

# Primary producer co-operatives:

The beating heart of  
community resilience  
and recovery

October 2021

**BCCM**

  
**CO-OPERATIVE  
FARMING**



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**Cobargo Co-operative**

Dan Williamson and June Tarlinton

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Carolyn Suggate, Gerhard Grasser and Greg Paynter

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Kerry Murphy and Lachlan Campbell

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Doriana Mangili and Bruce Munro

This report was researched and prepared by Nicole Dennis, Michael Pilbrow, Kate Lord and Alexander Holding from regional NSW based consulting firm [Strategic Development Group](#) along with independent consultant Dr Nicole Dicker.

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[bccm.coop](#)

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# Contents

<b>Acknowledgements</b>	<b>1</b>
<b>Foreword</b>	<b>3</b>
<b>Executive Summary</b>	<b>4</b>
<b>Background</b>	<b>5</b>
Primary Producer Co-operatives	7
<b>What can we learn from Co-operatives overseas?</b>	<b>8</b>
Global Principles: Humanitarian Action and International Development	8
Stories from other countries	9
<b>Australian co-operatives at the centre of community resilience and recovery</b>	<b>11</b>
Cobargo Co-operative	11
Lessons from Cobargo	14
ORICoop	15
Lessons from ORICoop	17
TAFCO	18
Lessons from TAFCO	20
Sweeter Banana Co-operative	21
Lessons from Sweeter Banana	23
<b>Investing in our capacity to co-operate</b>	<b>24</b>
<b>Co-operation amongst co-operatives – the 2019-2020 Australian Mutuals Foundation Bushfire Appeal</b>	<b>25</b>
<b>Recommendations for Commonwealth, State and Local Government</b>	<b>26</b>
Education about co-operatives will help farmers reduce risk	28
<b>Endnotes</b>	<b>29</b>
<b>Image Credits</b>	<b>30</b>

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# Foreword

## Professor Mary O’Kane, NSW Bushfire Inquiry Co-Chair

The 2019-20 bushfires have changed the conversation on our collective security as a nation when facing the risks posed by the increasing numbers of extreme bushfires, the ones that often lead to very dangerous pyro-cumulus-nimbus events. These were a major feature of the 2019-20 bushfires, and they are very likely to come again.

In my role as one of the two co-leads of the NSW Bushfire Inquiry, I saw the impacts these terrible fires had on rural communities. Through meeting with community members and leaders I saw that not all communities responded in the same way. Each community had a different level of social, economic, and cultural capital as well as different geographical and physical challenges that will influence its recovery over the years to come.

**We observed through the Inquiry that communities that had good knowledge and ownership of their risk and strong social bonds were able to pull together well in the initial emergency response. As we noted:**

“enhanced community education and engagement and individual and community ownership of risk (informed by high-quality information) should be central to the Government’s response,”<sup>1</sup>.

This report, commissioned by the Business Council of Co-operatives and Mutuals (BCCM), looks at four case studies around Australia where a local co-operative has been the backbone of community resilience and recovery following disaster. It found that in many cases co-operatives are not just involved in, but leading their community’s economic, social, and environmental recovery.

Co-operatives are a largely unknown and undervalued economic model that has demonstrated value in being a multiplier of economic and social value. A series of recommendations has been put forward to all levels of government to facilitate and support the model becoming more widely known and used. Providing education and support for farmers to start and manage co-operatives will help them reduce risk and contribute to food security in Australia and the growth and sustainability of regional communities.

I would like to encourage government, farmers, and communities to consider how the co-operative model may be used to transfer risk from the farmgate to collective risk pooling models and shared infrastructure, marketing and buying power.

I see the role of co-operatives in rural communities being a major catalyst for the retrofitting of our vulnerable regional communities as they adapt to face bushfires, floods, storms and other disasters.

Mary O’Kane

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## Executive Summary

With the climate and world increasingly perilous and unpredictable, building resilient communities is more important than ever. The lack of visibility of the co-operative sector means the work of co-operatives has often gone unheralded and ignored. However, co-operatives are now coming to the fore and leading the way both globally, and here in Australia.

As Governments look for ways to increase the resilience and preparedness of communities to respond to threats and disasters, part of the answer is right in front of us – in the form of co-operatives: member-owned businesses where people have real skin in the game. Co-operatives and mutuals are based on values of self-help, solidarity and democracy. They exist to deliver benefits back to members and the community. They play an important role in Australia's regional development and resilience, particularly in agricultural industries, essential retail services, food security and financial services.

Globally, there has long been a recognition that effective disaster preparedness and recovery is achieved by “putting affected people at the centre” and ensuring risks are understood and managed locally and the recovery is community-led.

Sociable communities (places where members are willing to help one another) are more resilient and ride out disasters more easily than socially impoverished communities. This is where co-operatives and their seven global principles shine.<sup>2</sup>

They are important entities within a thriving community because they foster social connection and establish social bonds which can mobilise quickly after a disaster.

This report has found that the existence of strong co-operatives in rural communities will help recovery. The co-operative structure provides skills and familiarity with communal self-help, and a platform for the effective long-term recovery of impacted communities. Co-operatives are key community institutions, able to adapt to solve a range of challenges.

This is highlighted by four case studies in Australia that have responded to disasters recently:

1. The [Cobargo Co-operative](#) (NSW)
2. [ORICoop](#) (National)
3. [Sweeter Banana Co-operative](#) (WA)
4. [TAFCO](#) (VIC)

These case studies demonstrate a pattern of community spirit, fairness and equality. They provide insights into real life stories and grassroots resilience that these co-operatives have led. Co-operatives have given farmers, and their rural communities, a greater sense of security and confidence, especially in economic downturn or when dealing with natural disasters, such as drought, fire, cyclones and flood.

Co-operatives keep the benefits within their local community, building stronger local economies that have, in many examples, grown post disaster. Co-operatives provide an economic model for small producers to hedge against risks associated with farming such as crop failure due to circumstances such as drought, fires and floods.

Co-operatives have the reach and muscle to be a central player in building a more resilient Australia. They provide a fairer and more resilient model to face the challenges that are coming our way in the future.

# Background

The **Business Council of Co-operatives and Mutuals (BCCM)** was established in 2013 as Australia's only peak body for co-operatives and mutuals across all industries.

