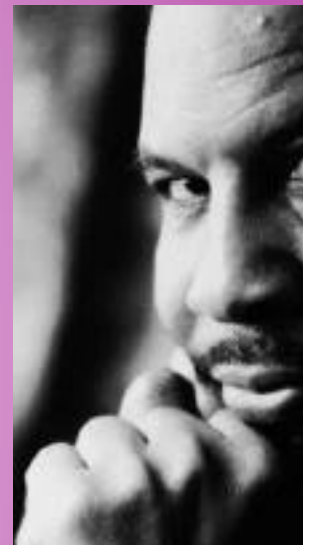


Mutuality

owning the solution



The report of the
Oxfordshire Mutuality Task Force



The Oxfordshire Mutuality Task Force was set up in September 1999. It has been commissioned by Co-operative Futures, a new co-operative policy and support agency, and the Oxfordshire Economic Partnership to create a vision of what mutuality can achieve and the practical steps that policy formers can take to maximise its potential contribution to regional economic, social and sustainable development.



Mutuality is an idea for the twenty-first century, uniting business success and social inclusion through ownership.

Mutuals are organised for and by their members. Members get together to meet common needs and to provide shared services, from which all benefit. Many successful businesses and banks all over the world, large and small, are mutual in character.

Getting together works. By means of co-operatives and mutuals wealth is generated. Competitiveness is enhanced by mutual action on the part of entrepreneurs and business enterprises, as well as by individuals. For instance, in securing credit. Or getting direct to market. Or securing the best information, advice and guidance for everyone. The success of SMEs frequently depends upon their ability to work in co-operation with similar enterprises.

At the same time co-operation and mutuality is often most effective in delivering essential community and social services no longer provided by the state or local government. Leisure services and social care are good examples. Saving for learning, for instance through a Friendly Society or an over the counter ISA provided by a mutual, will become increasingly important for those who do not normally save. We are all going to have to be more independent, finding our own forms of association to depend upon. In the twenty-first century, financial access will be a precondition of access to learning, to enterprise and to an active, secure old age.

The Oxfordshire Mutuality Task Force set its sights on working for a world class Region. We gathered expertise, in seminars and research. We benefited from the support of the Oxfordshire Economic Partnership, and from that of Co-operative Futures with the support of Oxford, Swindon and Gloucester Co-op. We want to help to unlock levels of knowledge sharing, commitment and involvement that others cannot: unlocking value by owning problems, owning solutions, together. We want to help South Eastern England to benchmark the best performing regions in Europe and in other growth economies, by demonstrating the role that co-operation and mutuality can play in regional development. Oxfordshire and our Region will need a rich ecology of business and other social forms. The Task Force offers its work, so that co-operation and mutuality can contribute to the social enterprise this Region wishes to develop.

Stephen Yeo, Chair, Oxfordshire Mutuality Task Force.



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Mutuality: A big idea?

Mutuals : a definition

Mutuals are organised for and often by their members, who band together with the common purpose of providing a shared service from which they all benefit.

Leadbeater & Christie 1999

Mutuality has been the theme of books, pamphlets, events, seminars and speeches over the last few years. Much of this work has been to show “why mutuality?” to policy formers. The Task Force report sets out from a different starting position by asking “why not?” It does not seek to justify mutual approaches, quite the opposite, it questions how such approaches could possibly be excluded from any comprehensive plan for the future.

Mutuality works in every major economy that the South East England competes with. Increasingly, it works in the South East. With the right support and development, it could achieve much more. In a region which aims to be world class, why are we failing to use the very tools that are helping those regions above us? Why, in terms of enterprise, agriculture, housing, finance, employee ownership, employment, regeneration and community involvement, are we not learning the same mutual approaches that work elsewhere?

Imagine an economy in which mutuality accounted for:

30% of farm production

16% of the housing market

50% of life insurance and 25% of property insurance

10% of electricity supply

25% of population in a credit union

67% of non-state hospital care, 50% of daycare and 20% of primary care

Imagine modern day America

It must be stressed that the report’s approach is not one that says “the answer’s a co-operative, now what’s the question?” It does not argue for mutuality instead of all other forms of organisation. What it does argue for is that mutual solutions can, and must, be part of a broad spectrum of approaches to economic development. For Oxfordshire and the South East to succeed, its people must have a diverse range of enterprise models from which to choose. Political commentator Ian Hargreaves has written of “the thinness of the business ecology” in the UK compared to other nations, expressing concern that the reliance of a small number of business structures threatens the stability of our economy in the long term. Mutuality is part of creating that diversity. The report argues that mutual approaches are vital to developing a healthy business ecology. It also argues that it is possible to see

“Mutuality works in every major economy that South East England competes with.”

