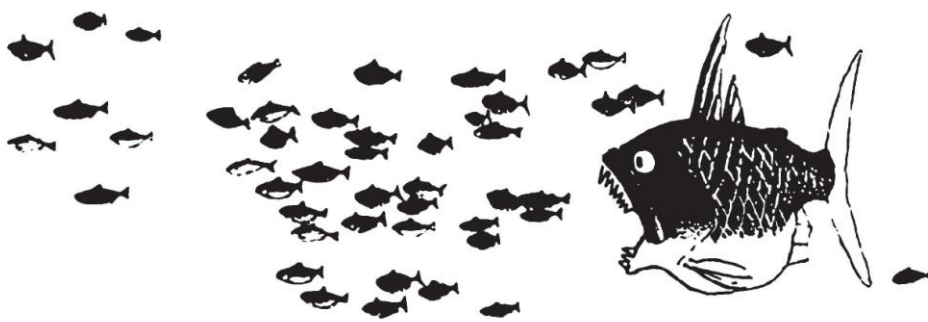


Radical Routes

a network of co-operatives working for social change



Social Accounts

covering period to 31st December 2012

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Abbreviations

CCF – Co-operative and Community Finance
CDFA – Community Development Finance Association
CSG – Co-op Support Group
EBS – Ecology Building Society
FCA – Financial Conduct Authority (successor to FSA)
FG – Finance Group
FSA – Financial Services Authority
HMO – House in Multiple Occupation
IPS – Industrial and Provident Society

1. Introduction

In 2011, an investor who had previously provided a direct loan to Radical Routes asked about the organisation's social impact beyond enabling people to set up co-ops and provide homes for themselves. This conversation led to the suggestion that RR should prepare social accounts and after 20 years of operation in its present form it seems like a good time for RR to take a hard look at itself.

The contract for conducting a social audit was tendered in May 2012 and awarded to RR member co-op Catalyst Collective. The social accounts have been prepared by Catalyst, including Jo Chitty, Bek Dale and Andy Woodcock, with additional work by Rebecca Spencer and Joe Button, former members of various RR co-ops.

This is the first time Radical Routes has prepared social accounts. The accounts therefore cover the period from 1992 (when RR was set up in its current form) to 2012, but focus on the present situation and activities in the period since 2000.

The accounts have been prepared with a view to internal use (to help RR assess its effectiveness and target its activities) and external use (demonstrating effectiveness and transparency to investors, other co-operative bodies and potential members).

Funding for the social accounts came from Network for Social Change.

2. Background information

Radical Routes is a network of radical co-ops in the UK. RR supports the co-operative ideals of people controlling their own housing and work through co-ops but also specifically supports radical co-ops – those opposed to capitalist systems of hierarchy, exploitation and 'money as power'.

Radical Routes was founded in 1988 and established in its present form as an Industrial and Provident Society (IPS) in 1992. The 35 current full members include housing co-ops, worker co-ops and social centres in England, Wales and Scotland (there are currently no members in Northern Ireland), and the national investment co-op Rootstock. RR is a 'secondary co-op' – a co-op whose members are themselves co-ops, which in turn have individual members. Formally, this means no individuals are members of RR, though the term 'individual members' is used informally, including in this report, to refer to individual members of co-ops which are full members of RR. As well as full members, RR also has associate members who receive RR information, may participate in working groups and sometimes request non-financial support, but who have no decision-making role and are not eligible for RR loans.

RR's main activity is providing loans to member co-ops, most often to assist with property purchases but also for other purposes – see Objective 2 in 'Report on Performance and Impact'. Loan applications are made to the network, assessed for financial viability by finance group and approved or rejected by consensus of the network (many of whom are co-ops with loans of their own). This process has been called 'peer group loan appraisal' and is apparently unique in the UK at present.¹

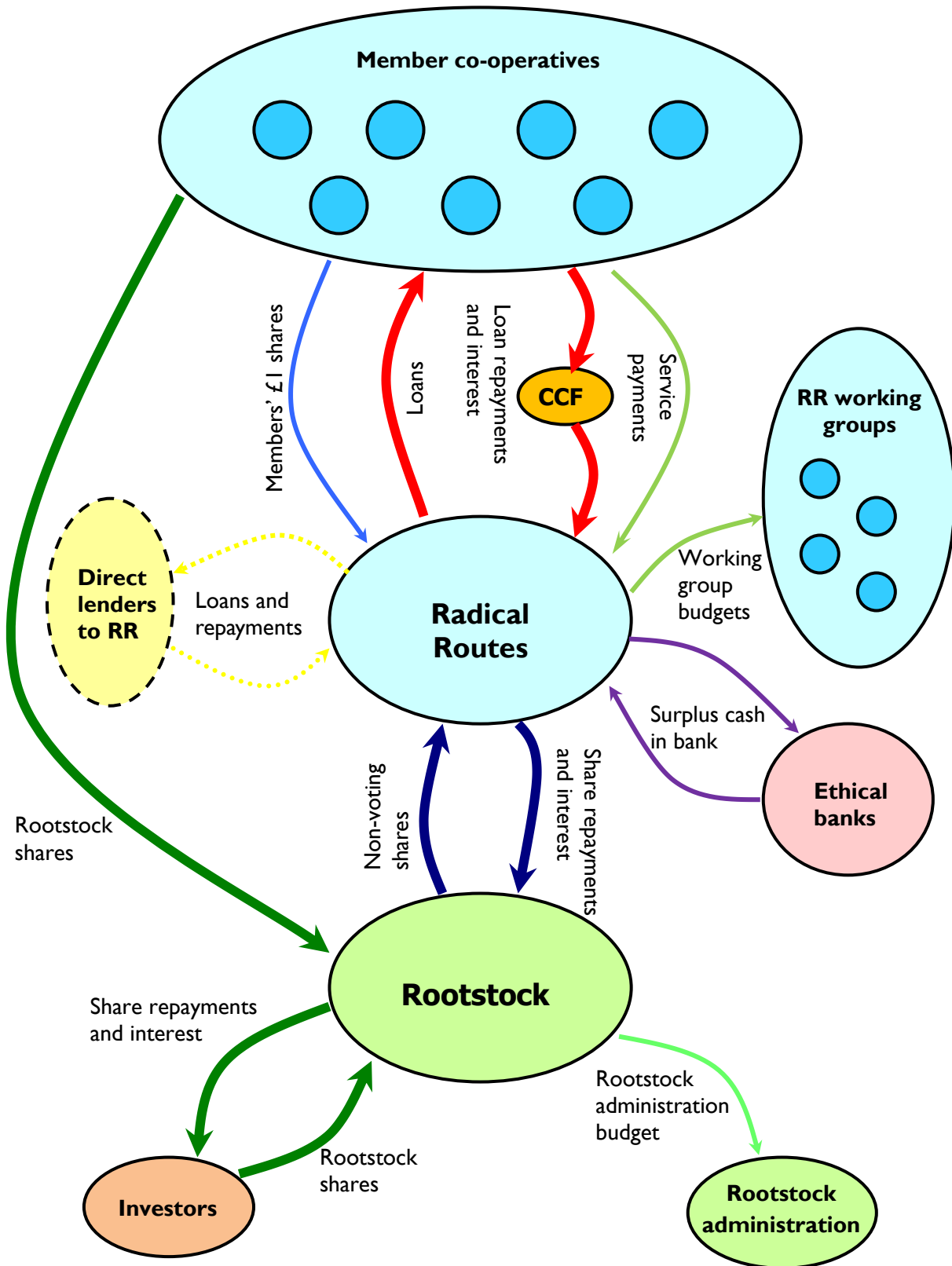
Radical Routes has no geographical base or directly employed staff. Most work is done by RR member co-ops, who undertake work commitment as part of their membership conditions. While this work is unpaid, it is not 'volunteering' as usually understood: it is work done by individuals to fulfil their co-op's commitment to RR. RR also pays a worker co-op (currently Catalyst Collective) to do the organisation's finance work.

Decisions on membership, loans, policy and other issues are made by member co-ops at quarterly national gatherings, based on consensus (see RR policy document for details of decision-making procedures), or are delegated to working groups. Gatherings are hosted by a different co-op each quarter at venues deliberately spread around the country, to make access for various regions easier.

¹ Field, S. (2008) 'Critical reflection on the effectiveness of a voluntary peer-group loan appraisal system used by a co-operative network', Unpublished assignment for MA in Social Banking and Social Finance, University of Plymouth, 2008.

Most of Radical Routes' running costs are funded by service payments and loan interest payments. In recent years RR has received some grant funding, mostly for specific projects such as this social audit and the 2009 'Practical Economics' conference. Publicity work is partly funded by sales of RR publications such as 'how to' guides.

Radical Routes finance flow chart



Finance and governance summary

Member co-ops

Radical Routes currently has 35 full members:

- 27 housing co-ops with 186 individual members (mean membership 6.9)
- 5 worker co-ops with 24 individual members (mean membership 4.8)
- 2 social centres with 49 core members active in running the social centres
- Rootstock investment co-op (see below – membership counted separately).

This gives a total of 259 co-op memberships, though some individuals are members of more than one co-op.

Working groups (as at end 2012)

Access and inclusion
 Children (a.k.a. Kids group)
 Co-op support
 Development
 Finance
 Gatherings
 Legal
 Publicity
 Secretarial
 Social centres
 Trading co-ops

'Core members' of working groups commit to attending at least four consecutive gatherings as part of that group and take a lead role in organising the group's activities. Member co-ops work commitment requires each co-op to have a core member on at least one working group.

Working group budgets are decided by a participatory budgeting process and agreed by a gathering.

Decision making

Radical Route uses a modified form of consensus decision-making. Proposals made by member co-ops or working groups are discussed within co-ops before gatherings. Objections or queries are then discussed with the proposer before the gathering. At the gathering, reps from all co-ops provide input on the proposal: it may be agreed by consensus or consensus-minus-one (ie two objections are required to block); it may be amended and the amended proposal accepted; or it may be blocked. Blocked proposals may be brought to a second or third gathering at which other methods are used – see Members' Pack in appendix for details. In practice, blocked proposals are usually dropped or brought back as a new proposal in a different form.

Service payments

Member co-ops make service payments as a contribution to RR running costs. Payments are based on number of members and type of co-op: for example, housing co-ops with 6-10 housed members currently pay £105 per quarter, worker co-ops with 3-6 full-time-equivalent staff pay £26 per quarter. Unhoused or not-yet-trading co-ops pay a flat rate of £19 per quarter.

Loan interest is usually 6% p.a. **CCF** (Co-operative and Community Finance) provide a loan payment collection service for RR loans. CCF fees and costs relating to RR's loan administration are covered by interest payments.

Rootstock

Rootstock is a separate organisation from Radical Routes and an RR member co-op. It is an investment co-op providing an ethical investment opportunity to individuals and organisations. It currently has around 270 investors. Rootstock invests funds in non-voting shares in RR: this provides most of the finance for RR to make loans to co-ops. Co-ops joining RR are required to invest a minimum of £50 in Rootstock, making them members of Rootstock as well as RR. Rootstock decision-making is by consensus of investors;

members have equal decision-making rights regardless of size of investment. Day-to-day running of the organisation is by an elected committee of investors and a paid part-time admin contract.

Rootstock is an arms-length organisation established for legal reasons and to allow more convenient forms of investment. Because of the close relationship between the two organisations, Rootstock investors are treated as RR stakeholders for the purposes of these social accounts.

Direct lenders to RR RR has a small number of direct loans from individuals, repaid on fixed schedules.

Ethical banks – RR currently holds current or deposit accounts with the Co-op Bank and Ecology Building Society.

3. What is Radical Routes for? What does it do?

Document of key terms: as discussed at the social audit meeting at the Radical Routes Summer Gathering 18/08/12

Vision

Radical Routes aspires to see a world based on equality and co-operation, where people give according to their ability and receive according to their needs, where work is fulfilling and useful and creativity is encouraged, where decision making is open to everyone with no hierarchies, where the environment is valued and respected in its own right rather than exploited.

Mission

- 1) To support people in collectively taking co-operative control of their housing, work, education and leisure for need not profit, free from organisational hierarchy and based on mutual support not competition.
- 2) In so doing to reduce reliance on and provide a radical alternative to exploitative capitalist economic and social structures.
- 3) Create a horizontal network of secure bases from which to challenge the existing capitalist system and encourage others to do so.

Members felt that the Radical Routes approach to enacting their mission could helpfully be summarised by the four principles of 'uniting', 'supporting', 'challenging' and 'exemplifying'. That is, Radical Routes aims to *unite* people with common purpose, to *support* one another in *challenging* existing social and environmental injustices and promoting by *example* how a better, more equitable and sustainable form of social organisation might be possible.

Values

- Co-operation and mutual aid: sharing skills and resources for mutual benefit
- Direct action, DIY and being the change you want to see
- Recognising the inequalities, privileges and power hierarchies that exist in society and working to challenge them
- Participatory decision making and the use of consensus
- Ecological thinking, recognising the intrinsic value of the wider environment and the interconnectedness of natural and social systems
- Voluntary association of members, and autonomy within their own co-ops.
- Commitment, both to membership and the long-term need for change
- Solidarity, with the network and with wider struggles
- Common ownership and common wealth

Historical aims – for comparison

Common Aims of Radical Routes, as decided in the meeting that first established the network in October 1988:

- As non-hierarchical as possible
- Positive change of society
- Ecological
- Challenging consumerism
- Creative and exciting
- Fulfilling
- Unoppressive, non discriminative, equality
- Openness
- Outward looking
- Personal freedom and co-operation
- Working with the community but keeping [our] vision
- Everybody is valued
- Conflict resolution
- Providing for people's basic needs
- Helping people take control of their own lives
- Commitment to integrating all aspects of life
- Campaigning positively to achieve these goals

This list had been lost and was rediscovered following a conversation with a former RR member who happened to attend the 2013 Spring Gathering. The Values and Objectives used in the current social audit were developed without reference to this earlier list; however, strong similarities of content (and sometimes wording) are clear.

Objectives and activities

Objective 1: To practically support new and existing radical co-ops through a structured network of mutual aid.

1. Running quarterly gatherings providing a venue for: decision-making, organising network activities (via working groups), internal networking, introduction of new co-ops, training.
2. Providing specific support for prospective and existing member co-ops (and in some cases non-member co-ops), including:
 - help with RR joining process, including new co-op visits.
 - mediation for co-ops experiencing internal difficulties.
 - informal legal advice.
 - assistance with setting up and improving co-op structures, eg decision-making, expulsion procedures.
3. Enabling inclusive participation in gatherings by:
 - running a crèche and activities for children (enabling parents to participate in meetings).
 - keeping costs for attending low.
 - organising gatherings in different parts of the country.
 - monitoring access and inclusion issues and suggesting improvements.
 - providing information workshops for new groups and individuals on RR systems and finances.
4. Providing and maintaining model rules for housing co-ops, which are used both by co-ops planning to join RR and by other small fully-mutual housing co-ops.
5. Developing and maintaining other model documents such as rental agreements and loanstock documents.
6. Provide training on consensus decision-making and facilitation to all joining co-ops.
7. Monitoring co-ops participation in the network, particularly attendance at gatherings and work commitment, to flag up co-ops needing support or encouragement.
8. Financing network activities (other than loans) via service payments based on co-ops' ability to pay, and operating participatory budgeting processes.

Objective 2: To financially support new and existing radical co-ops

1. Providing loans to finance co-ops' property purchases, renovation and business lending.
2. Helping co-ops develop viable business plans, via personalised support and using the RR model business plan spreadsheet for housing co-ops.
3. Providing support and advice to co-ops in financial difficulties.
4. Administering and monitoring loans and borrower co-ops' financial circumstances.
5. Providing funds to enable less well-off co-ops to participate in the network, eg by funding travel to gatherings.
6. Promoting Rootstock investment and maintaining relationships with Rootstock and with direct lenders.
7. Investigating potential new financial models and maintaining understanding of financial issues affecting co-ops (eg tax exemptions).
8. Organising internal and external training in financial matters for co-ops and for RR working group members.

Objective 3: To engage with the wider community including activist and non-hierarchical networks and the co-op movement more generally on behalf of our member co-ops

1. Representing RR at co-op networking events with stalls, speakers, workshops.
2. Representing RR at activist events with stalls, speakers, workshops.
3. Maintaining and expanding the RR website.
4. Answering and forwarding specific enquiries from organisations and individuals.

Objective 4: To promote the co-operative ideal and publicly and legally campaign on issues of relevance to member co-ops

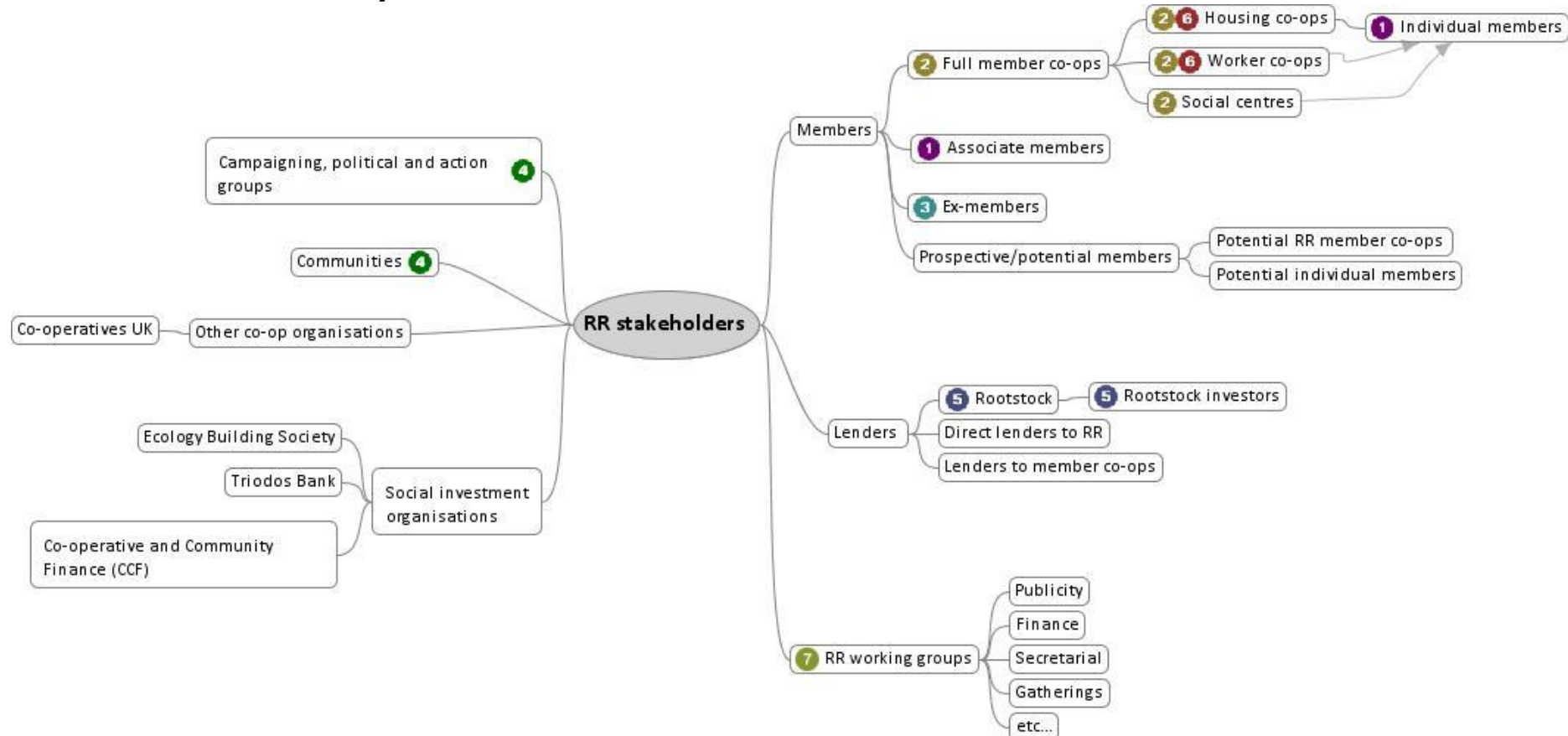
Objectives 3 and 4 have some overlap – most activities under these headings apply to both objectives.

1. Promoting RR and co-ops generally at mainstream events – festivals, university events etc – via stalls, workshops, leafleting etc.
2. Writing and publishing ‘how to’ guides for people setting up co-ops.
3. Producing and circulating promotional materials on RR and co-ops (leaflets, banners, posters, photos, graphics, videos etc).
4. Organising ‘Taking Control’ co-op promotion events.
5. Participating in official consultations on new and existing legislation affecting co-ops and housing issues, eg co-op law, tax exemptions and tenancy arrangements.
6. Campaigning and lobbying on legal issues of relevance to co-ops, eg HMO legislation.
7. Creating and sustaining a body of knowledge around relevant legal matters, including training RR members and maintaining a directory of useful contacts.
8. Advising groups seeking to adopt innovative co-operative models.
9. Liaising on legal and campaigning issues with other co-op networks including Co-ops UK and Confederation of Co-operative Housing.

Objective 5: To promote and practise ways of running a society in line with our vision and values.