The BCCM has delivered the Co-operative Farming Project to support farmers, fishers and foresters through the formation of new farming co-operatives and to foster the resilience and growth of existing ones. As part of this program, they have commissioned this study to demonstrate the value and power of co-operatives in disaster recovery and resilience in Australia's agricultural communities. Through four case studies around Australia, this report examines the unique role that co-operatives play in not only preparing their communities to respond to disasters and economic, environmental, and social shocks and stresses, but how in many cases, they are leading their economic, social and environmental recovery.

## What is a Co-operative?

A co-operative or mutual enterprise (CME) is a member-owned organisation with five or more active members and one or more economic or social purposes. Governance is democratic and based on sharing, democracy, and delegation for the benefit of all its members. There are over 2,000 co-operatives in Australia with approximately 230 being agricultural co-operatives. Of these, 190 are either farmers, fishers or in the forestry industry.<sup>3</sup>

The top 100 Australian co-operatives and mutuals have a turnover of more than \$31 billion and 8 in 10 Australians are a member of at least one co-operative or mutual (National Mutual Economy Report 2019). The Co-operative Principles are internationally agreed principles enshrined in Australian co-operatives legislation.

### The Seven International Co-operative Principles<sup>4</sup>

1. Voluntary and open membership
2. Democratic member control
3. Member economic participation
4. Autonomy and independence
5. Education, training, and information
6. Co-operation among co-operatives
7. Concern for Community



# What is it about the co-operative model that works so well for preparedness, resilience and recovery?

The report primarily looks at the example of four Australian case studies selected due to the known role they have played in the recovery and ongoing resilience of their communities experiencing one or more disaster events in recent years.



The Cobargo Co-operative (NSW) stepped up to lead the first response and ongoing recovery of their small rural community after the tragic New Year's Eve bushfires that swept through the community in the early hours of 2020.



ORICoop is a co-operative that protects, preserves, and enhances organic farmland and provides education, support, and an engaged community of organic farmers across Australia. They provided personal support to organic farmers after the 2019-20 bushfires, 2020 floods and recent storms in Gippsland through their network of skilled biological consultants and organic farm experts, through coordinating relevant and needed donations, providing emotional support and fostering community bonds amongst affected producers.



Sweeter Banana Co-operative (WA) is a banana growers co-operative in Carnarvon that invented the 'original lunchbox banana' to differentiate their bananas in the market. In addition to their combined selling structure and marketing strategy, they purchased a processing plant to reduce costs and enable a more economically efficient product. Every single grower returned to business after the 2015 cyclone, even with an 18 month shut down in production due to the longer growth cycles of smaller banana species.



TAFCO (VIC) provides agricultural supplies to primary producers in their region around Myrtleford. TAFCO pivoted the structure and purpose of the co-operative to a more resilient model in response to the closure of the tobacco industry. TAFCO is very community minded and has supported its community across many droughts, bushfires, storms, floods, and trade shocks. TAFCO not only offers low prices for its members through group bulk purchasing power, it also provides social and emotional support in addition to running a local farmers' market at cost for its producer members to promote their goods and to enhance social connection.

# What is it about the co-operative model that works so well for preparedness, resilience and recovery?

## These co-operatives:

- Are member owned – putting members and the community first
- Are able to pool risk
- Work together to increase buying power
- Share marketing and work together to increase their customer base
- Create social connections and build high levels of trust
- Are at the centre of the community in disaster zones and deliver personal and ongoing recovery support
- Provide training and education to support recovery and improved resilience
- Are a physical place to meet for social and emotional support
- Have efficient communication avenues with members
- Support the sustainability of local production, land, markets and communities

## Primary Producer Co-operatives

For many farmers, the only dependable way of underpinning and building the value of their business – the family farm – is through ownership and control of the inputs, supply, processing and marketing of their products by working together with other farmers in a co-operative. This has been particularly important for primary producers in perishable commodities such as fruit, fish and fresh milk where prices or markets are volatile.

The co-operative helps maintain farm profitability, adjusts production to meet demand, provides healthy competition for processors and helps farmers ride out adverse trading conditions in commodity markets.

By eliminating intermediaries from the value chain between the farmer and end consumer and providing a dependable vehicle for the distribution of produce to markets, co-operatives have given farmers a greater sense of security and confidence, especially through periods of supply gluts, economic downturn or drought and flood.

Co-operatives also help farmers exercise quality control and to achieve crop variety and herd improvements, thereby enhancing productivity. Processing and manufacturing co-operatives enable farmers to add value to commodities through the supply chain, and to keep the benefits within the farming community.

Supply co-operatives help protect individual farmers against market forces as a 'price-taker'. They positively influence post farm-gate prices by encouraging open markets so that other traders and processors compete for supplies and cannot set prices unilaterally. In this way, co-operatives deliver effective competition and keep markets functioning fairly.

Co-operatives provide a mechanism for small producers to hedge against risks associated with farming such as crop failure due to circumstances such as drought, fires and floods.

Co-operatives build the connections and support networks between members, providing an additional source of social support for farmers to draw on.



# What can we learn from Co-operatives overseas?

Experience shows co-operatives around the world can play a powerful role in disaster preparedness and recovery. In crisis situations, co-operatives may greatly enhance the ability of the affected community to cope, and to prevent or reduce the impact of a crisis.<sup>5</sup>

## Global Principles: Humanitarian Action and International Development

There are globally recognised and agreed humanitarian principles of good practice in disaster preparedness and recovery that are relevant to co-operatives. These principles make clear there is opportunity for co-operatives to be more active in this space.

The most relevant global principles include:

**The State has the primary role to reduce disaster risk, but that responsibility should be shared with other stakeholders including local government, the private sector and civil society.<sup>6</sup>**

This principle creates a role for co-operatives, as both a local private sector and civil society actor. Co-operatives may play an important role given their strong local connections, local relevance and potential to meet economic, social and cultural needs and aspirations.<sup>7</sup>

**Put affected people at the centre of humanitarian assistance, including when determining needs, in allocation and delivery of relief, and when assessing impact.<sup>8</sup>**

Co-operatives, operating within local communities, are well placed to do this as they have knowledge of and may have capacity to meet local communities' needs and aspirations. Also, as co-operatives are democratic, "people-centred enterprises"<sup>9</sup>, it is fitting that they would put affected people at the centre, in line with this principle.

**Respect and promote internationally agreed humanitarian principles of humanity, impartiality, neutrality and independence in humanitarian action.<sup>10</sup>**

The definition of co-operatives put forward by the International Co-operative Alliance that describes co-operatives as "businesses driven by values... Putting fairness, equality and social justice at the heart of the enterprise" aligns with these essential principles of humanitarian action.<sup>11</sup>

**"Build Back Better" in recovery<sup>12</sup>**

The recovery phase of a disaster is an opportunity to build back better. Some co-operatives areas are already applying this principle in their disaster recovery work.

