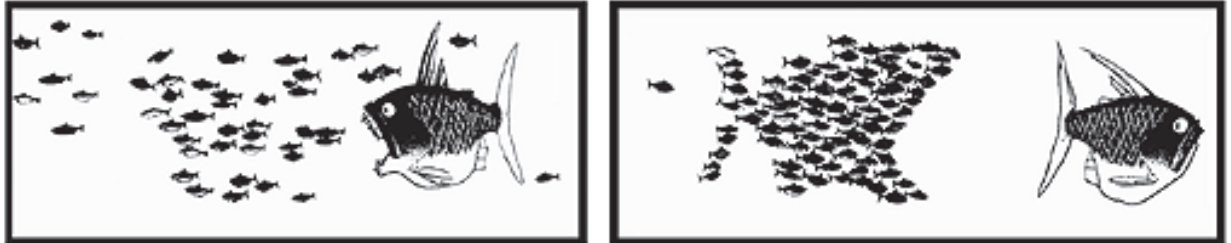


Radical Routes Ltd

A National Secondary Co-operative



The Members' Pack

April 2005

An Introduction to the Radical Routes Members Pack

What is Radical Routes?

Radical Routes is a 'secondary co-operative'. It is a co-op which is itself made up of co-ops. A network of workers' co-operatives and housing co-operatives with radical political objectives.

As a secondary co-op, Radical Routes can provide services and support to the co-ops which are its members.

Radical Routes supports the idea of people controlling their own 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.

What is the Members Pack for?

This information pack has two main purposes: to help those about to join the Radical Routes network (RR), and to help those who are already members of RR.

For co-ops who are thinking of joining Radical Routes, the pack gives them most of the information they need to make their decision. They should also consult the Policy Document, and the Primary Rules. More information is also available at Gatherings.

The pack is also for individuals thinking about joining a co-op which is already a member of Radical Routes.

The other purpose of the Member's Pack is to collect together important information about Radical Routes in one handy place for

existing members of Radical Routes.

Ethical investment

Radical Routes runs an ethical investment scheme - **Rootstock**. Ethical investment is a way of saving and investing money outside conventional banks and building societies, many of which invest money in arms manufacturers, tobacco production or in unaccountable multi-national businesses with the power to dominate local and national economies. The money invested in Rootstock is loaned out to member co-ops of Radical Routes.

Why do co-ops join RR?

Co-operatives join Radical Routes for a number of reasons:

- ♦ To join a supportive network of like-minded co-operators.
- ♦ To gain skills through attending training events run by RR at Gatherings and other events.
- ♦ To pass on their skills to others.
- ♦ To apply for a low interest loan.

Mostly we learn how to set up and run our co-ops by meeting each other at Gatherings.

'This is my first Gathering. I've enjoyed it for inspiration I suppose - meeting people who've done really interesting things, meeting in a place like this [Talamh Housing Co-op in Scotland] where amazing things have been done. Makes me want to make dreams into reality.'

Updates

The **Co-op Support Group** updates and circulates this document.

You can get further copies, or updates, from Emily at Walden Pond, 29 Gensing Road, St Leonards on Sea, East Sussex TN38 0HE
emilyjohns@btinternet.com 0845 458 9572

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Aims and Principles of Radical Routes

Here we are in twenty-first-century Britain, in a world not of our making but one that has been moulded over thousands of years of exploitation and injustice.

Our world is shaped by the forces of greed, capitalism and materialism, where maximum production and optimum profits are vigorously pursued, making life a misery for many and putting us and the environment at risk.

The system is ultimately controlled by the rich and powerful, the capitalists and bureaucrats, through the use of many mechanisms such as ownership of the economy (making people slaves to a job) and control of the media (creating a passive culture).

Radical Routes is a network of co-ops and individuals seeking to change all this.

We want 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.

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 in order to exist.

We are working towards taking control over our housing, education and work through setting up housing and worker co-ops, and co-operating as a network.

Through gaining collective control over these areas we aim to reduce reliance on

exploitative structures and build secure bases from which to challenge the system and encourage others to do so.

Radical Routes has developed from an idea in the mid 80s to a secondary co-op registered in April 1992. In 1986 New Education Housing Co-op was loaned £7,000 by supporters to put down a deposit on a house in Birmingham.

From that housing co-op Radical Routes has grown via staging educational events, the spreading of information, a will to seek like-minded people and investment from supporters into an expanding nationwide network of like-minded co-ops and individuals.

The formation of the secondary co-op provided a structure to pursue our collective aims in a more efficient way, by promoting and raising funds for its member co-ops.

Radical Routes has limited resources and recognises that its particular work towards the above aims are only some of many valid activities.

The specific means it is pursuing are:

- ♦ The setting up of housing co-ops to house people and projects with the above aims.
- ♦ The setting up of workers co-ops which operate with the above aims.
- ♦ The promotion and organisation of participatory education through skills- and knowledge-sharing events, Taking Control events, informative material and workshops.
- ♦ The raising of finance to take control over resources (property, technology, land...) through co-operation and economic interlocking of the co-ops.
- ♦ The support of like-minded projects.

Being a Member Co-op

Radical Routes Membership

A co-op of co-ops

Workers' co-ops, housing co-ops and investor co-ops can join Radical Routes, provided they are committed to the registered primary rules and the policy document.

Full Membership

Co-ops can either be Full Members or Associate Members. Full Members of RR must take on all the commitments set out in this section.

Associate Membership

Co-ops and intending co-ops can be involved in RR without taking on all these commitments by declaring themselves to be Associate Members, and by actively involving themselves in the RR network.

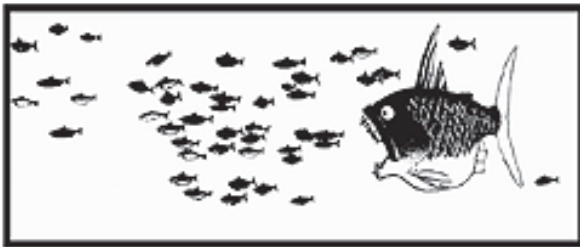
A self-managing network

Radical Routes is a co-operative. That means that all the members co-manage the affairs of the co-op. Applying to become a member of RR is also an application to become part of the management committee of the network.

All member co-ops are jointly responsible for the health and vitality of the network.

Unless we all put something back into RR, other co-ops will not have the opportunity of enjoying the benefits we are getting from the network.

We all have to be prepared to put effort into helping to run Radical Routes.



If there had been no Radical Routes...

'Well, everything would have been a lot harder for the co-op. Radical Routes provides quite a nice template and support when you're setting up.'

'The booklet on how to set up a housing co-op was really important. Without it, it would have taken a hell of a lot longer.'

*'Everything would have taken a lot longer. It's the encouragement of knowing that it **is** possible.'*

'You'd feel a lot more isolated.

We would know other co-ops but we wouldn't meet them, have useful discussions with them, wouldn't feel empowered to encourage other co-ops. All sorts of things wouldn't have happened.'

'So long as How to set up a Housing Co-op existed, we'd have done it. But we'd have missed out on support and advice, and the feeling of being part of something bigger.'

In those moments of doubt, we might have foundered a few times.'

'We might never have got a co-op together because we wouldn't have known where to go for expertise or support.'

'Radical Routes has opened up all sorts of exciting possibilities of housing co-ops and workers' co-ops - things I would never have dreamed of setting up.'

Being a Member Co-op

Why Work Commitments?

Radical Routes is a mutual aid organisation. This means everyone shares out the work of the organisation in a fair and equal way. When co-ops join RR, it is made clear that this commitment is a serious one, in the same sense as repaying a loan is.

There are number of important reasons why member co-ops should be doing this work.

1. First and most mundanely, it is a criteria of membership clearly laid out in the Policy Document. If a co-op doesn't like it then it doesn't have to join (and many don't).

2. More profoundly it's because Radical Routes is trying to evolve ways of working which are participatory and fair. This is an alternative to the main other ways of getting things done - by physical force, by paying money, or by exploitation of those most willing to give their time (volunteerism).

Most of the conventional world uses the first two. Co-operative alternatives without a fair structure allow some people to work on other's behalf - sometimes willingly but more often because they feel forced to as otherwise nothing would get done. This is not sustainable and these sort of "alternatives" usually collapse or degenerate into one of the two conventional models.

3. If co-ops are interested in creating a world not dominated by multinationals and other nasty things then we need to build other forms of social organisation. Voicing criticism is easy but without viable alternative models the status quo is secure.

Fairly structured co-operation is a viable alternative to systems where the strong can exploit the weak. Radical Routes says there is a certain amount of work to be done and this should be shared out equally because we are all of equal worth and importance.

4. Radical Routes, as is made clear in its aims and principles, is about changing the world. This requires time and effort over and above just doing what it takes to keep the thing ticking along.

If a co-op rang up the finance group and said they were not sending in their loan repayment that month because they'd spent the money on new windows it would provoke a very firm response. In contrast, co-ops often say they can't make it to a gathering/do their work due to "lack of time/too busy".

Any non-authoritarian alternative to capitalism has to be based upon collective arrangements - pooling resources/work and distributing them according to need/ability.

The single biggest problem with this is "free-riding". People don't carry on putting in a collective effort if they see others aren't pulling their weight.

That is why work commitments are compulsory in RR. So things get done and people's collective goodwill isn't exploited, and the whole thing can be sustainable.

Our organisational structure is a political/ethical issue. In the long-term it affects how people get treated just as much as racism, sexism etc. Whether they burn-out and join the mainstream or not.

It determines whether people work together or whether they exploit each other. Whether we can build a different sort of society.

*Radical Routes is a way of challenging capitalist society and saying,
"You are wrong."
"And even working with money we can prove it. Solidarity works."*

Being a Member Co-op

The Basic Commitments

REGULAR COMMITMENTS

1) Work for RR

If your co-op is a Full Member of Radical Routes then, it has made a commitment to do at least 2 hours work every week.

Under 5 members = 2 hrs/week.

5 or more members = 4hrs/week.

At every Inter-regional Gathering, you must report on the work you've done for RR, and the work you're going to do in the next quarter. (You can do this through your regional representative.)

2) Service Payments

Each Member Co-op must make a Service Payment every year, for running costs.

Full Member Housing Co-ops should annually pay as a minimum (there's no maximum): £48 (1 - 5 members); £80 (6 - 10); £100 (11 and over).

Full Member Workers' Co-ops should quarterly pay as a minimum (again no maximum): £10 (1 full-time equivalent); £15 (2); £20 (3-5); £35 (6-10); £50 (10+).

The minimum payment per quarter for associate members, interested co-ops and other bodies is £7 per quarter.

This should be sent to Upstart workers co-op, The Polishing Room, Flax Drayton, South Petherton, Somerset.

3) Feedback to RR

Each Member Co-op writes a report every three months explaining what RR work you've been doing, and what else your co-op has been up to.

