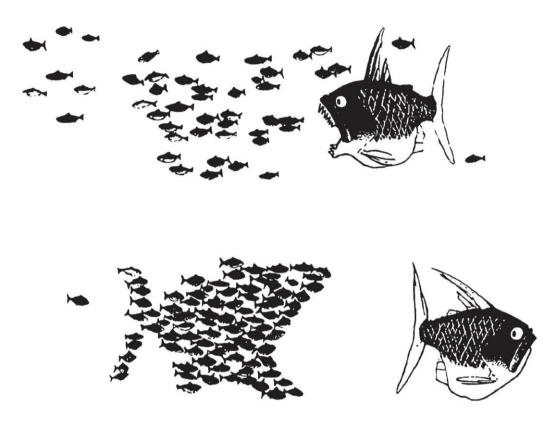
Radical Routes

a network of co-operatives working for social change



Social Accounts Summary

covering period to 31st December 2012

Radical Routes Ltd Company no. 27587R 0845 330 4510 info@radical routes.org.uk <u>www.radicalroutes.org.uk</u> 245 Gladstone Street, Nottingham NG7 6HX

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 led to the suggestion that RR should prepare social accounts.

This is the first time Radical Routes has prepared social accounts. The accounts therefore cover the period from

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'.

The organisation 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 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.

RR's main activity is providing loans to member co-ops, for property purchases but also for other purposes – see Objective 2 in 'Report on Performance and Impact'.

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

 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.

Member co-ops

27 housing co-ops with 186 individual members

5 worker co-ops with 24 individual members

 $2\ \text{social}\ \text{centres}\ \text{with}\ 49\ \text{core}\ \text{members}\ \text{active}\ \text{in}\ \text{running}\ \text{the}\ \text{social}\ \text{centres}$

Rootstock investment co-op.

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

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 social accounts have been prepared by Catalyst, with additional work by Rebecca Spencer and Joe Button, former members of various RR co-ops.

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

Radical Routes has no geographical base or directly employed staff. Most work is done by RR member coops, who undertake work commitment as part of their membership conditions. 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, or are delegated to working groups. Gatherings are hosted by a different coop each quarter at venues deliberately spread around the country, to make access for various regions easier.

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.

- In so doing to reduce reliance on and provide a radical alternative to exploitative capitalist economic and social structures.
- Create a horizontal network of secure bases from which to challenge the existing capitalist system and encourage others to do so.

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 longterm need for change
- Solidarity, with the network and with wider struggles
- Common ownership and common wealth

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 coop 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 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.
- 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

- I. 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 groups.

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

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

- I. 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.

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

- 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 cooperative models.
- 9. Liaising on legal and campaigning issues with other co-op networks.

Objective 5: To promote and practise ways of running a

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

society in line with our vision and values.

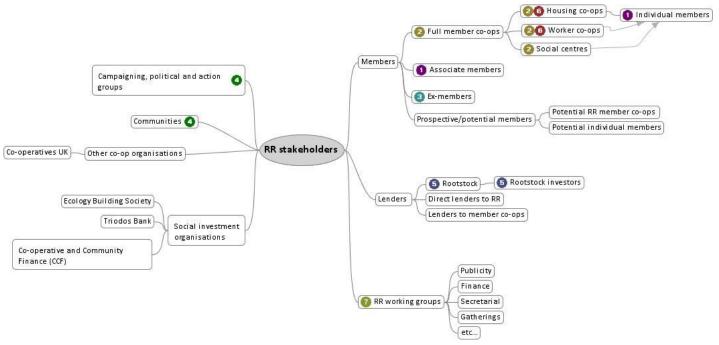
- 1. Practice consensus decision-making and provide training in consensus techniques.
- 2. Finance co-ops making ecological improvements to properties, eg biomass heating.
- Enable communal and low-cost models of housing, which do not require members to provide personal capital.
- 4. Commit co-ops' individual members to engage in radical social change work and encourage reporting on this through Radical Rumours.

Stakeholder analysis and methodology

- 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.
- Maintain an internal culture of low-cost, lowresource use, ethical living, eg by providing vegan, organic and local food at gatherings where possible, encouraging vehicle sharing and public transport use.

Only sections of the methodology relevant to understanding the report are included here – see full report for details of how consultations were conducted. See appendices on RR website for blank versions of all questionnaires.