The international co-operative sector is committed<sup>13</sup> to the UN Sustainable Development Goals focusing on eradicating poverty, building a more sustainable food system, improving access to basic goods and services, in addition to protecting the environment.<sup>14</sup>

# What can we learn from Co-operatives overseas?

## Stories from other countries

**In the Philippines**, the [Centre for Agriculture and Rural Development Mutual Benefit Association \(CARD MBA\)](#), the insurance arm of microfinance institution CARD Mutually Reinforcing Institutions, is a non-profit, member-owned association providing life and disability insurance to its members. Following Tropical Storm Urduja and Typhoon Vinta, both of which hit the Philippines in December 2017, CARD MBA provided relief to over 50,000 members affected by the natural disasters. It set up the '8-24 strategy' aiming to rapidly pay its members' insurance claims between eight and 24 hours after a major incident. (Previously CARD MBA's claims policy was to settle claims within five days.) For the Urduja and Vinta disasters, 96.5% of members received their payments within this timeframe.<sup>15</sup>

Such a fast response was possible due to the CARD organisation's representatives having strong, established networks in the community to allow them to be close by to quickly attend affected areas to survey the status of their members and operations. A University of Cambridge study of the role of CARD MBA in responding to Typhoon Haiyan in 2013 found mutual microinsurance can strengthen resilience in communities recovering from climate-related disasters.<sup>16</sup>

**In the United States**, Alabama [Tallapoosa River Electric Co-operative](#) safely restored power to all 900 of its members, including working to put up fallen power lines, within three days of two tornadoes and deadly storms impacting the region.<sup>17</sup>

**In Somalia**, following widespread livestock infection, livestock co-operatives provided members with veterinary services. Co-operatives provided the required disease free certification to allow farmers to trade cattle that otherwise could not be sold.<sup>18</sup>

Geraldton Fishermen's Co-operative, the largest rock lobster processor in Western Australia, has built sustainability and stewardship of the resource into its business model where members – the licenced fishers – fish to the maximum economic yield rather than the total allowable catch quota. In 2000, the Western Rock Lobster fishery became the world's first to be certified by the Marine Stewardship Council (MSC) for sustainable fishing practices.



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## What can we learn from Co-operatives overseas?

**In Kenya**, the Dunga Fishermen Co-operative Society is tackling low stock levels due to climate change impacts and overexploitation, through breeding thousands of fish through an aquaculture development initiative and then releasing them into Lake Victoria. The co-operative is also trying to discourage fishers from using trawling nets and other fishing gear that may deplete fish. In so doing, the co-operative is promoting more sustainable natural resource management to future proof their business and the ecosystem that supports it.<sup>19</sup>

**After the 1995 earthquake in Kobe, Japan**, the consumer co-operative operating in the region provided emergency supplies in addition to helping rebuild local communities in which it operated.<sup>20</sup> That assistance was provided by an actor operating in Kobe, that was already trusted by community members, who increased the local relevance and ownership of the assistance to make it more relevant to those communities.

**In Bangladesh**, agricultural co-operatives provided quick transmission of early warnings about natural disasters to members, and in Belize fishing co-operatives provide warnings of potential extreme weather in coastal areas.

**In Sweden**, the [Swedish Co-operative Union](#), a federation of 48 consumer co-operatives, has prioritised climate change mitigation by improving energy efficiency and reducing energy consumption in the group's operations. This has been done by changing to refrigerators that emit less greenhouse gases and use less electricity, streamlining logistics and transport of products, using renewable energy for operations, and providing member co-operatives with education, training and information (consulting services) on energy efficiency. In so doing, it has more than halved its greenhouse gas emissions.<sup>21</sup>

Around the world, co-operatives are working to combat climate change, for example, agricultural co-operatives using sustainable farming practices, consumer co-operatives supporting sustainable sourcing and energy co-operatives leading transitions to cleaner electricity.<sup>22</sup>

These examples show how co-operatives can help prepare for, respond to, and strengthen community resilience to natural disasters in a variety of ways through:

- Awareness raising
- Providing education and training
- Providing emergency food and other supply distribution
- Enabling access to insurance
- Creating supply, credit and marketing systems
- Adapting new technologies
- Creating employment
- Addressing social protection and other socio-economic needs.<sup>23</sup>

# Australian co-operatives at the centre of community resilience and recovery

## Cobargo Co-operative

### Leading the emergency response and ongoing recovery from bushfire

“This experience has built a stronger connection to the community – people now know we are a co-op, not just a shop”

Dan Williamson, Manager

Cobargo Co-operative Society Limited (Cobargo Co-operative) is a community owned enterprise that has been operating since 1901. It exists purely to serve the community of Cobargo and its surrounding localities. The significant social connections that the co-operative have established over its long history was the foundation of its ability to not only respond quickly, but to be vital in the ongoing social, emotional and economic recovery of its community.

The Cobargo Co-operative is located in the township of Cobargo, a small town of approximately 900 people in the Bega Valley Shire, NSW. It is located on the Princes Highway approximately five hours drive from Sydney and eight hours from Melbourne. Originally operating as a butter factory, the co-op started as The Cobargo District Co-operative Creamery Butter Company Limited. The rise in opportunities for farmers to be able to sell their liquid milk product for a better price saw the close of the butter factory in 1982 and the emergence of the co-operative as we know it today.

Over the years the co-operative has transformed from a dairy farmer producer co-operative to a rural and agricultural supplies and hardware store supplying the local community with a vast range of agricultural, hardware and garden products with a growing membership base of over 1685.

They now sell everything from stock feed, drenches, chemicals and fertiliser to fencing, rainwater tanks and irrigation. The comprehensive garden centre is well known for its wide range of plants, and as a source of rare and unusual varieties. A selection of general hardware, plumbing and paint supplies is available in addition to petrol and diesel fuel.

## Vision

“To support the community of Cobargo and districts to grow and prosper into the future, being open to how this may evolve. We aim higher than just economic growth, looking to support Cobargo’s social capital by being a vibrant and interactive place where community feels safe and supported to connect.”





# Australian co-operatives at the centre of community resilience and recovery

## Cobargo Co-operative

After the New Year's Eve fires that devastated the rural community in 2019, the Cobargo Co-operative not only became ground zero for the disaster response, but has gone on to play a pivotal role in the ongoing recovery of the community.