“Ian Hargreaves has written of “the thinness of the business ecology” in the UK compared to other nations.”

“Successful mutual structures are knowledge driven structures.”

groups of stakeholders normally disempowered by other structures. At its best, it uses this sense of ownership to unlock levels of knowledge sharing, commitment and involvement that others cannot.

Successful mutual structures are knowledge driven structures. They work because their owners are willing to invest their knowledge in making it work. Unless the enterprise can unlock this loyalty, then it is unlikely that it will flourish. Yet, the Task Force saw time and time again that this unlocking of value through ownership does happen. It is a far cry from the faded Victorian structures limping towards demutualisation in recent years. Yet there are lessons to be learned. No mutual has demutualised whilst being an active, dynamic user of its mutual identity. It is a failure to use mutuality, not mutuality itself which leads to demutualisation. Mutuality is a modern and vibrant way to connect with ordinary people to meet their needs. It is a key whose time has come to be turned.

Imagine one English county where:

The local retail co-op was regarded as one of the most successful and dynamic in the world (Oxford, Swindon & Gloucester Co-op)

The first UK telephone co-operative operated (The Phone Co-op)

Britain's only musicians' co-operative orchestra was based (the Oxford Company of Musicians)

A multi-national worker co-op published a magazine from office bases in three countries (New Internationalist)

The UK base for an internet network of European social enterprises was sited (UK Aries Group)

The leading expert organisation in agricultural co-operation had its headquarters (the Plunkett Foundation)

A new generation co-operative policy and development agency was starting (Co-operative Futures)

A leading community regeneration agency started by the co-operative sector (OCDA)

A leading agency on mutual learning had been formed (Oxford Company of Learners)

The first English county in which the co-operative and mutual sector is a major funder of its own development

Imagine Oxfordshire today
Imagine what it could be tomorrow



Solutions

No-one would argue against the benefits of co-operation, yet, for too long, the value added by mutuality has been pigeon holed into certain parts of the economy, hiding a vibrant and dynamic sector of the economy. The failure to exploit the South East's potential to match the performance of comparative regions is echoed in the South East England Development Agency's Regional Economic Strategy.

Extracts from the Regional Economic Strategy

The South East of England has the potential to be a World Class Region..... We should be one of the top 10 regions in Europe – perhaps the world. ...But as of now we are in the second division – at least 22 other European regions alone are out-performing us. We are simply not punching our weight internationally. International comparisons show clearly that no part of this region is performing to anything like its full potential. This applies as much to the areas of relative affluence as it does to those in need of regeneration.

In developing the regional economic strategy, the South East England Development Agency used three themes at an early stage, competitiveness, social exclusion and sustainability. Mutuals not only work in all three of these areas, they frequently act as a bridge between them.

“The South East England Development Agency used three themes at an early stage, competitiveness, social exclusion and sustainability. Mutuals not only work in all three of these areas, they frequently act as a bridge “