1. Practice consensus decision-making and provide training in consensus techniques.
2. Finance co-ops making ecological improvements to properties, eg biomass heating.
3. Enable communal and low-cost models of housing, which do not require members to provide personal capital.
4. Commit co-ops’ individual members to engage in radical social change work and encourage reporting on this through Radical Rumours.
5. Commit co-ops’ individual members to limit personal disposable income, encourage income redistribution.
6. Provide opportunities for skill-sharing and political discussion at gatherings and in Radical Rumours.
7. Maintain an internal culture of low-cost, low-resource use, ethical living, eg by providing vegan, organic and local food at gatherings where possible, encouraging vehicle sharing and public transport use.

4. Stakeholder analysis



Numbers on diagram indicate groups consulted for the social accounts and forms of consultation:

- 1 – individual members questionnaire
- 2 – full member co-ops questionnaire
- 3 – former members questionnaire
- 4 – friends questionnaire
- 5 – Rootstock investor interviews
- 6 – case studies of member co-ops
- 7 – participation in social audit design, identifying activities etc.

This stakeholder map was produced as a result of open meetings of RR gathering attendees at Spring and Summer gatherings 2012.

5. Scope of the social accounts

All organisational objectives are being considered for the purpose of these accounts. The accounts aim to assess the current state of Radical Routes, with inputs and comparisons from historical material where relevant (mostly from 2000 onwards, in some cases from 1993 onwards).

The following stakeholder groups have been consulted:

- Radical Routes co-ops and their members (key stakeholders).
- Former members of RR co-ops – to provide wider perspective and in an attempt to assess RR's impact on lives of former members.
- People in the wider communities where Radical Routes member co-ops are based – to provide wider perspective on RR co-ops' relationship with their communities and outside views on RR itself.
- Rootstock investors – they are critical to the success of the RR financial model but distant from the day to day work, so do not have routine input unless they are part of the Rootstock committee.

Some stakeholder groups identified in the planning were not consulted, as follows:

- Direct lenders to Radical Routes – there are currently only three people in this group. One of these was the original instigator of the social audit, which we felt made them inappropriate to approach. A further direct lender had input into the social audit by other means. Asking the remaining person would not give representative data.
- Social investment organisations – all RR co-ops with current loans hold mortgages with only 2 lenders, which made statistical analysis useless. Although some qualitative feedback could have been collected, it was felt that this was not possible within the scope of the social audit. One of these lenders has been invited onto the social audit panel. Co-operative and Community Finance (CCF) currently provide a loan collection service to RR.
- Other co-operative organisations were not consulted due to lack of resources – this group could be consulted for a future set of social accounts.
- Lenders to member co-ops (mainly loanstock investors) were not consulted due to lack of resources and issues of confidentiality and complexity – RR does not hold contact details for this group and although they have a stake in RR it is at one remove.
- Campaigning and action groups were consulted to a limited extent as part of the 'Friends' survey (see below) but the frequently ephemeral and varied nature of the groups would have made more targeted consultation difficult and resources were felt to be inadequate.
- Potential/prospective members – are a shifting group so hard to identify or consult systematically – resources were inadequate for this set of accounts.

6. Methodology

General principle

It is a key part of the ethos of Radical Routes to have an open and participatory decision making process and to encourage a high level of engagement and participation from its membership. It seemed important to reflect these values in the design of the social accounting phase of the Radical Routes social audit. Therefore direct consultation with the membership took place at the first stage (agreeing the key terms, impact map and stakeholders map) and the second stage (designing the questionnaires to consult with stakeholders) of the process.

Key terms and stakeholders map

The Social Audit Network hosted a openly-advertised meeting at the 2012 Spring Gathering of Radical Routes (May 25th-27th 2012, Talamh housing co-op, South Lanarkshire), prior to the decision to award the contract to Catalyst to undertake the social accounting work. This meeting was well attended with approximately fifty participants. It introduced the concept of the social audit and discussed what might be included in the key terms and stakeholders map to inform the focus of the social accounting work.

Catalyst members collated the outcomes of this meeting and took these to another meeting at the 2012 Summer Gathering (17th - 19th August, Earthworm Housing Co-op, Shropshire), which was again openly advertised this time with the explicit purpose of agreeing a wording for these documents. It was agreed that in large part the vision and mission of Radical Routes could be adapted from pre-existing statements. The final draft of the key terms and stakeholder map were then circulated at the 2012 Autumn Gathering (November 10th-11th, Brighton). This gathering also decided which stakeholder groups would be consulted (see above, section 5).

Questionnaires

See appendices for blank versions of all questionnaires.

Members survey

Radical Routes is an organisation that asks quite a high level of engagement and participation of its members and as such it seemed reasonable to hope that members would be willing to participate in quite a detailed questionnaire.

The questionnaire for individual members of member co-ops ('individual members survey') was designed as a suite of questions on a 'strongly disagree', 'disagree', 'neither agree nor disagree', 'agree', 'strongly agree' scale in seven topic areas:

1. Personal impacts of co-op membership
2. Impact of co-op membership on personal activity for social change
3. Co-op membership and environmental impact
4. Diversity and inclusion, both within co-ops and Radical Routes
5. Engagement with Radical Routes
6. Personal impacts of Radical Routes membership
7. Evaluation of Radical Routes

Respondents were also asked basic demographic questions including:

- age
- gender
- ethnicity
- sexual orientation
- class background
- highest level of educational attainment
- whether they had a disability, special need or long-term health condition.

Many of these questions were asked in an open-ended manner to be sensitive to the different preferences in how identity might be expressed, where practical these were then manually grouped for analysis. These questions were optional.

Additionally respondents were also asked for information about their co-op membership and former co-op membership to build a picture of current members' patterns of co-op membership, both within and outside Radical Routes.

Former members and friends surveys

The friends and former members questionnaire had two different strands: one for former members and the other for people from the wider community around member co-ops. In effect this was two questionnaires with respondents branched early on to different strands but deployed from the same URL location for practicality.

The 'former members' strand was adapted from the members' questionnaire, however the strands on co-op membership and environmental impact; diversity and inclusion; and engagement with Radical Routes (3,4 and 5 above) were dropped. In their place we asked questions about why respondents left their co-op; what they are doing now, and the lasting legacy of their time in Radical Routes. This was an attempt to measure the long-term impact of RR co-op membership.

Former members, like members, were also asked about their patterns of co-op membership (both within and outside Radical Routes).

The Friends strand was a simplified questionnaire based on an understanding that the detail of the other questionnaires might be off-putting. Also, there was less expectation that these respondents would understand or share the philosophical values of Radical Routes.

Four strands of questions were asked:

1. How they came into contact with a Radical Routes co-op.
2. How welcoming and inclusive they found the co-op they visited or used.
3. A question on values.
4. What benefits they got from acquaintance with a Radical Routes co-op.

Friends and former members were asked demographic questions similar to current individual members.

Deployment

The individual members questionnaire and friends and former members questionnaire were deployed via the web using Survey Monkey (<http://www.surveymonkey.net>) between 10th February and 30th March 2013. This method was used for these groups to reduce costs of data analysis, as a reasonable system to ensure anonymity, and because an adequate response rate was expected from these groups.

The individual members questionnaire was promoted at RR Winter gathering 2013, via fliers and announcements in meetings. Follow-up phone calls were made to all RR member co-ops. Regular updates on the number of questionnaires completed and renewed requests to fill it in were circulated on the RR email list between February and April 2013.

The friends and former members questionnaire was also promoted at RR Winter gathering 2013, with fliers to be distributed by member co-ops. The web address for the survey was publicly advertised on Indymedia UK, the RR website, Veggies website, on Facebook, via email and via RR and Footprint Twitter accounts.

The individual members questionnaire received 93 replies, 91 of them eligible; the other two having come from non-members who were directed away from the questionnaire.

Where individuals were a member of more than one RR member co-op, they were asked the questions relevant to all the co-ops they belong to, eg the housing co-op questions and the worker co-op questions. This means that adding up the numbers of respondents in each category of membership does not give the total number of individuals survey respondents. 9 people answered for both a housing co-op

and a worker co-op, 3 answered for both a housing co-op and a social centre, 1 answered for three co-ops, one in each category. Some people who did not respond to the survey are likely to also be members of more than one co-op, but figures for this are not known. Thus it makes sense to assess the response rate based on the number of co-op memberships answered for rather than the number of surveys completed: ie the 'multiple-RR-co-op' survey responses should count as 2 or 3 responses. This gives a total number of co-op memberships responding of (91 completed surveys – 13 multiple responses) + (12 multiple responses worth 2 each = 24) + (1 multiple response worth 3) = 105 co-op memberships responding.

Based on 259 co-op memberships who could have answered this survey (see page 5), this represents a response rate of 40%. Some respondents did not complete all of the questions relevant to them: response rates to each question are given where relevant in the main analysis.

The friends and former members questionnaire received 181 replies, 170 of them eligible; 11 people had arrived at the questionnaire who had no direct relationship with the organisation.

Full member co-ops questionnaire

34 current Radical Routes full member co-ops (all members except Rootstock, which was consulted separately) were invited to complete this questionnaire. The questionnaire was to be filled in by all their members collectively. We used a paper survey (posted to each housing co-op) to facilitate co-op level discussions during the completion of the survey, feeling that it is much harder to gather a group around a computer.

18 co-ops responded in time to have their data analysed and a further 2 responded late. The questionnaire was circulated and returned by post. Although replies were anonymous, given the small number of co-ops and the nature of some of the information, it would be possible to determine the respondent from the answers in many cases. However, this knowledge, where it exists, has been ignored for the analysis of responses.

Design

All questionnaires invited respondents to give open-ended feedback about Radical Routes with the question formulated: 'We understand that in a general questionnaire like this we might not have touched on all the subjects you find important about Radical Routes co-ops. If there is anything else you want to share you can do so optionally below (in 150 words or less)'.

Paper drafts of the question design were circulated at the Autumn 2012 Radical Routes Gathering and feedback invited at an open meeting hosted at that gathering by a Catalyst member. An evaluation version of the online questionnaire was piloted by 15 volunteers during January 2013 and modified for clarity prior to final release.

Issues

A particular problem that had to be addressed was the need to ask members about their political campaigning and activism. We were concerned that members might be reluctant to report on such activity due to concerns about safety, legality and police attention and that a culture exists that can sometimes be opposed to making personal claims for or about collective action.

We therefore decided to ask individual members about their 'social change activity' in a generic sense (in the individual members' questionnaire), then to ask co-ops as a whole (in the co-ops' questionnaire) to volunteer specific examples of 'social change activity' with the consent of all their members. This was further explored in the in-depth case-studies included below. While this phraseology might seem oblique to an outside observer in fact this terminology should be very familiar to Radical Routes members (past and present) as it forms part of the policy wording. It is also a topic that occurs with reasonable regularity as a point for discussion at gatherings. Thus phrasing questions to members about 'social change activity' retains the terminology previously agreed by Radical Routes; protects anonymity; and

reflects members' expectation that Radical Routes does not have a prescriptive definition of what activities are socially and politically valid.

We also had to consider, with the deployment of the questionnaire on a public website and the need to use widespread publicity to attract respondents, that the questionnaire might attract spurious or even malicious replies. Each questionnaire was fronted with a question that asked the respondent's relationship with Radical Routes and directed them away from the questionnaire if they were not in one of the target groups. We were able to check with Survey Monkey what IP addresses had accessed the survey. While repeat use by the same IP address by members cannot be seen as suspicious (since many of them live communally with shared internet access), it was reassuring to note that the more public friends and former members questionnaire only logged a small number of repeat IP addresses (6 used twice and 2 used 3 times out of 181 responses), which is entirely consistent with some number of this groups of respondents sharing internet access.

Analysis and presentation of data

Survey response data was summarised and analysed using Microsoft Excel 2010 and PASW Statistics 18 (formerly SPSS).

Some survey questions required answers on a 'strongly disagree', 'disagree', 'neither agree nor disagree', 'agree', 'strongly agree' scale. In presenting the results, 'agree' and 'strongly agree' have been presented as 'agree combined' and 'disagree' and 'strongly disagree' as 'disagree combined'. The 'average rating' column in these tables represents the mean score given by respondents to this question where 'strongly disagree' = 1, 'disagree' = 2, 'neither agree nor disagree' = 3, 'agree' = 4 and 'strongly agree' = 5. This allows strength of overall agreement to be judged.

Rootstock investor interviews

Selection of Rootstock investors for interview was not strictly random. Investors were contacted based on availability of phone or email contact details (not always available, especially for long-term investors), with some attempt at achieving a spread of different types of investor. 8 investors were interviewed out of a total of around 270.

Investors who had expressed a willingness to be interviewed were phoned by a member of Catalyst Collective during early 2013. A standard questionnaire was used (see appendices for blank copy) for semi-structured interviews, with interviewers typing up answers during the phone call.

Interviews were chosen because the importance of retaining good relationships with investors suggested personal contact would be better than a survey. We also anticipated a low response rate to either postal or internet surveys, as the pattern of communication between RR and Rootstock investors tends to be more unidirectional.

Case studies

Co-ops for case studies were selected by Catalyst with the intention of representing a spread of different types of co-ops in RR, though time did not allow including a social centre.

The case studies took the form of a meeting to discuss the history of the co-op and the interrelation with Radical Routes. At Coventry Peace House, semi-structured interviews were carried out with users and volunteers at the night shelter for destitute asylum seekers which forms part of the co-op.

The completed narratives were written up by Catalyst, then passed back to the co-op for their approval prior to inclusion.

Information from archives

The archive of paperwork from Radical Routes gatherings assembled for these social accounts is incomplete. For the 52 gatherings between January 2000 and November 2012, the archive contained:

- minutes for 49 gatherings

- agendas for 38 gatherings
- finance reports for 29 quarters, of which Autumn 2004 lacks the income report and Spring 2010 lacks the balance sheet.
- Radical Rumours from 2000 onwards has only been consulted where issues were online: this covers 17 quarters, between 2006 and 2011.

For 1993-1997, minutes and agendas were complete apart from missing minutes for Autumn 1993. Finance reports were available for 1994-1997.

For 1998 and 1999, only one set of minutes and three finance reports (out of a possible 8) were available, and two gatherings lacked both minutes and agenda.

Records for 1993-2006 were studied on paper. Paperwork assembled was from the main RR archive plus contributions from 2 long-term member co-ops. From 2007 online (pdf) versions were used – the archive of minutes and agendas is complete for 2007-2012. Two individuals were involved in the archive study, one covered records from 1993-1999, the other records from 2000-2012. Data was entered in the same spreadsheet answering the same questions.

Where minutes for a gathering exist, they are sometimes incomplete, missing one or more of:

- attendance list
- minutes of one of the business meetings or finance meeting
- minutes of one or more working groups which are recorded as having met at that gathering.

Full member attendance lists are consistently included in the minutes only from summer 2007 onwards. Attendance by associate and prospective members is patchily recorded for all periods.

It can be noted that certain important events are inconsistently recorded, especially:

- the purchase of houses by member co-ops
- the issuing of loans, especially loans for purposes other than property purchase
- co-ops paying off loans early
- co-ops leaving the network
- co-ops moving from full member to associate member status

Often, such events can only be inferred from passing references in working group minutes, if at all. In a few cases, important events within recent memory which were clearly missing from the relevant minutes have been added to the dataset by the group preparing the social accounts.

The analysis relates to the period 2000-2012 unless otherwise specified. Records were studied going back as far as 1993, but the large gaps in 1998-1999 made comparisons across the full period difficult. Where records were adequate, eg the list of loans, analysis for the full period has been made.

In spite of being incomplete, the volume of the archive is substantial. Most agendas or minutes are 20-40 A4 pages long. Some of this material is irrelevant to these accounts, eg information on accommodation arrangements or maps showing how to reach venues, but even reading the relevant sections in detail to glean all useful information would have taken far longer than was practical. The archive has therefore been 'data-mined', with each document studied only to the extent necessary to answer the pre-determined questions, where the relevant information could be found in likely places. This means, for example, that minutes of Co-op Support Group meetings have been checked for information on co-ops leaving the network or moving to associate membership, but Finance Group minutes have not. It is therefore likely that some relevant data was missed.

Other sources have been used where relevant, including:

- RR annual financial accounts
- the membership list kept by secretarial group (unfortunately this does not track membership events over time, only confirms current members)
- loans data kept by the finance worker (Catalyst Collective).

Decisions on recording or interpreting particular aspects of the data are covered where relevant in the 'Report on performance and impact'.

7. Report on performance and impact

Objective 1: To practically support new and existing radical co-ops through a structured network of mutual aid

Case study: Equinox housing co-op

Equinox housing co-op was set up in Longsight, Manchester in June 1995. It was set up by a group of students and recent graduates who were involved in LAMB (Lloyds and Midland Boycott - a campaign around 3rd World Debt and banks underwriting arms deals) as well as groups concerned with empowerment for young people. Its aims were to provide affordable, quality accommodation to people involved in social change work.

The group already lived in a shared house and decided to buy it to create greater control over their living situation and more secure tenancies. No one involved had any idea how to buy a house and so they received a lot of support and help from RR, including a 15k loan repayable over 10 years. This loan and the mortgage have been paid off in full.

There are currently seven members of Equinox, with a nice mix of long standing members (one original and one who has lived there for 15 1/2 years) and newer members, and there has been a stable membership for the last eighteen months. Throughout its existence the housing co-op has housed well over 50 people.

Early in its history Equinox was used as a base for activists who were involved in the Manchester Airport No 2nd Runway campaign. It was used as a resource base and as place for people living on the site to stay. This was the start of a long association between Equinox and environmental activism. The office in the basement was used as the office of both Manchester Earth First! and Genetix Snowball.

It has also more recently been used as a hub for No Borders and refugee support projects, including a local community allotment group working with asylum seekers and a bike project.

Equinox has always been viewed as a support and resource base since its days as a place to get a shower if you lived on the airport protest site. Simon from Equinox thinks 'that co-ops have a longevity and so are always there when you need something like a place to crash or a bail address. Co-ops can also provide good storage space that more transient homes cannot and have the resources to be able to lend tools and experience to those who need them.'

Co-op member Ali likes being involved in the RR network as it helps members stay part of the wider activist community, so people can get in touch with Equinox if they are trying to organise something in Manchester. Other members of Equinox are involved with the finance group in RR and see RR work as helping create the world that they wish to achieve, or supporting other like minded people and projects.

The co-op is looking into imaginative ways to use its capital base to create more co-ops and to remove banks from the process entirely.

Introduction

Success of Radical Routes as a mutual aid network supporting co-ops has been measured mainly via records of past gatherings and the results of the questionnaires.

Work commitment and mutual aid

The main mechanism for mutual aid in the Radical Routes network is through work commitment, currently set at 4 hours per week for co-ops with over 5 members and 2 hours per week for co-ops with 5 members or less.²

Based on the current members' list and work commitments,³ total work commitment expected was 5512 hours in 2012, the equivalent of 157 35-hour working weeks, or work worth £55,120 at £10 per hour. This compares to total money income in 2012 of £41,053.

15 out of 18 co-ops responding to the full members survey reported that they meet their work commitment (see below). Given that some co-ops do much more than their work commitment, it is likely that the total amount of work co-ops contribute to the network is higher than the basic calculation.

RR work commitment includes different types of activities, including: running the network, especially admin; support by working groups to co-ops, eg advice on business plans or mediation support; and promoting co-operatives, particularly publicity and work with co-ops joining RR. Organising gatherings has elements of all three types of work, since gatherings provide a venue for mutual aid and promotion to take place. This means that some work commitment is not strictly mutual aid, but the division has not been quantified for these accounts.

Most work commitment is done as part of RR working groups and hosting gatherings: in some cases, work done for other co-ops, eg help with building work, can also count towards RR work commitment. Most mutual aid between co-ops is unquantified and no estimate of its volume has been made for these accounts.