This report is published in *Radical Rumours*, the Radical Routes newsletter, c/o The Hive, 16 Spring Gardens, Bradford, W. Yorks, BD1 3EJ
the_hive_coop@yahoo.com

4) Attendance Commitment

Each Full Member Co-op must attend a RR Gathering every quarter. This could be a Regional Gathering in your area, or an Inter-regional Gathering.

RR policy recommends you send **two** representatives to each Gathering, one who's been before and one who hasn't, to create more continuity between Gatherings.

If for some reason you are unable to attend either a Regional or Inter-regional Gathering, you should register your apologies with the Secretarial Group at One Community Housing Co-op, before the Inter-regional Gathering takes place.

5) RR Decision Making

Your co-op should have a meeting before each Gathering to discuss the proposals which have been submitted.

If you have an *objection*, you must tell the co-op making the proposal **before** the Gathering.

If you have any *comments*, you can tell the co-op making the proposal before the inter-regional Gathering, and then either put the comments yourself at the Gathering or pass them on through your regional representative (chosen at the Regional Gathering).

6) Individual Commitments

Being a Full Member Co-op means that all the people in your co-op accept and fulfill the commitments spelled out in Section 5.

ONE-OFF COMMITMENTS

7) Investing in RR & Rootstock

Every Full Member Co-op must invest at least £50 in Rootstock, an investors' co-operative set up by Radical Routes to support its work.

You can only become a Full Member of RR when you have bought a £1 share in RR from the Secretary of RR.

9) Informing New Members

All new or joining members of your co-op must be informed of RR policies. In particular the commitments of individual members of Member Co-ops regarding personal capital and income (see Section 5.).

Being a Member Co-op

Other RR Commitments

RR Events

Within Radical Routes, every co-op has to commit to organising a Radical Routes event at least once a year. There are a number of different kinds of events which could come under this heading.

It could be a Regional Gathering or an Inter-regional Gathering.

Or it could be a Taking Control event, where members of the public are offered workshops providing practical information on setting up co-operatives and other means of self-empowerment.

Another option is a skills- and knowledge-sharing gathering where members of RR co-ops get together to learn useful skills and share relevant information.

Or some other Radical Routes event.

Accessibility

RR Member Co-ops are committed to working towards enabling full access for people with disabilities to their properties.

Member Co-ops are expected to adopt their own strategies appropriate to their circumstances to accomplish this end.

There is no uniform timescale.

Wherever possible, RR co-ops will provide facilities for each other in a co-operative manner (e.g. building ramps, learning and sharing necessary skills such as British Sign Language).

There is a Radical Routes Access Working Group. RR is committed to making its Gatherings accessible, and there is a budget for making RR Gatherings accessible.

My First Gathering

It was very scary! There were lots of people I didn't know. And then somebody came up to me and started talking, suddenly people were very friendly, and then it was very hectic because we tried to do all the workshops, lots of info buzzing around my head. A very buzzy feeling of excitement, of meeting like-minded people.'

'I started off quite nervous and intimidated, but by the end I felt quite relaxed and friendly. It was convivial. I was impressed by the whole street being a co-op, with a big garden out back.'

*It was very confusing.
It was possibly the first time I had been in such a serious business meeting, with money and everything. With hippies!
I was used to dealing with younger people, and now they were in their 30s and 40s - with kids.
I was inspired and really enjoyed it.'*

'My first Gathering wasn't very good! I ended up being a rep for my co-op, talking about proposals I knew nothing about. Very scary. It is not a good idea to be a rep at your first Gathering!'

Gatherings

Gatherings are where we take care of the business of RR, help new co-ops to join the network, and make decisions.

Gatherings are held in a different part of country each quarter. They have a standard structure. There are two parallel, overlapping, Gatherings really, one for existing Member Co-ops, and one for Joining Co-ops.

Joining Co-ops Schedule

There are five meetings at Gatherings that Joining Co-ops must go to, though you don't have to go to all five at the first Gathering!

'Intro to Radical Routes' and *'Intro to RR Finance'* explain what's happening in the business and finance meetings and how Radical Routes works in general.

The *'New Groups Meeting'* is the most important meeting for co-ops interested in joining. The ICG can make sure they've got everyone's details, and that they've talked to each group/co-op about the all-important **Co-op Support Group visit** (see Section 7 for more details).

There are two skill-sharing meetings - *'Facilitation'* & *'Consensus Decision-Making'*.

Member Co-ops Schedule

There are three main meetings - two Business Meetings on Saturday morning and Sunday morning. The third main meeting is on Saturday afternoon, the Finance Meeting of RR (not just of the Finance Group).

Saturday Business

The agenda has been put together in advance. The facilitator goes through the agenda, giving each proposal a maximum of 10 minutes discussion.

If the proposal cannot be passed in that time, it goes to a workshop later in the afternoon.

At the beginning of each main meeting there is a go-round to work out which co-ops are represented and who the delegates are.

There is also a go-round on Saturday morning to find out what RR work each co-op has done in the last quarter. Co-ops announce their work commitments for the following quarter on Sunday morning.

The meeting often finishes early, giving time for relevant reports and information or to get a set of workshops in before lunch.

Finance Meeting

This starts with a discussion of the quarterly finance report and a chance to clarify information within it. The same process is followed as in the morning meeting, with 10 minutes discussion being given to each financial and loan proposal, with a workshop being arranged for any contentious ones.

Workshops

Workshops are organised after each of the business meetings, with a facilitator and minute-taker for each one. Co-ops concerned with a proposal work out their differences or amend the proposal, taking everyone's concerns into consideration.

Sunday business meeting

Minutes from the workshops are read out and given a short time for clarification. This is also when co-ops hoping to join give a presentation and answer questions. We also check co-ops' service payments and work commitments for the next quarter.

There will often be other workshops for training, general interest or about new legislation which affects RR members.

Note: All of this just describes Inter-regional Gatherings. Regional Gatherings are described on the next page.

How Radical Routes Works

Regionalisation

Since January 1999, Radical Routes has recognised regional groupings of its Member Co-ops.

Regions are broadly but not rigidly geographical. At the moment, we have a Northern Region, a West and an East Region, and a South-East Region.

Co-ops don't have to join a Region if they don't want to. If they do want to be part of a Region, it's up to them to choose the Region they join.

Having joined a Region, co-ops can avoid having to go to three out of four Inter-regional Gatherings by attending only the Regional Gathering. They can then be represented at Inter-regional Gatherings by the regional representatives.

This only applies to the Autumn, Winter and Spring Gatherings. All Member Co-ops must send at least one direct representative to the Summer Inter-Regional Gathering.

The Summer Gathering must be somewhere child-friendly, where there is camping space, and, as with all Gatherings, must be accessible to people with disabilities.

There should be at least two regional representatives from each Region at Inter-regional Gatherings, with written mandates from the co-ops they're representing.

There must be as many representatives as there are viewpoints within the region. If there are three different consensus groupings in a region, three representatives must come to represent these different points of view.

Regional Gathering Agenda

Each Regional Gathering must discuss each Member Co-op's Work Commitments and Service Payments, past and future. It should also discuss arrangements for when the Region hosts an Inter-regional Gathering.

It should also include a finance report from a core member of the Finance Group.

Regional Contacts

These are people you can contact to find out about Radical Routes in your area - for example, the date and venue of the next Regional Gathering.

Northern Region
Equinox 0161 248 9224

South East
Walden Pond 0845 458 9572

Positive Action

'When it's working well, Radical Routes is a really supportive network you can call on for experience, and feel the empowerment of relying on each other without the State, constructing an alternative.'

'Joining Radical Routes and forming a co-op seemed like a positive step, rather than all the negative steps you take when you're a campaigner.'

'The way RR works is an experiment in how, hopefully, life will be like after the revolution (laughs). If you can make 200 people work together smoothly, non-hierarchically, practicing for a new way of life, and controlling stuff that affects them...'

RR Decision-Making

Radical Routes operates a modified form of consensus decision-making for major decisions.

Major decisions include the admission of new members, the allocation of money from the loan fund managed by Rootstock, policy changes, and the future direction of the organisation. (See page XX for more on the theory and practice of consensus).

Decisions are made every quarter at Inter-regional Gatherings, or immediately after the Gathering in the case of Emergency Proposals (see the bottom of this page).

Before the Gathering

Co-ops and working groups send proposals (including applications to join) to the Secretarial Group about six weeks before an Inter-regional Gathering.

When proposals have been circulated, Member Co-ops meet to discuss the proposals and to choose a rep to express their views to the Gathering.

If a co-op decides to block a proposal by registering an objection, it must inform the proposing co-op **before** the Gathering.

At the Gathering

At the Saturday Business Meeting, co-ops register objections and comments on each proposal, directly or through a regional rep.

If consensus is not reached within ten minutes, a proposal is sent to a workshop later that day, to try to reach a consensus.

It requires *two* co-ops to object to defeat a proposal. So a proposal can still be passed if only one co-op objects to it. However, if a second co-op also registers an objection within six weeks of the Gathering, it will fall.

Second and third chances

If a blocked proposal comes back to a second Gathering, it will be passed unless the ratio of co-ops objecting to those accepting is one in twelve, or greater. If a blocked proposal is brought back to a third Gathering, we vote.

Last Resort Voting

At the third Gathering, each Member Co-op attending gets one vote. A vote is only carried, and a proposal is passed, when both of the following conditions are satisfied:

- a) a two-third majority (the number of yes votes must be at least twice the number of no votes)
- b) there are more yes votes than the combined number of no votes and active abstentions.

(Failure to attend the meeting or to vote is not an abstention. An abstention is an active 'don't know' vote, as when a member co-op cannot itself reach consensus on the matter.)

