

Co-operatives Australia has published its 2<sup>nd</sup> top 100 list to facilitate greater awareness of the co-operative option and demonstrate the economic and social impact of co-operatives, credit unions and mutual businesses in Australia.

# Australia's Top 100 Co-operatives, Credit Unions and Mutuals by Annual Turnover

## Member Ownership

---

Co-operatives worldwide operate under the following seven key principles:

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 their community

Co-operatives Australia, as the national body for State Co-operative Federations, has compiled the following list of the top revenue generating co-operatives, mutuals and credit unions in Australia to increase the public awareness of the sector. Industries represented in the top 100 list include agriculture, financial services, insurance and retailing.

Contributions to the list are invited and can be directed to -

[secretary.co-ops.aust@australia.coop](mailto:secretary.co-ops.aust@australia.coop)

In Australia the top one hundred businesses that operate as Co-operatives, Mutuals and Credit Unions control a combined annual turnover in the order of \$14.5 billion on behalf of the members who own those businesses.

1. Co-operative Bulk Handling Ltd (WA) \$3.55 billion
2. Murray Goulburn (VIC) \$2.45 billion
3. HBF (WA) \$1.02 billion
4. Capricorn Society Ltd (WA) \$944,787,000
5. Australian Unity (VIC) \$617,437,000
6. Dairy Farmers Milk Co-op (NSW) \$526,670,000
7. National Roads and Motorists Association (NSW) \$469,590,000
8. RACV (VIC) \$381,300,000
9. Norco Co-op (NSW) \$345,500,000
10. Credit Union Australia (QLD) \$257,660,000

11. Independent Liquor Group (NSW) \$225,000,000
12. Namoi Cotton (NSW) \$209,000,000
13. Geraldton Fishermen's Co-op Ltd (WA) \$207,000,000
14. CBHS (NSW) \$180,282,000
15. RACQ (QLD) \$174,600,000
16. CUSCAL (NSW) \$164,300,000
17. Newcastle Permanent Building Society (NSW) \$154,101,000
18. Heritage Building Society (QLD) \$137,574,000
19. Plumbers Supplies Co-op (NSW) \$131,000,000
20. Greater Building Society (NSW) \$118,150,000
21. Western Australian Meat Marketing Co-op Ltd (WA) \$108,000,000
22. NSW Sugar Milling Co-op (NSW) \$100,325,000
23. University Co-op Bookshop (NSW) \$95,000,000
24. Teachers Credit Union (NSW) \$89,845,000
25. Australian Central Credit Union (SA) \$86,228,000
26. Savings & Loan Credit Union (SA) \$85,587,000
27. Hastings Co-operative (NSW) \$81,800,000
28. Community CPS Australia (SA) \$78,229,000
29. Police & Nurses Credit Society (WA) \$67,370,000
30. The Community Co-operative Store (Nuriootpa) Ltd (SA) \$58,400,000
31. Proserpine Cooperative Sugar Milling Association (QLD) \$58,050,000
32. MECU Limited (VIC) \$56,958,000
33. CCW Co-op (SA) \$55,100,000
34. Travellers Choice Limited (WA) \$50,000,000
35. Qantas Credit Union (NSW) \$46,439,000
36. Australian Wine Consumers' Co-operative (NSW) \$45,000,000
37. Victoria Teachers Credit Union (VIC) \$44,103,000
38. SGE Credit Union (NSW) \$42,000,000
39. Queensland Country Credit (QLD) \$38,977,000
40. Police Credit Union (NSW) \$37,279,000
41. Yenda Producers Co-operative (NSW) \$36,453,000
42. Co-operative Purchasing Services Ltd (WA) \$35,000,000
43. CEHL (VIC) \$34,111,000
44. Master Butchers Co-operative Ltd (SA) \$33,836,000
45. Labour Co-operative (NSW) \$33,357,000
46. New England Credit Union (NSW) \$31,583,000
47. LOD Co-operative Haulage and Transport (NSW) \$31,000,000
48. Community First Credit Union (NSW) \$27,569,000
49. Southern Quality Produce Co-operative Limited (VIC) \$27,273,000
50. Mount Barker Co-operative Ltd (WA) \$25,200,000

