

## From the Aims & Principles of Radical Routes:

We want to see a world based upon equality and co-operation, where people give according to their ability and receive according to their needs. Where work is fulfilling and useful and where creativity is encouraged, where decision making is open to everyone with no hierarchies and where the environment is valued and respected in its own right rather than exploited. We want to take control over all aspects of our lives. However, as we are not all in a position of control we are forced to compromise to exist.

The specific means Radical Routes is pursuing are:

- ~ Setting up housing co-operatives to house people and projects with the above aims;
- ~ Setting up worker co-operatives with the above aims;
- ~ Promoting and organising participatory education through skills and knowledge sharing, through Taking Control events, distributing informative material and through work shops;
- ~ Raising finance to allow control over resources [property, technology and land] through co-operation and the economic interlocking of the co-operatives;
- ~ Providing a mutual aid network;
- ~ Supporting like-minded projects.

# An INTRODUCTION to RADICAL ROUTES



**A selection of the activities that co-operatives in the Radical Routes network are involved in:-**

Sustainable land use - permaculture, land restoration, woodland creation, growing and distributing organic food,

Communal housing

Community resource centres

Information - radical bookshops, magazine publication, how to set up co-ops

Campaigning work - ecological campaigning, animal rights, non-violent direct action

International peace work

Home Education

Electrical, plumbing and small scale building work

Support services - bookkeeping and accountancy, computer services, training and consultancy, mediation and group working

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**Sources of Further Information**

*Registering a Co-operative*  
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Radical Routes,  
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Publications (prices include postage):  
How to Set Up a Housing Co-operative [£2.50]  
How to Set up a Worker's Co-operative [£2.50]  
The Radical Routes Directory of Co-operatives [£1:50]  
Rootstock Brochure [FREE]  
Envelope Re-use Labels (pad of 100) [£2.50]

## Joining Radical Routes

To join Radical Routes a group must be registered co-operative. It must agree with the aims, principles and policies of Radical Routes and agree to do their share of work [usually by joining one of the working groups]. Member groups must also be involved in activities that are in line with the aims and principles of Radical Routes, with individual members working at least part-time on such ventures.

Finally, Radical Routes member co-operatives agree to a common standard of living through policies that limit each individual's maximum disposable income. These policies are important because they encourage more structured co-operation and help people to work together on a common basis. Mutual aid risks breaking down if common standards are not observed. Solidarity is built by avoiding gross inequality.

## Radical Routes

Radical Routes grew from a small group of independent co-operatives that developed in the 1980's. These housed people who were interested in buying properties from which they could start other projects but who were either unemployed or otherwise living on low incomes. Taking Control Events were organised whenever enthusiasm allowed. These were seminars on how to take control of housing and work by setting up co-operatives.

In 1988 the network took the name Radical Routes and began holding quarterly gatherings. In 1991 we adopted the role of a secondary co-operative that made it possible to raise investment centrally through a national ethical investment scheme. Previously each co-operative had raised money itself from friends, relatives and supporters and when necessary co-ops would lend money to each other. By promoting the activities of all member co-operatives we raised our public profile and at the same time we became more attractive to a wider range of investors through spreading invested money over a larger range of different ventures, thereby reducing the risk of investing money in a project that failed. In fact Radical Routes has never lost money through a failed project, a record which few if any other investment organisations can equal.

## ***The Values & Politics of Radical Routes***

Radical Routes supports the idea of people controlling their housing and their work through co-operatives but specifically supports RADICAL CO-OPERATIVES - those opposed to capitalist systems of hierarchy, exploitation and money as power. We support co-operatives which are opposed to the destruction of the environment, committed to a positive ecological outlook and which support grass roots resistance to injustice.

We are not a charity or a commercial organisation. Groups that join are expected to be active within Radical Routes; contributing time, effort and money in the form of service payments. The amount of work expected of member groups varies according to the size of the group - at present it is between two and four hours a week. By working for Radical Routes members help themselves and others, giving more people the same opportunities. One advantage of this mutual aid system is that member co-op's can provide effective support to one-another. Many needs and problems are common to other groups and so are understood and can be effectively dealt with. MUTUAL AID and TRUST are fundamental to the Radical Routes outlook.