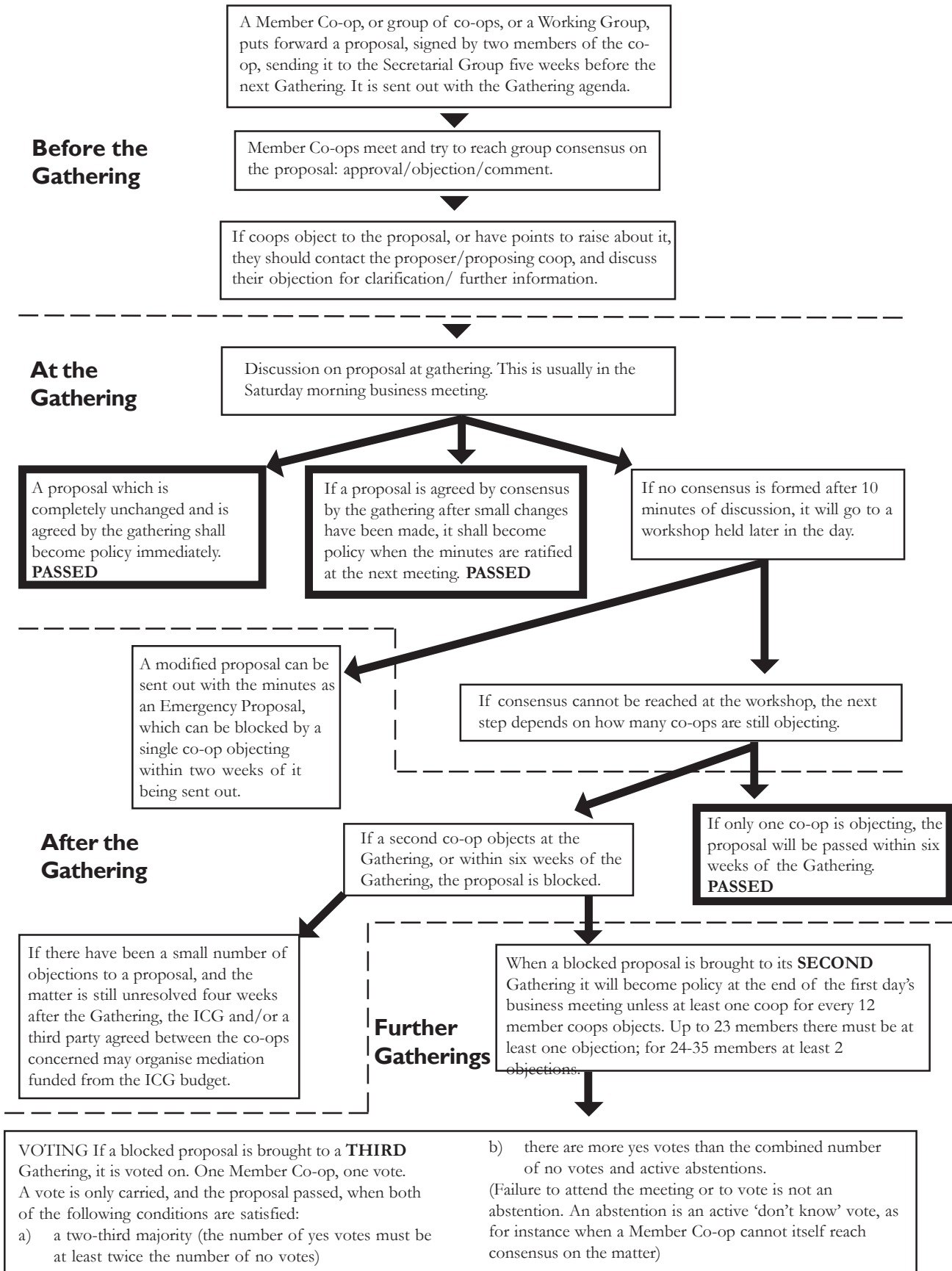
After the Gathering - Emergencies

If a proposal is changed, or needs to be implemented quickly (e.g. loan applications), it can be circulated as an *Emergency Proposal* (EP) in the minutes. (EPs can also be circulated separately at any time in between meetings.) EPs are sent to all Member Co-ops by the Secretarial Group.

EPs should be marked with the date, the date by which objections must be received, and the address to write to. Objections *in writing* must be signed by at least two members of a co-op. EPs become policy if no objection is received within fourteen days of it being sent out. EPs not objected to are formally ratified at the next Inter-regional Gathering. **Only one objection is needed to block an Emergency Proposal.**

How Radical Routes Works

Decision-Making Flow Diagram



How Radical Routes Works

Working Groups help RR thrive

RR Work

Each Member Co-op has a Radical Routes work commitment to help keep RR up and running. If it's a Full Member of Radical Routes with less than 5 members, the commitment is 2 hours a week each quarter. If the co-op has more than 5 members, the commitment is 4 hours a week.

Most of the work of Radical Routes is carried out in Working Groups, described below. Some work doesn't take place in working groups, like facilitating, minute taking or being a child-responsible adult at Gatherings.

Core members

Working groups usually have "core members" who make a commitment for 12 months to attend four Inter-regional Gatherings, and to co-ordinate the work of the working group. Core members get their travel expenses paid (as long as they're not also going as the Regional/co-op delegate).

Other people in the group may not necessarily be at Inter-regional Gatherings, or may not attend every one, but they do a lot of the work vital for Radical Routes to thrive.

You won't be thrown in at the deep end if you get involved (unless you want to be!) and you will get support if you want to become a core member.

The brief descriptions that follow are to give you a taster of what each group does and information on how to get involved so that your co-op can do its bit.

For more details, each group has a contact person whose phone number is listed on the RR Contact Sheet which is updated with each minutes.

CSG

The Co-op Support Group (CSG) has several roles. In the first place, they are the people to contact if you want to join RR. You can contact them either at a Gathering or by phoning the CSG contact person.

While going through the joining process, they're the ones to contact if you have any queries.

The New Co-op visit

One important CSG role is organising New Co-op visits to joining co-ops. Every co-op has to have an ICG visit before it can join. An CSG member will come to the co-op and go through what benefits being a member of RR has, and what's expected in terms of responsibilities if you join.

Supporting co-ops

If your co-op's going through a "crisis" period, the CSG are the ones to try and sort out support in a suitable way. If you need to find a mediator or facilitator for your co-op or between co-ops.

Work Commitment

If your co-op starts lurching out on its work commitment or attendance at gatherings, the CSG are the people who give you a gentle prod to get back involved and doing your bit.

Getting involved

The CSG meet at each gathering. Come to a meeting or phone the CSG contact person.

Gatherings Group

This deals with the organisational and monitoring side of Radical Routes. For example, the Gatherings Group organise the meetings at the four Inter-regional Gatherings by sorting the timetable, finding facilitators and minute takers, sticking up notices and so on.

How Radical Routes Works

More Working Groups

Finance Group

RR financial work is split four ways. *The administration of our loan fund* is contracted out to a national co-operative organisation called ICOF (Industrial Common Ownership Finance). *The Finance Worker* is a paid post held by a Full/Associate Member co-op.

The Treasurer ensures that adequate records are kept. And *the Finance Group* has responsibility for all financial dealings for Radical Routes Ltd.

Basically, the Finance Group are the people who assess the applications for loans made by co-ops in Radical Routes and give recommendations as to whether they consider a business plan viable.

They also update the way the finances are done and liaise with the Finance Worker to make sure things are going okay.

They discuss co-ops who are in financial difficulty and sort out appropriate support (with CSG). They monitor co-ops with loans to spot difficulties before they arise.

They administer the budgets for each of the working groups. And they liaise with Rootstock about administering the ethical investment scheme.

There need to be eight core members of Finance Group who commit to going to meetings for 12 months.

Members get travel paid to meetings. Each Region should have a member on the group.

Getting involved

Finance Group meet at each Gathering and by phone between Gatherings. Go to a meeting or phone the contact person.

Secretarial Group

Sends out three batches of paper work between Gatherings. Before the Gathering, a **reminder**. Not long before the Gathering an **agenda** is sent out, with proposals, loan applications, and new member application details in it. *Radical Rumours* (the network newsletter) goes out with this. After the Gathering, the **minutes** go out - with any Emergency Proposals (see 'RR Decision-Making' on page 3.3).

Getting involved: The Secretarial Group works quite intensely over two short periods each quarter. If you are online or local you may be able to join in, so contact the current Secretarial Group to find out. If you or your co-op want to take on the work then tell the current Secretarial Group.

Children's Group

Organise children's activities at the Inter-regional Gatherings, and are representatives for children's issues - making sure there is child-friendly food and spaces at gatherings. They organise the bringing of toys, trips out and craft stuff so that the kids have a good time whilst their parents are doing meetings and workshops.

There are core members of the children's group and they get their travel paid to gatherings. There is also a budget for materials and trips out. Everyone is encouraged to do a couple of hours of kids' stuff at the gathering.

Getting involved

Contact the Children's Group contact Out of Town 01273 705 849 to get involved - preferably before the Gathering. Most of the organisation is done by phone.

How Radical Routes Works

Even More Working Groups

Publicity Group

Co-ordinate publicity for Radical Routes and for our ethical investment co-op, Rootstock. This involves updating, printing and distributing various publications, as well as a Radical Routes exhibition which is available to co-ops who are doing Radical Routes stalls at festivals and events.

A new aspect of publicity is the RR web site which also needs updating regularly.

Getting involved

Look for opportunities to promote Radical Routes locally - do a stall at an event, put posters on notice boards, and be a local contact. Go to the Publicity Group meeting at a Gathering to take on work. There are four core members, and others who take on work at Gatherings to do in the next quarter.

Development Group

Organise/provide introductory workshops at gatherings for people new to Radical Routes; provide training in facilitation and consensus building for all members of Radical Routes; keep up to date lists of who can do what in terms of training in Radical Routes.

Also organise “Training for Trainers” (those who want to run the above workshops.) They organise and support events to promote co-operative life-styles and the skills required to live one, like consensus building. They facilitate future planning for RR

Getting involved: There are 4 core members of this group and lots of others with skills who do the training workshops, minute taking and facilitation at gatherings. They hold meetings at the Gatherings so go along to find out more, offer your skills or help with co-ordinating the training within RR.

Access Group

Highlights access issues within Radical Routes, covering access to venues by people with disabilities, including people with impaired hearing.

They also gather and distribute information about adapting houses for all types disabled users and are the contacts for co-ops needing information.

Getting Involved: They have a meeting at Inter-regional Gatherings, and also a contact person that you can talk to find out more.

Rootstock Committee

Rootstock is a “social investment society” which basically means that it raises money for the loans made to members of Radical Routes, and co-ordinates lending it out.

For various legal reasons, this part of Radical Routes is formally separated from the main network, but it is run by members of RR Member Co-ops, and it works closely with the Finance Group.

Getting Involved: Rootstock needs RR people to be on its committee and to do some administration jobs, such as organising advertising to raise more money for loans, although most of it is done by an outside organisation (ICOF). Committee meetings are held at Inter-regional Gatherings. You can also phone the contact person.

‘Radical Routes is all about friendship networks. Facilitating change. It produces a feeling of control, of success, and room for growth and spreading success.’

RR Finance and Loans

How Rootstock Works

Rootstock is a social investment society or 'investors' co-op' set up by Radical Routes to provide a pool of finance to support RR Member Co-ops.

Despite often showing a lower failure rate than conventional business, co-operatives are frequently discriminated against by banks when they apply for loans.

Rootstock provides RR investors and supporters with their own social investment society which is run according to co-operative principles.

Interest

Rootstock is allowed to pay limited interest, sufficient to "obtain and retain capital to fulfil [its] objects". Normally interest will be paid in the form of additional withdrawable shares. These can be cashed in at any time (subject to the usual withdrawal conditions and notice) or left with Rootstock to generate interest themselves.

Investors are invited to forgo their right to interest, or to ask for only half of the normal level of interest, as a way of further supporting Rootstock and the Radical Routes network.