51. Coleambally Irrigation (NSW) \$22,560,000
52. Lenswood Cold Stores Co-operative Ltd (SA) \$21,600,000
53. Sydney Credit Union (NSW) \$21,175,000
54. Batlow Fruit Co-operative (NSW) \$20,000,000
55. Poultry Farmers of WA Co-operative Ltd (WA) \$20,000,000
56. Nambucca River Co-operative Society (NSW) \$19,342,000
57. Hume Building Society (VIC) \$19,299,000
58. Holiday Coast Credit Union (NSW) \$17,823,000
59. Community Alliance Credit Union (NSW) \$17,615,000
60. Satisfac Credit Union (SA) \$17,546,000
61. Maritime Workers of Australia Credit Union (NSW) \$17,300,000
62. Big Sky Credit Union (VIC) \$17,162,000
63. Commercial Fishermen's Co-operative (NSW) \$17,000,000
64. Wesbuilders Co-operative Ltd (WA) \$16,700,000
65. Terang & District Co-operative (VIC) \$16,500,000
66. Legion Cabs (NSW) \$15,800,000
67. B & E Ltd (TAS) \$15,054,000
68. Chester Hill RSL & Bowling Club Co-operative (NSW) \$14,750,000
69. York & District Co-operative Ltd (WA) \$14,300,000
70. Genetics Australia Co-operative Ltd (VIC) \$13,724,000
71. Ingleburn RSL Sub-Branch Club (NSW) \$13,500,000
72. Macleay Regional (NSW) \$13,486,000
73. RegionalOne Credit Union (VIC) \$13,460,000
74. Railways Credit Union (QLD) \$13,374,000
75. Riverina Co-operative Society (NSW) \$12,920,000
76. Coffs Harbour Fishermen's Co-operative Limited (NSW) \$12,000,000
77. Junee District Co-operative Society Limited (NSW) \$12,000,000
78. Auburn RSL Club Co-op (NSW) \$11,707,000
79. Ord River District Co-operative Ltd (WA) \$10,800,000
80. Kojonup Co-operative Ltd (WA) \$10,000,000
81. WAW Credit Union Co-operative (VIC) \$9,580,000
82. HICO (VIC) \$9,200,000
83. BKW Co-operative Ltd (WA) \$9,100,000
84. Bowral Co-op (Trading) Ltd (NSW) \$8,500,000
85. Alliance One Credit Union (SA) \$8,462,000
86. Estate Agents Co-operative Limited (NSW) \$8,457,000
87. Maitland Mutual (NSW) \$8,390,000
88. Beresfield Bowling Club Co-op Ltd (NSW) \$8,360,000
89. Aboriginal Medical Service Co-operative Limited (NSW) \$8,300,000

90. Electricity Credit Union (QLD) \$8,084,000
91. Australian Country Credit Union (NSW) \$7,688,000
92. Cunderdin Farmers Co-operative Co Ltd (WA) \$7,500,000
93. Soldiers Point Bowling Club Co-op Ltd (NSW) \$7,110,000
94. Select Credit Union (NSW) \$7,040,000
95. Berry Rural Co-operative Society Limited (NSW) \$6,900,000
96. Walgett Aboriginal Medical Service Co-operative Limited (NSW) \$6,860,000
97. SurePlan Friendly Society (QLD) \$5,650,000
98. Moulamein Co-operative Limited (NSW) \$5,333,000
99. Tooraweenah Prime Lamb Marketing Co-operative Ltd (NSW) \$5,000,000
100. Wallis Lake Fishermen's Co-operative Ltd (NSW) \$5,000,000

Of the top 100 co-operatives, credit unions and mutuals additional information is available on the total number of members and employees.

Total reported members: **8,100,839** for 93 businesses

Total reported employees: **13,739** for 88 businesses

#### Data Set

The first list of Top 100 Co-operatives, Credit Unions and Mutuals by Annual Turnover was published in June 2009. Some businesses have moved up the list, some have moved down and others no longer appear on the list for various reasons e.g. no longer exist and the unavailability of financial information.

Co-operatives Australia expressly disclaims any warranties or representations, express or implied, of any kind as to the accuracy and completeness of any of the above, and invites any of the entities listed herein to supply evidence to support any requested corrections to the address mentioned on page 1. Entities not listed herein, and which believe that they should have been listed, are invited to do likewise.

---

#### Annual Turnover

Data set based on total group revenue including marketing pool revenue classified off balance sheet by Australian Accounting Standards and International Accounting Standards. For building societies and credit unions we have used net interest income plus other income.

Data source: Turnover data sourced from the entities or from public records.

Data is based on most recent figures available to Co-operatives Australia. The turnover data is not strictly comparable. Turnover data is primarily for year ending in 2009 but not exclusively depending on data availability.

---

#### Membership and Employees

Membership and employee numbers are included this year based on most recent data available.