,000	179
Gurriny Yealamucka (Good Healing) Health Services Aboriginal Corporation	4,978,017	180
South-West Aboriginal Medical Service Aboriginal Corporation	4,950,380	181
ECU Australia Ltd	4,845,000	182
KeyInvest Ltd	4,844,642	183
ENCOMPASS Credit Union Ltd (merged with Select Credit Union Ltd. Will be Select Encompass Credit Union Ltd in 2017)	4,765,000	184
Select Credit Union Ltd (merged with ENCOMPASS Credit Union Ltd. Will be Select Encompass Credit Union Ltd in 2017)	4,742,291	185
South West Irrigation Management Co-operative Ltd	4,725,543	186
Laboratories Credit Union Ltd	4,492,588	187
Bidgerdii Aboriginal & Torres Strait Islander Corporation Health Service Central Queensland Region	4,481,163	188
Health Insurance Fund of Australia	4,454,297	189
Orange Credit Union Ltd	4,439,351	190
Warwick Credit Union Ltd	4,402,257	191
Bendigo District Aboriginal Co-operative Limited	4,392,419	192
Coonamble Aboriginal Health Service Incorporated	4,235,219	193
Macarthur Credit Union Ltd	4,165,661	194
Mount Barker Co-operative Ltd	4,126,070	195
South West Slopes Credit Union Ltd	4,099,560	196
Intech Credit Union Ltd (merged with Bank Australia Limited on 01/01/2017)	4,040,296	197
Australian Settlements Ltd	3,966,354	198
Hunter United Employees Credit Union Ltd	3,964,933	199
Central West Credit Union Ltd	3,920,490	200
My Credit Union Ltd	3,850,023	201
Terang & District Co-operative Ltd	3,815,800	202
EECU Limited (trading as Nexus Mutual)	3,792,000	203
Cherbourg Regional Aboriginal and Islander Community Controlled Health Service Ltd	3,778,209	204

Mount Isa Aboriginal Community Controlled Health Service (Gidgee Healing)	3,711,931	205
Victorian Independent Schools Superannuation Fund (VISSF)	3,649,000	206
South West Irrigation Asset Co-operative Ltd (Harvey Water)	3,580,592	207
First Option Credit Union Ltd	3,576,836	208
The Aboriginal Health Council of Western Australia	3,552,529	209
Galangoor Duwalami Primary Health Care Service	3,507,330	210
Lenswood Cold Stores Co-operative Ltd	3,454,135	211
Victorian Aboriginal Community Controlled Health Organisation Inc.	3,406,593	212
Australian Wine Consumers Co-op Ltd	3,370,000	213
Paupiyala Tjarutja Aboriginal Corporation	3,346,355	214
Port Lincoln Aboriginal Health Service Incorporated	3,279,629	215
Riverina Co-operative Society	3,176,293	216
Pius X Aboriginal Corporation	3,113,321	217
Ford Co-Operative Credit Society Ltd	3,036,570	218
APS Benefits Group	3,009,003	219
Carbal Aboriginal and Torres Strait Islander Health Services Limited	3,000,920	220
Umoona Tjutagku Health Service Aboriginal Corporation	2,960,114	221
Armajun Health Service Aboriginal Corporation	2,913,637	222
Wathaurong Aboriginal Co-operative	2,894,815	223
Walgett Aboriginal Medical Service Ltd	2,875,247	224
Traditional Credit Union Ltd	2,769,104	225
Wirraka Maya Health Service Aboriginal Corporation	2,740,087	226
Aboriginal Health Council of South Australia	2,696,581	227
Tamworth Aboriginal Medical Service Incorporated	2,580,193	228
Illaroo Co-operative Aboriginal Corporation	2,506,144	229
Murray Valley Aboriginal Co-operative Ltd	2,464,881	230
Gascoyne Water Co-operative Ltd	2,420,691	231
National Health Co-operative Limited	2,370,300	232
Ord Valley Aboriginal Health Service Corporation	2,335,271	233
Mamu Health Service Limited	2,315,192	234
Ampilatwatja Health Centre Aboriginal Corporation	2,289,109	235
Tobwabba Aboriginal Medical Service	2,243,435	236
Family First Credit Union Ltd	2,233,521	237