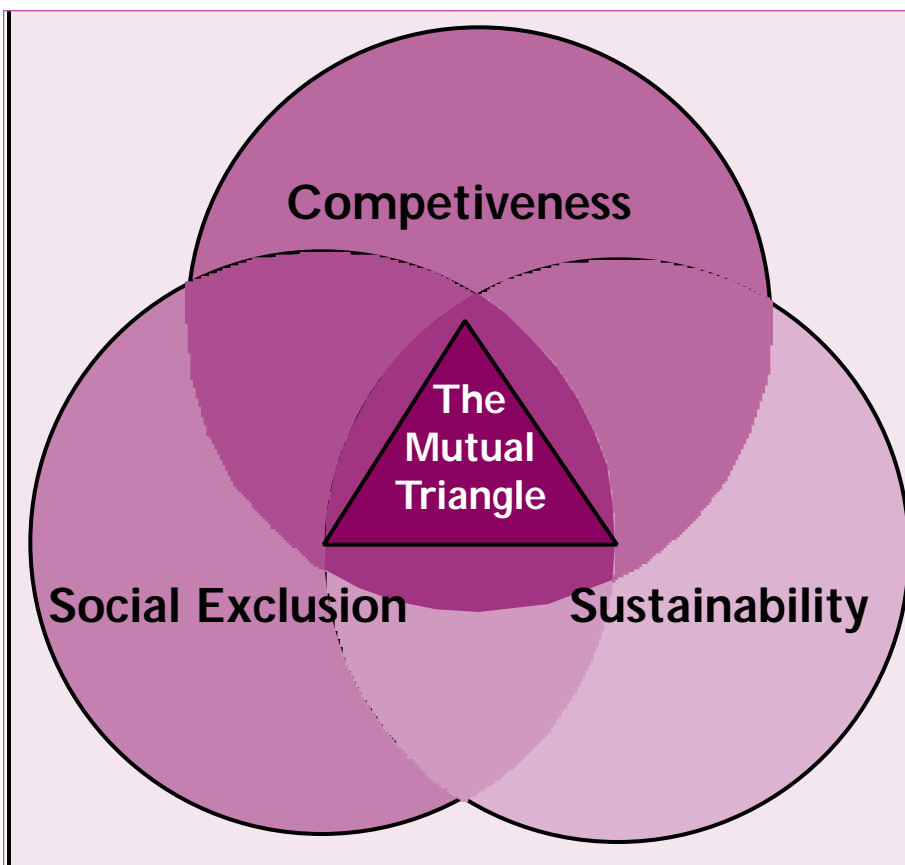


Figure 1: The mutual triangle of competitiveness, social

between the three circles of competitiveness, social exclusion and sustainability, yet they are uniquely well placed to generate structures which enable them to have an impact on all three areas.

Co-operative or Mutual Enterprises (CMEs) should not be pigeon holed. Most can be seen as starting in one area and then developing outwards. An example of this would be the erroneous view that credit unions are a “poor person’s bank”. The successful ones are providers of a range of services to a very diverse group of members. Yet, despite the danger of pigeon holing, it is worth exploring the strengths of the mutual sector in each area that are currently underdeveloped in Oxfordshire and the South East.

Competitiveness

If the region is to be world class, there is a significant gap in its economy, and that of Britain as a whole, that needs to be filled. We are too reliant on too few forms of business structure compared to most other developed countries. Mutuality has a vital role to play in helping to create that diversity. It offers business forms that are not beholden to investors, empowering other stakeholding groups and, frequently, generating profits to achieve social aims.

The strength of CMEs lies not in their structures, but in what they can achieve. The successful CME has to be a successful mutual business, with emphasis on all three words. It has to succeed as a business, delivering what its customers want and it has to succeed as a mutual, using its mutual identity to create benefits which could not have been generated as efficiently by others. At the heart of this challenge is knowledge. Unless a mutual can obtain, transfer and utilise knowledge from its cardinal stakeholder group, be it customers, workers, savers and borrowers, tenants etc, then it will not succeed. This, in turn, means that a mutual must generate a sense of ownership from its members to such a degree that the individual sees benefits from developing and sharing this knowledge as greater than the cost of doing so.

But how do mutuals gain such skills? Current economic development thinking has been strongly influenced by the work of Michael Porter and others on how and why enterprises thrive in clusters in the most successful world economies. Drivers such as the presence of common customers or suppliers may not often apply to CMEs. However, other drivers can be seen to be important in explaining why CMEs cluster, most notably the presence of a local support infrastructure and network. Their common thread therefore is their mutual status itself, the success of which is often underpinned by CMEs being able to learn from each other and to access specialist expertise and support in their locality. The co-operative clusters we find in the UK and internationally are as business efficient as their competitors. When we probe why mainstream clusters work we find that informal forms of mutuality are often at the heart of such networks. Perhaps the mutual clusters

“Mutuality has a vital role to play in helping to create that diversity. It offers business forms that are not beholden to investors, empowering other stakeholding groups and, frequently, generating profits to achieve social aims.”

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The Task Force commissioned Kevin Kingston of KREDA Consulting to look at the UK Mutual Sector for signs of clustering. The results were unequivocal. Mutuals are not scattered randomly.

Although the work is made difficult by the lack of a single comprehensive source of mutual data, the indications were that just 10 locations account for around 43% of UK mutuals. The two main sources were ICOM registrations and data from co-operative development agencies (CDAs).