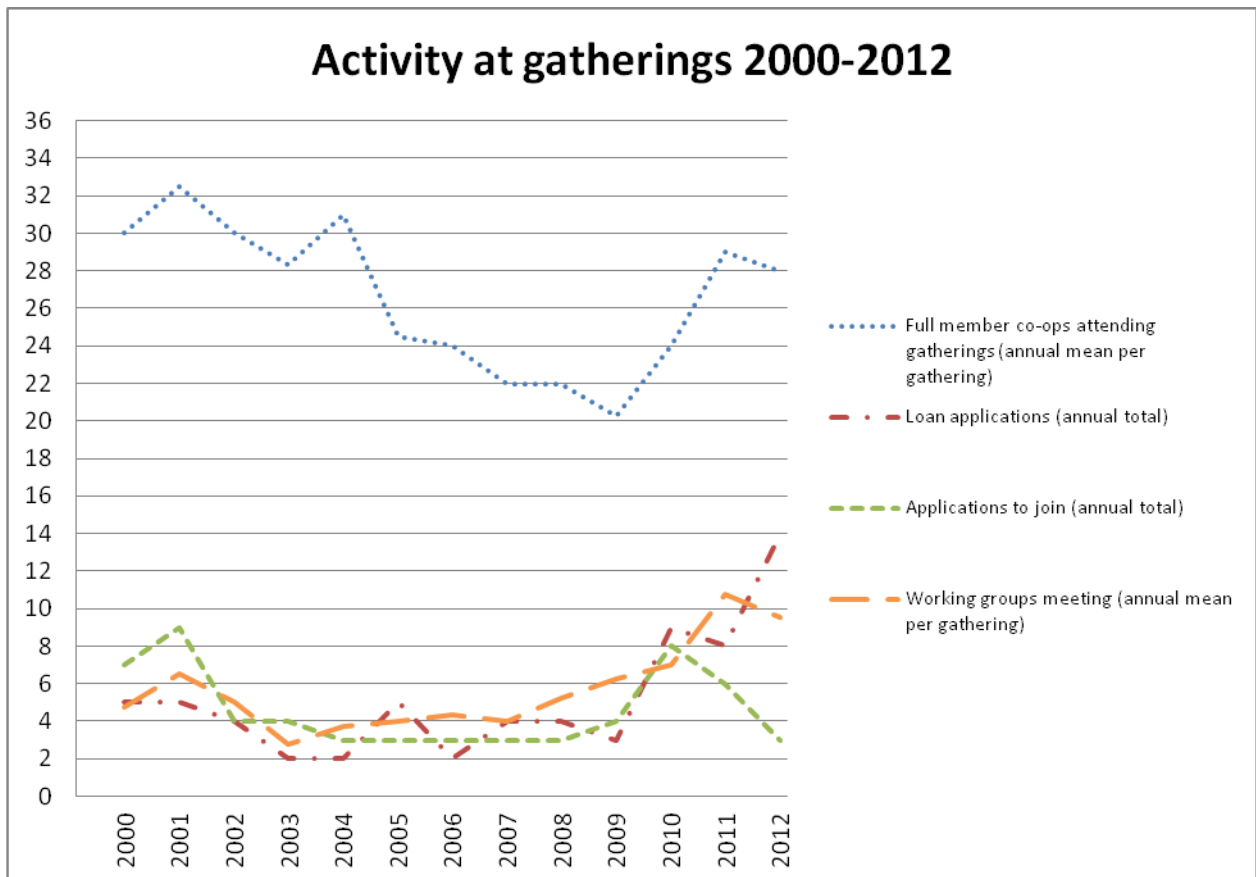
Radical Routes activity

As a crude measure of the level of activity at past gatherings, we used the following variables:

- full member co-ops attending
- applications to join
- loan applications
- meetings of working groups

² See appendix 'Members' Pack' for more information.

³ see appendix 'Current members and work commitment' for list and calculations.



The measurement of activity at gatherings 2000-2012 shows initially higher rates of all indicators followed by a lull in all areas from 2001 and subsequent recovery from roughly 2008. Thereafter, applications to join have been falling since 2010, while 2012 saw a slight fall in member co-ops attending gatherings and active working groups. With the exception of loan applications (still rising and at a record high in 2012), no overall trend is apparent – activity levels in 2012 are roughly comparable to those in 2000.

Acceptance of joining applications

The mean acceptance rate for joining applications 2000-2012 was 82%, and was above 60% in all years except 2005, where available data only covered 2 applications, both refused. Acceptance rates of joining applications calculated on an annual and biennial basis for the period showed no clear trend. A trend upward or downward could have suggested success or otherwise of support for joining co-ops.

Where applications are rejected, common reasons include:

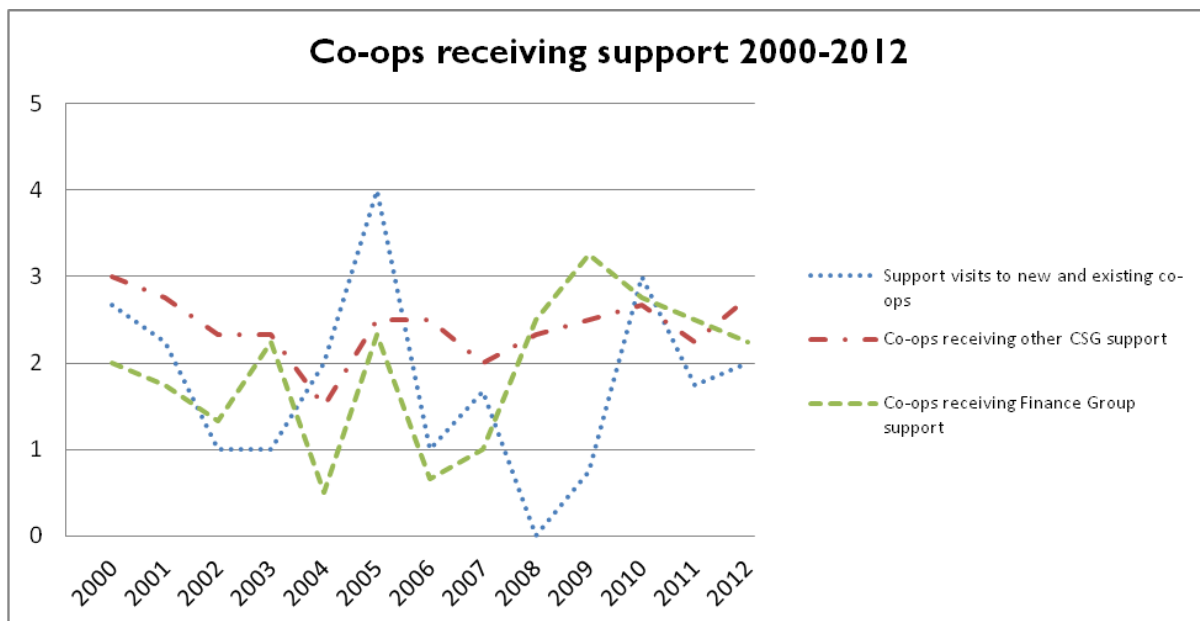
- the applicant co-op has not met the conditions for membership, eg not all members have attended an RR gathering, or insufficient members have attended facilitation and consensus training.
- members think the applicant co-op has not demonstrated sufficient commitment to social change work.
- the applicant does not appear to be a stable group or the co-operative nature of its structure is unclear.

Where an application is rejected, groups are free to re-apply in future.

Co-ops receiving support from RR

The numbers of co-ops receiving visits and/or support from CSG or Finance Group varied over time but showed no clear trend. This is likely to be partly due to inconsistent recording of data in this area: archive readers had to make subjective judgements on how many co-ops were receiving support, and CSG visits, particularly to existing co-ops, may be under-recorded in the minutes, especially where repeated visits took place as part of a mediation process. A mean of 1.7 co-ops per quarter received CSG visits, with a mean of 2.4 receiving other support. A mean of 2 co-ops per quarter received support from finance group. The archive indicates that non-visit support usually lasted more than one quarter, with a few co-ops in crisis receiving CSG support over more than a year, so these figures should not be treated cumulatively. However, detailed data on exactly which co-ops were receiving support and for how long has not been tracked.

Figures in the graph give the average number of co-ops receiving a visit or support for each quarter in that year.



Children working group

On the evidence from minutes, all gatherings since 2000 had a children's space. This functions as a crèche, staffed by children's group members and ad hoc volunteers. Children's group budget includes funds for toys, craft activities, children's food and outings.

Housing co-op registration

Radical Routes maintains a set of model rules for housing co-ops registering as an Industrial and Provident Society (IPS). These rules have been accepted as lawful by the FSA, so using the RR model rules saves co-ops the difficulty and legal costs of creating their own rules from scratch (minor changes to the model to suit a co-op's circumstances are possible). Registration using RR rules is available to any housing co-op wishing to use those rules, whether or not they intend to join RR.

Catalyst Collective register co-ops on behalf of Radical Routes. The cost is £375 for each registration. Catalyst provides free at point of use advice to new and existing co-ops, and the cost of this comes from the registration fees. New Co-ops also receive a seal, a registration pack, and ongoing support and advice.

Catalyst currently takes around 2 queries a week. These include advice on starting co-ops, on winding up co-ops, and solving legal issues arising. RR Legal group supports Catalyst on legal issues.

RR charges Catalyst £175 for any registration after the first 10 in the Catalyst accounting year, towards the costs of legal fees for maintaining and updating the model rules. At the time of producing these social accounts, a new version of the model rules is in development.

Number of co-ops registered using Radical Routes model rules:⁴

2008	6
2009	13
2010	11
2011	13
2012	15

Trading Co-ops Network

The trading co-ops network meets at RR gatherings and via email to provide a forum for trading co-ops to discuss issues of concern and share information. TCN is open to all RR trading co-ops – ie worker co-ops and social centres – and other non-RR radical trading co-ops. Work done for TCN by RR members counts towards their work commitment. The network arose partly from experiencing difficulty finding people in mainstream co-op circles who understand issues relevant to activist, anti-capitalist non-hierarchical co-ops.

Aims:

- To encourage activists to create incomes that are less dependent either on the state or corporate sector, encouraging economic hubs that are supportive of confrontational, anti-capitalist and anti-state activities.
- To provide mutual support and inspiration for existing trading co-ops in this area.

Activities:

- Forum at every gathering allows people to talk about whatever they want, as well as giving an overview of the variety of projects around. This is written up in Radical Rumours.
- Inviting existing radical co-ops to come to a gathering and share their experience.
- ‘How to set up a worker co-op’ workshop at every gathering.
- ‘Basic Financial Literacy’ workshop developed to be delivered at every other gathering.
- Specific discussion workshops generated at every gathering in response to suggestions, including around limiting income and exploring wealth redistribution.
- Sending an observer to Co-ops UK’s worker co-ops council, to raise RR’s profile with the wider worker co-ops network, encourage existing co-ops to become more radical and bring back useful information.
- Produced hugely expanded and comprehensive guide to setting up a worker co-op, including model rules which are suitable for RR membership.
- Working on getting consensus decision-making options into Co-ops UK’s model rules for worker co-ops and consortium co-ops.
- Improved the policy around short-term RR loans to worker co-ops, to make them more useful and accessible.

Contributions to and engagement with Radical Routes by co-ops

Engagement with Radical Routes at the co-op level is generally high, with all co-ops saying they attend gatherings, and all bar one reporting that they meet to discuss the agenda and are up to date with service payments. Nearly half (8 of 18) paid more than the basic service payments on a voluntary basis: this represents a choice by some richer co-ops to pay more to RR in order that basic service payments for poorer members (especially unhoused co-ops) can be kept low. 16 of the 18 co-ops report promoting RR in their local area. 15 out of 18 report that they meet their work commitment and core

⁴ Records held by Catalyst Collective. Figures for earlier years not available.

membership of working groups. Where co-ops did report having core members of working groups, 8 reported having core members in 2 or more working groups with 2 co-ops supplying core members to 3 or 4 working groups.

	Number
Your co-op meets to discuss the agenda	17
Your co-op doesn't owe any service payments	17
Your co-op is making payments above the basic service payment rate	8
Your co-op attends all gatherings or sends apologies	18
Your co-op meets its RR work commitment	15
Either your co-op or members of it are core members of at least one working group	15
Your co-op promotes Radical Routes and/or Rootstock in your local area	16

Other contributions to RR that co-ops identified were:

- hosting gatherings
- holding more than minimum investment in Rootstock
- national publicity work

Contributions to and engagement with Radical Routes by individuals

It should be noted that the 91 people who responded to the individuals survey are likely to be more engaged with RR on average than the people who did not respond, meaning survey results should not be generalised to all members.

Respondents to the members' questionnaire showed a high level of involvement in Radical Routes work. 46% of respondents regularly undertake work commitment for their co-op and/or are a core member of a working group. Only around 16% of respondents are not currently active in RR work.

Current involvement	%	Number
I'm not currently undertaking RR work commitment for my co-op	16.3%	13
I've occasionally helped with RR work commitment but not on any regular basis and not as a core member of any working group.	37.5%	30
I regularly undertake RR work commitment, but I am not a core member of a working group	12.5%	10
I am a core member of a working group, but I don't regularly undertake RR work commitment	3.8%	3
I regularly undertake RR work commitment and I am a core member of a working group	25%	20
I regularly exceed any expectations of Radical Routes work commitment and am active in more than one working group.	5%	4
Respondents: 80 of a potential 259		

91% had attended at least one gathering in the last year and 53.8% had been to 2 or more.

Gatherings attended in last year	Respondents	%
None	7	9%
1	29	37.2%
2	14	17.9%
3	15	19.2%
4	13	16.7%
Respondents: 78 of a potential 259		

'The number of people who have passed through RR co-ops and gatherings ... taking and spreading a culture of non-hierarchical, consensual decision-making is very large. The spread, both in the activist scene and beyond, of a practice and culture of consensus decision-making has been immeasurably boosted by the existence of long-term institutions with that culture embedded.'

Quote from co-ops survey responses

Around half (47.5%) of respondents consider that their current level of Radical Routes work is typical for them. 25% are doing less work than before, compared to just 7.5% doing more. This may suggest a worrying decline in activity or may be part of a cycle: for example, anecdotal evidence suggests that members of co-ops who have recently bought houses (4 co-ops in 2012) do less RR work for a while as they are busy working on their new property. Work by the 20% of newly-involved people must be offset against people who have left RR in the past year and are no longer involved in RR work.

Benefits of Radical Routes membership

Benefits to co-ops

During establishment:

Our co-op:	Number
Received a loan	12
Received financial advice and support	14
Received other advice and support	15
Other	8

Benefits during establishment specified under 'other':

- Connections with groups in similar situations.
- Emotional encouragement.
- Ginger wine.
- Inspiration and solidarity when living in a small town. Co-op skills.
- Meeting others who have done it and believing that it's possible as a result.
- Offered a loan.
- On-going support and assistance.
- Publicity for project through the network.

On-going benefits:

	Number
Having the option of borrowing money off RR for specific projects	15
Access to legal advice specifically	10
Access to general advice	16
Access to practical skills and support for your co-op e.g. in maintenance	10

On-going benefits specified under 'other':

- Advertising work weekends.
- Financial support.
- Skills development, eg mediation training.
- Meeting and networking with others.
- Support in preparing business plans and accessing investment from other member co-ops.
- Visiting other co-ops to compare methods and mindsets.

Individual co-op members

Patterns of co-op membership

The survey of individual members shows patterns of membership of co-ops inside and outside Radical Routes. Multiple memberships of co-ops are fairly common – 22% had been or are members of more than one RR co-op, 24% had been or are members of a non-RR co-op. 6.5% of respondents had belonged to more than one RR co-op *and* to a non-RR co-op.

This suggests that many of the same people move in and out of various co-ops or are members of co-ops in more than one area of their lives (eg housing and work). Multiple memberships can be seen as strong links between different co-ops inside and outside the RR network, with the likelihood of high levels of shared knowledge and understanding between co-ops who share one or more members, whether concurrently or across time.

Housing co-op members

87% of current members who responded are part of an RR housing co-op. 74 respondents currently live in an RR full member housing co-op. This represents a response rate of 40% for this group (see 'Radical Routes members'). The other 5 respondents live in associate member co-ops (4) or did not say what type of RR member their housing co-op is (1).

Their mean length of tenure is 4 years and 1 month (median tenure 2 years and 6 months). 3.5% of respondents are probationary members.

On average people are members of co-ops that had been with RR for 8.8 years (range 1-20 years).

94.5% are in co-ops that are currently housed (80.5% with co-ops owning all their property, 11.5% with co-ops owning and renting property and 1.5% just renting), 5.5% belong to unhoused co-ops.

Worker co-op members

15 respondents (17%) are currently a member of a worker co-op. 11 respondents are members of an RR full member worker co-op. This represents a response rate of 45.8% for this group. 74% of respondents are part of an RR full member worker co-op, 26% belong to RR associate member co-ops.

The average time members had spent working for their co-op was 8.2 years (median 5 years; range 2 to 18 years) suggesting RR worker co-op jobs are reasonably secure. On average respondents were members of co-ops that had been with RR for 7.6 years (range 2 – 18 years).

Social centre core members

9 respondents (10%) are currently a member of a social centre core group. 8 respondents are core members of an RR full member social centre.

The average time people had been members of their social centre was 4.6 years (median 4 years; range 1 month – 11 years)

89% are members of social centres that are full members of RR the other respondent is in a social centre that is applying for full membership. The full members all own premises; the associate member does not yet have premises.

Individuals' general opinion of Radical Routes

	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
I think Radical Routes is an effective organisation (that it is doing the things it claims to do)	5.0%	11.2%	83.8%	4.1
Radical Routes uses consensus decision making effectively	6.3%	22.5%	71.2%	3.9
Respondents: 80 of a potential 259				

Benefits to co-ops of belonging to the RR network – from individual members survey

Housing co-op members:

	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
I'm not personally bothered whether or not my co-op is a member of Radical Routes	76.6%	14.3%	9.1%	1.9
I think there are other networks currently available in the UK that could offer the same or similar benefits to my co-op as Radical Routes	74.0%	22.1%	3.9%	2.0
I feel my co-op benefits from membership of Radical Routes	1.3%	3.9%	94.8%	4.4
Respondents: 77 of a potential 186				

Worker co-op members:

	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
I'm not personally bothered whether or not my co-op is a member of Radical Routes	78.6%	7.1%	14.3%	2.1
I think there are other networks currently available in the UK that could offer the same or similar benefits to my co-op as Radical Routes	50.0%	14.3%	35.7%	2.5
I feel my co-op benefits from membership of Radical Routes	14.3%	28.6%	57.1%	3.6
Respondents: 14 of a potential 24				

Social centre core members:

	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
I'm not personally bothered whether or not my co-op is a member of Radical Routes	50.0%	0%	50.0%	2.9

I think there are other networks currently available in the UK that could offer the same or similar benefits to my co-op as Radical Routes	37.5%	50%	12.5%	2.5
I feel my co-op benefits from membership of Radical Routes	12.5%	37.5%	50.0%	3.5
Respondents: 8 of a potential 49				

These results suggest that the benefits of the Radical Routes network are more apparent to members of housing co-ops than to worker co-ops or social centres, with a large minority (37.5%) of worker co-ops even feeling their needs might be better met by other networks.

Parts of this question relating to loans are discussed under Objective 2.

Rates of agreement with these statements among former members of RR co-ops were comparable with those by current members of housing co-ops. Note that this result will be skewed by the high proportion of former members of housing as opposed to other co-ops (44 out of 52), but it does indicate consistency over time in the perceived benefits of RR to co-ops.

Former members:

	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
I wasn't bothered whether or not my co-op was a member of Radical Routes	76.9%	13.5%	9.6%	2.0
I think there were other networks available at the time in the UK that could have offered the same or similar benefits to my co-op as Radical Routes	73.1%	17.3%	9.6%	2.2
I feel my co-op benefited from membership of Radical Routes	5.8%	11.5%	82.7%	4.2
Respondents: 52				

Benefits to individuals of belonging to the RR network – current individual members

	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
Radical Routes is a useful source of advice	1.3%	7.5%	91.3%	4.4
Radical Routes is a useful source of information	2.5%	3.8%	93.8%	4.4
Radical Routes is a useful source of social support and solidarity	3.8%	15.0%	81.3%	4.1
The fact that RR explicitly promotes Mutual Aid has benefited me as a giver, not just a receiver of that support	2.5%	28.8%	68.8%	4.0
I feel I personally benefit from the RR network as a place to meet and network with others with a similar world view	10.0%	15.0%	75.0%	3.9
I've been able to learn skills by being active in the RR network	10.0%	26.3%	63.8%	3.8

I've formed close friendships via Radical Routes	20.0%	21.3%	58.8%	3.6
I feel secure in the knowledge I can find overnight accommodation across the UK	12.5%	30.0%	57.5%	3.6
I'm more personally and/or politically confident as a result of working with RR.	25.0%	27.5%	47.5%	3.4
I've formed close political affinities with others via Radical Routes	22.5%	36.3%	41.3%	3.3
Respondents: 80 of a potential 259				

Almost all respondents consider that they get some personal benefit from being involved with Radical Routes: only one respondent did not agree or strongly agree with at least one of the 10 statements about potential benefits of RR.

There is correlation between the answers given to different statements, however, although nearly all respondents agreed with at least one statement, 36% disagreed or strongly disagreed with at least one statement and a further 41% felt neutral about at least one statement. There was no strong pattern in this, which suggests that not all benefits come to all people.

Although scores for confidence and political affinity are low, there is some evidence that people who have spent longer in co-ops score the statements about friendship, affinity and confidence more positively. Time spent in current co-op (selecting the longest time spent in a current co-op for people who are members of more than one co-op) correlates with the rank score given for the statements:

- I've been able to learn skills by being active in the RR network
- I've formed close friendships via Radical Routes
- I'm more personally and/or politically confident as a result of working with RR.
- I've formed close political affinities with others via Radical Routes

It is not possible from this evidence to state whether people gain more benefit from RR if they stay longer, or stay longer because they are gaining more benefit.

Former members – benefits to individuals of belonging to the RR network

Former members judged the benefits of RR membership in a generally positive fashion, with a majority of respondents in agreement on all but two statements (friendships and political affinities). and more than three quarters in agreement or neutral on all but one statement (political affinities).