After the destruction of many of the shops in town, the co-operative became a central meeting place for people to gather for information and to give each other emotional support. In response to the emergency, the co-operative responded first on the ground opening their store to provide rationed fuel and emergency feed and fencing supplies for livestock and pets.

The co-operative team mobilised two days after the fire to help people who were desperate for supplies in particular fuel and feed. They opened with a notebook ledger to record sales as the power, internet and phone lines were down. They set up a generator to pump fuel and operate the shop, using a rationing system to get tourists out.

After the initial weeks unfolded the co-operative distributed donations individually as people called them to give money and supplies knowing that the local co-operative would know who in the community needed support the most.

It took several weeks for further relief to come, and the co-operative was integral to identifying the distributed donations of food, clothing, homewares, hay and other agricultural goods. Their strong social network within the small community meant that they knew who had been impacted and how, and what they needed.

“We know it is a huge community asset and they needed someone there to help as nothing was open. Having those values and being a co-operative made a difference to how we responded and what we did.”

Dan Williamson, Manager

This social capital was invaluable to not only ensuring that support from other areas was delivered appropriately, but that it supported the emotional recovery of the community. The team at the co-operative stood out in the level of care and concern that they showed for their community. Everyone who worked in the co-operative was affected in some way by the fire, but they still showed up to work. Manager Dan Williamson took the lead in coordinating those employees that could make it to work. He made sure that the members were supported.

“We made sure people are aware – this is your store, what do you need?”

Dan Williamson, Manager

## Australian co-operatives at the centre of community resilience and recovery

Many people were calling the co-operative trying to donate to the recovery. The co-operative set up a 'Go Fund Me' fundraiser after about a month which raised \$72,680.

This money was used to give each member of the co-operative who was affected by the bushfire a \$200 voucher to use in the store. The money raised not only helped local bushfire impacted members, but also supported the sustainability of the co-operative and its ability to keep operating and boosting the local economy. The high level of trust that the community has in the co-operative meant that many charities and individuals approached the co-operative and donated money and gift vouchers for the co-operative to distribute.

According to the co-operative, because they are a community owned business, members of the public and charities had confidence in their ability to distribute funds without risk of a private business misusing funds. Charities were being criticised in the media for being slow to disperse funds quickly and directly to individuals in need and the co-operative was seen as an alternative vehicle through which to direct aid immediately.

Margins were reduced on key recovery items such as hay and fencing. These were available to everyone, not just co-operative members, demonstrating the community minded values of the co-operative. Eighteen months later these margins remain low as the recovery is ongoing. When the co-operative was able to secure a discount from a supplier wanting to support the recovery, they passed it on to their consumers rather than increasing their surplus.

The co-operative also raised money to support other activities in the community including contributing \$6,000 to the renovation of the RSL building to provide another community meeting place where recovery activities could be held.

Co-operative turnover has increased significantly since the bushfires as many community members and people from the region have used the co-operative to purchase fencing and other rebuild items. A lot of the bushfire grant and insurance money was spent in the co-operative as they have provided the most competitive prices even when compared to large rural supply stores. This has seen an increase in membership and a broader reach of the co-operative into its region. Prior to the fires, the co-op had never reached their goal of a \$3 million turnover. This has been well exceeded since the bushfires.

## Cobargo Co-operative

Increase in total trade since fires:

Financial Year	Turnover (million)
FY 18-19	\$2.76
FY 19-20	\$4.15
FY 20-21	\$4.12

Increase in fencing trade since fires:

Financial Year	Turnover
FY 18-19	\$253,000
FY 19-20	\$1,010,900
FY 20-21	\$805,500

In addition to the increase in turnover, membership continues to increase. Many customers who come to the shop who have never been members, became members after the fires as they witnessed the considerable efforts the co-operative dedicated to the recovery. 94% of sales are from members which shows a strong membership base.

There were also 1.5 new local jobs created within the co-operative in 2020 to meet the increased activity. This increase in the co-operative's turnover was a direct economic stimulus into the local economy. This is supported by the EY Sticky Money Report<sup>24</sup> which found that for every \$1 spent at a co-operative \$0.76 of additional value is generated.

# Australian co-operatives at the centre of community resilience and recovery

## Cobargo Co-operative

The co-operative has supported numerous additional community projects to support the ongoing recovery of the town including securing a \$15,000 grant from the Australian Mutuals Foundation (AMF) and BCCM to fund a new Tool Library on the co-operative site to provide a place where the community can borrow tools. This initiative supports the community. It is unique to a co-operative model as many for-profit businesses would not support the funding of a tool library that would reduce demand on their retail tool sales to be located on the same property.



The co-operative has also supported a new business hub that is going to be built on their land to support the further economic and social recovery of the town and to replace many of the shops that were lost.

The value of the co-operative is more than the increase in turnover or jobs, but found in the lives that have been impacted, and the trust that the community has demonstrated. The impact that the co-operative has had on the recovery of Cobargo, one of the hardest hit communities in the 2019-20 bushfires, is testament to its rich social capital and network of strong social connections which saw support delivered quickly to those who needed it most.

“People still say thank you to the staff as they were the first people they saw who helped them”

Dan Williamson, Manager

“It was lovely to watch, the staff were run off their feet, but they still found the empathy and time to chat, Dan stepped up to the mark, it was a big ask”

June Tarlinton, Chair of the Board

## Lessons from Cobargo

Cobargo has been recognised as a leading example of community-led response often cited by government and media as a stand out community. The locally embedded co-operative structure contributed to the community’s ability to respond in a timely and collaborative manner and enhancing its resilience.

As a member owned organisation, the Cobargo Co-operative puts its members and the community first. This case study demonstrates the unique position that Cobargo was in to serve its community as not only first responders, but in long term social, emotional, physical and financial recovery.

The high level of trust that had already been built in the co-operative allowed it to be a conduit to receive and distribute cash and essential donations to those most in need. It acted as a physical place to meet and already contained a structure to organise and mobilise support. Cobargo is still in recovery, however, the trust that the community has in it has grown in addition to it retaining a considerable amount of the financial aid donated within the local economy.

The transparency and accountability of the co-operative model allowed for quick decision making and direct governance chains to allow immediate action.

# Australian co-operatives at the centre of community resilience and recovery

## ORICoop

**Providing connection, on-farm consulting expertise and emotional support to organic farmers across Australia**

“We asked what is it that the farmers need and how can we help? They don’t need massage vouchers. They want someone to help restore their soils and map out a recovery pathway.”