Stakeholder map



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

I – individual members questionnaire

2 – full member co-ops questionnaire – completed collectively

- 3 former members questionnaire
- 4 friends questionnaire

5 - Rootstock investor interviews - 8 telephone interviews

6 - case studies of member co-ops - 4 studies carried out by Catalyst

7 – participation in social audit design, identifying activities etc.

Response rates

The individual members questionnaire received 91 eligible replies. 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. Based on 259 co-op memberships who could have answered this survey (see page 5), this represents a response rate of 40%.

The friends and former members questionnaire received 170 eligible replies.

18 co-ops responded in time to have their data analysed. The questionnaire was circulated and returned by post.

Information from archives

The archive of paperwork from Radical Routes gatherings assembled for these social accounts is incomplete: see full report for details of records available. Minutes and agendas of gatherings were studied where available, Radical Rumours was only studied where available online. Other sources have been used where relevant, particularly financial records.

Report on performance and impact

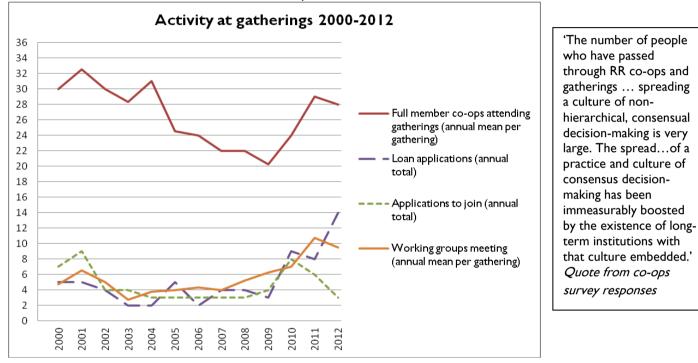
Objective 1: To practically support new and existing radical co-ops through a structured network of mutual aid

Work commitment

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

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

15 out of 18 co-ops responding to the full members survey reported that they meet their work commitment. 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.



Contributions to and engagement with Radical Routes by co-ops

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

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. 91% had attended at least one gathering in the last year; 36% had attended 3 or 4. However, around 25% of respondents report doing less RR work than before, compared to just 7.5% doing more.

Benefits of Radical Routes membership

Benefits to co-ops during establishment:

Received a loan	12
Received financial advice and support	14
Received other advice and support	15

On-going benefits:

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	10

Individuals' general opinion of Radical Routes

	Disagree combined	Neither agree nor disagree	Agree combined	Average Rating
I think Radical Routes is an effective organisation	5.0%	11.2%	83.8%	4.1
Radical Routes uses consensus decision making effectively	6.3%	22.5%	71.2%	3.9

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
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 feel secure in the knowledge I can find overnight accommodation across the UK	12.5%	30.0%	57.5%	3.6

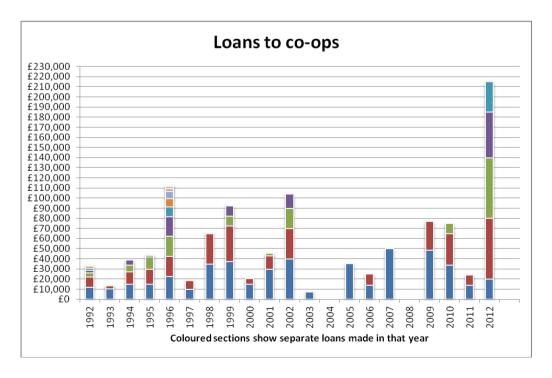
Objective 2: To financially support new and existing radical co-ops

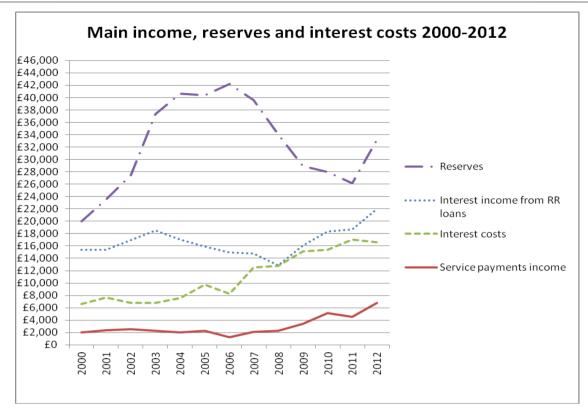
Introduction

Radical Routes' main system for providing financial support to co-ops is through loans for property purchase or other purposes. 18 of RR's current 35 members have loans, 3 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 their loan. RR's financial year is the same as the calendar year.