Kingston found that the South East accounted for 14% of the UK Mutuals, but only one area, Kent, appeared in the top 10. The reason for this was the 19 agricultural co-operatives registered in the county. Southampton narrowly missed a ranking. It was also noticeable that the South East fared badly in the higher growth sectors, such as media and entertainment, with just 7% of the national total, putting it in 6th place.

The findings rejected the traditional concept that CMEs are more likely to be found in areas of industrial decline. Instead Kingston suggested that the openness of an area to self help through Small & Medium Enterprise (SME) was far more important to create an environment in which individuals would be attracted to explore mutual solutions.

Even more striking is the single over-riding reason Kingston found for clustering:

“the areas with the greatest number of mutual enterprises are also the areas with long established CDAs, working in an environment that is conducive to mutual enterprise development.”

He found clear evidence that the loss of this support quickly led to the degrading of the sector. Cleveland and Manchester were already showing this in the survey. Areas which had been strong in the eighties with equally strong support agencies showed serious degradation of their enterprise numbers once the agency had ceased to function. This negative picture of reliance on the quality of business support is also reflected in mainstream businesses when TECs and business links have been the central support for cluster development. But, he also noted the positive impact that such support brings, when he concluded:

“It is also to be noted that as the clusters begin to strengthen in a particular area an upward spiral of growth takes hold. Co-operative identity is strengthened, informal networks established and a much more positive image created. It is too early to predict, however, what the size of a self-sustaining cluster will be. Current evidence suggests that a closure of a mutual support organisation leads to a corresponding decline in clusters of mutual enterprise, indicating that a self-sustaining level has yet to be reached”

“Mutuals are not scattered randomly...just 10 locations account for around 43% of UK mutuals.”

“It is also to be noted that as the clusters begin to strengthen in a particular area an upward spiral of growth takes hold. Co-operative identity is strengthened, informal networks established and a much more positive image created.”

“Emilia Romagna is one of the world’s wealthiest regions. There are 4,000 co-operatives in operation with a turnover of almost 25 billion Euro.”

Across the EU, there are 300,000 co-operative enterprises, employing around 5 million people. Yet, some regions are remarkably stronger than others. One such region is Emilia Romagna in Italy. The region has many similarities with the South East, although its two main differences are that its GDP per head is 24% higher and its social economy is far more advanced. The Task Force commissioned OCDA to explore the lessons which could be learnt from the region.

The Italian co-operative movement is a success story. It has enjoyed unprecedented growth since the 1970’s and is still expanding with over 77,000 active enterprises. The strongest areas are Emilia Romagna, Lombardy, Tuscany and Lazio.

Emilia Romagna is one of the world’s wealthiest regions. The economy has been overwhelmingly composed of SMEs. It has produced a new competitive craft based type of capitalism. The model is based on an enabling form of governance, an associational economy model, practiced by leading edge firms, and the promotion of clusters. There are 4,000 co-operatives in operation with a turnover of almost 25 billion Euro. Some of the co-operatives are economic giants (such as CMC Ravenna, the Consorzio Emilia Romagna Latte). The success of the model has even seen joint-stock companies converting into co-operatives.

When considering why the region has succeeded, there are a number of drivers for its success not found in the UK.

1) The statutory legal and regulatory framework

The Italian constitution recognises co-operatives and civil law recognises their distinct nature. There is non-taxability of individual profits and reserves. There is also a legal framework for transforming ailing industrial firms into co-ops.

2) A positive fiscal and taxation framework

The tax rate for co-ops is lower and co-operatives are exempted from these taxes as long as members benefits are more than 60% of added value.

3) Encouraging economic pluralism

The Italian State supports a mixed economic model and supports the development of co-operatives within the third sector as a strategically important players alongside the private and public sectors.

4) Finance

An amendment to the law in 1992 requires co-operatives to pay 3% of operating profits into mutual funds to promote the development of new co-operative enterprises.

5) Social Co-operatives

There has been vigorous promotion of new social co-operatives.

6) Federations and Networks

Highly dynamic networks to encourage mutual working.



The Basque region of Spain is an example of where mutuality is having a tremendous impact, where the Mondragon co-operative movement has, over the past 30 years, grown to be the region's biggest employer (45,000 persons) and the seventh largest employer in Spain. Customers of its supermarket chain, Eroski, cite supporting the development of the region as one of the main reasons they support their local store.