Carolyn Suggate, ORICoop Founder and Director

ORICoop exists to increase the amount, and the productivity, of organically and regeneratively managed land across Australia. It has over 260 members that include farmers, friends, and aligned businesses. It supports farmers to be better land stewards of our critical ecological food and farming system.

ORICoop has supported their organic farmer members across Australia following the 2019-20 bushfires, 2020 floods in NSW and 2021 storms in Gippsland. It has created a nationwide community for organic farmers providing them with expert biological support to rehabilitate their farmland following disaster and map out a recovery strategy. In addition, they have mobilised to provide personalised disaster relief donations for organic farms and ongoing emotional and social support for impacted members.

ORICoop has a purpose to preserve land that is certified organic. Part of that purpose involves supporting disaster affected organic farmers, restoring their faith in their business and land, and continuing their farm to be organically certified. The co-operative has evolved in building a strong community of like minded organic farmers who support each other in times of need. Farmers in general can be socially isolated. Organic farmers represent less than 10% of farmers in Australia, and can suffer additional isolation as they approach farming very differently to some of their neighbours. Even in times of disaster.



Membership of ORICoop costs \$100 initially, with a \$50 annual fee for farmers and friends. All members have one vote. The co-operative also has Investment Offerings and they have recently released their Partners Program. The co-operative has also developed a farmer owned ‘ecological credit’ called the Eco-Credit – supporting producers to benefit from their environmental land stewardship. The co-op and its members are supported by an extensive network of volunteers and supporters, including the board of directors.



# Australian co-operatives at the centre of community resilience and recovery

ORICoop

After the 2019-20 bushfires, ORICoop actioned their Organic Producers Bushfire Appeal. They called affected producers and asked, “Are you ok, and how can we help?”. A lot of the government relief support was not appropriate for organic farmers, so ORICoop stepped in to fill this gap.

They raised over \$89,000 in cash that included a \$25,000 grant from the AMF and BCCM’s bushfire grant pool. ORICoop more than tripled this figure into \$450,000 worth of value which included consultants’ time, and materials donated including organic compost, biological stimulants, securing soil tests at cost price, six truck-loads of certified organic hay and more. They were able to help 15 bushfire affected farmers in seven different bushfire affected areas across Australia.

Organic farmers have different needs to conventional farmers with regards to land management and what inputs and donations can be used to maintain their organic certification. ORICoop sought to fill these needs by coordinating the donation and transport of organic hay relief, free soil testing and free biological specialist advice from leading experts on organic and regenerative soil and farming techniques. This customised advice helped farmers to make the most of what they were able to produce after the fires and set out a way forward to regenerate the land.

“After the fires the rain washes away the nutrients from the soil that were created by the fire, we helped impacted farmers improve the organic matter in their soil to increase their production”

Greg Paynter, Member and Expert  
Consultant Volunteer

Organic farming is knowledge intensive. This free specialised support and knowledge sharing was invaluable to farmers in assisting them to not walk away from their lifetime business. Not only were these consultants helping them practically with what they needed, but they were offering hope and emotional support.

The co-operative also has considerable information shared on their website including protocols for soil testing and other resources. This information is available to all, including conventional farmers or those considering transitioning to a more biological farming approach, as they believe this knowledge should be shared with all types of farmers.

Another initiative that ORICoop started was farmer group video calls to bring together networks of organic farmers around the country. These calls allowed farmers to talk to each other to exchange methodologies on how they dealt with certain situations and to ease the stress and social isolation in a safe environment.

There is a lot of faith in the co-operative and the membership is growing. These strong social networks that the co-operative holds further helped recovery. For example, through their network they were able to arrange donations of specialist equipment and to match it to those wanting to donate. This resulted in a \$6,500 ferry fee to deliver organic hay to Kangaroo Island being paid for by Demeter Biodynamic Certified after one third of the island was burnt, with a biodynamic producer in need of hay for their livestock. The load of hay was contributed to by four different producers across the Marnoo area.

# Australian co-operatives at the centre of community resilience and recovery

ORICoop

Another example of their hands getting dirty involved pulling together a team of volunteers to help process a whole crop of garlic that had been roasted in the field during the fires so that the crop was not lost. This even involved the creation of a new specialist product for the farmer that could be stored and sold later by the processor.

“Putting surplus back into the co-operative is important to supporting the values of this community”

Gerhard Grasser, Member and Expert Consultant  
Volunteer

ORICoop found that the personal and tailored approach to supporting farmers has made a significant difference to these producers. They are able to make a small amount of money go a long way in addition to making people feel supported and connected.

After the NSW floods in 2020 and recent storms in Gippsland in 2021, they were also able to continue this model of support that they had established from the bushfires. Including reaching out to producers – and coordinating another load of organic fodder to producers in need in NSW.

“ORICoop has come into its own since the fires”

Carolyn Suggate, Founder and Director

Long term, ORICoop hopes to create a network of primary producer and consumer co-operatives that are involved with organic produce. It is a great example of a co-operative that shows concern for the community, as well as supporting its members with education and training, both key international co-operative principles.

ORICoop is now investigating a mechanism that would create a resilience ‘pool’ for ongoing natural disasters, through allocation of 5% of turnover, which will prepare the co-op to respond quickly to future climate and other disasters affecting its members and organic farmers around Australia.

## Lessons from ORICoop

ORICoop has connected a community of organic farmers across Australia who have supported each other physically, financially, emotionally and practically through the 2019-20 bushfires and other subsequent disasters. Focusing on supporting organic farmers with what they need, they delivered personal support by way of biological and on-farm advice to rehabilitate their soils and farmland post disaster.

Bringing together a small sector of primary producers to share knowledge, resources and create community can lead to a multiplication of benefits. The resourcefulness of the leadership has seen ORICoop turn the \$89,000 it raised to respond to the bushfires into over \$450,000 of value directly back to these affected producers.

ORICoop is a relatively new co-operative that is building on the organic farming community that they have connected within their membership. This has allowed them to continue to innovate in developing a resilience fund in addition to piloting its own farmer-owned Eco-Credit reward system.

With a focus on training and knowledge sharing, ORICoop shares its resources publicly and is supporting the broader sustainability of primary production, soil health and food security across Australia.