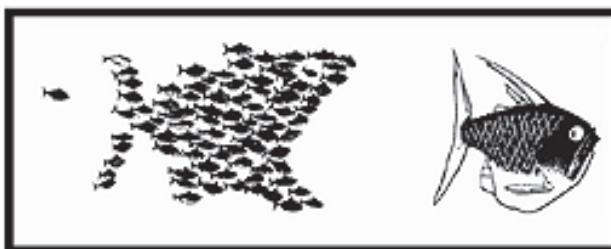
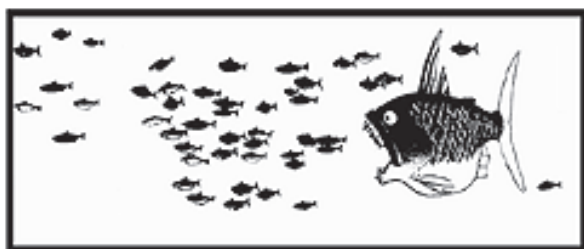
One investor, one vote

Members of Rootstock are entitled to attend general meetings and the Rootstock AGM, at which the Rootstock committee is elected. At these meeting each member has one vote irrespective of the number of shares they hold.

The investment commitment

Rootstock is the financial heart of RR. All RR Member Co-ops are therefore required to be members of Rootstock, investing at least £50 in the co-op.

Contact: Rootstock, BM Rootstock, London, WC1N 3XX.
Phone 0870 458 1132
Email: info@rootstock.org.uk



RR loans policy

Money from Rootstock is available to lend to RR Member Co-ops. Most Member Co-ops could not get started or develop without RR funding. Conventional banks and building societies are not prepared to lend to individuals or small groups who don't have money or what is called "credibility".

Through Rootstock, RR can loan money at much lower rates - 4% p.a. for housing co-ops and 7.5% p.a. for workers' co-ops.

Banks take a cut of 5%-10% from the money they handle. RR takes just 2% from loans to housing co-ops and 3.5% from workers' co-ops.

We do not exist to make money through controlling the source of the loan as banks do. The power relationship is reversed: co-ops control Radical Routes, collectively deciding interest rate policy and the allocation of the loan fund.

RR Finance and Loans

RR loan procedure

Any Member Co-op can apply for a Radical Routes loan by sending a completed form (see Section 8) to the Finance Group.

No person who is a member of the Finance Group may draw up a loan application for their co-op.

I The Application

The Finance Group need to know all of the following:

- 1) The amount of the loan, when you want it, how it will be repaid and what it is for;
- 2) Your most recent audited accounts;
- 3) The date the co-op was registered;
- 4) Cashflow for the first two years of repaying the loan [or less if the loan will be repaid sooner] showing how your income and expenditure over this period will produce enough profit/ surplus to comfortably repay the loan;
- 5) Evidence for how it can be repaid, i.e. how you arrived at the estimates of your income and expenditure;
- 6) The ethics of why you need the loan;
- 7) A signed agreement to the conditions of getting a loan from Radical Routes;
- 8) The total amount of capital owned by co-op members which is invested:
 - a) in your co-op/Radical Routes
 - b) elsewhere

The relative access to capital a co-op has through its members but not invested in that co-op/ RR may be a factor in making a loan.

II The Finance Group

The Finance Group then reviews the application, and may contact you if they need more information or clarification. The Finance Group is there to help co-ops make applications as well as to consider the strength of the proposal.

Having assessed the viability of the loan, the group will circulate the loan proposal via

the Secretarial Group, and make a recommendation at the next Gathering.

III The Gathering

At the next Inter-regional Gathering the loan application will be decided upon.

If the loan is agreed, the borrower co-op will finalise the repayment conditions, amounts, timescales, amount needed by guarantees and any other details.

You will then have to fill in a formal application form detailing all the specifics of the loan. This form is to be returned to the finance group. You should also fill in a standing order form and send it to the Finance Group or to your own bank [if the latter, a copy needs to be sent to the Finance Group].

Once all these are sorted the money is transferred from the RR account to yours and that's it, you're in the money!!

Security of the loan

Radical Routes insists on loans being secured by the taking out of a *Legal Charge*. If a loan is for buying property, a 'legal charge' will normally be taken on this property.

This means that if there is a problem and the house has to be sold, RR is able to recover its money. The borrowing co-op generally pays for this, although it might be possible to add the cost onto the loan.

The charge should be made for the full value of the loan, but if the charge results in over 90% of the property's value being subject to charges, RR also needs *individual guarantees*.

If a bank or another lender has a first legal charge and RR comes second, then the earlier charges must be taken into account in working out the 90%.

RR Finance and Loans

Loan Guarantees

A co-op wants to buy a £100,000 house. It has arranged a mortgage of £70,000, and has £5,000 of loanstock/reserves, so needs a £25,000 loan from RR. RR takes a legal charge for £25,000.

In case the value of the property falls below 90% of what it is now [i.e. £90,000] an additional £5,000 in individual guarantees is needed.

Individual Guarantees

If the loan is not for property, it must be secured by guarantees (promises to repay the loan) from individuals or from worker co-ops. Housing co-ops cannot generally guarantee loans, though if there is a genuine commercial benefit to them they may be able to do so. You need to find guarantors for 120% of the amount needed. It is important to have a wide range of small [£1,000 or less] guarantors.

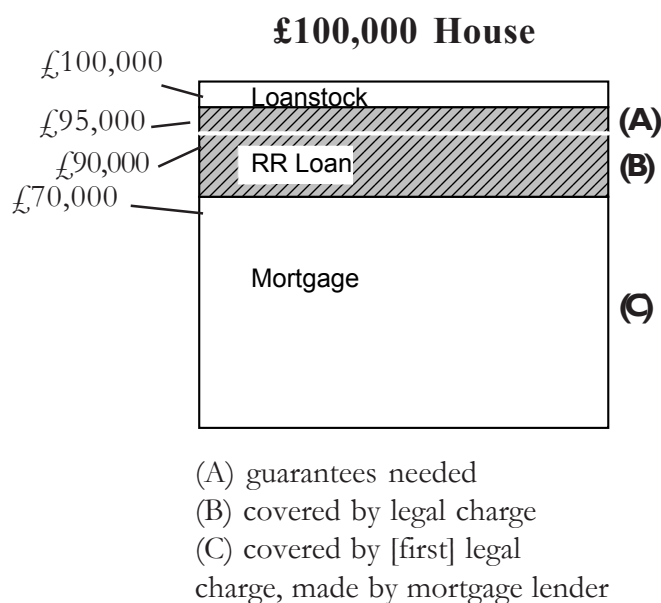
Getting Individual Guarantees

Individual guarantors will probably be people you know, who have had some contact with and believe in the potential of your co-op, and who have sizeable incomes or who have savings of £500-£1,000. [These are evidence they can back up their guarantee]. All they have to do is fill in and sign a form.

Money would only have to be handed over if the co-op got into a serious mess with no chance at all of repaying the loan. This is highly unlikely, as everyone in the co-op, Radical Routes, and the guarantors all have an interest in ensuring this does not happen.

Guarantors will want to feel sure they are unlikely to have to actually come up with the cash, though with the knowledge that this is the bottom line of being a guarantor. Things you can stress are:

- ♦ the commitment your members have to making the co-op a long-term success, - this along with the support it has around it, is the true security of a co-op.



- ♦ the financial security in the structure of your co-op itself e.g. for housing co-ops, the security of housing benefit to pay the rent.
- ♦ the security of being in Radical Routes itself, networking and support with other co-ops, and specifically the fact that you, as a member co-op, have an equal say in the running of the organisation that is making the loan, including the loan repayment arrangements and conditions, that it is not in anyone in Radical Routes' interest to be putting the squeeze on any of its members if this would jeopardise the repayments of the loan.
- ♦ the close contact you have with the Finance Group and being able to nip any potential difficulties in the bud before they can get too serious
- ♦ any other details that make the loan secure or the reliance on guarantees less e.g. anything that increases the co-op's assets - e.g. improvements to property
- ♦ the fact that individuals guaranteeing loans for co-ops is very common.

When guarantors send the guarantee form to you, you should photocopy it twice, send one copy back to them, keep one copy yourself, and send the original to the Finance Group.

Conditions on RR Loans

Basic Conditions

- 1) Any repayment conditions drawn up in dialogue between the finance group and applicant co-op.
- 2) An interest rate changeable upon notice.
- 3) That the co-op remains a members of Radical Routes for the duration of the loan repayment, satisfying RR membership criteria.
- 4) That the co-op produces its accounts within the statutory time limits from the end of its financial year end (generally 7 to 10 months), and sends a copy to the Finance Group.
- 5) That the co-op returns quarterly loan feedback forms.
- 6) Radical Routes reserves the right to ask for the loan back as the result of a resolution made at a Radical Routes Gathering.
- 7) A loan arrangement fee of 1% of amount advanced will be charged. This is normally deducted from sum advanced.

Notes on Conditions

- 1) Re: Condition 2
Repayment will usually be made by monthly standing order and in most cases if the interest rate changes this will simply increase or decrease the number of repayments needed. This will be agreed between the Finance Group and the co-op.
- 2) Re: Conditions 4 and 5
Getting information from co-ops has the function of checking that co-ops do their bookkeeping efficiently and to monitor the financial health of the co-op. This is so that

any problems can be identified early on and the co-op can be offered help and advice by the Finance Group.

Although such an arrangement will have its limits at present because of our limited resources, it has been shown that such schemes are the best way of making sure loans are repaid.

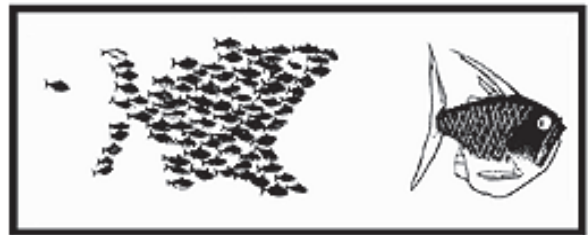
3) Re: Condition 6

This refers to the right, in the last analysis, of RR to call back the loan if the co-op seriously deviated from the agreements it made on getting the loan, or if the co-op breached RR's aims, principles or policy.

Obviously it would have to be a serious matter, and need the agreement of the whole of Radical Routes to be carried out.

4) Re: Condition 7

The loan arrangement fee is used to pay for the legal work needed to develop and update the legal documents needed for RR to make loans to its member co-ops.



Releasing the loan

- 1) Radical Routes requires 40 days' notice before releasing a loan. In the event of a co-op having a loan approved for a hypothetical property, 40 days' notice is required of a potential release date, e.g. the payment deadline of a forthcoming property auction.
- 2) In the event of a co-op failing to give sufficient notice, Radical Routes will pass on whatever charges it accrues from the bank for withdrawal with insufficient notice.