Overall, former members rated benefits from the RR network to themselves as individuals slightly lower than current members – on average 0.2 rating points lower, with the largest differences in lower ratings for RR as a source of advice (0.5 rating points lower) and social support and solidarity (0.4 rating points lower). This may represent change in people's views over time or may indicate that RR has improved in these areas.

	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
Radical Routes was a useful source of information	5.8%	5.8%	88.5%	4.2
Radical Routes was a useful source of advice	9.6%	15.4%	75.0%	3.9
I personally benefited from the Radical Routes network as a place to meet and network with others with a similar world view	13.5%	17.3%	69.2%	3.8

Radical Routes was a useful source of social support and solidarity	13.5%	19.2%	67.3%	3.7
The fact that Radical Routes explicitly promotes Mutual Aid has benefited me as a giver, not just a receiver of that support	5.8%	40.4%	53.8%	3.7
I was able to learn skills by being active in the Radical Routes network	11.5%	28.9%	59.6%	3.6
As a Radical Routes member I felt secure in the knowledge I could find overnight accommodation across the UK	19.2%	17.3%	63.5%	3.6
I formed close friendships via Radical Routes	23.1%	28.9%	48.1%	3.4
I formed close political affinities with others via Radical Routes	26.9%	26.9%	46.2%	3.3
Respondents: 52				

Conclusions: Objective 1

Achievements

84% of individual members surveyed agreed that RR is an effective organisation that is doing the things it claims to do. Over 90% agreed that RR is a useful source of advice and information.

The survey of individual members indicates high levels of engagement with RR: over 90% of respondents have attended at least one gathering in the last year and nearly half regularly undertake work commitment and/or are a core member of a working group.

Records show that RR has functioned as a network at a fairly constant level over the period. While lack of growth may be a concern, it has also consistently operated and provided support to members. It may be that RR is at its 'natural' size.

Registration of new co-ops: 58 new housing co-ops have been registered using RR model rules in the last 5 years alone.

Issues:

Of the individuals surveyed, 25% say they are doing less RR work than previously, only 7.5% say they are doing more. This may be a cyclical issue, but should be discussed in the network.

Objective 2: To financially support new and existing radical co-ops

Case study - Wild Peak housing co-op

Wild Peak formed in 2004, with the aim of buying land and housing in the countryside, and decided to try to remain in the Nottingham/Sheffield region to avoid the isolation of some rural co-ops. The co-op joined Radical Routes as soon as they were incorporated. Three members had previously lived in RR co-ops.

In 2007, they found a property – Lawn Cottage – for sale outside Belper in Derbyshire, with 69 acres of land including freehold of a nature reserve. It was owned by the local authority, the house having been bought to settle a legal dispute around the adjacent landfill site, and the council were selling the two together.

The property was difficult to sell due to the landfill site and the wildlife trust (as sitting tenants of the nature reserve) wanting covenants for conservation purposes. It was difficult to insure, and in a flood plain. The site also had contamination problems. Environmental investigations led to a remediation programme for the garden, which the local authority undertook prior to sale - this took 4 years of negotiations! Everyone felt out of their depth – RR, the co-op, and Ecology Building Society, who provided the mortgage. Members had to quickly become experts on contamination law, flood risk assessments, land management planning, private water supplies...and let's not mention the building work.

April 27th 2012, they finally completed the sale, then lived in the garden while the inside of the house was ripped out. The walls and roof were still sound, but the house had rising damp and needed tanking. The house has now been rewired with electrics coming down from the ceiling in case of flooding. One year on, they have an office at the bottom of the garden; a wood-fired central heating system and gas hot water system; a new water filtration plant; all-new plastering, interior decoration and lots of insulation. They have converted one of the outbuildings for living space and are partway through converting another.

At the moment 9 adults and 3 children are housed in the co-op, with space for a volunteer. Three of the adults are members of Wild Things worker co-op (not an RR member) which does environmental education with children and uses storage space at Wild Peak.

Outdoors, the ponds are maturing; they have bought a tractor and mower and done a hay cut; repaired the lane; planted 300 trees; commissioned about 400m of hedgerow; provided grazing for rescue horses; built compost toilets and a wood store. The work is by no means finished but they've made massive progress in a year. And there are badgers, otters, buzzards, dragonflies, great crested newts, hobbies (the bird sort), the river to swim in...

On the role of RR, members said:

The network agreed that they would lend the money, but would also encourage people to provide help with work on site. WP think around 50% of their volunteers are directly from RR and many others indirectly.

'There was support through the process – it was great to know that people liked and approved of the project. We felt we were doing something to help RR, to show how you can get a co-op together.'

'Financial scrutiny was helpful – and it helped having people from the co-op doing RR work. They learnt skills that we needed and it meant they knew who to ask for help too.'

'We were able to talk to people about what was manageable. We could have imploded at various points.'

'Easier accessibility of things like model rules and tenancy could have helped but we got them through the contacts that form a fundamental part of RR.'

Introduction

Radical Routes' main system for providing financial support to co-ops is through loans for property purchase or other purposes (see below for more on purposes of loans). 18 of RR's current 35 members have loans, 3 have had loans in the past, and 4 are currently looking to get a loan. Loans are made on the condition of membership - if a co-op wants to leave the network, they need to refinance and repay the loan prior to doing so.

RR loans function usually function as top-up mortgages. A typical RR housing co-op property purchase would consist of 70-80% of the purchase price as a mortgage from an ethical bank or sometimes a local building society (historically this was the largest mortgage available to small housing co-ops), 10-20% from an RR loan, with RR taking a secondary charge on the property, and the remaining 10-20% plus money for renovation etc. raised from other sources, usually loanstock from co-op members, their families and supporters or (increasingly) from older co-ops who have paid off some of their own debts and are able to support new co-ops. The standard interest rate on RR loans to housing co-ops has been 6% for many years: this is currently high, but was the same when mortgage rates were higher – the network has repeatedly agreed that stability is more important to co-ops than market-tracking.

Despite recent changes to funding possibilities for small co-ops which mean an RR loan is no longer the only option (notably CCF and Triodos offering 100% mortgages between them), this does not seem to have affected the uptake of loans in the network. Some co-ops have not needed an RR loan if they were able to access enough funding to cover the entire shortfall from the mortgage.

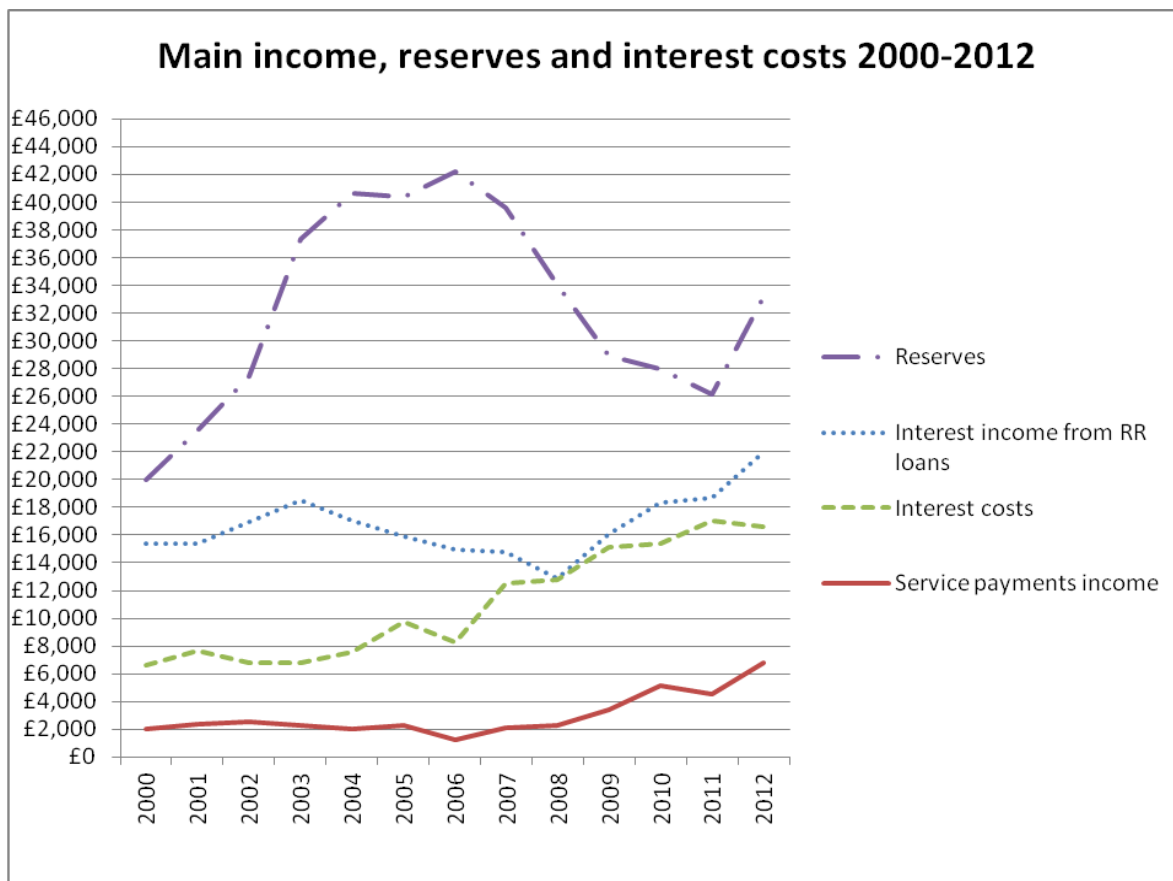
RR's financial year is the same as the calendar year.

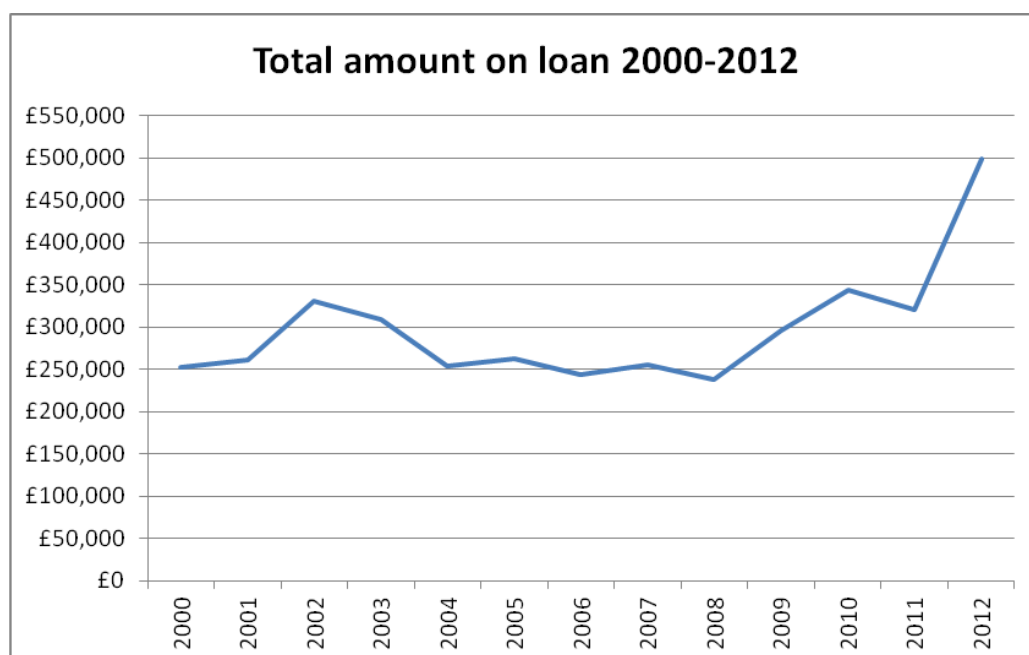
Financial data and loans

Number of loans made to co-ops between 1992 and 31 December 2012: **63**

Total amount of these loans: **£1,099,081**

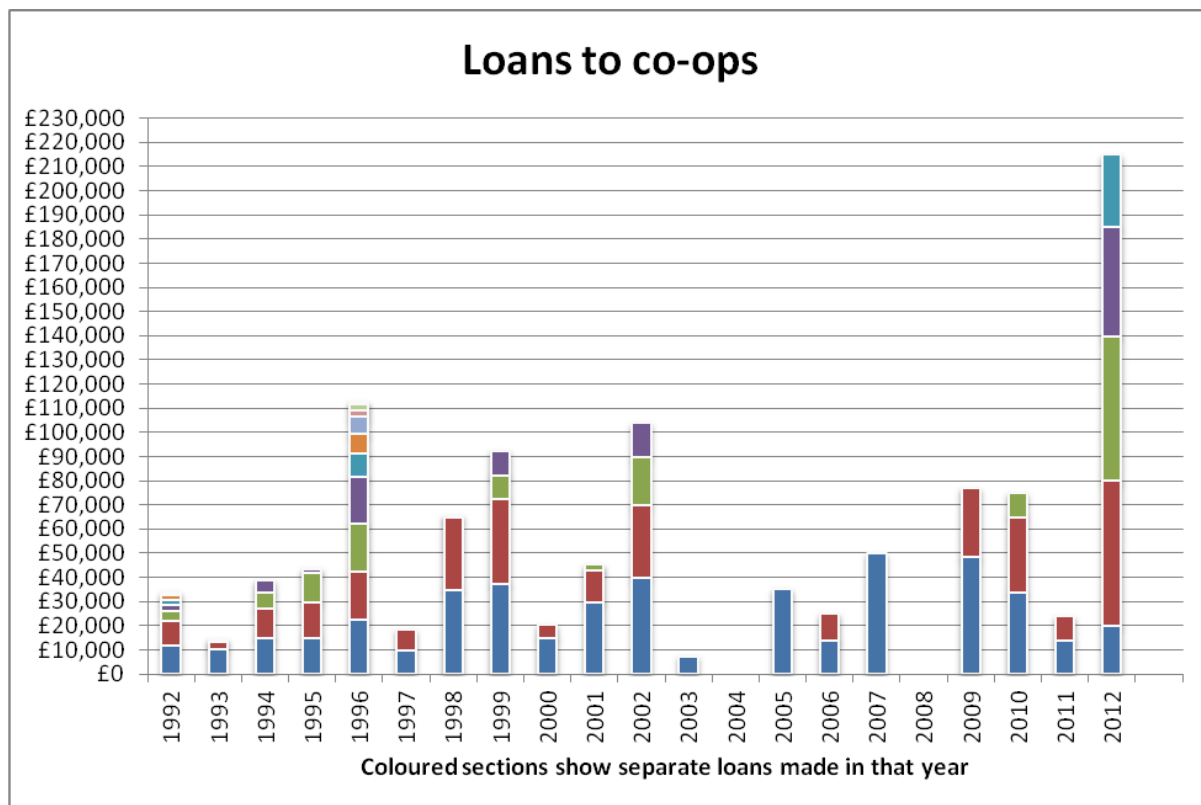
Amount on loan at 31 December 2012: **£498,629**





Year	Interest income from RR loans	Service payments income	Interest costs	Reserves	Total amount on loan
2000	£15,348	£2,000	£6,582	£19,950	£252,899
2001	£15,424	£2,336	£7,706	£23,562	£261,719
2002	£16,956	£2,506	£6,775	£27,470	£331,129
2003	£18,470	£2,299	£6,801	£37,363	£309,575
2004	£17,027	£1,991	£7,586	£40,610	£254,186
2005	£15,882	£2,257	£9,739	£40,412	£262,451
2006	£14,927	£1,272	£8,238	£42,177	£244,394
2007	£14,805	£2,069	£12,533	£39,573	£254,612
2008	£12,897	£2,302	£12,747	£34,035	£237,412
2009	£16,116	£3,444	£15,160	£28,965	£295,909
2010	£18,333	£5,188	£15,373	£27,999	£343,638
2011	£18,674	£4,496	£17,068	£26,108	£320,526
2012	£21,628	£6,812	£16,641	£33,206	£498,629

Loans made to co-ops



Recorded by year loan was drawn down

Loan outcomes

Of the 63 loans made by RR since 1993, 20 were outstanding at the end of 2012. All the others had been repaid in full: Radical Routes has never had a bad debt.

Most loans were repaid as scheduled or repaid early via refinancing. The exceptions: two loans to worker co-ops made in the mid-1990s were repaid by guarantors after the co-ops went into liquidation; two loans to the same housing co-op in 1996 were repaid when that co-op sold its properties.

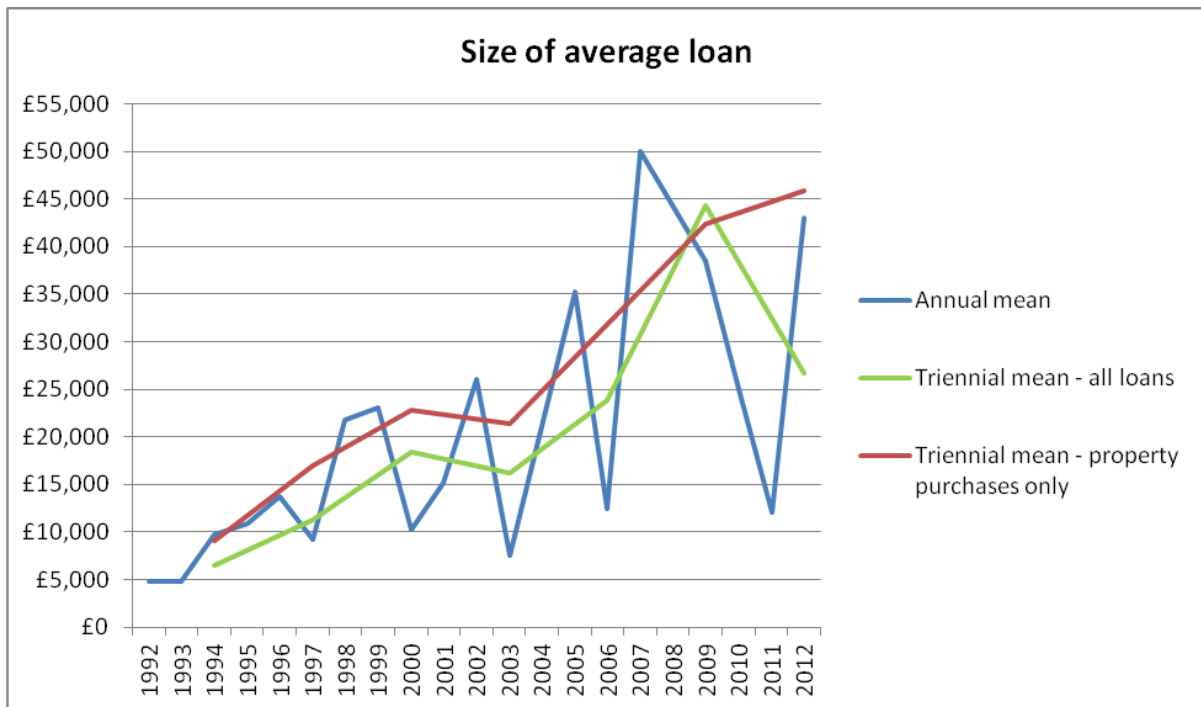
Size of loans and property prices

The mean size of loans to co-ops has increased over the period by much more than inflation (RPI increase 1992-2012 = 80%⁵). The average loan in 1992 was £4,857, the average loan in 2012 £43,000, almost nine times larger.

Size of loans fluctuates from year to year due to the small numbers of loans made, but the triennial mean shows a clear upward trend (see graph).

Looking only at loans for property purchase, the mean for 1992-1994 was £9,100, increasing by around five times to a mean of £45,800 for 2010-2012.

⁵ <http://safalra.com/other/historical-uk-inflation-price-conversion/>



The triennial mean price of properties purchased by RR co-ops had increased around 4 times over the same period, from £73,667 in 1992-1994 to £295,200 in 2010-2012. This compares to a UK average house price rise from £64,309 in 1992 to £161,308 in 2012 – a 2.5-times increase.⁶

The greater-than-inflation increase in price of properties purchased by RR co-ops may be the result of:

- co-ops buying larger houses (ie to house more people)
- co-ops buying houses in better condition or with more space per member
- a shift in the geographical areas where houses are bought
- simple variation due to the small number of houses bought
- some other cause(s).

Leverage

Where information was available, we calculated the leverage of Radical Routes loans for property purchase. Loans totalling £666,000 were used to purchase property costing £3,822,000.

This means that RR loans made up an average of 17% of the price of the property purchased and represents a leverage ratio of 1:5.7 (amount loaned : purchase price) for the money loaned by RR over the period.

The leverage rate over time varied, showing no clear trend. RR loans made up 12.4% of the price of properties purchased in 1992-94 and 15.5% in 2010-2012.