# Australian co-operatives at the centre of community resilience and recovery

## TAFCO

Pivoting in response to industry changes –  
building a more resilient co-op positioned to  
support the community to cope with disasters

“Every decision is about the members.  
The members are TAFCO’s genetic makeup”

Kerry Murphy, Secretary

The Tobacco & Associated Farmers Co-operative Limited (TAFCO) was formed in 1987 by tobacco growers to purchase products on their behalf in response to price gouging they were facing. Based in Myrtleford, Victoria, TAFCO reaches across 3 Shires (Local Government Areas) Indigo, Alpine, and Wangaratta.

TAFCO has a broad horticultural base and has grown from 174 members at the start, to over 650 in the present day, with many members operating multi-commodity farming enterprises. Share capital has been capped at 600,000 made up of \$1 shares held by the members of the co-operative. The continued investment into the co-operative by new and existing members helped in the opening of the store at 215 Great Alpine Road, Myrtleford in 1998.

TAFCO and its members have been through a major industry disruption and natural disasters in the form of floods, fires, smoke and drought. For many in the community, TAFCO is the first point of contact and a strong source of support borne from a history of dealing with adversity.



# Australian co-operatives at the centre of community resilience and recovery

TAFCO

In 2006, the tobacco growing industry ceased almost overnight, along with its \$30 million farmgate value. What followed was a great story of TAFCO's - and the region's - transition. After the closure, the region's growers were supported by TAFCO to transition to producing and selling vegetables, such as cauliflower and broccoli, TAFCO organised and facilitated crane licenses for grape growers. TAFCO supported people beyond their status as co-operative members, such as by holding workshops on mental health and suicide and facilitating financial advice.

TAFCO has a long history in responding to the needs of its members and broader communities in the face of disasters. While the dynamic changes in tobacco growing occurred, other factors hit the region hard as well. Drought followed by the 2009 'Black Saturday' Bushfires and the resultant on-going smoke haze took a huge toll. After the fires, TAFCO ran field days on fencing and aid pasture recovery. TAFCO was supported by the Myrtleford Lions Club to obtain a pneumatic star post driver mounted on a trailer which was stored at the TAFCO yard to be used by the community free of charge when fencing items had been purchased.

"Trust is the primary value of the co-op. Long established over 30 years, the community trusts TAFCO and this is very important for us."

Lachlan Campbell, Chairman

In 2009, TAFCO partnered with corporate sponsors in the establishment of four weather stations in Myrtleford, Porepunkah, Coral Bank and King Valley to launch TAFCO's online real time weather data website. Additional external funding was later secured to add two more weather stations in Whorouly and Beechworth and Rosewhite.

TAFCO manages the weather monitoring as a community project, ensuring that the weather stations play their critical role in providing current and historical weather information not only to their members, but the whole community.

When the community is hit by disasters, TAFCO focuses on recovery post disaster rather than the immediate response. TAFCO is there for its members and the wider community with mental health support and community activities such as on farm BBQ's, concerts and dinners, building a sense of community and family. TAFCO also acts as a communication pathway between co-operative members and government agencies, supporting and facilitating others who are leading the disaster response.

TAFCO has also helped secure government funding for wine growers dealing with smoke damage - including \$1.1 million for a smoke signal system for wine growers, and \$200,000 for adaptation and resilience planning, including an international smoke impact symposium.

"What is TAFCO's secret ingredient?  
To never walk away!"

Kerry Murphy, Secretary



# Australian co-operatives at the centre of community resilience and recovery

TAFCO

A farmer's market was launched by TAFCO in 2016 in Myrtleford, and it has become a major social event for the whole community as well as a business incubator. Held on the fourth Saturday of each month, producers sell produce and share with visitors about the wonderful, ethical, local food system. TAFCO also uses the markets to support the community more broadly, such as providing mental health support services – it is much more than your standard weekend market. The market not only plays a role in social connection, but it provides a commercial opportunity for farmers like Silvana Micheli to remain farming and provide a cash flow and build a business. Agriculture is risky, and the markets add to the range of income sources increasing the economical resilience of the region.

“The markets, they warm my heart, we love the markets! TAFCO is there to make sure they run smoothly... you set up, sell your produce, go home and TAFCO takes care of everything else. They are amazing.”

Silvana Micheli, Farmer and Member

TAFCO is a living example of how co-operatives can provide ‘extra value’ that private or government organisations cannot. Co-operatives cannot always compete on price with larger private organisations yet can provide essential value to the community that comes from being member-owned – accountability, community support, family, care and longevity.

TAFCO lives and breathes life with its members as everyone is dealing with the same issues and challenges. The lack of redemption of shares during transition away from tobacco and during disasters shows continuing relevance of and commitment to the co-operative – through good times and hard times, TAFCO members have stayed and supported each other.

TAFCO, and its role in supporting local economic and community development was featured in the ABC Documentary [Fightback Farmers](#) currently available on ABC iView.

## Lessons from TAFCO

TAFCO is a co-operative that has supported its members and community through multiple disasters. It was established through adversity to provide a viable financial model for local farmers following the closure of the tobacco industry. As a member owned organisation, they have focused on group buying to ensure that they can offer their members affordable prices ongoing for their rural and farm supplies. As the area pivoted to other forms of primary production TAFCO was able to support their financial viability in this way.

In line with their focus on community TAFCO has grown into more than a store and is a key foundation of the community, providing access to fencing equipment and weather monitoring and establishing a farmers' market to promote their member's produce and deepen social bonds.

TAFCO is the backbone of its community. It is a living example of how co-operatives can provide ‘extra value’ that private or government organisations cannot.

# Australian co-operatives at the centre of community resilience and recovery

## Sweeter Banana Co-operative

Every single grower returned to business after Cyclone Olwyn in 2015, even with an 18 month shut down in production due to longer growth cycles of smaller banana species.

“The co-operative gave the growers confidence, they only had to clean up and re plant – marketing and wider business was taken care of by co-operative: maintaining presence, opening doors everyday, and making sure the growers knew that they were waiting for the fruit and that they were still functioning.”

Bruce Munro, Director

Carnarvon, WA was the first place in Australia in the 1840s where bananas were grown. Now, thanks to the co-operative, Carnarvon is recognised as the region producing Australia’s sweetest bananas. In 2002, a group of growers formed the Sweeter Banana Co-operative. The idea was to develop a recognisable brand so that Western Australian consumers could identify and purchase as their banana of choice - the Carnarvon Sweeter Banana.