RR Finance and Loans

Further Guidelines on RR Loans To Workers' Co-ops

- 1) Finance Group member to sit in on a co-op meeting, to meet and evaluate individuals, their business abilities and long-term commitment.
- 2) Finance Group member or other experienced Radical Routes person to investigate the local market and background.
- 3) Draft business plan to be sent to Finance Group before a formal application is submitted.
- 4) Finance Group needs to receive and assess application as early as possible before loan is needed, in order to allow plenty of time to resolve any problems.
- 5) Finance Group to recommend leasing of equipment as opposed to capital purchases to reduce capital requirements.
- 6) Charges may be taken on equipment to strengthen security.
- 7) Financial figures and projections should cover a two-year period, and show a minimum of profit & loss, balance sheet, cashflow, & market research.
- 8) Once a loan is agreed, ongoing liaison and support to be given from a nearby established co-op and / or a Finance Group member.

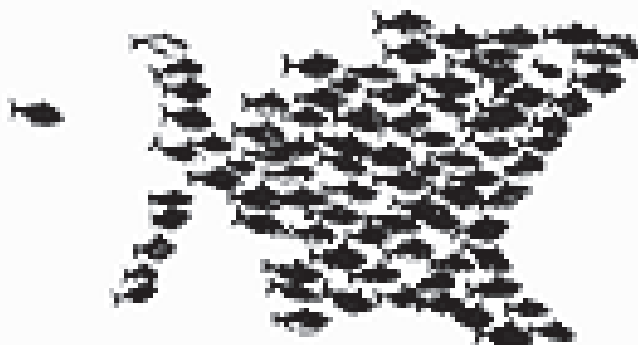
February 1998

Getting a loan

'Getting a loan is an affirmation of your business plan. You feel supported, that you can pull it off. People trust you to do it.'

Making a loan

'One of the best things about Radical Routes is granting loan applications. Accumulating wealth and property enables you to spread it out.'



Being an Individual Member

Individual Commitments

As a network of co-ops dedicated to radical social change, Radical Routes requires certain things of the individual members of its Member Co-ops.

When a co-op joins RR, its members must be aware of their individual commitments, and must fulfil those commitments, in order for the co-op to become a Full Member Co-op.

A Full Member Co-op must inform prospective members of the co-op of the full implications of joining a Radical Routes co-op - set out below.

So when a new person joins an existing Member Co-op, they must be made aware of these individual commitments, and must fulfil these commitments, before they can be allowed to join the co-op.

Work

Each person in a Member Co-op is expected to be doing an average of 15 hours of work each week in line with the aims and principles of Radical Routes. (This rule does not apply to investors' co-ops.)

This work can include home-educating children, campaigning work, organic agriculture, and so on.

Income

Individuals within Member Co-ops should have a maximum average disposable income of double the income they would have, in their particular circumstances, on Income Support/JSA. (This rule does not apply to investors' co-ops.)

Under 25s are considered as if they were over 25 for the purposes of IS/JSA.

'Average' income means average income over the previous 12 months. 'Disposable income' means total income minus tax, national insurance and housing costs.

If a person's average income exceeds this level, they are asked to income share, or to donate the difference to a cause of their choice without gaining any personal financial benefit.

Capital

RR expects and encourages members of Member Co-ops to invest some of their capital (if they have any) in Radical Routes or its Member Co-ops, including in their own housing or workers' co-op.

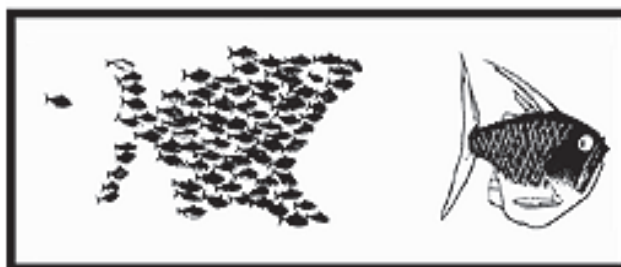
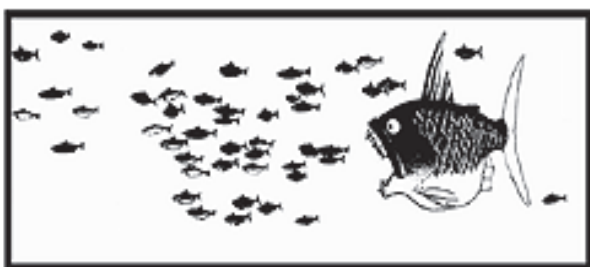
When a co-op applies for a loan, it is asked how much of its members' capital is invested in Radical Routes or Member Co-ops.

Rights

As already noted, Member Co-ops are committed to working towards full access for disabled people to their properties, and Radical Routes Gatherings are required to be accessible

Diet

Radical Routes decided in 1997 that it would not make any restrictions on the dietary practices of members of Member Co-ops. (However, all Gatherings have vegan food as this is the most inclusive diet we can provide.)



Skills for RR co-ops

Facilitation: Personal Skills

There are different types of skill to be deployed when facilitating a meeting, including personal skills, organisational skills and knowledge of decision-making and mediation techniques.

A good facilitator will use these different skills as the need arises, and anticipate the need for such, if the agenda for a meeting is pre-arranged and known to be emotional or contentious, for example.

Once you have been introduced to the skills, the only thing to do is practice! There is plenty of need for people to facilitate at RR gatherings

Personal skills

These are the verbal skills you employ to defuse unconstructive conflict and encourage participation during the meeting itself.

1. Encourage participation

"I think at this point it would be interesting to hear what other people have to say about the matter. Fred, have you got any ideas" (Ask for inputs from other people, ask someone directly, use their name)

"So you do/don't have views on the matter/So you don't think it's a good idea?" (Summarise what a person has said in the form of a question which will encourage them to elaborate/speak more/get around to what they really want to say)

2. Defuse conflict/unco-operative behaviour/domination through monologue

"So what you're saying Fred is..... That sounds pretty important. I'd like to ask what other people think" (Summarise position, affirm the contribution - it's been heard, ask for others to contribute. Repeat this if the person continues)

"Okay if I could just interrupt you for a minute. I think what you're saying sounds good/important Fred but I think you would agree that we're here to get everyone's views and so I think its important we now listen to what other people have to say".

(Break into their monologue. Affirm what they say, remind person of the point of the meeting/ how long they're been speaking/ the ground rules of the group. Ask for other's contributions)

3. Summarising agreement/disagreement

"So it seems we are agreed that we will... And now we have to decide..." (Summarise what the group has agreed - move the discussion onto remaining areas of disagreement)

"Correct me if I'm wrong but it seems we are now agreed on.... but we still have to agree on.... so would it be okay if we talk about this now." (Ask group if there is a consensus on part of the matter - if there is, you can stop discussion and get it minuted. Make sure no more discussion occurs while the minute-taker is writing. Then suggest the group concentrates on remaining areas of disagreement.)

"So let's assume that we are provisionally agreed on... for a minute and can we talk about... for a bit" (Get the group to make provisional consensus so it can explore the remaining areas of disagreement and see where it gets to. If it leads to a possible general agreement the provisional consensus can be made a fully agreed one. If not the group can return to the original issue).

Radical Routes is a way of getting support and giving support. You don't meet many people in co-ops unless you go to RR Gatherings.'

Skills for RR co-ops

Facilitation: Techniques

The more complex or emotional or large a group, the more difficult it is to make decision by consensus (i.e. by involving all the participants) without a degree of structured communication.

You, the facilitator, need to judge the degree of complexity/emotional content/likely size of the group and use this judgement to propose an appropriate structure.

If you have overestimated/underestimated, or if the meeting suddenly changes (e.g. becomes bogged down) you can propose a change of structure, for a limited time period.

“Okay can I just hold the discussion for a minute. Thanks. It seems we’re getting a bit bogged down here. Could I propose we... for the next ten minutes and see if this gets us a bit further.”

Some “techniques”

1. Put your hand up if you want to speak. Facilitator takes takes comments in order. Standard RR procedure for meeting. Certainly needed for meeting of over 5-7 people.

2. Go-round. Everyone speaks in turn. No interruptions or judging “noises”.

Both these are good for getting everyone to input and participant but unless the facilitator is very good at checking for consensus and moving the group along (quite a skilled job after a certain level of complexity/emotion) it is likely that little or no agreement will have been minuted by the end of the meeting.

More structured decision-making using mapping and “thinking hats”

A standard procedure for more structured decision-making is as follows:

1. Everyone works together spending 5 minutes coming up with the following perspective on the issue(s):

- ♦ facts: things which are indisputable

- ♦ positive thoughts, assessment, arguments
- ♦ negative thoughts, assessments, concerns, worries

(before going onto the last perspective - creative solutions - the facilitator should read out all the inputs from the other sections. That can also be done after each section)

- ♦ creative solutions - any solutions which come into anyone’s head

Brainstorm

For all these areas, do a brainstorm, they are written down either as lists or in a mapping way - i.e. with inputs divided by lines which connect the ideas and which extends from the center paper like a spiders web.

People should be encouraged to say “stupid” things - this makes others come up with more sensible ideas and relaxes the atmosphere (it can be fun!).

Then each member of the group has around 5 ticks and tick the five solutions which “make sense” to them (they don’t have to feel like they have to think a lot about which are the “best”).

Those with the most ticks are briefly discussed (usually quite calmly as the group has now got into the framework of working together).

Assuming everyone is happy for them to go ahead (check for consensus) then the facilitator leads discussion onto the details of implementation - who to do what by when (very important and often forgotten - this is what needs to be minuted).

Some solutions can be open to review or time limits to gain the support of any participants who are now wholly happy to “go along with it”.

Skills for RR co-ops

Facilitation: Variations

As facilitators you will need to judge the need for the more structured kind of procedure.

It helps if several members of the group are familiar with the general idea.

It should not take long to do it and there is little benefit in making brainstorms over 5 minutes each. So the whole thing should take around 30-45 minutes.

The following variations can be used

- ♦ include a brainstorm on “emotions” and “intuitions” i.e. non-rational thoughts which people would otherwise be too afraid to bring up but which explain in a more human way where they are coming from. “I’ve been dreaming of doing this for 5 years and I’m **desperate** to see it happen now we’ve got the chance.”