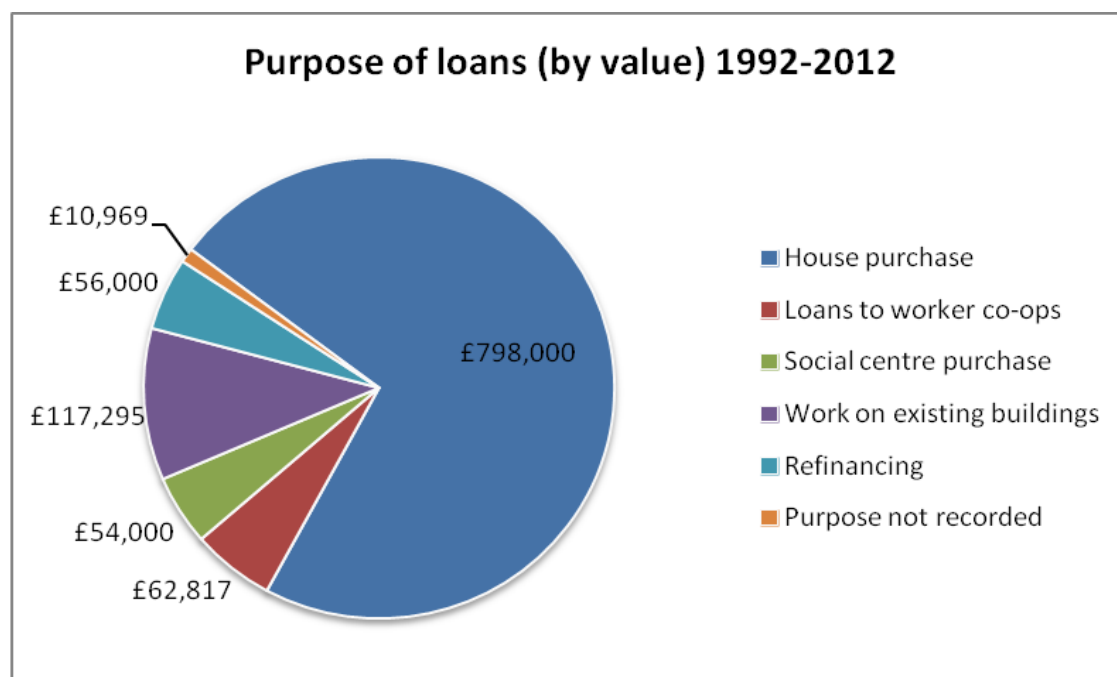
⁶ Halifax house price index, downloaded from: http://www.lloydsbankinggroup.com/media/1/economic_insight/halifax_house_price_index_page.asp

Purpose of loans 1992-2012

Purpose of loan	Number	Total amount
House purchase	33	£798,000
Work on existing buildings	8	£117,295
Loans to worker co-ops	11	£62,817
Refinancing	5	£56,000
Social centre purchase	2	£54,000
Purpose not recorded	4	£10,969
<i>Total</i>	<i>63</i>	<i>£1,099,081</i>

'Purpose not recorded' – four early loans (most recent 2000, all made to housing co-ops) are not adequately recorded in the surviving archive and we have not been able to determine the purpose of these loans.

'Refinancing' indicates where a loan was given to enable a co-op to pay off loanstock or a mortgage.



Loans to housing co-ops

Results from the individual members' questionnaire suggest that loans are an important benefit of Radical Routes membership for housing co-ops, with 81.8% of respondents in agreement with this statement, but very few respondents (14.3%) considered loans 'the most important benefit of RR membership', and only 5.2% disagreed that 'other benefits are as or more important than access to loans.

78% of respondents to the individual members' questionnaire were in co-ops that had a RR loan, an additional 11% were in co-ops that had previously had an RR loan or were planning to apply for one.

Housing co-op members	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
Access or potential access to a loan is <u>an important</u> benefit of Radical Routes membership to my co-op	5.2%	13.0%	81.8%	4.1
Access or potential access to a loan is <u>the most important</u> benefit of Radical Route membership to my co-op	63.6%	22.1%	14.3%	2.4
Other benefits of Radical Routes membership are as or more important than access to loans	5.2%	28.6%	66.2%	3.8
Respondents: 77 of a potential 186				

Loans to worker co-ops

Loans to worker co-ops in the period 1992-1999 made up just over a quarter of the number of loans (10 out of 37), and 13.2% of loans by value. Since 2000, only one such loan has been made, representing 1.1% of the total money loaned in this period. The recipient of this loan is no longer a full member of RR. It is likely that the fall in loans to worker co-ops results at least in part from unwillingness to make riskier loans following the problems with two loans made in the 1990s which had to be repaid by guarantors (see 'Loan outcomes' above). All RR loans require security which can be an issue for worker co-ops.

No worker co-ops currently have RR loans and only one current RR full member has received a loan in the past – this was paid off in 1999. Of the worker co-op members who responded to the members' questionnaire, none said their co-op has plans to apply for an RR loan.

Results from the individual members' questionnaire suggest that most responding members of RR worker co-ops are in RR for reasons other than access to loans:

Worker co-op members	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
Access or potential access to a loan is <u>an important</u> benefit of Radical Routes membership to my co-op	85.7%	0.0%	14.3%	2.0
Access or potential access to a loan is <u>the most important</u> benefit of Radical Routes membership to my co-op	92.9%	7.1%	0.0%	1.4
Other benefits of Radical Routes membership are as or more important than access to loans	0.0%	0.0%	100.0%	4.5
Respondents: 14 of a potential 24				

The conclusion from this data is that RR is currently not meeting Objective 2 ('To financially support new and existing radical co-ops') with regard to worker co-ops. The trading co-ops working group and network are currently working on improving the take-up of loans by worker co-ops, initially by clarifying mechanisms and increasing the amount available for short-term loans.⁷

⁷ 'Proposal for small loan reporting process' Trading co-ops network proposal to RR Spring gathering 2013.

Loans to social centres

Radical Routes has made two loans for social centre purchase, both in 2001, totalling £54,000 and subsequently made a loan for £35,295 in 2005 to fund building work to expand the usable space in one of these social centres.

Results from the individual members' questionnaire:

Social centre core members	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
Access or potential access to a loan is <u>an important</u> benefit of Radical Routes membership to my co-op	12.5%	12.5%	75.0%	3.8
Access or potential access to a loan is <u>the most important</u> benefit of Radical Routes membership to my co-op	62.5%	0%	37.5%	2.5
Other benefits of Radical Routes membership are as or more important than access to loans	25%	12.5%	62.5%	3.6
Respondents: 8 of a potential 49				

Compared to members of housing co-ops (see 'Loans to housing co-ops', above), core members of social centres rated loans as slightly less important to their co-op on average, but with a broadly similar pattern of agreement.

Other financial support

Finance training and advice

- One-to-one support for member co-ops needing to improve their financial systems and address financial difficulties – at least 6 co-ops were helped in the last three years. See under Objective 1 'Co-ops receiving support from RR' for archive figures on this area.
- One-day training events on managing co-op finances, last held in May 2011 and attended by 20 co-ops. Similar events are held roughly every 2 years.
- Support to non-RR housing co-ops developing business plans – using RR housing co-op model spreadsheet and individual advice. Numbers not recorded but anecdotally at least 3-4 per year.
- Mutual support sessions among various co-ops on filing CT600 (corporation tax) forms and dealing with new PAYE 'real-time information' system (for worker co-ops).

Capital repayment holidays and special cases

Co-ops with loans can ask for loan repayment holidays of 6 months or a year during times of change or short-term crisis. This means that they pay off the interest, but stop repaying capital. Records of this are poor, but Catalyst know of only one co-op that has taken a repayment holiday in the last 5 years. One-year capital repayment holidays are also routinely offered to all co-ops taking up loans, though most do not use this option.

RR has only one current full member co-op in London with a loan. This co-op pays 5% interest rather than the usual 6%: this position was arrived at in 2005 to help the co-op afford its first property (after 8 years unhooded) in a very difficult market. The co-op is going strong, and looking towards purchasing a second property soon.

Crisis fund

Radical Routes has a crisis fund available of £500 per year to help co-ops attend gatherings when they would be unable to afford to otherwise. This was not claimed in 2012, but part of it was claimed in 2011.

Financial benefits of Radical Routes membership – from co-ops survey

(for non-financial benefits see under Objective 1)

During establishment:

Our co-op:	Number
Received a loan	12
Received financial advice and support	14
Respondents: 18	

On-going benefits:

	Number
Having the option of borrowing money from RR for specific projects	15
Respondents: 18	

On-going financial benefits specified under 'other':

- Financial support.
- Support in preparing business plans and accessing investment from other member co-ops.

Conclusions: Objective 2

Achievements:

RR has made 35 property purchase loans to housing co-ops and social centres and 63 loans in total since 1992. In that time, the organisation has never had a bad debt, in spite of loans usually being made alongside main mortgages, which involves taking a higher risk than main mortgages.

In spite of successful financial support for housing co-ops and social centres, neither group identified access to a loan as the most important benefit of RR membership. This indicates that most members are not 'in it for the money'.

Issues:

Worker co-ops are not currently receiving effective financial support from RR. The Trading Co-ops Network and working group are developing measures to address this: assessing the effectiveness of any changes should be a topic for a future social audit. Given that RR is legally restricted to offering secured loans, but unsecured loans are likely to be more desirable to worker co-ops, it may be that RR is not in a position to provide financial support to these groups in a form they would want. This question could be addressed by future research.

'I don't think the Cowley Club would survive without the help and support it receives from Radical Routes. For example, when I took over as treasurer but there wasn't a proper handover process I did a great training at the RR gathering that taught me what I needed to do and I know there are people who will help me if I am stuck. I don't know where else I would get help like that.'

Quote from co-ops survey responses

Objective 3: To engage with the wider community including activist and non-hierarchical networks and the co-op movement more generally on behalf of our member co-ops

Objective 4: To promote the co-operative ideal and to publicly and legally campaign on issues of relevance to member co-ops

Case Study: Birmingham Bike Foundry

Birmingham Bike Foundry is RR's newest full member worker co-op. It was registered as a co-op in 2010 and starting trading almost immediately out of a studio in Digbeth, Birmingham. About a year later it moved into a shop front on Stirchley High St.

It was set up by four people who are still the current members, three of whom lived in Gung Ho (an RR housing co-op). For the founder members, the idea of working in a worker co-op was the driving factor politically. They wanted to take control of their own working lives in the same way they had taken control of their housing.

Initial conversations looked at setting up a café, but looking at the wider economy and people's ideas of what was going to happen in the future, they thought café usage would decrease and therefore not provide them with stable employment. They were all keen cyclists and into the idea of bikes as a socially useful transport solution. They also realised there was a need for a space selling recycled bikes and that bike sales were increasing so decided to set up a bike making worker co-op.

In setting up they received a lot of support from RR especially in terms of business planning and financial advice.

The Bike Foundry does a lot of skill sharing and training. Specifically it runs mechanics' courses at various levels as well as on-road bike training, both in schools and one to one with adults. It also has a 'Tool Club' which allows people to use BBF's tools to repair their own bikes. They also do up and sell old bikes that people have donated to them (bike recycling).

Co-op members do all the work themselves: they have never had any volunteers and have even turned down a few out of a desire to stay fully mutual. This means that all people who work at BFF are members of the co-op and involved in control over their workspace.

The Bike Foundry rents a space to the West Midlands branch of the Industrial Workers of the World, well below market rate (£50 a month). The union can also use BBF's meeting room for their monthly meetings and BBF helps facilitate the day to day administration of the union. Chris and Fin also run the IWW UK Merchandise, keep the website up to date and distribute information about the union. Members of the BBF are currently involved in a struggle to unionise cleaners in Solihull.

BBF don't count their work manufacturing and selling cheap recycled bikes as work they do for social change, because in itself it isn't explicitly anti-capitalist. They don't believe that a form of consumerism will replace capitalism and any attempt to change society has to be outward focussed and so are mainly involved in attempts to create collective organising for struggle. To this end they allow their space to be used by various groups for their meetings including Indymedia, Birmingham against the Cuts and Stirchley community groups.

They are still fully involved with RR, Lauren is in the finance group and Chris the trading co-ops network and publicity group. They see working through RR as mutual aid and a way to help other organisations they have an affinity with. They feel that RR does provide a space to enable individuals to organise and struggle against capitalism. As part of this desire they wish to increase the number of worker co-ops involved and would like for the Bike Foundry to become part of a Federation of Bike Worker Co-ops.

Introduction

These objectives are dealt with together because they cover much of the same ground. A future social accounting cycle could consider combining them into one objective.

Publicity

The social accounting group attempted to collect data from past gathering minutes to calculate the number of events attended by RR publicity working group for publicity and networking purposes, but this information was too inconsistently recorded to provide a useful measure. Anecdotal evidence suggests that publicity group attends an average of one event per month, usually running a stall and/or a workshop, sometimes with more significant activity – see ‘Co-op networking events’ below.

All but two respondents to the full member co-ops questionnaire (16 out of 18) said that their co-op ‘promotes Radical Routes and/or Rootstock in [their] local area’.⁸ The surveys did not collect data on what promotion member co-ops have done. Members’ work commitment should include each co-op organising a local promotional event every year (a ‘Taking Control’ event), but anecdotal evidence suggests most co-ops do not do this.

Current Radical Routes publications:

Title	Date/Edition	Format	Approx. copies printed (all editions since 2001) ⁹
<i>How to set up a housing co-op</i>	7 th ed. 2010	44pp (A5)	1700
<i>How to set up a workers’ co-op</i>	3 rd ed. 2012	156pp (A5)	800
<i>How to set up a social centre</i>	1 st ed. 2009	92pp (A5)	370
<i>How to work out your ecological footprint</i>	1 st ed. 2006	16pp (A5)	1100
<i>Introduction to Radical Routes</i>	latest ed. 2010	12pp (A5)	3500
<i>Radical Routes directory of member co-ops</i>	(being updated)		200 (2011 edition only)

All publications are also available as free pdf downloads via the RR website, so actual circulation figures are likely to be higher than this table suggests. Anecdotal evidence suggests the current workers’ co-op guide is already being widely used by groups outside RR.

‘Practical Economics’ conference – Conway Hall, London, Saturday 23rd May 2009

One day conference of 150-200 people, including workshops and speakers on:

- the economics of anarchism
- asset based finance
- open knowledge
- Marsh Farm Community collective economics project
- Participatory economics
- Solidarity Finance
- New Economics Foundation
- permaculture,

⁸ see appendix ‘Co-ops questionnaire results’.

⁹ Print run information from Footprint archives.

- co-ops
- screening of 'Age of Stupid'
- Rootstock.

The conference was held in the wake of the MPs' expenses scandal which generated some last minute publicity in a national newspaper on top of the interest already raised by the ongoing recession. The contrast between expense-fiddling MPs and financially responsible anarchists gave an interesting angle to the story. As the conference was in London it was not surprising that many Londoners attended, but others came from further afield, including someone from Dublin.

'RR is held up as an exemplar of member engagement by the co-op movement as a whole and often encouraged to be public about attitudes that other co-operators wish were more prevalent in the movement, specifically to do with co-operative values and principles.'
Quote from co-ops survey responses

Publicity included a letter in the *Guardian* beforehand,¹⁰ articles in the *Morning Star*¹¹ and a piece on Riseup Radio.¹²

Co-op networking

Radical Routes is a federal member of Co-ops UK and has a seat as an observer on the Worker Co-ops Council. Members of publicity group and others regularly participate in co-op movement events. Full records of these were not available but the following table covers events from the past few years which we have information on.

Recent co-op networking events¹³

Event	Description	Date(s)	RR presence
Co-op Congress	3 day national co-ops conference	2005-2011 every year	Stall and networking, 3-6 people
Triodos Annual meeting	One day	2007 2008	Stall and networking, 2 people
Mutuals Forum	1-day conference, hospital trusts, school trusts, co-ops, building societies, mutual insurers, etc	2008-2010	Stall and 2 delegates. Stopped attending after 2010 due to cost and being less useful to RR than other events.
Co-ops Yorks & Humber AGMs	1 day AGM plus speakers and workshops	2009-2011	Sometimes a stall, sometimes delegates and leafleting. 2010 RR had a speaker on the panel. 1-2 people.
Future Co-ops	2 day co-op activists get together, workshops, etc	2009-2012 every year	In various years – delegates, speakers, charring workshop stream. 2-6 people

¹⁰ <http://www.guardian.co.uk/politics/2009/may/21/letters-labour-credibility>

¹¹ (a) journalist's report

http://www.morningstaronline.co.uk/index.php/features/safer_than_houses

(b) Milan Rai's article as Chair of Rootstock

http://www.morningstaronline.co.uk/index.php/features/anti_capitalist_investors

¹² www.riseupradio.org.uk '#17 Struggle in Our Cities' programme

¹³ Information based on reports in Radical Rumours, compiled by a member of publicity group.

DIY Housing 2010	RR organized local housing event, Leeds.	May 2010	Speakers from Amazon Nails, women's straw-bale builder worker co-op and LILAC – Leeds-based pioneering co-housing project. Around 10 people.
Futures North, Leeds	Northern Co-ops 2 day conference.	June 2010	Stall and workshop. 4 people.
Co-op Enterprise Hub conference, Leeds	Dinner followed by 1 day conference for hub advisors.	Oct 2011	Networking and looking into whether RR could access Hub advice work as an income stream. 1 person.
Ecology Building Society AGM	AGM and 2 days of workshops and speakers.	2011-2013	Stall and delegates, leafleting. 2 people.
Futures North, Sheffield	One-day northern co-ops conference.	June 2012	Ran strand of radical discussions, launched 'How to set up a workers co-op' with giant cake and fizz, interviewed by Indymedia. 10 people.
Co-operatives United	3-day conference of global co-op movement, including Co-op Congress and Expo.	October 2012	Stall and networking, ran two workshops. 12 people.
Co-operatives UK Forum meeting	1-day roundtable info share for federal members of Co-ops UK.	2012	1 delegate.
International events:			
NETZ, Berlin	International (Germany, Netherlands, UK) conference of housing co-op networks.	June 2008	4 delegates, presentation, networking, discussions about financial structures.
INCOF, Viller, France	International Network of Co-op Federations, weekend conference of several European radical co-op networks.	October 2001	5 delegates, presentation, networking and follow-up publicity. 5 people.

Legal work

In 2006, RR's Houses in Multiple Occupation (HMO) working group (later part of legal group) set up the campaign group Friendly Housing Action to lobby the government to exempt small fully-mutual housing co-ops in England and Wales from the new HMO licensing regime. This would have treated housing co-ops like landlords of bedsits, requiring expensive registration and modifications to houses such as internal fire doors which would be inappropriate in self-managed houses. The campaign was ultimately successful, with the exemption included in the Localism Act 2011. Housing co-ops in Scotland were already exempt following a campaign against similar legislation there in 2004; RR member Talamh housing co-op also worked on this campaign.

The legal working group came into existence in 2008 as a result of the HMO campaign and in response to requests for RR to engage with co-ops, including non-RR members, experiencing internal legal conflicts and to attempt to prevent carpet-bagging (in which a co-op is taken over by one or two members to use the assets for their own benefit).

RR has provided informal support in four substantial cases: two of these went to court with judgements against the side RR had engaged on,¹⁴ one case ended with one side giving up, and one is ongoing. The conclusion from this has been that it is very difficult, perhaps impossible, to use the existing court system to enforce the rights of the co-op against members seeking to demutualise co-op assets: the legal structures involved are flawed and RR's own model rules are flawed.

RR was involved, with other co-op organisations, in lobbying for an independent regulator for co-ops after the government announced the demise of the FSA in 2010. This was an unsuccessful but useful experience in raising issues with government.

Legal group is now using the knowledge and experience gained from these failures to work on other areas:

- Re-writing the RR model rules to improve structures and safeguards. This involves negotiation with the Financial Conduct Authority (FCA, formerly Financial Services Authority) and has led to the FCA recognising consensus decision-making for the first time.
- Developing a guide to the model rules to assist co-ops in understanding what is in them and why.
- RR has recently been recognised as a key stakeholder in official consultations by the FCA.
- working on a model tenancy agreement for housing co-ops.
- Lobbying the Welsh Assembly Government on co-ops and housing issues. This has led to assurances that housing co-ops will be exempt from a forthcoming landlord accreditation scheme in Wales, and there is the possibility of making the case for more support for small housing co-ops, though it is too soon for there to be any firm successes on this front.
- Collaboration with the legal department at Co-ops UK.
- Responding to enquiries from RR and non-RR co-ops on issues such as tenancy, equality legislation, tax, dividends and legal structures.

Conclusions: Objective 3

Achievement:

Via participation in events, publications and workshops, RR is promoting co-ops generally and representing itself and the interests of small radical co-ops in the wider co-op movement.

Issues:

RR does not record interactions with the wider community effectively. Improved tracking would allow more detailed assessment to take place.

Conclusions: Objective 4

Achievements:

Playing a key role in the successful campaign for small housing co-ops to be exempt from legislation on Houses in Multiple Occupation (HMOs) benefited all small fully mutual co-ops offering shared accommodation, not just RR members.

Being identified as an official 'key stakeholder' for FCA consultations shows that RR is establishing itself as representing the interests of small co-ops generally as well as its own members.

The new RR model rules for housing co-ops will be the first time consensus decision-making has been recognised as part of a co-op's primary rules.

¹⁴ Judgements: Fox Housing Co-op October 2012; Beanstalk Housing Co-op January 2013

Objective 5: To promote and practise ways of running a society in line with our vision and values.

Case Study: Coventry Peace House

Coventry Peace House grew out of a peace camp at the Alvis tank factory in Coventry. When the factory closed, three of the participants looked around several co-ops in the UK, were inspired by Radical Routes, and set up a housing co-op, buying a row of 6 derelict terraced houses not far from the centre of town.