The Sweeter Banana Co-operative invented the “Original Lunchbox Banana <sup>™</sup>” to differentiate their bananas from Tropical North Queensland bananas. Their custom branded bags serve a dual purpose; one is branding to ensure that consumers know they are buying a genuine Carnarvon Sweeter Banana, and the other is to protect the thin-skinned bananas from damage in the shops.



## Australian co-operatives at the centre of community resilience and recovery

The co-operative was formed in response to the local market failure due to the nationalisation of the banana market in the 1980s, reduced freight costs and rising production resulting in increased competition from North Queensland growers. The WA banana industry was not doing well. Whilst some major retailers would take Carnarvon bananas; others did not wish to deal with multiple smaller growers. The formation of the co-operative allowed for a direct supply contract - smaller growers had no chance of getting into the larger market without it. After the co-operative was established, the other major retailers started to buy Sweeter Bananas and have become the co-operative's biggest customer.

Establishing the co-operative also allowed for professional staff to be employed to undertake marketing, contract negotiations and sales whilst providing transparency and accountability to members.

They also formed to pool resources and invest in a centralised packing shed for growing to consolidate packing costs and distribute under the unified Sweeter Banana brand.

They have an annual membership fee of \$1,000 and a members' charge per packed carton of bananas. Profit is mostly rebated back to members with a small amount used for the expansion of the co-operative.

The co-operative is owned and operated by 18 farmer members, all on family run farms on the Gascoyne River banks. These farmers are 18 of the 50 banana farmers in the region, however they are responsible for 50% of the banana production. The whole region of banana producers benefit from the awareness that the Sweeter Banana brand brings to the region, not just the members.

Sweeter Bananas are smaller and take over 18 months to grow, much longer than the fast growing varieties in North Queensland. This makes growers vulnerable to significant loss if they lose a crop to a natural disaster, such as cyclone. Cyclone Olwyn destroyed 100% of the crops in March 2015. This was a big hit to the co-operative. Thankfully, the members were covered by The Banana Trust Fund in Carnarvon which was established in the 1960s by the government and agricultural industry to provide pay-outs based on what they lost. As a mutual response to risk, the Trust is self-funded by growers with oversight by the government. This payout was about a third to a half of what the growers would have achieved at market. The industry learnt the value of the trust fund and increased their contributions to it from 25c per carton to 30c per carton after a previous flood event.

## Sweeter Banana Co-operative

All these factors working together were enough to keep them afloat. The co-operative packing shed was damaged, but this was thankfully covered by insurance.

The co-operative also added to the recovery by supporting the clean-up, clearing trees, replanting, fixing irrigation. They checked in with growers and started planning for future production. Because growers and co-operatives were able to access payments there was a lot less stress. Farmers went back into planting within two to three days after the cyclone. The co-operative communicated with purchasers to ensure that external stakeholders would know that the industry would come back and ensure that market access was not lost.

The co-operative focused on working outside of the farm on communication with retailers and marketing so that the farmers could focus on rebuilding their farms.

The co-operative members maintained their morale by getting together once a month at a member's farm for a BBQ and to look around the property. This allowed growers to talk about their losses, share a sense of community, and have the confidence that the co-operative would remain waiting for them to get back online.

# Australian co-operatives at the centre of community resilience and recovery

The co-operative's Business Manager, Doriana Mangili, engaged the media to ensure that their story was told, and to safeguard the continuation of their retail market share with their customers. On behalf of the growers, she worked to ensure that customers would buy the next crop of bananas when they were back.

The Government reached out to involve Sweeter Banana due to the strength of their brand. They allowed the growers and members to contribute to government policy through a single focal point, and a representative giving them a seat at the table. It is more attractive for government to negotiate with one representative of a broader group. This gave the independent growers a voice which would not have had without the co-operative.

The co-operative had also built a fund putting aside \$50,000 per year internally for disaster events to cover the rent and wages of the packing shed operations. These factors working together enabled every grower to return to business after the cyclone.

The cyclone recovery revealed lots of lessons around marketing. Losing presence in customer's daily shopping for 18 months greatly impacted the speed of their return once production was back. There was a need to relaunch the product with retailers, and to greatly increase marketing investment.

The long term planning, undertaken by the co-operative, helped growers deal with the cyclone disaster in addition to responding to fruit picker shortages after COVID hit. Small growers have limited capacity to do long term planning or to set aside a substantial enough "rainy day" or resilience fund.

Further initiatives to increase resilience have included selling banana bread and smoothie bananas at Coles to reduce the banana wastage and to increase surplus.

The co-operative is planning for the sustainability of their operations by leasing land from two members who are nearing retirement. Their combined land holdings represent 25% of the co-operative's production.

"The democratic, member-controlled aspect is most important. You are behind the decisions, and the decisions are made on your behalf. There is transparency in the true price of the member's products, and in their share of profits – this builds trust. They know no one is taking a cut without telling them, as they own the co-operative."

Doriana Mangili Business Manager

## Sweeter Banana Co-operative

### Lessons from Sweeter Banana

Sweeter Banana is a producer owned co-operative that leverages group buying power and a shared packing facility to jointly market and distribute their product. This model can be applied to many primary producers in a region that produce the same or similar products. The potential to streamline costs, reduce risk and work together to increase and secure customers stands out as a model that many primary producers can use to reduce market risk.

In addition to reducing market risk, this model improves resilience to disasters and crop failure as the members were able to work together to replant following a cyclone whilst the co-operative worked to keep their customers and provide financial and emotional support.

Working together, instead of in competition with each other, in a transparent and equal manner raises up the whole region and has resulted in Carnarvon being well known for its sweeter bananas.



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## Investing in our capacity to co-operate

These case studies have demonstrated the many dimensions of value that co-operatives bring to the social, economic, environmental and emotional recovery of rural communities across Australia. We believe that this model holds untapped potential to be applied across multiple primary producer markets and regional communities to increase their resilience to disasters, threats, shocks and stressors.

Co-operatives that serve primary producers may be better placed to withstand the impacts of disasters as the model allows farmers to work together to manage risks collectively through risk pooling, maintaining emergency resilience funds, providing self-insurance and maintaining their market share after setbacks.

Co-operatives are very well placed to assist with the recovery effort as they are trusted, local, community-owned and/or farmer-owned. In many ways, purpose driven co-operatives can be leveraged to partner with public and private sector donors to deliver emergency relief to reduce 'dumps' of unsuitable or inappropriate aid from donors and to triage relief to those most in need.



## Co-operation amongst co-operatives – the 2019-2020 Australian Mutuals Foundation Bushfire Appeal

Co-operatives operate and organise to support communities at times of crisis. Around the world many large co-operatives have formed organisations and foundations dedicated to the purpose of supporting people and communities to recover from disasters or to fight poverty and economic marginalisation.