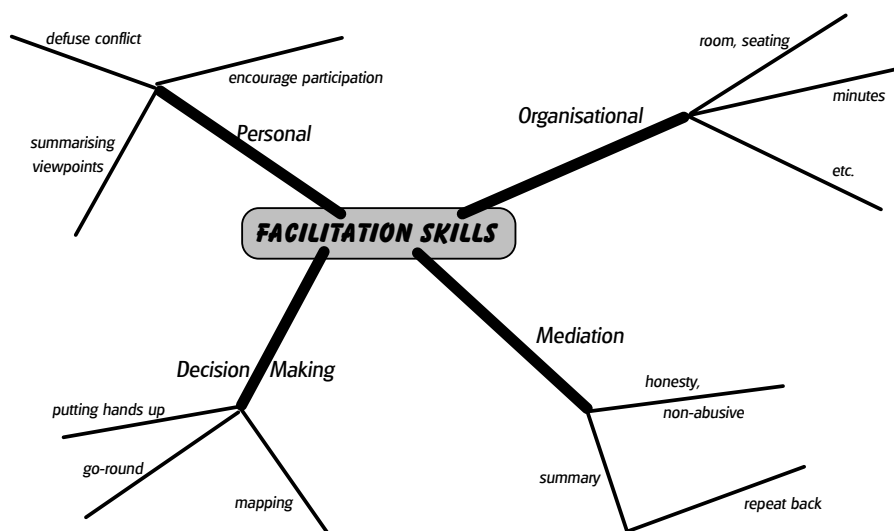
- ♦ Don’t do any ticking at the end but have a discussion of each solution. Takes longer and can get bogged down again but if the group is calm it can lead to a good outcome.

- ♦ Just brainstorm for facts, to calm/clarify issues, and then go back to general discussion - facilitation by checking for consensus.

“Okay can we just get some facts about this issue before we start. I for one aren’t quite sure of several things. Remember, facts are things which are indisputable”.

People can then ask each other only factual questions and give factual answers for 5-10 minutes. E.g. “So what time were you in the kitchen with the dagger over the dead body”. Correct answer “at 9.32”. Incorrect answer “at 9.32 but I didn’t do it honest gw’nor”. The facilitator has to cut out any “ifs” and “buts” in the factual replies.

Example of Mapping



Skills for RR co-ops

Facilitation: Organisational Skills

1. Make sure everyone has written and verbal notice of the meeting and/or it is clearly written up/mentioned at the right point.
2. Everyone knows when the meeting starts and ends, the place, date, and facilitator. (Insist it will start on time even if people are late - it is best to tell people this in person.)
3. Everyone has an agenda and it is written up on the wall/everyone has a copy/or everyone knows the purpose of the meeting.
4. The minute-taker knows how to take minutes (just decisions and/or summary of discussion) and what to do with the minutes.
5. The room is big enough, has enough chairs, has good lighting, is not too warm or hot and is quiet (no background noise). The chairs are arranged in a circle.
7. After the meeting the room is left how you found it (get someone to take responsibility for this).

Mediation techniques

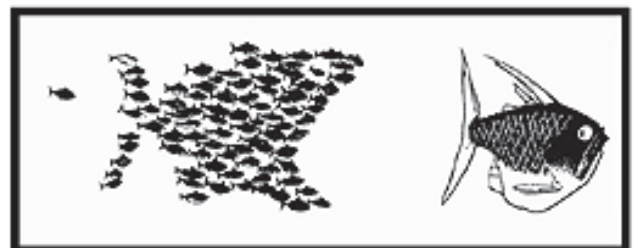
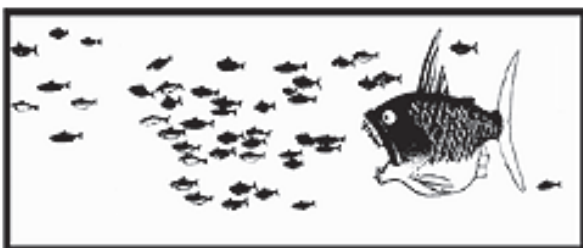
The essence of this mediation technique is to slow down the (emotional) “discussion” so that people start to listen, and to take in what the other person is saying, rather than being so obsessed with their own “view” that they simply repeat it over and over again (and possibly self-reinforce their own certainty by being allowed to do so).

In its pure form the following happens:

- ♦ One side/person puts forward their point of view in a non-abusive but honest way.

- ♦ The second side/person summarises the views put forward and a check is made with the first person/side that this has been taken in/heard correctly.
- ♦ The process is repeated the other way round.

This process can be very involved (take a day) or be a five minute affair during a meeting. *“It doesn't seem Fred is being heard, can someone for a minute just summarise what they think Fred is saying”.*



‘All the above processes or techniques should be innovated upon freely. There are no golden rules and hopefully this document can get updated as people suggest other ideas which seem to work.

However as a general rule of thumb using more structure than you think you may need is a good

policy as most meetings, in my experience at least, are less effective as they might be because people are unwilling or embarrassed about using some form of structured communication. However it is almost always the case that a bit more structure is agreed to have been useful once implemented.’

Roger Hallam, Fox

Skills for RR co-ops

Minute Taking

The art of minute taking is to get down enough, but not too much.

It also is helpful if it's legible and for larger meetings such as RR Business Meetings, minutes are always typed up.

Here are a few basic pointers:

Action points

When the group decides to take an action, always minute **who** is going to do **what** by **what time** - if these details are unclear, then check with the meeting.

Well-organised groups usually have a notation for action to be taken ("action points") and this information is highlighted in the text in some way so that people can glance through the minutes to find what they and others are committed to do.

Summarising discussion

The other major thing is to summarise the main points of debate/discussion and minute the resulting decisions/policies etc.

How much information you want to put here is often unclear. Usually a line or two per item on the agenda is sufficient but you

may wish to check with the group how much they want you to record.

Different meetings

Often it depends on the type of meeting. A quick business meeting may just need only action points minuting.

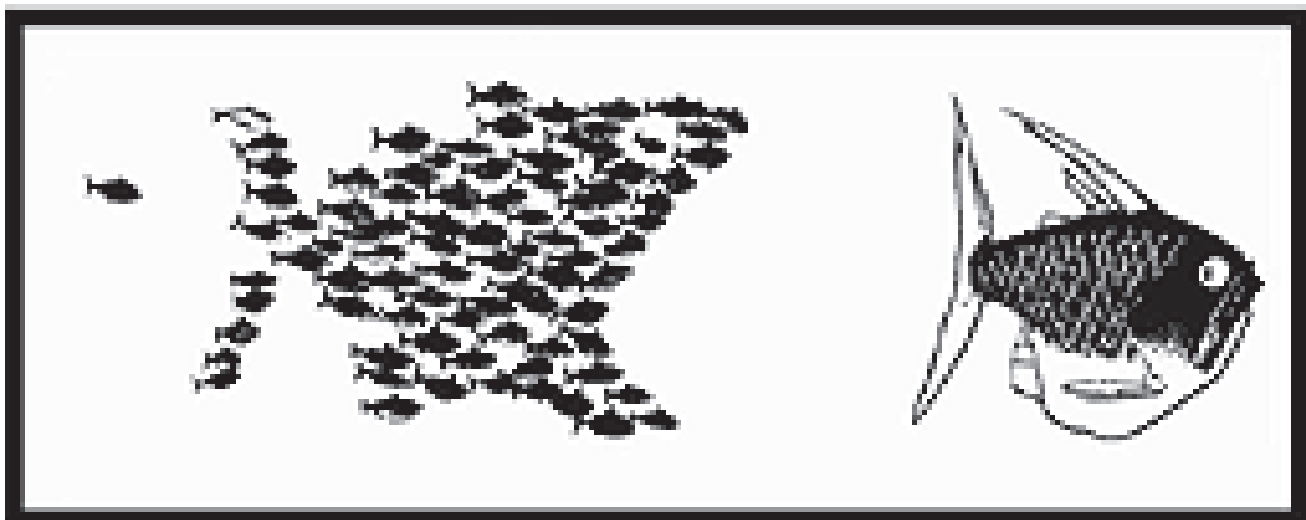
At the other end of the spectrum are emotion/feeling/sharing viewpoint-type meetings where the emphasis is on mutual understanding rather than action.

The minutes for the latter would usually want to include more description of differing experiences or viewpoints.

If you are unsure about how much to record, then ask the group. Like the facilitator you are there to serve the people in the meeting so you need to know what they want.

If the meeting is a regular event then hopefully the group will have a convention on what type of minutes they want.

And lastly, of course, if the meeting is rushing through the agenda too fast then open your mouth and ask them to stop while you catch up!



Skills for RR co-ops

Facilitating RR Business Meetings

Business meetings exist for communication between reps of Member Co-ops. Please read the facilitation briefing in the Members Pack, if you have not already done so.

Starting the meeting

- 1) Make sure you have the agenda for the meeting, a full copy of all the paper work for the Gathering and a Policy Document to refer to. (Ideally, you should be familiar with the policy document. If there is a dispute over procedure or policy, someone will have to give guidance to the meeting, based on the Policy Document.)
- 2) Make sure the Gatherings Group have arranged for a Minute Taker for your meeting, and that the two of you sit near each other.
- 3) Start calling everyone to the meeting 5-10 minutes before the official time of the meeting. The best way of doing this is to make a general announcement and then go to the various groups of people chatting and tell them the meeting is “about to start”.
- 4) Do not start the meeting on time, even if some people are not there. It is your responsibility to start the meeting on time. It is their responsibility to be there on time.

Introducing the Meeting

- 1) At the beginning of the meeting, introduce yourself - your name, co-op and that you are the facilitator. State the purpose of the meeting and check everyone has or knows of the agenda.
- 2) You can explain your role, and say that you would appreciate everyone being co-operative and respectful of each other during the meeting. And that people should be aware of allowing others who have not yet spoken to speak

- 3) Ask official co-op and regional reps to form inner circle. Remind people that the priority in the meeting is for official reps to communicate, (the priority after that is non-member co-ops, and then observers).

- 4) Announce that all communication should go through you. “If you wish to speak, please put your hand up and I will point to you when it is your turn to speak.”

- 5) Remind people when the meeting is to end or check what time it is to end if this is unclear.

- 6) Remind people that you will as facilitator be ensuring that the meeting finishes on time and therefore if people could stick to the point of discussion it would be good.

During the Meeting

- 1) When someone is stating an opinion, check whether they are speaking for their member co-op or just for themselves (if this is not clear already).
- 2) Go through each point/item/proposal in turn.
 - 3) First read out the point/proposal and then ask if there are any objections or clarifications - you then can have 10 minutes discussion. At the end of this time you should have established that either
 - a) There is no consensus in which case it will go to a workshop, or
 - b) Clarifications or small changes have been made and there is a consensus on the topic and this can be minuted, or
 - c) Everyone agrees consensus and this can be minuted.

Skills for RR co-ops

Facilitating RR Workshops

Here we are talking about workshops at Inter-regional Gatherings set up to resolve a conflict over a proposal.

The purpose of the workshop is to try to achieve a consensus within the workshop on a proposal/issue upon which there is not agreement.

Progress can be made by splitting the workshop into three parts:

1. Facts

Establishing things about the issue which no one disputes, and clarifying the issues/values involved (without discussing them).

2. Discussion of the issues

Looking for where there are disagreements and exchange of viewpoints.

3. Creative solutions

Looking at new ways to solve the issue(s) which are acceptable to all present or at least point towards an agreement.

Having started with the same introductory comments as for facilitating a Business Meeting (see previous page), explain the structure of the workshop at the beginning of the workshop.