They did not get a loan to pay for the initial purchase of the property, but now have a loan which they took out to cover essential repairs, some remodelling, and paying off some loanstock.

The Peace House runs a night shelter for destitute asylum seekers – people who are unable to access work or benefits, but who are unable to return to their own country. They also run a bike workshop, where people come and fix bikes, either for themselves or for others.

For the social audit, we interviewed house members, volunteers in the night shelter, the bike workshop and the admin group, and users of the night shelter. The word which kept recurring was community – the Peace House is embedded in the community of Coventry, in the traditional white working class community, in the immigrant communities and the refugee communities that it has been working with for over 10 years. One person described it as a 'spider's web of links, all of which make sense of trying to do what's right for the world'.

The ways in which RR has helped the Peace House:

- Providing a loan to do up the community space.
- Providing financial advice when we were in crisis – a team of people spent a day with us going over our business plan and finances and helped us to change our strategies so we are very viable in the long term.
- Pool of people we can turn to when we need new members or skills to do something.
- Being able to talk through things as they come up, eg overcoming the transition when our last founder member left, RR really helped us there.
- When we were burgled, RR had a whip around to replace the stolen money (although that only happened for one of our many burglaries!).
- Volunteers from other local co-ops.
- Being able to compare the way that different co-ops do things lets us evaluate and get better at what we do (consensus and support and living together).
- Affirmation that we are doing something positive.
- The opportunity to talk to other people who are doing these kinds of projects from the same political outlook: otherwise we would be comparing ourselves to the mainstream, more charity type ethos, and it's good to get a balance.
- Culture of hospitality is a good thing (can stay all around the country).

There were definite ideas about how RR could improve:

- If there were more local co-ops in the area.
- You have to be confident to ask for support from the network – and it's not always clear what help is available – and if you don't know what you

'Someone in Birmingham told me about the Peace House and how to get here. The Peace House gave me a place to sleep, and showed me the places to go to get advice, so I could claim asylum... I get to meet lots of people and they help me... The Peace House is good to me, I like it here.'

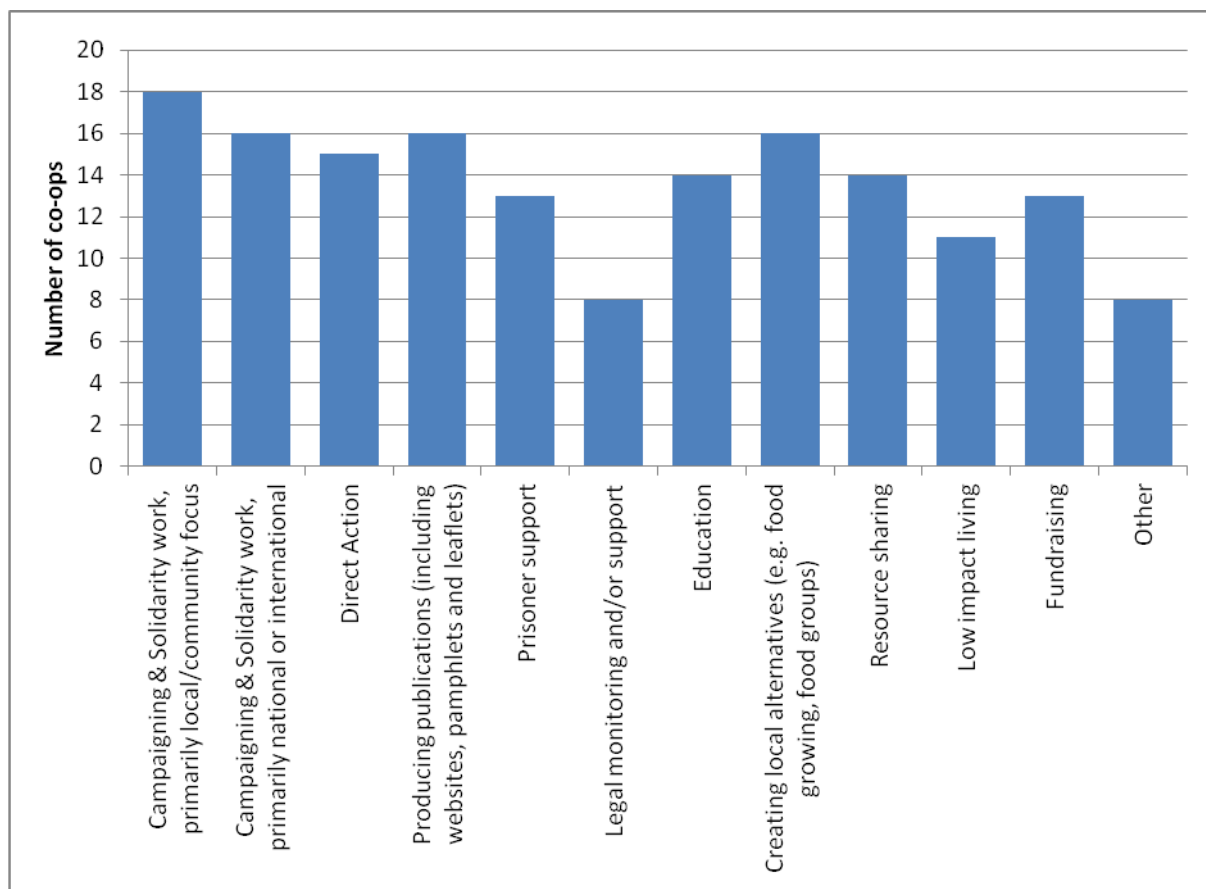
Quote from interview with a night shelter user (translated into English)

need you can't ask for it.

- RR membership does come at a cost – both financial and time - but at the moment we feel we get more out than we put in.
- If there was a more even distribution of energy (more older and richer co-ops) then we could get more support when we need it. It takes a lot of energy to start a project – yet those are the types of people that are part of the mutual support network.
- If there were more co-ops doing closer to what we do – we could get more support – because there are specific challenges - like we get from BBF [Birmingham Bike Foundry] with the bike workshop.

Co-ops survey – social change activity

Types of social change activity



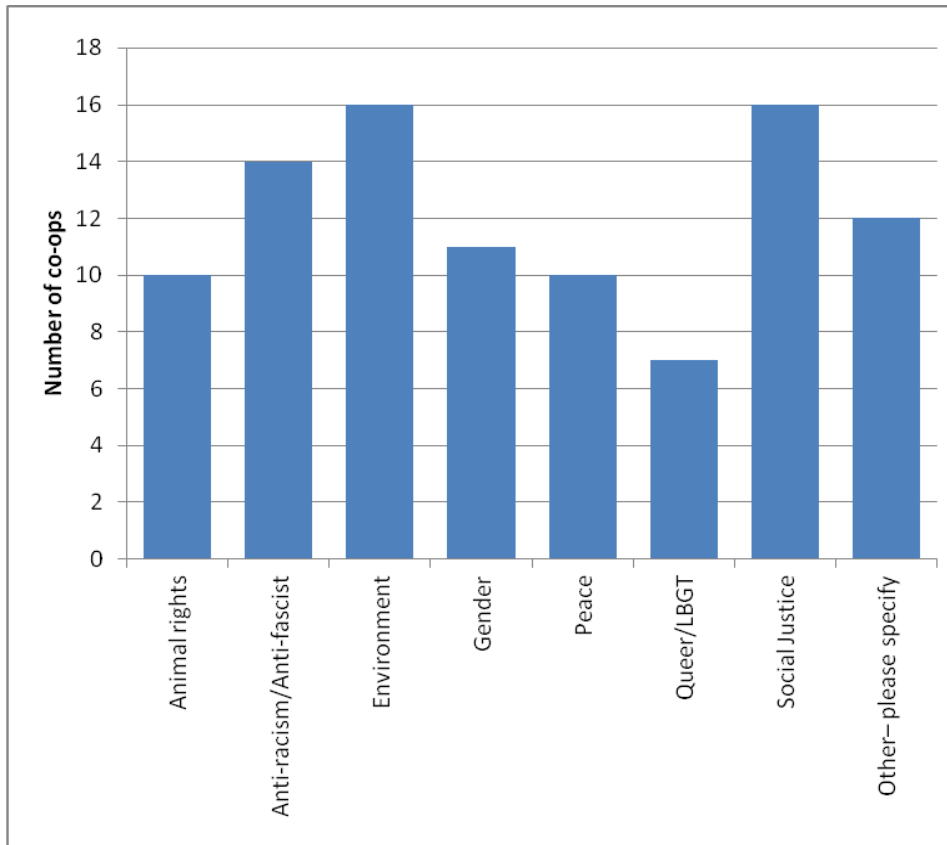
It appears that the distinction between ‘type of activity’ and ‘area of activity’ was unclear to respondents so there is some overlap between these answers and the following set of answers.

Answers given under ‘other (please specify)’ were:

- Worker solidarity
- Housing issues
- Benefits campaigning
- Radical h/m mailing
- Peace work
- Animal rescue / rehome

- Support for activists through convening NVC [non-violent communication] groups and co-counselling
- Providing a free space for people to use
- Running a social centre
- Providing housing for people on low incomes

Areas of social change activity



Answers given under other (please specify) were:

- Class struggle/Class war (x3)
- Anticapitalism (x2),
- Refugees/Asylum seekers/Migrant solidarity (x2)
- Anti repression
- International solidarity
- Indigenous rights
- FSU
- Kids
- NHS cuts
- Workfare boycott
- Workplace organising
- Community organising
- Community archaeology

Details of co-ops social change work

Question: 'Areas of social change activity: It would be nice if you could include examples, however please bear in mind that these may be used in a public report, so please don't incriminate yourself or anyone else...'

'I find the focus that direct action is the only acceptable form of social change difficult.'

Quote from individuals survey responses

Complete responses. Typed from handwritten originals. Numbers assigned randomly to distinguish separate co-ops' lists. Text divided into bullet lists to make reading easier, obvious spelling errors corrected (eg 'assylum'), acronyms expanded where known.

Co-op 1:

- Prisoner letter-writing
- Cowley Club
- Anti blood sports
- Migrant solidarity
- Power station occupation
- Combe Haven anti-roads protest
- Anti-fracking campaigning
- Anarcho-feminist organising
- Organising against 'March for England'

Co-op 2:

- Bike workshop
- Night shelter
- Published books on asylum
- Peace-building workshops in schools etc

Co-op 3:

- Genetix Snowball
- GEN [Genetic Engineering Network]

Co-op 4:

- Anti-EDL [English Defence League] things
- Anti-EDF [energy company] things
- Anti-acronym campaigning
- Full communism for all

Co-op 5:

- Hosting the editorial collective of EF! [Earth First!] Action Update
- Leeds EF! [Earth First!]
- 'Forgive us our trespasses' (anti Criminal Justice Bill 1994-95)
- Peat Alert campaign
- Green Events freesheet
- Postal address for Climate Camp
- *Sellafield Women's Peace Camp*
- *Solidarity South Pacific*
- *Menwith Hill Women's Peace Camp*

- *Rodent Rescue*
- *Black Direct Action*¹⁵
- Used as a study visit by permaculture students
- Supporting evicted squatters
- 'Aspire' meetings
- organising anti-royal wedding street parties
- campaign for a new community centre
- critical mass
- It's harder to say what 'Cornerstone' the housing co-op entity has supported since people stopped using the resource centre and started using their own laptops. Nowhere really needs a postal address any more.
- Bail address for all sorts of actions – climate, GM [genetic modification], AR [animal rights] etc, (eg No Dash for Gas)

Co-op 6:

- Hunt sabbing
- Food bank (independent org)
- Women's ESOL [English as a second or other language] classes
- Nottingham Solidarity
- Autonomous Nottingham
- G8 Network
- Earth First
- ABC [Anarchist Black Cross] and Greek prisoner support
- Calais Migrant Solidarity
- Vegan outreach
- Kids street play
- UK migrant solidarity and No Borders
- Morton Hall detainee visitors group
- Mailboxes and meeting space for various other campaigns

¹⁵ unclear in original text whether the italicised campaigns are groups the co-op has acted as postal address for or has been involved in directly.

Co-op 7:

- Save the Odeon Campaign
- Asylum support
- Pro-consent protests/demos.
- May Day events.
- Running/volunteering at the 1 in 12 club.

Co-op 8:

- Prisoner support.
- Eco-renovation workshops.
- Hunt sabbing.
- Community supported agriculture.
- Food co-op.
- Transition.
- Toad patrol.
- Bicycle ball.
- Taking control events.
- Women's day.

Co-op 9:

- Getting people to grow their own food.
- Engaging in radical direct action and being supported by everyone else in the co-op.
- Organising events, writing zines, taking part in community projects.

Co-op 10:

- All co-op members are also members of Haringey Solidarity Group which runs a number of local campaigns and produces a local newspaper called 'Totally Independent'.
- We have converted the loft space of one of our co-op houses into a community office that is used by a number of community groups.
- Some of us are members of the London Anarchist Bookfair collective.
- Last year we brought Lindela Figlan from the South African Shack Dwellers Movement over for a national tour.
- Some of us are involved in Legal Defence and Monitoring Group including prisoner support.
- Others in local housing action and LCAP (London Coalition Against Poverty).

Co-op 11:

- We have a vegan Sunday roast every week where supported groups can cook and raise money for themselves.
- Meeting space for groups.
- Gig space for fundraisers.

- Bookshop/library.
- Migrant English Project provides free English lessons for asylum seekers once a week.
- and lots lots more.

Co-op 12:

- Anti roads movement – evictions
- Anti fascist marches
- [further marks suggest answer unfinished]

Co-op 13:

Between our houses, we:

- provide office space for campaigns
- put up people on speaking tours
- talk over dinner about social change work we're involved in
- occasionally store squatters possessions in our garage
- paint banners in our gardens
- use our car share as useful.
- Contributing to benefit gigs.

'I have found the social and political network through RR very useful in organising actions and events from Climate Camp through Peat Alert.'
Quote from individuals survey responses

Individual members survey and social change

Housing co-op membership and social change

Overall respondents tended to agree that membership of their Radical Routes co-op supported and enabled the action they took personally for social change. Averaged across all social change questions the mean rating was 4.1 (slightly above 'agree'). Two-thirds of respondents, on average, rated the social change statements at agree or higher, 95% were, on average at least neutral (score of 3 equivalent to neither agree nor disagree).

The statements that attracted the lowest proportion of agreement were 'I consider living co-operatively to be in and of itself an act of social change', 'I think living in a co-op reduces my resource consumption, compared to other housing options that might reasonably be available to me' and 'I feel I can depend on my co-op for solidarity'.

'Living in a co-op makes it easier to meet people with whom I can work for social change' and 'My co-op gives me access to space and or resources (e.g. office facilities, tools and equipment, telecommunications) that assist my social change work' also had relatively high levels of disagreement along with a relatively large proportion of neutral responses.

A question that is obviously raised is whether these results are driven by individuals broadly agreeing that there are benefits to their social change work of living in an RR co-op, however personally disagreeing with one or two specific benefits, or whether some proportion of respondents feels generally negative. The latter appears to be the case, with 5% of respondents giving negative responses across all social change questions. Un-housed co-op members did not score these questions differently to members of housed co-ops.

	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
I feel I can depend on my co-op for solidarity	7.8%	5.2%	87.0%	4.2
My co-op provides me with safe respite and social support that helps me work for social change	1.3%	19.5%	79.2%	4.1
I think living in a co-op reduces my resource consumption, compared to other housing options that might reasonably be available to me	2.6%	18.2%	79.2%	4.1
Living in a co-op makes it easier for me to participate in social change activities	9.1%	10.4%	80.5%	4.1
Living in a co-op inspires me to work more towards social change	2.6%	13.0%	84.4%	4.1
Living in a co-op makes it easier to meet people with whom I can work for social change	6.5%	15.6%	77.9%	4.0
My co-op gives me access to space and or resources (eg office facilities, tools and equipment, telecommunications) that assist my social change work.	6.5%	20.8%	72.7%	4.0
I consider living co-operatively to be in and of itself an act of social change	16.9%	13.0%	70.1%	3.7
Respondents: 77 of a potential 186				

Similar questions about co-ops and social change activity were asked of worker co-op and social centre members.¹⁶ In general, patterns of agreement were similar to those for housing co-ops and levels of agreement were slightly lower for worker co-ops than for housing co-ops (0.1 points lower on average overall) and slightly lower again for social centres (0.3 points lower than housing co-op members on average overall).

How living in a housing co-op reduces individual resource consumption

Respondents who agreed that living in a housing co-op reduced their resource consumption were asked to select all the reasons they thought this was the case. They are presented in this table in descending rank order.

	Percentage agree	Number agree
Sharing heating and cooking reduces fuel use compared to a smaller household	93.9%	61
I share equipment that I might otherwise need to own individually (eg tools; household appliances; car or transport)	90.8%	59
It is culturally easier to live a low impact lifestyle	78.5%	51
My co-op works together to minimise our consumption	75.4%	49
My co-op gives me practical opportunities for low impact living (eg food growing)	72.3%	47
As a co-op we choose an ethical diet	70.8%	46
My co-op have modified our home to make it more environmentally sustainable	69.2%	45
My co-op gives me access to the skills to live a low impact lifestyle (eg repairing/maintaining)	67.7%	44
There is cultural pressure to make low-impact choices	47.7%	31
Respondents: 65		

Reasons given in the 'other' category:

- Logistics of communal living make some things (particularly having a bath!) more difficult/ less likely.
- Communal cooking results in less waste.
- As a co-op we choose ethical shopping and local sourcing.

¹⁶ See appendices 'Individual members questionnaire: worker co-op/social centre members' for full data.

Individuals' values – social change and Radical Routes

This section analyses questions about the importance individual members place on social change work and how their values fit in with the values of RR.

There is a high level of agreement with all the statements suggesting that Radical Routes housing co-op members are committed to social change work, low impact living and mutual aid networks. All these statements received an average rating of 4 or above (where 4 = agree, 5 = strongly agree).

	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
Participation in social change activity is important to my day to day life	0.0%	6.1%	93.9%	4.5
I personally aim to minimise my environmental impact	2.4%	4.9%	92.7%	4.4
Participation in social change activity is an important component of my self-identity	4.9%	3.7%	91.5%	4.3
Working for social change is an important part of my long-term plans	4.9%	15.9%	79.3%	4.1
I believe it is politically important to aim to live a low/minimal impact lifestyle	9.8%	11.0%	79.3%	4.1
The principle of joining and participating in a mutual aid network is important to me	6.1%	17.1%	76.8%	4.0
Respondents: 82 of a potential 186				

	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
I feel I understand what the ethos and values of Radical Routes are	2.5%	10.0%	87.5%	4.2
I feel the ethos and values of Radical Routes reflect my own views	6.3%	18.8%	75.0%	3.9
Respondents: 80 of a potential 186				

How living in a co-op impacts on an individual's housing

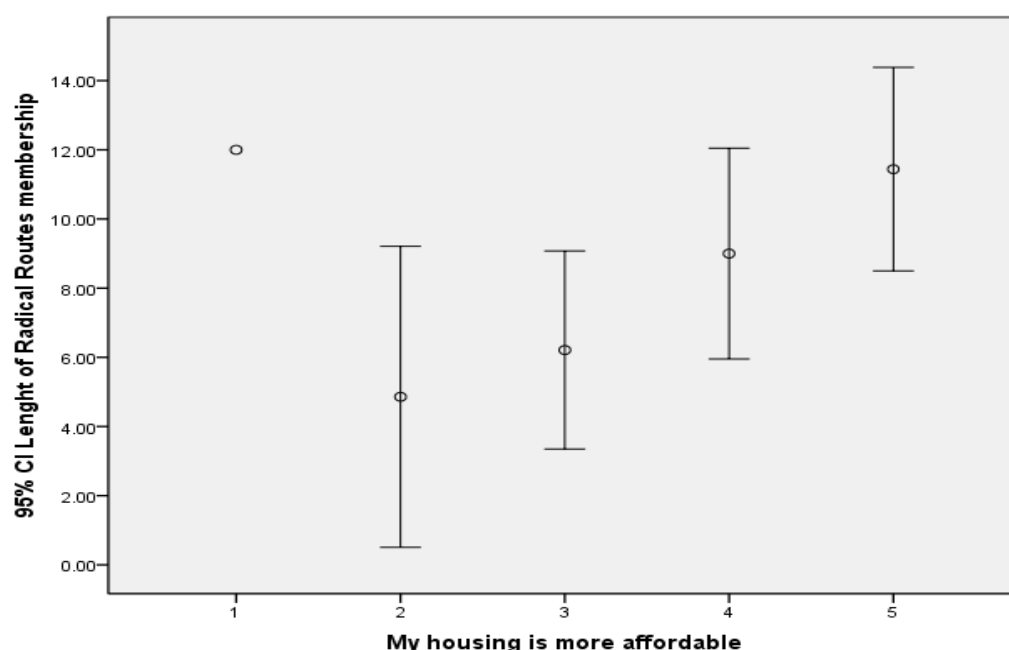
The purpose of these questions was to assess whether and how Radical Routes housing co-ops provide a better housing situation than mainstream alternatives.