Looking outside our region, we see many mutual solutions to increase competitiveness which are not being used here. Whilst it would be easy to produce a shopping list of all known forms of mutuals, the Task Force has concentrated on those areas where there is a clear gap between what the best are doing and what is happening in Oxfordshire and the South East.

Ownership solutions

Employee share ownership is rising up the political agenda. The All Employee Share Ownership Scheme is a £400 million programme to promote employee ownership as part of the government's productivity agenda. Yet for most, it is an issue of money, not ownership.

Co-operative structures, most notably worker co-ops, offer ownership and control. Why does Emilia Romagna have well over ten times the number of mutual enterprises that the South East has? A new approach to co-operative and mutual development could generate far more start ups than currently occur by focusing on when CME structures are the most relevant model to meet the aspirations of those involved. The challenge of integrating with mainstream business advice to ensure that suitable start ups and succession planning are offered this opportunity is dealt with in the section on co-operative development.

There is a misconception that co-ops only deal with service industries. A quick glance at the UK scene soon corrects this.

London based Poptel is the UK's 15th largest internet provider, specialising in social economy and trade union clients. Worker owned for 15 years, it recently became the first British co-op to attract venture capital to fund its expansion over the coming years in a multi million pound deal with a socially committed venture capitalist. PC Week named it as best internet service provider.

Many others have survived and prospered in high tech industries, such as Delta-T and Tantric Technologies. The FI group is one-third employee owned. One noticeable attribute is how much longer such worker owned structures last for in industries renowned for quick start ups and sell outs. There is also a strong co-operative foothold in creative industries. Total Coverage of Southampton is a design co-operative which has been operating for over 10 years in a highly competitive industry.

“Looking outside our own area, we see many co-operative solutions to increase competitiveness not being used here.”

“Why does Emilia Romagna have well over ten times the number of mutual enterprises that the South East has?”

“The promotion of the business co-operative model could both develop Oxfordshire based clusters and region wide SME initiatives.”

Business co-operatives are ordinary mainstream businesses coming together to market their services in a mutual structure. They are a dominant form in agriculture and are found elsewhere in organisations such as Interflora and Best Western Hotels. They are less visible, in part because they do not promote their mutual identity, and also because they normally lack the social objectives of other co-operatives. But they are an underdeveloped way of encouraging SMEs to maximise their potential. Part of the problem has been that the expertise for developing such structures has not been available for mainstream businesses to explore. The promotion of the business co-operative model could develop Oxfordshire based clusters and region wide SME initiatives.

The Invisible Mutuals

Agricultural Co-ops are the second largest co-operative sector in the UK with 544 agricultural co-operatives enjoying a turnover of £7.4 billion. They are dominant in many aspects of agricultural marketing with 95% of apples, 85% of milk and 74% of cauliflowers being sold through them.

Yet this approach is little used outside agriculture in the UK. Where it is, it has been highly effective.

Interflora is nearly 100 years old and is a network of 58,000 florists in 146 countries around the world. The vast majority of them are SMEs.

Small high quality hotels combine to create Best Western hotels. Founded in 1946, it now involves 3,983 hotels in 83 countries.

The mutual sector has also learned the lesson of the power of business co-operatives. The Co-operative Retail Trading Group was founded in 1993 to give independent retail co-ops the buying power of large multiples with common buying and marketing. Oxford, Swindon & Gloucester Co-op lists it as one of the main reasons it has been able to maintain local control whilst dramatically improving profitability.

“Farmer-controlled businesses in the UK account for just 40% of agricultural turnover. In countries like Sweden, Ireland and Denmark the figure is more than 200%.”

New Generation Agricultural Co-ops

Despite the importance of agricultural co-operatives, UK farmers have not received the same benefits that international competitors have done. Farmer-controlled businesses in the UK account for just 40% of agricultural turnover. In countries like Sweden, Ireland and Denmark the figure is more than 200%. This is because the farming community comes together to control the processing of their products as well as marketing. By taking control and jointly owning the higher value parts of the production process, farmers can create a more stable market for their goods.

In the US, these “new generation” co-ops often operate on a large scale. Some are even household names, such as Ocean Spray

of such an approach here. Although mutual initiatives such as farmers' markets are to be welcomed, there is little possibility that they will be able to unlock the benefits to farmers at the level that new generation co-ops have done.