Co-operatives being locally owned and operated, employ place-based strategies at times of crisis. This helps ensure that response efforts are locally informed and have a high degree of community involvement and accountability and local governance.

The Australian Mutuals Foundation (AMF) is an Australian charity formed and funded by Australian credit unions and mutual banks. In November 2019, the AMF launched the Australian Bushfire Appeal seeking donations from Australian co-operatives and mutuals.

Media coverage of the devastating 2020 summer fires catalysed a groundswell of support from co-operatives around the world. The international co-operative community approached the BCCM seeking a trusted co-operative partner to receive and distribute financial donations from overseas to be distributed to impacted communities according to co-operative development principles.

The BCCM worked with the AMF to extend the bushfire appeal to the international co-operative community. The response was remarkable, with the AMF receiving more than \$385,000 in donations from individuals and organisations both in Australia and around the world.

With the support of AMF, the Australian co-operative movement through the BCCM and local credit unions in impacted zones, donations were distributed through small grants to more than 20 community organisations to help them recover and rebuild their communities.

Recipient organisations included ORICoop, the Cobargo Co-operative and TAFCO, featured in report.

TAFCO's members were in an area affected by bushfire smoke, with the regions wine grape growers severely impacted through the loss of the 2020 crop due to smoke taint.

TAFCO used its grant to support the local community to get back on its feet economically through reduced site fees at the co-op's farmers' market as well as providing mental health support for farmers.

For the members of Cobargo Co-operative, the impact of the fires was catastrophic.

The Badja Forest Road Fire tore through the region on New Year's Eve 2019, taking with it over 400 buildings, nine shops on the main street and several lives. The Cobargo Co-op has been integral to the recovery effort providing much-needed supplies to locals. With their grant, the Co-op set up a free tool library to help residents with the resources and the training needed to rebuild.

Both these examples are typically place-based and self-help solutions to empower the community to rebuild for long term resilience. Co-operatives abide by the ethos of concern for their community and co-operation amongst co-operatives. Both these principles are baked into their constitution in law.

As we face new shared challenges related to COVID-19 and climate change, co-operation can be a shield against uncertainty and crisis and help communities to work in solidarity.



# Recommendations for Commonwealth, State and Local Government

We have provided the following recommendations to all three levels of Government on how the value of co-operatives in disaster preparedness and recovery in rural communities could be better achieved.

Topic	Recommendation
Resilience planning and recovery	Government recovery programming must ensure that co-operative businesses are actively engaged in, and eligible for all business support programmes that the government announces, particularly for small business.
	Co-operatives should be engaged in disaster response and recovery planning as their unique perspective and invaluable experience can be applied to create positive impacts and increase resilience in communities around Australia.
	In communities where a farmer or customer owned co-operative retailer exists, they should be delivery partners of preference for local relief and rebuilding support.
	In the immediate response and recovery phase, community ownership structures should be incentivised as business models that allow resources to be pooled for greater impact, that ensure the delivery benefits flow to the local community and that local ownership is retained to rebuild impacted economies and communities.
	Federal, State and Local Government should work with the co-operative and mutual sector to support the roll out of training and education on what the co-operative model can do for primary producers and regional communities across Australia.
	The establishment of member-driven resilience funds and insurance pools for primary producers (such as the Carnarvon model to protect vulnerable crops and safeguard Australia's food security and economy) be included in the models for consideration by all levels of government when addressing insurance and risk issues – in partnership with the mutual insurance industry.

# Recommendations for Commonwealth, State and Local Government

We have provided the following recommendations to all three levels of Government on how the value of co-operatives in disaster preparedness and recovery in rural communities could be better achieved.

Topic	Recommendation
Grants, incentives and support	Existing and new business and community support programs should widen their criteria to include co-operatives (both distributing and non-distributing). (Co-operatives are sometimes inadvertently excluded from business support programs because they are not registered as companies under the Corporations Act. Instead, they are registered under harmonised state-based co-operatives legislation. This means they do not have an ACN, so if program guidelines or application forms require an ACN, this could exclude legitimate co-operative businesses.)
	Regional communities with a co-operative business idea be given access to co-operative 'start up' grants in addition to a mentorship program with an existing co-operative to support them to thrive.
	Programs like the New Enterprise Incentive Scheme (NEIS) can be redeployed in impacted communities to support the development of new co-operative enterprises.
	All co-operatives should be able to receive and distribute financial donations to their members and communities in response to disasters in line with their purpose. (Although co-operatives have a clear purpose and community benefit enshrined in their constitutions, they may not be registered charities nor endorsed by the Australian Taxation Office (ATO) to offer tax deductions on donations – called deductible gift recipients (DGRs)).
	Tax or financial incentives should be used to support the pooling of community assets and resources to make more strategic investments that will be community owned and managed.
Adding value in communities	Governments, business and community stakeholders should recognise the potential for application of co-operative business models in discussions and policymaking in agricultural, labour, renewable energy, transport, retailing, manufacturing and social/recreational activities.
	The multi-faceted role that co-operatives play in their communities to add value across the economy and build social fabric should be recognised and promoted in rural communities.



## Education about co-operatives will help farmers reduce risk

A new [study](#) by the National Farmer's Federation has recommended that there should be increased education in the agricultural sector about the use of co-operative and mutual enterprises to transfer risk from the farmgate to collective risk pooling structures.

The report suggested the government establish a favourable regulatory framework for co-operatives and mutuals to protect their mutual status and ensure equal recognition and treatment with other businesses.

A survey conducted as part of the study found a lack of awareness amongst Australian farmers about the significant benefits to members of co-operatives and mutuals.



The Business Council of Co-operatives and Mutuals (BCCM) is Australia's only peak body for co-operatives and mutuals across all industries. BCCM works to increase awareness of these businesses and their important contribution to the national economy and community development of Australia.

For more information please contact:

**Melina Morrison**

Chief Executive Officer

[info@bccm.coop](mailto:info@bccm.coop)

(02) 8279 6052



Strategic Development Group is a consultancy firm based in regional Australia that helps organisations develop strategies, engage with communities, build resilience and prepare for adverse events. Strategic has experience working across Australia and internationally on major disaster recovery efforts and resilience planning.

[www.strategicdevelopment.com.au](http://www.strategicdevelopment.com.au)

(02) 6226 6428

# Endnotes

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