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A member of **Radical ROUTES**



### ***What's Different About Radical Routes?***

Radical Routes is a network of independent co-operatives forming an independent secondary co-operative – a co-op of co-ops. Each co-op is owned and controlled by its members. They are funded by the efforts of members, investment from the public through loan stock, loans from Radical Routes and, usually, loans from Triodos Bank and/or the Co-operative Bank and/or the Ecology Building Society.

Unlike a bank, which lends to strangers, Radical Routes knows its borrowers. This means there is less chance of us making a bad loan. Between 1992 and 2002, Radical Routes has made loans totalling £535,000. Almost half of these loans have already been successfully repaid.

The day-to-day operation of Radical Routes is funded by service payments from its member co-operatives and by donations. Money invested in Rootstock is used to provide loans to its members. The members being registered housing and worker co-operatives actively working towards social change. Each co-operative must participate in running Radical Routes, each must be involved in activities which are in line with the aims and principles of Radical Routes and each must be fully involved in decision making.

### ***How Radical Routes makes loans***

To get a loan member co-operatives must produce evidence that they can repay the loan. A business plan is required detailing, amongst other things, how the repayments will be made. Applications for loans are considered by the Finance Group who prepare a report for the following gathering, when member co-operatives will decide whether or not to agree loans. Loans are normally agreed in the same way as other proposals. However, there is also a 'short term loan fund' that can agree small loans intended to be quickly repaid. These help worker co-ops purchase new equipment or get past cash flow difficulties.

### **Services to Members**

In addition to raising finance for member groups Radical Routes is developing a range of supporting services and activities.

#### *Taking Control Events.*

Weekend courses are periodically held to provide practical information on setting up co-operatives and other means of self-empowerment.

#### *Training.*

Training sessions are held in effective co-operative working. These may cover such topics as facilitation, conflict resolution and effective decision-making. Some sessions are held at the quarterly gatherings. Established co-operatives are happy to pass information and experiences to each other and to new groups.

#### *Social Support.*

By networking at meetings and gatherings and by visiting other groups in the network we can learn more about what co-operatives are doing. This makes us better able to help and support each other and enables us to gain, develop and spread useful knowledge. Special interest groups can be set up within the network.

#### *Registration & Legal Work*

Co-operatives can be registered through Radical Routes quickly and at a lower cost than through other agencies. Help is available with legal matters, an area in which Radical Routes has a considerable amount of knowledge and we publish booklets on how to set up housing and worker co-operatives.

#### *Advice.*

Through our nationally distributed publicity we can answer many enquiries from people wishing to set up housing co-operatives. The Radical Routes network is a store of advice for people seeking viable social alternatives.

## **Ethical Investment**

Ethical investment is a way of saving and investing money outside conventional banks and building societies. If you keep money in a savings account at a high street bank or building society it will be used to make money through the most profitable available investments. Such investments may well involve for example, the manufacture of arms and military equipment, tobacco production or investment in unaccountable multi-national businesses with the power to dominate local and national economies. The desire to make money at all costs contributes to environmental destruction and can involve experimentation on animals. Non-ethical investment puts profits before anything else.

## **Rootstock**

In 1999 we set up Rootstock, an investors co-op. Rootstock is also an Industrial and Provident Society, so like Radical Routes Ltd it can invite the public to invest. However, unlike Radical Routes investment takes the form of purchasing shares in Rootstock. Rootstock does not do any lending itself; it buys non-voting shares in Radical Routes, so the actual allocation of funds is kept under the democratic control of the co-ops themselves, and enables them to carry out viable socially useful projects. All in all, Rootstock shares provide greater flexibility for investors and greater benefit to co-ops. By investing in Rootstock, you can support these co-operative ventures in a very practical way. Despite often showing a lower failure rate than conventional businesses, co-operatives are frequently discriminated against by banks when they apply for loans. The Radical Routes network has built up links with sympathetic banks and other lenders and has set up a loan fund. Most often this is used to make "top up" loans for the purchase of property.