Recognising social enterprises

A business language which draws a sharp divide between co-operatives and mainstream business is likely to be a restrictive one. For many years, forms of enterprise which are co-operative in nature, in terms of their ownership and social objectives, but which have not chosen a co-operative identity have been at a disadvantage in terms of development support. The emergence of community enterprise as an important policy area has given impetus to the need to address this. One new initiative, started in London, is to group such enterprises as co-operatives, mutuals, credit unions and community enterprises under the heading of social enterprise.

Social enterprises are enterprises with social objectives. By providing a "first-stop" approach to developing all forms of social enterprise, it is possible to ensure that no opportunity is missed. Social enterprises are tomorrow's business structures, already being used across large parts of Europe. The current British approach is that of pigeon holing. The cost is lost opportunities for enterprises which could stretch from the voluntary sector to the mainstream economy. The reality is that a clearly defined and well-promoted social enterprise sector should be able to prosper in the South East.

Multi-stakeholding

Mutual development has relied on a handful of business structures. But a new structure is emerging, that of the multi-stakeholding co-operative. Now being pioneered across the world, it allows more than one stakeholder group to control the enterprise: customers and workers to decide what is best for their foodstore, clients and care staff to run care services. The multi-stakeholder concept offers the traditional cardinal stakeholder group the chance to build a new relationship with the other stakeholder groups in a new structure.

Multi-stakeholding

Spain has taken the lead in Europe on multi-stakeholding with models where both workers and customers have their own democratic structure from grassroots to boardroom. Italy has seen the model used for social co-operatives in the care sector.

North America has seen many initiatives. The main lesson has been that such structures only work when the management style changes to embrace the opportunities that the model brings.

Oxfordshire is at the forefront of the UK multi-stakeholding debate. Oxford, Swindon & Gloucester Co-op chief executive, Bob Burlton, proposed the structure as a way forward for retail co-ops in his presidential address to Co-operative Congress, the annual retail co-op conference, in 1999.

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talk about finance and co-operatives and most people think small. But it doesn't have to be that way. There is a wide range of mutual financial instruments and institutions worldwide. But there is a need to challenge traditional thinking in the UK and a need to sell the mutual opportunity in a coherent way to the customer.

The mutual sector is full of financial innovation, but its fragmentation often hides its success. Among its successes is the Co-operative Bank. Owned by the Co-operative Wholesale Society, it transformed itself in recent years by focusing on being an ethical bank with modern services. Another example are Friendly Societies, the oldest forms of mutuals, which often offer a range of services focused at groups ignored by mainstream financial services, such as low income regular savers. Successful building societies are invariably those which give shareholders a real sense of benefiting from their mutual status.

Yet what has never been attempted is to draw all these strands together to provide a coherent mutual finance sector, aimed at individuals and SMEs.

“A Mutual Guarantee Society uses the mutual strength of local businesses to provide access to finance and mentoring... they now lend £25 billion across Europe.”

“Employment services can also be delivered through new structures, such as employee mutuals, to give job seekers a greater control over the support services they receive.”

Mutual Guarantee Societies

A Mutual Guarantee Society uses the mutual strength of local businesses to provide access to finance and mentoring. Businesses pay into a loan guarantee fund, so lenders can then take security from the borrower and the fund.

First formed in France in 1917, they now lend £25 billion across Europe in Austria, Belgium, France, Germany, Italy, Portugal and Spain. Yet they are only at the experimental stage in the UK, with eight pilots.

Employment

Several major trade unions are beginning to realise that they are, in fact, mutuals. The narrow focus on wage bargaining has led to falling membership and diminishing influence. In a partnership approach, the provision of a greater range of services to members can, and is, playing a role in finding a new future for unions. Assistance in developing this at a local level through strategic alliances with the mutual sector could enhance this process. Employment services can also be delivered through new structures, such as employee mutuals, to give job seekers a greater control over the support services they receive.

The Wise Group - exploring employee mutuals

The Wise Group is a successful training provider by any standard. Since the early eighties, it has provided employment training in Glasgow and beyond through practical regeneration projects. But now it is questioning how it can build a long term relationship with its trainees that continues after they leave. It is exploring mutual approaches to get away from short termism in employment and training.