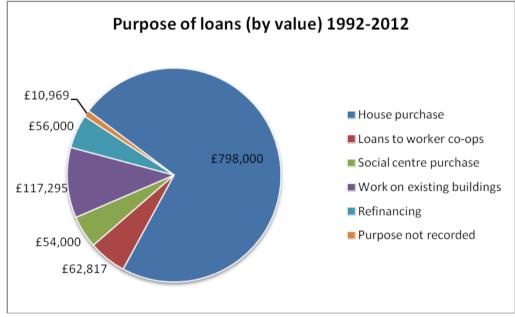
Financial data and loans

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





Purpose of loans 1992-2012



'Purpose not recorded'—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'.

Loans to worker co-ops

Since 2000, only one loan has been made to a worker co-op. The recipient is no longer a full member of RR. No worker co-ops currently have RR loans.

The individual members' questionnaire suggests that most members of RR worker co-ops are in RR for reasons other than access to loans: only 14.3% agreed that loans were 'an important beneft of RR membership'.

Radical Routes Social Accounts - 2013

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.

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.

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.

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

During establishment:

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

On-going benefits:

Having the option of borrowing money	15
from RR for specific projects	15

Objective 3: To engage with the wider community including activist and nonhierarchical 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

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

Past publicity group minutes recorded events and activities attended too inconsistently to provide a useful measure. Anecdotal evidence suggests that publicity group attends an average of one event per month, usually running at least a stall and/or a workshop.

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'. 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.

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. Members have participated in at least 15-20 national or regional networking events since 2010,

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. The campaign was ultimately successful in 2011.

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, one case ended with one side giving up, and one is ongoing.

Legal group is now working on other areas, including:

- Re-writing the RR model rules to improve structures and safeguards. This has led to the FSA/FCA recognising consensus decision-making for the first time.
- RR has recently been recognised as a key stakeholder in official consultations by the FCA.
- a model tenancy agreement for housing co-ops.

'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 cooperators wish were more prevalent in the movement.' *Quote from co-ops survey responses*

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

Details of co-ops' social change work

Selected responses. Numbers assigned randomly. Text divided into bullet lists to make reading easier. Complete responses in full report

Co-op I:

- Cowley Club
- Anti blood sports
- Migrant solidarity
- Power station occupation
- Combe Haven anti-roads protest
- Anti-fracking campaigning
- Anarcho-feminist organising

Со-ор 2:

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

Со-ор 3:

- Genetix Snowball
- GEN [Genetic Engineering Network]

Co-op 4:

- Hosting the editorial collective of EF! [Earth First!] Action Update
- Leeds EF!
- Used as a study visit by permaculture students
- Supporting evicted squatters
- organising anti-royal wedding street parties
- Critical Mass

'I find the focus that direct action is the only acceptable form of social change difficult.' *Quote from individuals survey responses*

Со-ор 5:

- Hunt sabbing
- Women's ESOL [English as a second or other language] classes
- Autonomous Nottingham
- G8 Network
- Earth First
- ABC [Anarchist Black Cross] and Greek prisoner support
- Kids street play
- UK migrant solidarity and No Borders

Individual members survey and social change

Housing co-op membership and social change

Со-ор 6:

- Asylum support
- May Day events.
- Running/volunteering at the 1 in 12 club.

Со-ор 7:

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

'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*

Со-ор 8:

- Getting people to grow their own food.
- Organising events, writing zines, taking part in community projects.

Со-ор 9:

- 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'.
- Anarchist Bookfair collective.
- Others in local housing action and LCAP (London Coalition Against Poverty).

Co-op 10:

- Meeting space for groups.
- Gig space for fundraisers.
- Bookshop/library.
- Migrant English Project provides free English lessons for asylum seekers once a week.