[Compared to other options that might reasonably be available...]	Disagree combined	Neither agree nor disagree	Agree combined	Average rating
My housing situation is improved	2.6%	7.7%	89.7%	4.5
I have more security of tenancy	3.8%	7.7%	88.5%	4.5
I feel less uncertainty in my housing situation	2.6%	11.5%	85.9%	4.4
I am more likely to be able to act to improve	2.6%	9.0%	88.5%	4.4

the quality of my home or its facilities				
I have a close bond of trust with those I live with	3.8%	10.3%	85.9%	4.4
I have more control over how I live	3.8%	9.0%	87.2%	4.3
I have more control over who I live with	9.0%	18.0%	73.1%	4.1
My housing is more affordable	10.3%	25.6%	64.1%	3.9
I am less likely to experience prejudice or harassment within my home	2.6%	33.3%	64.1%	3.9
Respondents: 78 of a potential 186				

There was a correlation between what rank individuals gave to the statement ‘my housing is more affordable’ and how long their co-op had been a member of RR (this is a proxy for the age of the co-op, which affects rents) with those in greatest agreement on average coming from older co-ops.

Length of RR membership of co-op (years) against individuals’ rating of affordability:



Average agreement across the suite of statements was high at 4.31. ‘My housing situation is improved’ was excluded from this analysis because it is a generic statement from which the others follow as reasons; as was the statement ‘I am less likely to experience prejudice or harassment within my home’, because that requires further information for meaningful analysis. Looking across the suite of questions people who disagreed that their housing situation was improved disagreed across the board about the reasons their housing situation might be improved.

How working in a co-op impacts on an individual's employment

	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
I have more say in workplace decisions	0.0%	0.0%	100.0%	4.8
My work is more flexible	0.0%	0.0%	100.0%	4.6
I am doing work I consider socially or environmentally worthwhile	0.0%	7.1%	92.9%	4.4
My work is more personally meaningful	7.1%	7.1%	85.7%	4.2
I'm able to use skills I learnt as an activist	21.4%	14.3%	64.3%	3.8
I am more involved in learning new skills and accessing training	14.3%	28.6%	57.1%	3.6
My work is more secure	21.4%	21.4%	57.2%	3.5
I have access to work - my likely alternative is unemployment	64.3%	21.4%	14.3%	2.4
I have a better level of pay	85.7%	7.1%	7.1%	1.8
Respondents: 14 of a potential 24				

The number of respondents is too low to allow meaningful statistical analysis. It can be noted that in general members of worker co-ops are not there for either the pay or because they would be unemployed otherwise.

Former members' survey

Data from the former members' survey on the effects of RR on housing and work situations and on social change work can be found in the appendices. Results were not substantially different from those in the current members survey.

Environmental impact

These accounts have not attempted to quantify the environmental impact of RR. For the organisation itself, the main impact is at gatherings and via transport to gatherings and other meetings. RR does not pay expenses for internal flights and encourages use of public transport and vehicle-sharing to reduce greenhouse gas emissions: most people coming to gatherings arrive by train or bus or in full cars/minibuses. Food at gatherings is always vegan and is local and organic where possible, again reducing emissions.

In RR co-op properties, environment and economics tend to collide. Co-ops generally need to buy cheap, buildings (which are often run-down or unmodernised), and need larger-than-average buildings to house more people than a standard family. This often means large Victorian houses with poor energy performance. However, economics means co-ops aim to keep rooms full wherever possible, while both economics and environmental concerns lead to using utilities such as gas-fired heating as little as possible, meaning energy consumption per head for co-op residents is generally lower than average. See above for more on individuals' environmental choices. The 2006 booklet *How to work out your ecological footprint* (downloadable from RR website) contains a case-study of members of a (then) RR co-op and their environmental impact.

Most RR loans which cover building work incorporate environmental improvements. Recent examples include:

'RR needs to accept groups that slaughter animals for food. The future of this country is small scale mixed farming and denying these groups access will stifle RR's effectiveness.'
Quote from former members survey responses

- installation of biomass boilers for heating/hot water.
- installation of solar panels for electricity generation.
- insulation, including lofts and internal and external walls.
- extensions and conversion of outbuildings incorporating sustainable materials and high energy-efficiency.

A future set of social accounts should aim to quantify RR's environmental impacts.

Diversity and inclusivity

The following assessments of diversity and inclusivity are included here as being part of RR's values, particularly 'Recognising the inequalities, privileges and power hierarchies that exist in society and working to challenge them'. They are relevant to the objective of practising and promoting these values.

Who are the members of Radical Routes co-ops?

How typical is the membership of Radical Routes? Which groups are engaging with RR, which are not?

Age:

81% of respondents (74) gave their age.

Age range 19-57

Average age of 35 years

Average ages did not vary significantly among members of different types of co-op.

This suggests that older people, particularly the 60+ age group, are not currently represented in RR. This is likely to result in part from RR co-ops not offering opportunities this group want – ie very few over-60s choose to live in communal housing and relatively few work.

Class

75% of respondents (68) answered about class.

Of those who answered, 26.5% considered they were from a working class background, 63% from a lower middle class background and 10.5% from an upper middle class background.

The proportion of respondents identifying themselves as 'working class' (26.5%) is in line with results for the population as a whole: surveys that phrase the question similarly to the RR survey suggest 24-30% of people in Britain identify as 'working class'.¹⁷ So, based on self-identification, working-class people are not under-represented in RR compared to the general population.

82% of respondents (75) answered the question on their highest level of educational attainment. Of these, 79% had a Bachelor's degree, Master's degree or PhD. 12% had 'A level/NVQ or City & Guilds level 3', 4% HND/HNC, and only 5% had qualifications below 'A' level equivalent, or no qualifications.

This compares to figures for England and Wales from the 2011 census showing 27.2% had 'Level 4' qualifications (degree or higher), 15.9% Level 3 ('A' levels or equivalent) or apprenticeship, and 51.3% had qualifications below 'A' level, or none.¹⁸ This demonstrates that RR members have substantially higher educational qualifications on average than the population as a whole.

'It's hard for first-timers at gatherings when jargon and acronyms are used without explanation.'

Quote from individuals survey responses

¹⁷ Class affiliation is shown to be strongly sensitive to how the question is worded, particularly how you subdivide classes. The numbers from this survey could be compared to national results from surveys using methods that split the middle but put upper and working class as single categories. See: http://fullfact.org/articles/working_class_identity_polls_horny_handed_dirty_overalled-28715

¹⁸ 2011 Census, Table KS501EW

<http://www.ons.gov.uk/ons/taxonomy/index.html?nscl=Children%2C+Education+and+Skills#tab-data-tables>

Ethnicity

82% of respondents (75) answered the question 'How would you describe your ethnicity?'

Of those:

- 72% described themselves as white or white British
- 8.5% as just British
- 7% Jewish or mixed Jewish
- 4% 'mixed race'
- 4% described themselves as Scots or Welsh
- there was one Asian, one Irish and one Latin American respondent.

'Gatherings must be in accessible venues eg warm and big enough and in one place. This puts off new people with kids/health issues etc.'

Quote from co-ops survey responses

Since this was an open-response question we have not compared the results to national data, but they suggest non-white people are under-represented in RR compared to the general population.

Gender

82% of respondents (75) gave a gender.

Of these: (to the nearest 0.5%)

- 46.5% described themselves as male
- 39.5% as female
- 4% as transgender
- 9.5% described themselves as queer, gender-queer, intersex or some other non-binary gender.

Reliable statistics on prevalence of gender-variance in the UK do not currently exist, but formal estimates by the Gender Identity Research and Education Society (GIRES) are no higher than 1%, suggesting that gender-variant people are significantly over-represented in RR compared to the general population.¹⁹

Sexual orientation

77% of respondents (70) gave their sexual orientation.

Of these:

- 64% said they were straight
- 15.5% queer
- 15.5% bisexual
- 4% gay or lesbian.
- Five respondents chose the 'other' category and of these two described themselves as 'pan-sexual'.

This suggests that non-straight/heterosexual people are significantly over-represented in RR compared to the general population, in which 1.8% of adults identify themselves as gay, lesbian, bisexual or other.²⁰

Disability, health and special needs

84% of respondents (76) answered this question.

Of these: (to the nearest 0.5%)

- 81.5% did not consider themselves to have a disability, special need or long term illness.
- 5.5% were registered disabled.
- 13% considered they had a disability, special need or long term illness, but were not registered as such.

¹⁹ GIRES 'The number of gender-variant people in the UK – update 2011' <http://www.gires.org.uk/sprevalence.php>

²⁰ Office for National Statistics 'Integrated household survey April 2011 to March 2012: Experimental statistics' p3 Table 1. http://www.ons.gov.uk/ons/dcp171778_280451.pdf

Individuals' views on Radical Routes and inclusivity

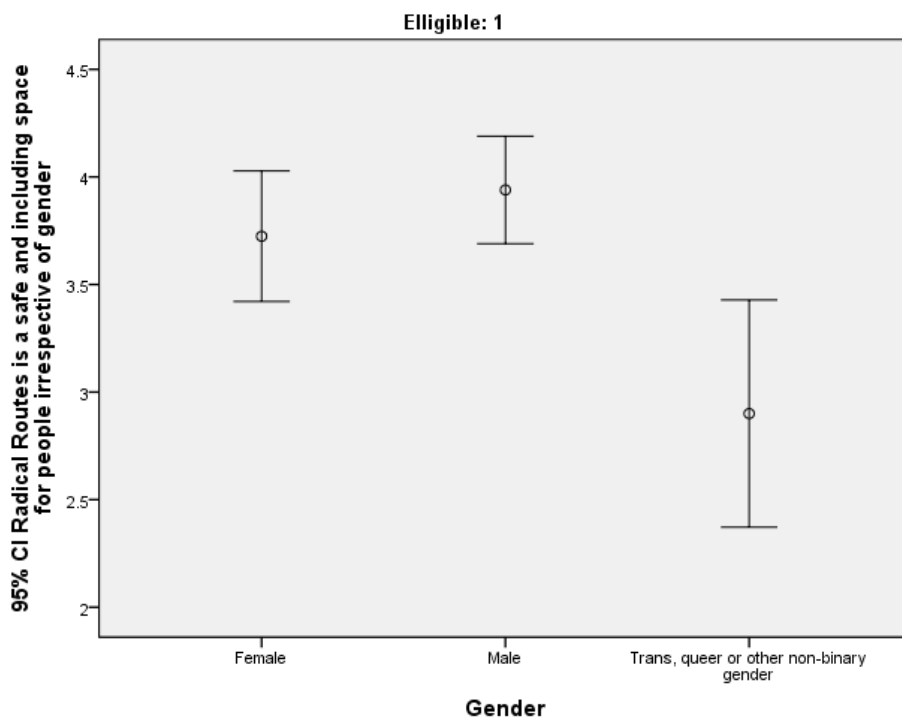
	Disagree combined	Neither agree nor disagree	Agree Combined	Average Rating
It is a safe and including space for people irrespective of sexuality	3.8%	21.3%	75.0%	4.0
People communicate respectfully	3.8%	17.5%	78.8%	4.0
I feel able to be myself	7.5%	18.8%	73.8%	3.9
It is a safe and including space for people irrespective of gender identity	7.5%	27.5%	65.0%	3.8
There is a general culture of assisting people to challenge behaviour that they find oppressive	11.3%	20.0%	68.8%	3.7
There is a general awareness of the operation of privilege and oppression in wider society and people take steps to challenge this	7.5%	26.3%	66.3%	3.7
It is a safe and including space for people irrespective of age	10.0%	26.3%	63.8%	3.7
I feel supported if I need to challenge someone's behaviour towards me	5.0%	36.3%	58.8%	3.6
It is a safe and including space for people irrespective of race	13.8%	40.0%	46.3%	3.4
It is a safe and including space for people irrespective of health or disability	16.3%	38.8%	45.0%	3.4
It is a safe and including space for people irrespective of class	20.0%	35.0%	45.0%	3.3
Respondents: 80 of a potential 259				

The low average ratings here (mostly less than 4, compared to mostly over 4 for other values-related questions) here and the high level of people answering 'neither agree nor disagree' indicate a more lukewarm response on inclusivity compared to RR's other values.

A sizeable minority do not feel that Radical Routes is a safe and including space for all people, this is especially true with respect to class(20%); health and disability (16.3%), race (13.8%) and age (10%). There was slightly lower disagreement with respect to gender (7.5%) and very low disagreement with respect to sexual orientation (3.8%). In relation to class, race, sexuality and age there was no significant difference in ratings between members of different groups, though in some cases the sample size was too small to allow meaningful analysis (and people over 57 were completely absent from the survey).

The relative optimism about Radical Routes being a safe and including space for people irrespective of gender is not shared by people identifying as trans, queer and other non-binary gender identities. They score this statement significantly lower (average 2.9, Median 3) than both male (average 3.94, Median 4) and female (average 3.72, Median 4) respondents.

'I feel that Radical Routes is far ahead of many other places [on inclusivity] and there should not be an internal demonisation of itself for not being perfect enough...'
Quote from individuals survey responses



Open-ended responses on inclusivity

See appendix 'Open-ended responses compilation' for full list.

Open-ended responses were invited to the question 'If you have indicated that Radical Routes spaces are not safe and including in any way we'd very much welcome information. We've included a space below where you can describe any problems and, if you wish, any suggested solutions or actions.'

Various comments identified class and race as inclusion issues, but mostly in general terms or as a representation issue, eg 'Radical Routes is currently overwhelmingly white and largely middle class', 'non-white and working class people are poorly represented in RR', 'Class differences are occasionally, and probably unknowingly, highlighted'. No respondents commenting on race or class gave examples of incidents or practices they considered exclusive. No definite suggestions of solutions were offered on this topic: comments could be summed up by the person who wrote 'Not sure what is to be done. But recognising this loudly might be a good start.' It is interesting to note that this contrasts with the survey data which shows self-identified working-class people as proportionally represented in RR compared to the general population. It is possible that the relative over-representation of people educated to degree-level or higher (see 'Class', above) is colouring perceptions of other people's class background.

Physical accessibility was highlighted as an issue by three respondents, particularly, 'The gatherings are inaccessible to me as a disabled person. At the gathering I did attend there was not appropriate wheelchair access, enough toilets, enough inside accommodation, enough quiet space or adequate heating. However I cannot see these problems being properly addressed within the current budget.'

Transgender issues were highlighted by three respondents in the open-ended responses, especially individuals being misgendered in meetings.

Age was noted as an issue by four comments, in terms of general inclusivity, eg 'Those of us older, with disability issues feel less welcome.' Specific issues or incidents were not described.

None of the open-ended responses highlighted sexuality as an issue in RR.

'The most inclusive RR gatherings are those that have some sort of structured 'way in' to the social side such as games, quizzes, ceilidhs.'
Quote from individuals survey responses

Conclusions: Objective 5

Achievements:

Co-ops and their members are involved in a wide variety of social change projects.

Individual members surveyed mostly (over 70% agreement in all areas for housing co-op members) reported feeling supported in their social change activities by being part of an RR co-op.

All worker co-op members surveyed agreed that they had more say in their workplace and that their work was more flexible than it would be otherwise. Nearly 90% of housing co-op members agreed that their housing situation was improved by living in a co-op.

Three quarters of individual members surveyed agreed that the ethos and values of Radical Routes reflect their own views.

Environmental sustainability seems to be embedded in the operation of RR and its members, but this area could be quantified in a future set of social accounts.

Issues:

The responses to the open-ended question on radical social change work in the co-ops survey demonstrate that perceptions of what 'radical social change' means vary widely across the network. This may be a good thing, but the question should be kept on the table to avoid diluting RR's ethos, or conversely excluding groups by a too-narrow definition.

Specific issues were raised relating to diversity and inclusivity:

- physical accessibility of gatherings to wheelchair users, recognising limited budgets as one cause of the problem.
- Older people and ethnic minorities are currently under- or un-represented in RR.
- inclusivity towards transgender people, especially regarding misgendering in gatherings.

Access and inclusion working group are aware of these issues and working to address them. A possible start might be to organise training around these areas.

8. Other stakeholder views

Analysis of Rootstock interview responses

See appendix 'Rootstock interview responses compilation' for raw data from quantifiable questions.

Of the offered reasons for investing in Rootstock, all interviewees said they wanted their money 'to do something positive'. The most popular specific reasons for investing were 'to support co-ops' (7 of 8 interviewees in agreement), 'to provide secure housing for low income people' (6 in agreement) and 'to help people reduce their environmental impact' (6 in agreement). The least popular were 'I was impressed by the interest rate' (2 in agreement, though one of these qualified that they were impressed that they had a choice of interest rates rather than being impressed by rate itself) and 'I wanted my money to be secure' (3 in agreement). This suggests that ethical reasons were more important than financial considerations in choosing to invest in Rootstock. However, interest in specific areas of RR members' activity was slightly lower than support for co-ops overall or for secure housing: 5 out of 8 interviewees were interested in supporting direct action and 4 said they wanted to support vegan or vegetarian projects (2 vegan, 2 vegetarian).

All interviewees agreed that they 'have a voice in Rootstock', though most qualified that they do not currently use it. All received information from Rootstock and say they usually 'read and enjoy' this information. When offered areas they might like more information on, interviewees were most interested in new and current RR projects (average score 4.3 on a scale of 1-5 for desirability); they were least interested in profiles of Rootstock staff (average score 2.6) and other investors (average score 1.9). Information on the organisation and financial information scored 3.7 and 4 respectively.

All but one of the interviewees were aware they could attend RR gatherings, though only one had actually done so (see their comments below) – reasons offered for not attending included time, distance, travel costs and other responsibilities.

Half the interviewees had visited one or more RR co-ops (one listed 17 co-ops visited, including some associate members, the others named one or two). One interviewee's list included co-ops which have never been RR members, suggesting investors may have inadequate information on who RR members are.

Two interviewees said they had considered complaining to Rootstock in the past but neither had done so – one qualified that this was a long time ago and the issue they would have complained about had since improved.

Only one interviewee suggested other areas RR could be working on, calling for more support for worker co-ops and other types of non-housing co-ops. They wanted RR to work on 'putting together finance packages for more high risk co-ops', possibly through Rootstock investors having an option to put their money into higher-risk areas such as worker co-ops.

One interviewee called for more promotion of Rootstock and suggested crowd-funding a promotion strategy from existing Rootstock investors.

Quotes

'you know more about people's actual lifestyles and what it's creating – it feels more like a family'

'I was told [about Rootstock] by a friend who knew of Radical Routes...me and my friend invested all the money we had once we knew about it.'

'Radical Routes is a great organisation, it is really inspiring – meeting people in RR has helped me develop my politics. Having a mutual aid network of radical co-ops is really helpful [for people to continue] having radical politics while interacting with the "normal" world.'

'it's a pity it hasn't grown'

'I really trust RR and I'm grateful that Rootstock exists so I can put my money in it.'

'it's helping create the kind of world I want to live in...in a reliable, steady way'

Comments from the one interviewee who had attended a recent RR gathering: ‘...Lack of information on what would happen/structure ... Information came late and was pitched at people who knew the information already... for first time people we need to have more 'what to expect at your first gathering'...we need a welcome formula that doesn't frighten people off! When we arrived, there wasn't anyone at the desk or anyone welcoming people. [When we got into it] we loved it...’

Themes

Themes emerging from the responses to open-ended questions which aren't already covered in the ‘Why invest in Rootstock?’ questions (see above) – numbers in brackets indicate number of interviewees who mentioned that theme.

Using money as a means of supporting projects the interviewee approves of and isn't in a position to support in other ways. (3)

Direct involvement in or information about the co-ops supported by Rootstock investment is or could be a selling point. (3)

Not wanting to invest in banks/lack of choice as to where to put money make Rootstock a desirable alternative. (2)

High professional standard of Rootstock work. (2)

Stability, consistency of projects supported. (2)

Note – quotes and themes are based on notes taken by the interviewer during open-ended answers in telephone interviews. They have been edited for comprehensibility and brevity so do not perfectly record the actual words spoken.

Friends survey

Full results from the survey of ‘Friends of RR co-ops’ are available in the appendix ‘Friends survey – all responses’.

9. Issues for action and achievements

Objective 1: To practically support new and existing radical co-ops through a structured network of mutual aid.

Achievements

84% of individual members surveyed agreed that RR is an effective organisation that is doing the things it claims to do. Over 90% agreed that RR is a useful source of advice and information.

The survey of individual members indicates high levels of engagement with RR: over 90% of respondents have attended at least one gathering in the last year and nearly half regularly undertake work commitment and/or are a core member of a working group.

Records show that RR has functioned as a network at a fairly constant level over the period. While lack of growth may be a concern, it has also consistently operated and provided support to members. It may be that RR is at its 'natural' size.

Registration of new co-ops: 58 new housing co-ops have been registered using RR model rules in the last 5 years alone.

Issues:

Of the individuals surveyed, 25% say they are doing less RR work than previously, only 7.5% say they are doing more. This may be a cyclical issue, but should be discussed in the network.