Why are investor-owned businesses seen as the only alternative to public sector control? Although there has been much talk of a "Third Way" in British and German politics, the models to achieve it have been woefully underused. Models which hand local authority services to community control are real and they work, such as Greenwich Leisure Services. Mutuality should be one of the tests of Best Value to ensure that communities are best served by the services in their area.

Yet the mutualisation of services is not an ideological move, it is one of competitiveness. Mutualisation is only justified if the new relationship with stakeholders, be they workers, customers or others, will unlock value in a more effective way than under local authority control.

Greenwich Leisure Services

Leisure Services in Greenwich were run down through year after year of cutbacks and closures. Then it was transferred into the control of its workers and customers. The transformation has been remarkable. Private sector quality at public sector prices. Improved usage, improved facilities, new centres, reduced local authority grants needed. The service has become a model as to what could be achieved through mutualisation.

Marketing

Mutuals survive in the market place by offering the right goods and services to their customers. But what happens when they use their identity as part of selling their services? Marketing Our Co-operative Advantage is a major US/Canadian initiative to encourage mutual enterprises to sell themselves based on who they are. United Airlines is just one CME that achieved real results through using their identity of being owned by its staff. This year will see a new Oxfordshire project to look at how the same could be done here.

Conclusion

Individually, each of these ideas could make a difference in Oxfordshire and the South East. Collectively they represent a massive shift towards the people of the region having a genuine sense of ownership in the local economy.

Social Exclusion

Elsewhere, the argument has been made that mutuals should be seen as part of a broad range of economic structures. But they have the added ability to reach into the most excluded communities and to offer real hope. Their strength lies in three areas.

- 1) They should be needs driven, so identifying the customer's needs is a natural part of their evolution.
- 2) They are flexible, so people with little enterprise experience are

"Greenwich Leisure Services...Private sector quality at public sector prices... The service has become a model as to what could be achieved through mutualisation."

"United Airlines is just one CME that achieved real results through using their identity of being owned by its staff. This year will see a new Oxfordshire project to look at how the same could be done here."

Virtually any mutual structure can operate in socially excluded areas. But some are noticeable in their strength and in how little they are used in Oxfordshire and the South East.

“Credit Unions don’t start small and grow larger, they either start small and struggle or start fairly large and grow larger.”

The John Moores Report - a new approach to credit unions

Credit Unions don’t start small and grow larger, they either start small and struggle or start fairly large and grow larger. That was one of the main findings of a major report on credit unions commissioned by the Association of British Credit Unions Ltd (ABCUL). The report was highly critical of the development models used in the UK, calling for a greater focus on economic objectives and long term sustainability. It called for them to be seen as community owned financial institutions. It set out a series of challenges:

“Credit Unions will retain a clear commitment to mutuality, community and social goals. However they will have to achieve greater financial viability and sustainable growth by:

- *Being operated more like a professional financial service*
- *Redefining common bonds to create larger markets*
- *Having (more) paid staff to carry out day-to-day activities*
- *Redefining the role of volunteers (policy, promotion, direction etc. rather than day to day administration)*
- *Offering a wider range of services and products (insurance, bill paying, credit cards)*
- *Amalgamation with other credit unions”*

The need for Oxfordshire to use this new development approach is urgent. Some are already beginning to learn from it. The steering group to create a West Oxfordshire Credit Union is drawing heavily on international experience and the mainstream financial world. But until a new approach is adopted across the county, and the region, little real progress will be made.

“The best examples, such as Build for Change in Hulme, Manchester, use co-operative housing as part of creating work and social opportunities for an area.”

Worldwide, credit unions are not only the largest form of mutual, they are also among the most innovative. It is only through such innovation that credit unions can straddle the divide between social exclusion and competitiveness.

Housing

When the Oxfordshire Economic Partnership’s Social Exclusion Task Group looked at major local issues, housing was high on the list. Yet the question most people find hard to face is “if our housing market is so wrong, and is so different from most other countries, why do we do it this way?” Housing co-ops can, and should, be an important part of developing genuine alternatives. They are not a paternalistic solution to low cost housing, but involve people facing the genuine responsibilities of ownership. The best examples, such as Build for Change in Hulme, Manchester, use co-operative housing as part of



the increasing problems that its current housing market has. It is recommended, therefore, that discussions are held with the Confederation of Co-operative Housing to develop a clear long term strategy for the county.