Although Radical Routes might only provide 20% or 30% of the purchase price, this contribution is often essential for the project to go ahead. This fund has been very successful. Rootstock takes this success one stage further, providing our investors and supporters with their own social investment society which is run according to the co-operative principles.

## **How Radical Routes is Organised**

Most Radical Routes work is covered by its working groups, these are:

### *Finance.*

This group is concerned with accounting, making loans, and the administration of investment, members service payments and fund raising.

### *Secretarial.*

The Secretarial Group keeps and updates the record of members and the policy document. It compiles and sends out the paperwork for the quarterly gatherings of Radical Routes

### *Internal Communications.*

The ICG visits interested co-operatives to talk about Radical Routes. It also visits existing members to review their involvement and/or listen to their concerns and ideas. The ICG also organises the business part of gatherings by making sure there are facilitators and minute takers and by timetabling workshops.

### *Publicity.*

Responsibilities cover: the production of leaflets and booklets; exhibiting at relevant events; getting the Radical Routes information into appropriate media; and administering websites ([www.radicalroutes.org.uk](http://www.radicalroutes.org.uk) & [www.rootstock.org.uk](http://www.rootstock.org.uk)).

### *Disabilities.*

This group ensures that Radical Routes gatherings and events are accessible to all and raises awareness of disability issues within the organisation.

All the working groups report to the membership on their activities, and where necessary recommend changes in our policy and procedures. All major decisions are however made by the membership as a whole.

## **Democratic Decision Making**

The structure of Radical Routes enables every individual member of every co-operative to be involved in making major decisions.

These include the admission of new members, the allocation of money from the loan fund, policy changes and the future direction of the organisation.

To change and develop policy co-operatives and/or working groups send proposals to the Secretarial Group to be collated and included in the agenda for the following business meeting (which are held at each quarterly gathering).

The agenda is sent out to all groups some weeks prior to the business meeting and give the co-operative's views.

If no objections are raised to a proposal the proposal is passed. Where there is no consensus a meeting is called at the gathering to discuss the issues raised and to seek a consensus. If a consensus is not reached at the gathering the proposal can be presented again at the next gathering. If objections to the proposal are not resolved by the time the proposal reaches its third gathering the proposal can be voted on.

In practice such a long drawn out process is rarely used, consensus is always sought and usually achieved; only three votes have been taken since Radical Routes was formed.

Urgent issues can be raised as emergency proposals at gatherings. The decision reached at the gathering is then circulated to co-operatives with the minutes. Co-operatives then have eighteen days to object to a decision made on an emergency proposal.

## **The Decision Making Process**

### *Before the Quarterly Gathering*

Co-operatives and working groups send proposals on policy and direction, applications for loans and applications to join, to the Secretarial Group. These are then distributed among all co-operatives with an agenda.

Co-operatives meet to discuss the above and choose a rep to take their decisions to the business meeting at the gathering. This could be a regional representative.

If an objection is to be made to a proposal the co-operative making the proposal must be informed by the objectors.

### *At the Gathering*

Reps give the views of their co-operatives at the business meeting.

If a consensus is not reached on a proposal further meetings discuss the issue. A new consensus is aimed for.

If only one co-operative objects to a proposal the proposal is passed unless a second group also objects within six weeks of the gathering. If the matter is not resolved and reaches a second gathering it is passed unless one in every twelve co-operatives [or more] object. Finally, if other objections arise the matter may be voted on at a third gathering.

This does not apply to emergency proposals [urgent proposals altered by discussion or raised at short notice during the gathering]. These must go back to the member co-operatives to be discussed.

### *After the Gathering*

Minutes are circulated to member co-operatives along with emergency proposals. Co-ops discuss issues on which decisions are required. Objections to emergency proposals must be made within fourteen days. Only one objection is necessary for an emergency proposal to fall.

### *In addition*

Gatherings feature much more in addition to the process outline above. In particular training sessions and meetings covering other topics. More generally people get together to discuss wider issues within Radical Routes, share ideas and experiences, meet new faces, get together with friends and generally gain support and inspiration from people with similar aims.