If you are dividing the workshop into three parts, make sure everyone agrees with and understands the three sections. Be strict with time keeping to ensure that there is 10-

15 minutes at the end which are exclusively devoted to solutions (i.e. no argument).

You may wish to use brainstorming/mind mapping if the issue is highly complex and/or emotional. This slows things down and helps the group to focus together on the issues instead of just repeating arguments in a defensive way which usually happens when people feel strongly about things.

Your main aim is to have something down on paper by the end of the workshop - either

a) *An emergency proposal*

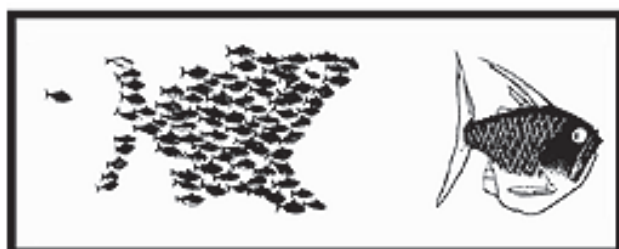
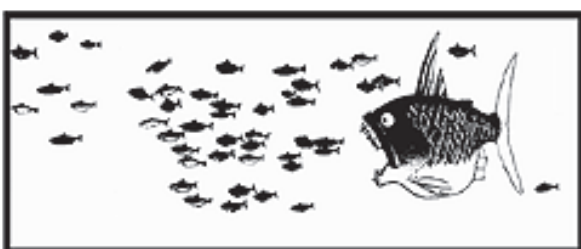
A new consensus which members of the workshop would like to present to the Sunday business meeting.

b) *A report*

Which describes the issues and sets out pointers to a consensus if none has been formally reached (this may include a suggestion for further discussion, research, work to be done by a working group etc.)

If the group is happy with the general gist of the final wording then 2 or 3 members of the group can be delegated to write out the report/proposal in a concise and grammatical way after the meeting.

In other words the workshop does not have to get bogged down in precise wording as long as it is happy with the general sense of the proposal/report.



Skills for RR co-ops

Consensus Decision-Making

Consensus Decision-Making is a process of making decisions which does not rely on voting. The goal is agreement rather than victory.

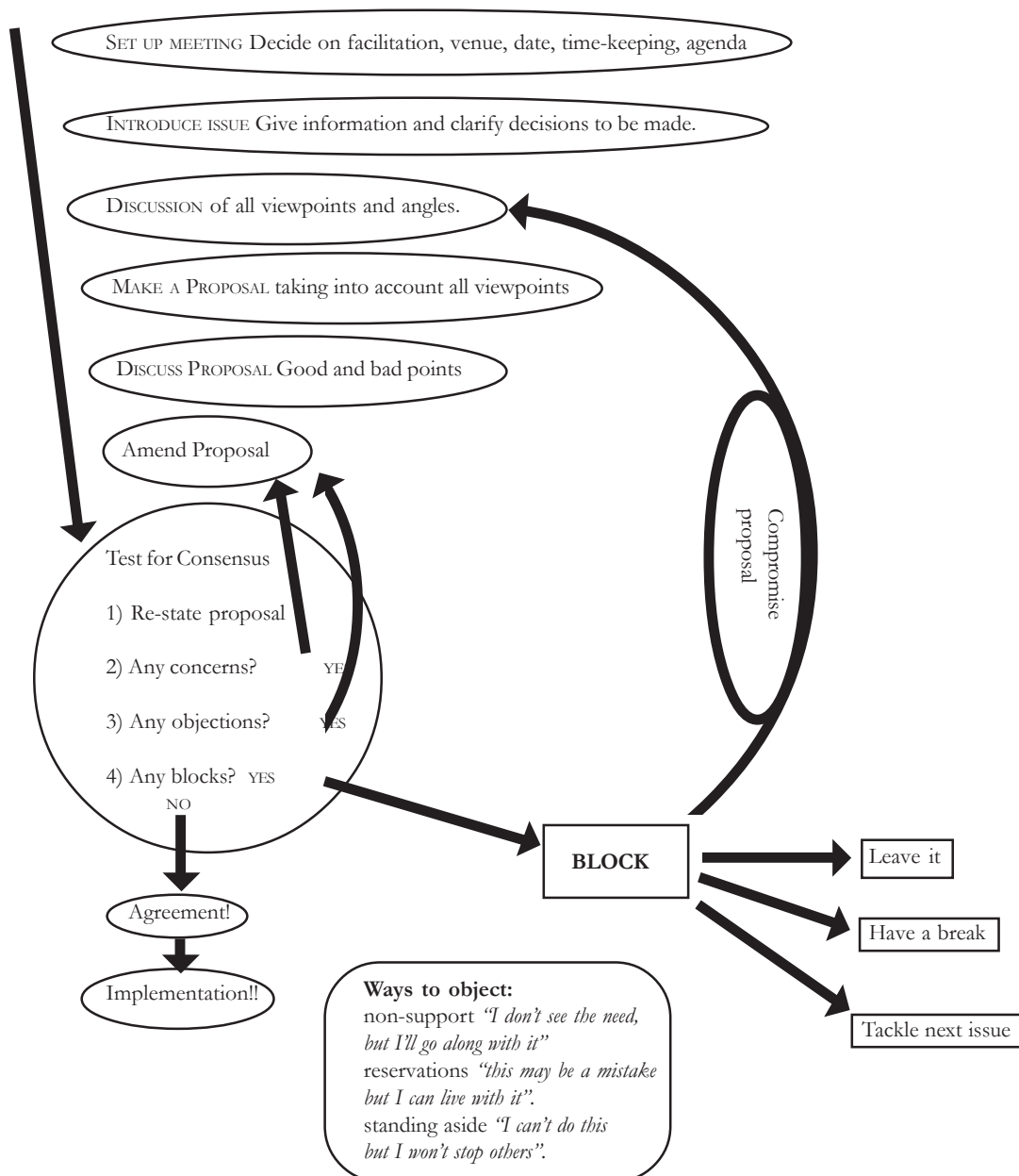
The idea is to reach a decision with which everyone can agree, relying on persuasion rather than pressure, for group unity.

It is argued that this creates a high level of commitment and co-operation which affects the whole lifestyle of a community.

Agreement is reached by gathering information, discussion, persuasion, amendment and creative thinking.

Consensus doesn't necessarily mean unanimity. An individual can disagree but just 'stand aside', and allow the group to act. (Their disagreement can be minuted.)

Only if the person feels strongly will they actually block the proposed action. They may prefer to find a compromise.



Skills for RR co-ops

Consensus Pros and Cons

- 1) encourages a culture of participation and co-operation
- 2) more intelligent decisions by incorporating the best thinking of everyone
- 3) avoids adversarial attitudes
- 4) more chance of new and better ideas being thought of
- 5) more motivation to implement a decision because everyone has participated in its shaping and agreement
- 6) even blocking a proposal can be creative if, by focusing on the reasons for the block, new and better proposals can be formulated: in a voting situation a lone voice of objection would be lost reduces the possibility of a minority feeling that an unacceptable decision has been imposed upon them
- 7) it protects and reinforces group solidarity

- 1) difficult for people who can't express their own views assertively
- 2) gives a lot of power to someone who uses their veto, and so may favour more strong willed and dominant character types [both the above also occur with other types of decision-making and can be solved through good facilitation]
- 3) takes more time than voting can become difficult with larger groups [however, there are various techniques to make it workable, see *Resource Manual for a Living Revolution*]

Advantages

Disadvantages

CONSENSUS

Needs

- 1) a commitment to making consensus work
- 2) a group with shared basic objectives and philosophies
- 3) a lot of unlearning, as a lot of us come from a majority-vote culture with its hierarchies and competitions
- 4) a willingness to change, and an openness to new ideas
- 5) listening to others
- 6) patience
- 7) conscious effort to ensure quieter people in the group get to speak, e.g. 'go-rounds'
- 8) everyone to be clear on the process being used
- 9) all relevant information to be shared before discussion
- 10) good facilitation to ensure everyone has the opportunity to participate and keeps to the subject
- 11) a supportive atmosphere for concerns to be aired - no-one is expected to agree to anything they don't like
- 12) high level of communication and trust - probably also help to encourage these qualities

Joining and Leaving

RR Joining Procedure - First Steps

Welcome

Welcome to the Radical Routes Joining Procedure. If your co-op is considering joining Radical Routes, you will need in addition to this Joining Procedure sheet, a copy of *The Members' Pack* and *The Application To Join Form*.

You can get copies of these documents from the Radical Routes Co-op Support Group' (CSG), whose job it is to help you through the Joining Procedure.

Purpose

The joining procedure has three main aims:

- 1) To make sure your co-op understands how Radical Routes (RR) works, and is aware of all the commitments that go with RR membership.
- 2) To give existing members of RR the opportunity to get to know your co-op.
- 3) To enable your co-op to demonstrate its commitment to RR before joining.

Gatherings

- 1) To show your commitment, your co-op is asked to send at least one representative to at least three **consecutive** RR Gatherings (they take place every three months). You can join at the third of these Gatherings.
- 2) If your co-op misses a Gathering, you will have to start the sequence of three consecutive Gatherings all over again, unless there is an exceptional reason.
- 3) At each Gathering (except the one where you intend to join RR), your co-op should attend the 'Meeting for Prospective Member Co-ops', held at each Gathering. At this

meeting, you will be able to talk to someone from the CSG about the Joining Procedure and how it is going. This is when you can ask for a '**New Co-op visit**', an essential part of the Joining Procedure (see overleaf).

- 4) To receive notice of where the next Gathering is, you can pay a Service Charge of £7 per quarter to RR. This is advisable, but not compulsory. (All Member Co-ops pay a Service Charge to fund the basic administration of RR.) This should be sent to Upstart, The Polishing Room, Flax Drayton, South Petherton, Somerset.

Workshops

- 1) At each Gathering, there are four workshops for prospective members:
 - i) Introduction to Radical Routes
 - ii) Introduction to RR Finance
 - iii) Facilitation
 - iv) Consensus-building

These workshops are designed to give you the information and skills needed to be effective and constructive members of Radical Routes.

- 2) By the time you join, each workshop should have been attended by at least one of your members. The more of you who go to these workshops, the better.
- 3) At each Gathering, there are two Business Meetings. By the time you join, at least one of your members should have attended at least one Business Meeting.

Your representative will be asked to sign the register as it is passed around the Business Meeting.