Yulu-Burri-Ba Aboriginal Corporation for Community Health	2,231,037	238
Pintupi Homelands Health Service (Aboriginal Corporation)	2,213,705	239
Link-Up (NSW) Aboriginal Corporation	2,161,302	240
Illawarra Aboriginal Medical Service Aboriginal Corporation	2,143,049	241
Mulungu Aboriginal Corporation Primary Health Care Service	2,083,750	242
Ceduna Kooniba Aboriginal Health Service Aboriginal Corporation	2,026,299	243
Durri Aboriginal Corporation Medical Service	2,008,091	244
Mungabareena Aboriginal Corporation	2,005,475	245
Puntuturnu Aboriginal Medical Service Aboriginal Corporation	1,968,661	246
Riverina Medical & Dental Aboriginal Corporation	1,913,927	247
Bourke Aboriginal Health Service Limited	1,909,532	248
Awabakal Limited	1,863,220	249
Yerin Aboriginal Health Services Inc	1,843,210	250
Health Care Insurance Ltd (HCI)	1,838,606	251
Woolworths Employees Credit Union Ltd	1,837,723	252
Aboriginal Health and Medical Research Council of New South Wales	1,824,369	253
Dnister Ukrainian Credit Co-operative Ltd	1,767,840	254
Ngaimpe Aboriginal Corporation (The Glen)	1,756,094	255
Geraldton Fishermen's Co-operative Ltd	1,748,272	256
Gunditjmara Aboriginal Co-operative Limited	1,723,469	257
Girudala Community Co-operative Society Ltd	1,653,315	258
Ramahyuck District Aboriginal Corporation	1,653,216	259
Coomealla Health Aboriginal Corporation	1,624,479	260
Charleville & Western Areas Aboriginal Torres Strait Islander Community Health Limited	1,614,613	261
Cunnamulla Aboriginal Corporation for Health	1,577,488	262
Phoenix Health Fund	1,569,644	263
Sweeter Banana Co-operative Ltd	1,462,989	264
Pangula Mannamurna Aboriginal Corporation	1,421,095	265
The Oolong Aboriginal Corporation	1,358,830	266
Reserve Bank Health Society	1,314,999	267
Tharawal Aboriginal Corporation	1,308,083	268
Dairy Farmers Milk Co-operative Ltd	1,305,000	269
Queensland Aboriginal & Islander Health Council	1,282,549	270

Carnarvon Medical Service Aboriginal Corporation	1,272,254	271
Injilinj Aboriginal and Torres Strait Islander Corporation for Children and Youth Services	1,226,634	272
Njernda Aboriginal Corporation (was Echuca Aboriginal Cooperative)	1,220,991	273
Waminda South Coast Women's health and Welfare Aboriginal Corporation	1,215,154	274
South-West Credit Union Co-operative Ltd	1,190,937	275
South West Credit Union Co-operative	1,190,937	276
Oak Valley (Maralinga) Incorporated	1,182,262	277
Lysaght Credit Union Ltd	1,161,745	278
Ballarat & District Aboriginal Co-operative Ltd	1,157,897	279
North Stradbroke Island Aboriginal and Islanders Housing Cooperative Ltd	1,147,065	280
CAPE Credit Union Ltd	1,087,416	281
Heritage Isle Credit Union	1,054,898	282
Broome Regional Aboriginal Medical Service	1,050,684	283
Macquarie Credit Union Ltd	1,021,080	284
First Choice Credit Union Ltd	918,187	285
Malabam Health Board Aboriginal Corporation	898,139	286
Booroongen Djugun Limited	871,877	287
Western Desert Nganampa Walytja Palyantjaku Tjutaku Aboriginal Corporation	871,659	288
Pulse Credit Union Ltd	861,060	289
Nindilingarri Cultural Health Service Incorporated	860,153	290
Goolum Goolum Aboriginal Co-operative Limited	858,06	2291
Orange Aboriginal Medical Service Incorporated	851,756	292
Bullinah Aboriginal Health Service Aboriginal Corporation	836,116	293
CCW Co-op	815,135	294
Peak Hill Aboriginal Health Incorporated	791,654	295
Ngangganawili Aboriginal Community Controlled Health and Medical Services Aboriginal Corporation	761,345	296
Moogji Aboriginal Council East Gippsland Incorporated	758,240	297
Gascoyne Water Asset Mutual Co-operative Ltd	739,060	298
Budja Budja Aboriginal Co-operative Limited	724,597	299
Condobolin Aboriginal Health Service Inc.	724,197	300