Objective 2: To financially support new and existing radical co-ops

Achievements:

RR has made 35 property purchase loans to housing co-ops and social centres and 63 loans in total since 1992. In that time, the organisation has never had a bad debt, in spite of loans usually being made alongside main mortgages, which involves taking a higher risk than main mortgages.

In spite of successful financial support for housing co-ops and social centres, neither group identified access to a loan as the most important benefit of RR membership. This indicates that most members are not 'in it for the money'.

Issues:

Worker co-ops are not currently receiving effective financial support from RR. The Trading Co-ops Network and working group are developing measures to address this: assessing the effectiveness of any changes should be a topic for a future social audit. Given that RR is legally restricted to offering secured loans, but unsecured loans are likely to be more desirable to worker co-ops, it may be that RR is not in a position to provide financial support to these groups in a form they would want. This question could be addressed by future research.

Objective 3: To engage with the wider community including activist and non-hierarchical networks and the co-op movement more generally on behalf of our member co-ops

Achievement:

Via participation in events, publications and workshops, RR is promoting co-ops generally and representing itself and the interests of small radical co-ops in the wider co-op movement.

Issues:

RR does not record interactions with the wider community effectively. Improved tracking would allow more detailed assessment to take place.

Objective 4: To promote the co-operative ideal and publicly and legally campaign on issues of relevance to member co-ops

Achievements:

Playing a key role in the successful campaign for small housing co-ops to be exempt from legislation on Houses in Multiple Occupation (HMOs) benefited all small fully mutual co-ops offering shared accommodation, not just RR members.

Being identified as an official 'key stakeholder' for FCA consultations shows that RR is establishing itself as representing the interests of small co-ops generally as well as its own members.

The new RR model rules for housing co-ops will be the first time consensus decision-making has been recognised as part of a co-op's primary rules.

Issues:

There is concern that individual co-ops are not meeting their commitments on promoting co-ops in their local area. This is likely to be a long-term issue and should be raised in the network: it may be that this commitment is unrealistic for some current members.

Objective 5: To promote and practise ways of running a society in line with our vision and values.

Achievements:

Co-ops and their members are involved in a wide variety of social change projects.

Individual members surveyed mostly (over 70% agreement in all areas for housing co-op members) reported feeling supported in their social change activities by being part of an RR co-op.

All worker co-op members surveyed agreed that they had more say in their workplace and that their work was more flexible than it would be otherwise. Nearly 90% of housing co-op members agreed that their housing situation was improved by living in a co-op.

Three quarters of individual members surveyed agreed that the ethos and values of Radical Routes reflect their own views.

Environmental sustainability seems to be embedded in the operation of RR and its members, but this area could be quantified in a future set of social accounts.

Issues:

The responses to the open-ended question on radical social change work in the co-ops survey demonstrate that perceptions of what 'radical social change' means vary widely across the network. This may be a good thing, but the question should be kept on the table to avoid diluting RR's ethos, or conversely excluding groups by a too-narrow definition.

Specific issues were raised relating to diversity and inclusivity:

- physical accessibility of gatherings to wheelchair users, recognising limited budgets as one cause of the problem.
- Older people and ethnic minorities are currently under- or un-represented in RR.
- inclusivity towards transgender people, especially regarding misgendering in gatherings.

Access and inclusion working group are aware of these issues and working to address them. A possible start might be to organise training around these areas.

Other suggestions

The experience of preparing these social accounts suggests that Radical Routes record keeping and archiving are currently less than adequate. This is partly the result of RR not having a physical office, which makes it

difficult to store archives, but also stems from minutes and other documents not being prepared in a way suitable for use as a long-term record, eg events not recorded in a consistent manner, historical membership list not maintained etc.

Template documents to be used for minute-taking might help

with this issue, and some working groups have begun using standard agendas which should help with recording working group meetings. Documents are now generally stored online, which helps with accessibility. These issues will be brought to the attention of secretarial group. It might also be useful for RR to routinely collect and store more information on co-ops, eg number of members, number of vacancies, areas and types of social change work undertaken.

'It would be good if RR work were more evenly distributed between member co-ops'

Quote from co-ops survey responses

A future social audit could consider consulting members of campaigning and action groups (including individuals from inside and outside RR co-ops) via qualitative methods, such as focus groups of individuals involved in a particular event. Anecdotal evidence points to Radical Routes having a role in the formation and running of large scale events such as Climate Camp and the 2005 anti-G8 mobilisations. While this is an interesting point, the scale and complexities of gathering evidence of this, along with issues around confidentiality or protection of the network (in relation to current activism), means that this fell outside of the scope of this audit. We suggest that a social historian could be consulted on the possibility of researching this area if future resources permit.

We now know that access to loans is not the main reason most co-ops belong to RR; a future social audit could ask what other main reasons there are.

10. Plans for dialogue with stakeholders

1. Presentation and discussion of final report at RR summer gathering 2013, with write-up in minutes.
2. Publication of summary report (c. 12 pages) on paper, with full report available publicly via the RR website and audit panel notes (where relevant), audit statement and appendices available via the members' area of the RR website.
3. Notification of reports to wider stakeholders, eg Rootstock investors, users of social centres.
4. Access to data gathered made available to RR working groups for further analysis where relevant.
5. Proposals to RR resulting from 'Issues for action'.

Process to be run by the social audit group.

11. Plans for the next social accounting cycle

We propose a three-year social accounting cycle. A shorter cycle would be unsuited to the long time-scales of RR's work, the large numbers of stakeholders and the available resources.

12. Key aspects checklist

Designed by the Social Audit Network to assess organisations' governance.

Answers as at April 2013.

I Human resources

		Number			Date/Details/Comment
1.1	Number of employees: Full-time	0			We have a contractual agreement with a member co-op to do our financial admin, but we employ no-one. As a secondary co-op all member co-ops are in effect our owners and their members are expected to participate in the running of RR, however we have no volunteers in the classic sense of a person doing work for us; all work is done collectively.
	Part-time	0			
	Occasional	0			
	Volunteer	0			
1.2	Number of members	35 co-ops			As at April 2013
1.3	Policies and Procedures in place:	Y	N	NA	
	a. Employee contracts			NA	We have no employees, but we do have a contract with the co-op (one of our members) that does the finance admin.
	b. Employee job descriptions			NA	The contract lists the requirements of the co-op who are our finance workers.
	c. Staff appraisals			NA	The finance group audits the finance worker co-op yearly, and gives feedback to them and to the whole network.
	d. Grievance procedures			NA	
	e. Disciplinary procedures			NA	
	f. Equality and diversity policies	Y			In July 1995 we passed policies committing our members to allow full inclusion by people with disabilities including committing to creating access to their properties to people with disabilities. In Jan 1996 we extended this to include all Radical Routes Gatherings. Since January 1996 we have had a disability working group whose purpose is to ensure that people with disabilities have access to Radical Routes. This group has an annual budget. In October 2011 this group was expanded to become an access and inclusion group whose purpose is to ensure that Radical Routes is open to all people who agree with our aims and principles.
	g. Equal opportunities	Y			We don't employ anyone and have no volunteers, however for a co-op to join RR it must be registered with RR approved rules. These rules state: The Objects of the Co-operative shall be as provided below. In carrying out these objects, the Co-operative shall work towards the elimination of discrimination based

				on race, ethnic origin, nationality, gender, disability, sexuality, age, class, appearance, religion, responsibility for dependents, unrelated criminal convictions, a person's HIV antibody status or any other matter which causes any person to be treated with injustice.
	h. Pay differentials between the highest paid and the lowest paid			NA
	i. Other, such as family friendly policy:	Y		It is in our policy document that childcare is provided for at all gatherings and we have children's group with a budget.
1.4	Investors in People			
1.5	Consultations:			
	a. with paid employees			NA
	b. with volunteers			NA
	c. other	Y		This is the first time RR has produced social accounts – see 'Methodology' for who was consulted and how, and 'Plans and recommendations' for future plans.

2 Good Governance and Accountability

		Y	N	NA	Date/Details/Comment
2.1	Legal form of organization: Constitution: Industrial and Provident Society	Y			Soon to be known as a 'co-operative society'.
2.2	Appropriate annual return filed	Y			
2.3	Annual General Meeting held	Y			2012 AGM held on 26/5/12, 30 member co-ops present.
2.4	Regular Board/Management Committee meetings			NA	RR has no board or management committee, all decisions are made by consensus of members at quarterly gatherings.
2.5	Annual Report published		N		
2.6	Membership increased/decreased		N		Overall level the same, some changes in membership.
2.7	Social Accounts prepared	Y			
2.8	Social Accounts verified by Social Audit Panel				Panel meeting 18 th June 2013.
2.9	Social Accounts reported to Stakeholders				We will have an executive summary and a full report, both of which will be available on our website and the executive summary will be available to investors and members.

2.10	Consultations:				See appendix for blank questionnaires.
	a. with members of the organisation	Y			All our decisions are made with the consensus of our members.
	b. with members of the Board or Management Committee			NA	
	c. with Advisory Body members (if appropriate)			NA	
2.11	Other quality systems used:				In-depth case studies, assessment of records.

3 Asset Lock and Use of Surplus

		Y	N	NA	Date/Details/Comment
3.1	Asset Lock in constitution	Y			P17 paragraph2 34) No portion of the income or property of the co-operative shall be transferred either directly or indirectly by way of dividend, bonus or otherwise by way of profit to members of the Co-operative except insofar as proper payment for services provided as part of the Co-operatives activities under Rule 2 and in accordance with Rule 31 and any guidelines laid down from time to time by general meeting.
3.2	Use of surplus:				
	a. no surplus made		N		
	b. to reserves or re-investment	Y			In 2012 as in every other year we have made a surplus, the surplus was reinvested into the organisation to continue our purposes.
	c. to charitable purposes		N		
	d. to employee bonuses			NA	
	e. to directors' emoluments			NA	
	f. to other			NA	

4 Financial Sustainability

		Y	N	NA	Date/Details/Comment
4.1	Annual Accounts prepared and filed	Y			We file our accounts with the FSA.
4.2	Balance sheet weakened		N		Our balance sheet was strengthened in 2012.
4.3	Loss for year		N		We made a profit of £7,098 in 2012

Additional information: Prior to 2012, we have made a loss every year since and including 2008. Our balance decreased from £43,601 at 31/12/07 to £23,801 at 31/12/11, a loss of £19,800. Part of this was a deliberate policy to transfer assets to Rootstock. This came about because for some purposes, the two

separate legal entities - Rootstock and Radical Routes - should be considered as a whole. Rootstock was set up to provide investment for Radical Routes to make loans. Initially it was thought best for any reserves (i.e. net worth) of the 2 companies to be held largely by Radical Routes. This view was challenged when Rootstock became a member of the CDFA (Community Development Finance Association) and Rootstock was encouraged to increase its reserves to around 10% of the investment. In order to achieve this, Rootstock has charged a slightly higher rate of interest to RR, effectively moving reserves from RR to Rootstock. In this period Rootstock's reserves have increased by £6,900 from £7,601 to £14,501.

However that still means there was a loss of £12,900 to the two organisations over the period to December 2011. We have been aware of this and have been implementing policies to turn the situation around. This has culminated with a surplus for 2012 of £7,098, about half of what had been lost. Rootstock also increased its balance sheet in 2012, by £4,595. Consequently we regained £11,693 in one year, which gives a total net worth over both organisations of £49,946.

5 Environmental Sustainability

		Y	N	NA	Date/Details/Comment
5.1	Environmental policy in place			NA	
5.2	Reports on environmental practices available:				
	a. Energy use: heat and light			NA	
	b. Energy use: transport			NA	
	c. Consumption of materials			NA	
	d. Re-use of materials			NA	
	e. Recycling of materials			NA	
	f. Waste disposal			NA	
5.3	Carbon footprint calculated		N		
5.4	Other				

Additional information

The policy we have transfers control of environmental policies to our membership. We have a policy that all of our members must have policies on the following:

Policies governing the activities of the co-op members

- 1) Political and social change activity
- 2) Low impact life style
- 3) Members income
- 4) Members savings
- 5) Radical Routes participation.

Policies governing the running of the co-op

- 1) Investment in other co-ops
- 2) Practical and financial support for radical non-hierarchical groups
- 3) Ecology
- 4) Ecological Impact
- 5) Disability Access

When a new co-op applies to join we ask for their policies on these issues as part of their joining process.

6 Economic Impacts

		Y	N	NA	Date/Details/Comment
6.1	Purchasing policies defined			NA	
6.2	Report on effect of purchasing policies available			NA	
6.3	Local multiplier effect of organisation calculated			NA	
6.4	Savings to public purse calculated		N		
6.5	Value of unpaid work	Y			£55,120 for year 2012 based on current membership (estimated)
6.6	Total inward investment attracted	Y			Full data not available due to changes in financial systems. Inward investment: Non-voting shares purchased by Rootstock 2004-2012: £314,970 (gross) of which: £199,995 new investment, £114,975 share interest reinvested. £209,579 (net of share withdrawals over period). Direct loans to RR since 1992: £180,000 Part of this outstanding as at end 2012: £104,000
6.7	Cash and in-kind contributions to the community		N		
6.8	Other financial and economic impact calculations:	Y			See Objective 2 in 'Report on Performance and Impacts'

Additional information

Value of unpaid work calculated based on work commitment owed by all member co-ops for the year, valued at £10/hour. In practice, some co-ops do more than their work commitment and some do less, so this is a ball-park figure only. See appendix 'Current members and work commitment' for data.

Financial data from Radical Routes 2012 accounts

Radical Routes Limited Year Ended 31 December 2012 INCOME & EXPENDITURE ACCOUNT

	Year ended 31.12.2012		Year ended 31.12.2011	
	£	£	£	£
INCOME:				
Loan interest		22,000		18,674
Loan arrangement fees		1,425		400
Service payments		6,812		4,496
Grant receivable for expenditure incurred during year		5,573		2,868
Publications & advertising revenue		2,488		882
Fee for use of model rules		800		1,000
Donations & sundry income		171		370
Bank & Building Society interest		1,784		1,608
		<u>41,053</u>		<u>30,298</u>
TOTAL INCOME				
EXPENDITURE:				
a) Administrative expenses				
Finance work		5,518		5,518
Travel expenses		867		2,532
Meeting costs		1,202		1,025
Telephone, printing, postage & stationery		906		1,174
Publicity, website, stalls		2,040		1,138
Social audit and workshop fees		2,100		-
Conferences & subscriptions		373		823
Accountancy		851		788
Legal fees		348		-
FSA annual return fee		235		235
Depreciation		-		150
		<u>14,440</u>		<u>13,383</u>
b) Interest paid, loan administration & bank charges				
Interest on share capital		16,641		17,068
Loan administration charges		2,517		1,730
Bank charges		-		8
		<u>19,158</u>		<u>18,806</u>
TOTAL EXPENDITURE				
		<u>(33,598)</u>		<u>(32,189)</u>
SURPLUS/(DEFICIT) FOR YEAR BEFORE TAXATION				
		<u>7,455</u>		<u>(1,891)</u>
Taxation				
		<u>(357)</u>		<u>-</u>
RETAINED SURPLUS/(ABSORBED DEFICIT) FOR YEAR				
		<u>7,098</u>		<u>(1,891)</u>
Retained surplus brought forward				
		<u>26,108</u>		<u>27,999</u>
RETAINED SURPLUS CARRIED FORWARD				
		<u>33,206</u>		<u>26,108</u>

Year Ended 31 December 2012

BALANCE SHEET

	notes	2012		2011	
	-----	£	£	£	£
FIXED ASSETS	2		-		-
CURRENT ASSETS:					
Debtors & prepayments	3		160		294
Cash at Bank, Building Society & in Hand			100,832		261,639
Loans to members	4		498,629		320,526
			599,621		582,459
CURRENT LIABILITIES:					
Creditors & Accruals	5		11,969		2,543
Loans	6		66,000		16,000
			77,969		18,543
NET CURRENT ASSETS			521,652		563,916
TOTAL ASSETS LESS CURRENT LIABILITIES			521,652		563,916
LONG TERM LIABILITIES:					
Loans	7		28,000		94,000
			(28,000)		(94,000)
			493,652		469,916
			=====		=====
CAPITAL AND RESERVES:					
Members' shares	8		37		40
Non-voting shares	9		460,409		443,768
Reserves	10		33,206		26,108
			493,652		469,916
			=====		=====

Radical Routes Limited

Year Ended 31 December 2012

NOTES TO THE ACCOUNTS

1) ACCOUNTING POLICIES

Basis of accounting

The accounts have been prepared under the historic cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective 2008).

Turnover

Turnover consists of interest received on loans to members, service payments, bank/building society interest, grants and miscellaneous income.

Cash flow statement

The accounts do not include a cash flow statement because the co-operative, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Display Equipment: 25% straight line basis

2) TANGIBLE FIXED ASSETS	Display Equipment	TOTAL
COST	-----	-----
At 1 January 2012	600	600
Additions	-	-
	-----	-----
At 31 December 2012	600	600
	-----	-----
DEPRECIATION		
At 1 January 2012	600	600
Charge for Year	-	0
	-----	-----
At 31 December 2012	600	600
	-----	-----
NET BOOK VALUES		
At 1 January 2012	-	-
	-----	-----
At 31 December 2012	-	-
	=====	=====
	2012	2011
	£	£
3) DEBTORS & PREPAYMENTS	-----	-----
Miscellaneous debtors and prepayments	160	294
	=====	=====
4) LOANS TO MEMBERS		
The year end balances of loans issued to members are repayable as follows:		
Repayable within 1 year	44,140	35,853
Repayable over 1 year but within 5 years	148,835	132,222
Repayable over 5 years	305,654	152,451
	-----	-----
	498,629	320,526
	=====	=====
	2012	2011
5) CREDITORS: Amounts falling due within one year	-----	-----
	£	£
Trade creditors & accruals	830	788
Grant received in advance - see below	10,782	1,755
Corporation tax	357	-
	-----	-----
	11,969	2,543
	=====	=====
Grant from Network for Social Change		
Unspent grant brought forward	1,755	4,623
Grant received during year	14,600	-
Grant allocated against current year expenditure	(5,573)	(2,868)
	-----	-----
Grant received in advance carried forward	10,782	1,755
	=====	=====

6) LONG TERM LOANS

Unsecured loans have been received from supporters at varying and nil rates of interest and repayable as follows:

Repayable within 1 year	66,000	16,000
	=====	=====
7) Repayable over 1 year but within 5 years	28,000	94,000
Repayable after 5 years	-	-
	-----	-----
	28,000	94,000
	=====	=====

8) SHARE CAPITAL: Members' shares

Members shares: issued and fully paid £1 ordinary shares

Balance at beginning of year	40	35
Issued in year	3	5
Forfeited during the year	(6)	-
	-----	-----
Balance at end of year	37	40
	=====	=====

9) SHARE CAPITAL: Non-voting shares

Non-voting shares: issued and fully paid £1 ordinary shares

Balance at beginning of year	443,768	399,700
Issued in year	16,641	44,068
Repaid during the year	-	-
	-----	-----
Balance at end of year	460,409	443,768
	=====	=====

10) RESERVES

Retained surplus at beginning of year	26,108	27,999
Surplus/(deficit) for the year	7,098	(1,891)
	-----	-----
Balance at end of year	33,206	26,108
	=====	=====

11) MANAGEMENT COMMITTEE EMOLUMENTS

There were no payments made to committee members in respect of their services as members of the management committee, other than reimbursement of travel expenses.

12) RELATED PARTY TRANSACTIONS

Rootstock Limited is a registered Industrial and Provident Society set up by Radical Routes to raise funds to invest in Radical Routes in the form of non-voting withdrawable shares.

Membership of Rootstock is open to members of Radical Routes and non-members who wish to invest in Radical Routes.

At the start of the year, Rootstock Limited had invested £443,768 (2011: £399,700) shares in Radical Routes; no shares were issued during the year (2011: £27,000) and none were withdrawn (2011: nil). Interest was paid at 3.75% (2011: 4%) in the form of a further £16,641 (2011: £17,068) shares.

At the end of the year, Rootstock Limited held a total of **£460,409** shares in Radical Routes Limited

13. List of appendices

Stakeholder consultations:

Blank versions:

- Questionnaire for RR member co-ops
- Questionnaire for individual members
- Questionnaire for friends and former members
- Questions asked to Rootstock investors in phone interviews

Stakeholder consultation results:

Compilation of all responses to open-ended questions in surveys

'Co-ops questionnaire results' spreadsheet

'Individual members questionnaire - reflections on RR' spreadsheet

'Individual members questionnaire - housing co-op members' spreadsheet

'Individual members questionnaire - social centre members' spreadsheet

'Individual members questionnaire - worker co-op members' spreadsheet

'Individual members questionnaire - summary of raw data' from survey monkey download

'Former members questionnaire - reflections on RR' spreadsheet

'Former members questionnaire - housing co-op members' spreadsheet

'Former members questionnaire - worker co-op members' spreadsheet

'Friends questionnaire – all responses' spreadsheet

'Rootstock interview responses compilation' spreadsheet

Other data used

'Notes from archives' spreadsheet

'Loans data' spreadsheet

'Current members and work commitment' spreadsheet

Full list of past and present RR working groups

Other RR documents

Primary rules

Policy document

2012 financial accounts

Members' Pack