CSG Contact: Sarah, Out of Town, 1 The Cliff, Brighton, E. Sussex BN2 5RF
Tel 01273 707 691 email sstarky@hotmail.com

Joining and Leaving

RR Joining Procedure - Timetable

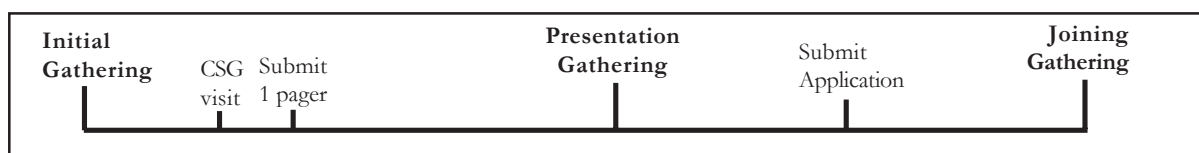
Seven Steps

Apart from attending Gatherings, workshops and Business Meetings, there are Seven Steps your co-op must take in order to become a member of the RR network - in the following order:

- 1) **Have a visit from the CSG.** All members of your co-op must attend this meeting. At the meeting, the CSG rep will explain how RR works, and explain the commitments involved in being an RR member. They must give you a copy of the Members' Pack.
- 2) Send one page of information about your co-op to Secretarial Group to go out to RR.
- 3) At the following Gathering, make a short (10 minute) presentation about your co-op and its members during a Business Meeting.

The Presentation should explain who is in the co-op, what radical activities they are involved in, and what the co-op is about.

- 4) Send a completed Application to Join Form to your CSG contact person *and* to the Radical Routes Secretarial Group.
- 5) If your co-op is accepted, you should send a copy of your Registered Rules and Certificate of Registration/Incorporation to the Secretary of Radical Routes.
- 6) Buy a £1 membership share - also from the Secretary of RR.
- 7) As a member of RR you are also required to invest a minimum of £50 in Radical Routes' financial base - 'Rootstock'.



The Timetable

Let's say you are trying to join as quickly as possible. You will attend three Gatherings. Let us call them the *Initial Gathering*, the *Presentation Gathering*, and the *Joining Gathering*. The process will take six months. The timetable will run as follows:

- 1) Attend *Initial Gathering*.
- 2) Within 5 weeks of *Initial Gathering* - New Co-op visit to your co-op.
- 3) Within 1 week of the New Co-op visit - submit 1 page of info to Secretarial Group.
- 4) Attend *Presentation Gathering* - make a presentation to the Gathering.
- 5) Within 6 weeks of *Presentation Gathering* - submit Application to Secretarial Group and Co-op Support Group.

- 6) Attend *Joining Gathering* - the network will make its decision.

Registration

- 1) Please note that you cannot become a Full Member of RR until and unless your co-op has been fully registered with the Registry of Friendly Societies or with Companies House.
- 2) If registration is imminent, you can be accepted as a member pending registration.
- 3) Until your co-op is registered with the Registry of Friendly Societies or Companies House, you will not enjoy voting rights.

If you have any questions about how to join, please do not hesitate to contact anyone in the CSG - our job is to help new co-ops through this process. Good luck!

Joining and Leaving

Non-Participating Members

Definition

A 'non-participating' member of Radical Routes is one who does not:

1. Attend all gatherings (unless they send apologies and a reason)
2. Fulfil their RR work commitment
3. Pay their service payments

Categories

Non-participating co-ops fall into four broad categories:

- **A** No loan, doesn't attend gatherings, doesn't fulfil work commitment.
- **B** Have loan, doesn't attend gatherings, doesn't fulfil work commitment.
- **C** Have loan, attend gatherings, doesn't fulfil work commitment,
- **D** With or without loan, has a record of participation, but is currently in crisis & needs help / support / contact / time. (Known as a "co-op in crisis".)

Procedures

Category A:

- i) After first missed gathering with no apologies received, the CSG should phone up to find out the situation, send a letter if appropriate. If apologies have been received, make contact after the *second* consecutive missed gathering.
- ii) After second missed gathering, the CSG should write proposing associate membership and stress that a proposal to cease their membership may be made after the third missed gathering.
- iii) CSG to propose their removal from membership after third missed gathering.

Category B

- i) As i) above.
- ii) After second missed gathering, the CSG

should write informing that non-attendance at next gathering may mean a proposal to call in their loan and cease their membership

Category C:

- i) The CSG should discuss their situation with them, including suggestions for work.
- ii) If no improvement, someone from the CSG should visit the co-op, discuss the situation with all members, and report back to the ICG on progress.

Category D:

- i) As i) for A & B
- ii) If co-op feels they are in crisis, identify what help is needed and organize this as appropriate, e.g. finding a local co-op to give support. Visit the co-op if necessary.
- iii) Help the co-op to formulate a statement of intent re RR: what they plan to do about attending gatherings, paying service payments, fulfilling the work commitment.

Guidelines for the CSG:

- 1) Make sure that co-ops are aware of the commitments involved with RR membership:
 - a) when they join AND
 - b) when they apply for a loan (this may mean a commitment over several years).
- 2) Keep up contact with co-ops and offer help, support and training as needed.
- 3) A proposal to cease membership / call-in loan is a last resort when no change has occurred / contact cannot be made.
- 4) It is okay for a member co-op to miss one Gathering if apologies and reasons are sent.
- 5) The above are guidelines to help us proceed. There must always be flexibility in response depending on individual circumstances!

March 1998

RR Members' Pack Appendix

Organising a Gathering

Introduction

Organising a gathering can be scary! Lots of people on your doorstep with lots of expectations and things they could get upset about. These notes hopefully will help you see what's involved and act as a guide so you don't miss out anything obvious. Remember: people are into helping - so do delegate and when you go to your next gathering remember to give the hosts a bit of support (particularly if it's their first) - everyone likes to know they're doin' okay.

Beforehand

PLANNING Plan early and sort out who's doing what; have an organising timetable/timeline. Make a list of all the things you need to organise and delegate [go through the weekend and list everything as you think of it], and work out what's NOT your responsibility

ANNOUNCING Send details to Secretarial Group so they can send out the notification of the gathering 6 weeks before the date; basic details [the date, the venue, contact tel. no and name[s]] need to be on this. Three weeks before the date, the agenda is sent out; with this more comprehensive details are needed. You should include a map, transport details [bus nos. etc.].

Ask co-ops to inform you how many people are coming beforehand so you know how many sleeping spaces you need; how many mouths the caterers will have to feed [then add at least 30]. Ask also whether folk coming have any special needs (diet, signing for deaf people, etc.).

NEEDS Gatherings must be accessible, with disabled accessible toilet and accessible space for evening entertainment [funds are available from RR for this]. Organise the venue so that there is enough sleeping space with quiet room[s] for children, smoking area, and a women's space [and men's if asked for]; you may need to include beds.

PRACTICALS Make sure you have a day or

so beforehand to make the final arrangements, like clearing up, sorting the rooms out. Food will need to be bought in as well: if you are having caterers in they may want to arrive a day or two early [it is good to have pre-made food for people as they arrive].

- It is also a good idea to prepare a 'Welcome' sheet with the following details - which rooms are for what [meeting, smoking, women etc]; what the food arrangements are [cost, location, tea/snack facilities]; where the rotas are for cooking, washing up and being with the children; locations of the nearest facilities...

On the Day

- It is advisable to have someone whose role it is to welcome people when they arrive and make them feel at home - show them where their sleeping space is so they can leave their things there, where the kitchen, toilets etc are. This falls within the role of the Welcoming Group, so liaise with the contact in advance of the gathering.

- A notice-board is needed in a fairly central place. Also, an area for co-ops to display their wares, and any information they have bought with them.

- Try and think of possible trips out for the children, although not all will want to go, so remain flexible. The children will need space inside and out for noisy activities, they can stay in the meeting if they are quiet [same rules as the adults!] Check any minutes of children's meetings; they too appreciate being thought of and listened to.

Summing up

Advice from previous organisers: delegate - the host co-op doesn't have to do everything; don't panic when hordes of people turn up; it's never as bad as you think; support each other - you're a co-op! relax and enjoy yourselves, if possible during but certainly afterwards! Also, have a review afterwards and pass on any good ideas/thoughts to the Gatherings Group (maybe for inclusion in this pack)

RR Members' Pack Appendix

Application to Join Form

(Part One)

i) **Registered Name, Registered Address, Housing Co-op/Worker Co-op, and Date of Registration/Incorporation:**

ii) **Names of Members of Co-op:**

iii) **Contact Person(s), contact address, telephone number (plus fax, e-mail etc):**

iv) **Gatherings attended, and by whom?:**

v) **Presentation at which Gathering?:**

vi) **Date of New Co-op visit, and by whom?:**

vii) **Which members have attended the following workshops:**

a) Intro to Radical Routes?

b) Intro to Radical Routes finance?

c) Facilitation?

d) Consensus-Building?

Have all your members seen the Radical Routes Member's Pack, and are aware of its contents?

Do you agree to follow the Radical Routes membership requirements, including attending Gatherings, making Service Payments, and fulfilling the work commitment?

Will you inform new members of your co-op about Radical Routes and the membership requirements?

Application to Join Form

(Part Two)

- 1) **Aims of the Co-op:** What are the aims of your co-op (short-term and long-term):

- 2) **Criteria for Membership:** What are the criteria for membership of your co-op?

- 3) **Activities of Co-op Members:** What activities are your co-op members involved in?

- 4) **Number of Members:** What is your present number of members and are you looking to expand?

- 5) **Why join RR?** Why do you want to join Radical Routes?

- 6) **Aims and principles in relation to Radical Routes:**
How do your aims and principles fit in with Radical Routes?

- 7) **Ideas for RR Development:**
Have you any ideas how you would like to see Radical Route develop?

- 8) **Fulfilling RR Work Commitment:**
How might you fulfil your work commitment to Radical Routes?

RR Loan Application Form

Name of co-op: Address:	Registered Office: Registry Number: Date Registered:
Amount of loan requested: £ Purpose and ethics of loan:	Date needed:
Repayment period:	
Assets of co-op: Money in bank Money owed to co-op Total value of: property/s vehicle/s equipment other <div style="text-align: right;">Total</div>	Liabilities of co-op: Outstanding repayments on. mortgages loans Any other money owed <div style="text-align: right;">Total</div>
	Members' Capital: Total capital owned by members of the co-op - invested in the applicant co-op/ Radical Routes - elsewhere
Enclose: Most recent audited accounts, if you have any Detailed cashflow for the first two years of repaying the loan Evidence of income, expenditure and how the loan can be repaid	Declaration: <hr style="border: 0.5px solid black;"/> <p style="text-align: center;"><i>[the co-op]</i> agrees to the stated conditions of receiving a Radical Routes loan, including others set between the co-op and the Radical Routes Finance Group.</p> Signed <div style="text-align: right;"> _____ [Member] _____ [Member] _____ [Secretary] </div> Date

Statement on the Co-operative Identity

Definition

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Values

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

Principles

The co-operative principles are guidelines by which co-operatives put their values into practice.

1st Principle: Voluntary and Open Membership

Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2nd Principle: Democratic Member Control

Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights [one member, one vote] and co-operatives at other levels are also organised in a democratic manner.

3rd Principle: Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

4th Principle: Autonomy and Independence

Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

5th Principle: Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees, so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of cooperation.

6th Principle: Co-operation among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

7th Principle: Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.