Co-op II:

- Anti roads movement evictions
- Anti fascist marches

Co-op 12:

Between our houses, we:

- provide office space for campaigns
- put up people on speaking tours
- paint banners in our garden

	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

2.6%	18.2%	79.2%	4.1
9.1%	10.4%	80.5%	4.1
6.5%	15.6%	77. 9 %	4.0
6.5%	20.8%	72.7%	4.0
16.9%	13.0%	70.1%	3.7
-	9.1% 6.5%	9.1% 10.4% 6.5% 15.6% 6.5% 20.8%	9.1% 10.4% 80.5% 6.5% 15.6% 77.9% 6.5% 20.8% 72.7%

	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

Average ratings = measure of overall agreement on a scale of 1-5

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. Food bought for gatherings is always vegan.

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. This often means 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 as little as possible, meaning energy consumption per head for coop residents is generally lower than average.

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

- installation of biomass boilers for heating/hot water.
- installation of solar panels for electricity generation.
- insulation
- extensions and conversion of outbuildings incorporating sustainable materials and high energyefficiency.

'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

Diversity and inclusivity

The following assessments of diversity and inclusivity are included here as being relevant to the objective of practising and promoting RR's values.

Who are the members of Radical Routes co-ops?

Age:

81% of respondents (74) gave their age. Age range 19-57 Average age of 35 years

Class

75% of respondents (68) answered about class.

Of these, 26.5% considered they were from a working class background, 63% lower middle class background and 10.5% upper middle class. The proportion of respondents identifying as 'working class' (26.5%) is in line with results for the population as a whole.

82% of respondents (75) gave their highest level of educational attainment. Of these, 79% had a degree or higher. 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 suggests that RR members have substantially higher educational qualifications on average than the population as a whole.

Ethnicity

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

Of these:

- 72% described themselves as white or white British
- 8.5% 'British'
- 7% Jewish or mixed Jewish
- 4% 'mixed race'
- 4% as Scots or Welsh

• one Asian, one Irish and one Latin American This suggests that non-white people are underrepresented in RR compared to the general population.

'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*

Gender

82% of respondents (75) gave a gender.

Of these:

- 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.

This suggests that non-binary gendered people are overrepresented in RR compared to the general population.

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. This suggests that non-straight/heterosexual people are significantly over-represented in RR compared to the general population.

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.

Open-ended responses on inclusivity

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'. These responses contrast with the survey data which shows self-identified working-class people as proportionally represented in RR compared to the general population.

Physical accessibility was highlighted as an issue by three respondents, particularly, 'The gatherings are inaccessible to me as a disabled person. At the gathering

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. 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. 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.'

Analysis of Rootstock interview responses

Of the offered reasons for investing in Rootstock, all 8 interviewees said they wanted their money 'to do something positive'. The most popular specific reasons for investing (6 or 7 interviewees agreeing) were 'to support co-ops', 'to provide secure housing for low income people' and 'to help people reduce their environmental impact'. The least popular was 'I was impressed by the interest rate' (2 in agreement). 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).

Quotes

'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 coops is really helpful [for people to continue] having radical politics while interacting with the "normal" world.'

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

Comments from the one interviewee who had attended a recent RR gathering: '...Lack of information on what would happen/structure ... 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...'

Records show that RR has functioned as a network at a fairly consistent level over the period.

Registration of new co-ops: 58 new housing co-ops were registered using RR model rules in the last 5 years. *Issues:*

Of the individuals surveyed, 25% say they are doing less RR work than previously, only 7.5% say they are doing more.

'It would be good if RR work were more evenly distributed between member co-ops' *Quote from co-ops survey responses*

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

Achievements:

RR has made 35 property purchase loans to housing coops and social centres and 63 loans in total since 1992. In that time, the organisation has never had a bad debt.

In spite of this success, no group identified access to a loan as the most important benefit of RR membership, indicating that 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 are developing measures to address this: assessing the effectiveness of any changes should be a topic for a future social audit.

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:

RR is promoting co-ops generally and representing itself and the interests of small radical co-ops in the wider coop 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 HMOs.

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.

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 reported feeling supported in their social change activities by being part of an RR 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.

lssues:

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.

Other suggestions

The experience of preparing these social accounts suggests that Radical Routes record keeping and archiving are currently less than adequate. This partly stems from minutes not being prepared in a way suitable for use as a long-term record, eg events not recorded in a consistent manner. Template documents to be used for minute-taking might help with this issue. It might also be useful for RR to routinely collect and store more information on co-ops, eg number of members, types of social change work undertaken.

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. 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.

Plans for the next social accounting cycle

The social audit group proposes 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.