Housing - US Style

Housing co-operatives account for 16% of US housing. In cities such as New York, co-ops provide housing to all parts of the social scale.

Housing co-ops are also a part of the fastest expanding area of housing provision, condominiums. They are also seen in more specialised markets, such as retirement housing (the “seniors” market) and student co-operative housing. US experience has been that students experiencing the challenges of co-operative management during their university years are more likely to become involved in other forms of co-operative enterprise later in life.

“Housing co-operatives account for 16% of US housing. In cities such as New York, co-ops provide housing to all parts of the social scale.”

Community Enterprise

Fully developed community enterprises sit between social exclusion, competitiveness and sustainability. Yet, in many cases, it is their ability in their early days to reach into socially excluded communities, which makes them such powerful tools. Such an approach has, however, its problems. In particular, the gestation from idea to fully operational community business is not only a long one, it is also one that can be damaged or destroyed by rushing. This does not fit easily with constant demands for outputs in terms of jobs and businesses created. The development of a more long term and sustainable approach is vital if opportunities are to be developed in socially excluded areas.

Community enterprises should be seen as part of the mutual sector, not a fiefdom of regeneration specialists if they are to be sustainable. There is an interconnection between the failure of policy formers to see the link between community enterprise and co-operative enterprise and the failure to see the lessons that community businesses can learn from the co-operative sector in terms of governance and genuine democratic control.

“Community enterprises should be seen as part of the mutual sector, not a fiefdom of regeneration specialists if they are to be sustainable.”

Gloucestershire Neighbourhood Projects Network

You don't have to look too far to see how mutual approaches with genuine community control can work. Matson Neighbourhood Project began in 1991 with a pioneering approach to involving a peripheral housing estate in enterprising activities for their community. Since then, the approach has been replicated in eight other parts of Gloucestershire. Community colleges, healthy living centres, community shops and a range of community enterprises have been created by the informal network of projects. Its founder, Mark Gale, was given the Community Entrepreneur of the Year award in 1998.

mutual contribution to sustainability is to that of community sustainability. By unlocking a sense of ownership in communities,... they help to bind together often fragmented communities."

"Oxfordshire with its mutual expertise, especially the Plunkett Foundation, is well placed to take a pioneering role in generating new mutual solutions to rural needs."

The mutual sector has a long and proud history of action on environmental sustainability with the retail movement pioneering the drive for safe food. This is an issue that is just as important today with concerns over 'food miles' and global warming, and with the rise of organic and fairly traded food production. Wholefood co-ops, community supported agriculture and 'vegetable box' schemes as well as waste management and recycling projects are all important mutual dimensions to this movement.

But in terms of this report, the greatest mutual contribution to sustainability is to that of community sustainability. By unlocking a sense of ownership in communities, and by drawing on local knowledge, CMEs help to bind together often fragmented communities. CMEs do this in two ways:

- * The creation of mutual enterprises
- * The facilitation of mutual action in the community

Both of these approaches offer opportunities for Oxfordshire.

Rural Areas

It is only now that policy formers are realising that the rural issue is not solely an agricultural business one, but one of agricultural communities. The mutual sector brings a formidable arsenal to bear on rural issues. Virtually any issue currently being identified by rural communities as a reason for their economic and social decline has a ready made mutual solution.

Housing - there is an urgent need for low cost rural housing. Rural co-operative housing is virtually unknown in the UK, yet could be carried out with far greater sensitivity to rural needs than many other developments.

Transport - the degradation of public transport in rural areas is a major issue, yet community controlled transport is still in its infancy.

Finance - banks have withdrawn from many rural areas, yet rural credit unions offering a range of services for rural rather than urban needs are even less developed than urban credit unions.

Care - models to deliver access to affordable childcare, home care and residential care all exist, but remain undeveloped.

Others - education, health, crime prevention and employment could all be delivered mutually in a rural setting.

The question is how. There is an urgent need to put mutual experts, communities and rural planners together to take a strategic approach to this. The current UK approach is markedly different from, for instance, the North American experience of integrated rural co-operation.

Oxfordshire with its mutual expertise, especially the Plunkett Foundation, is well placed to take a pioneering role in generating new mutual solutions to rural needs but only if it can put those with needs

Long Hanborough is home to the Plunkett Foundation, widely regarded as one of the leading international agencies on rural co-operation. It has given advice throughout the world on co-operative and rural development. It has a fine research library at its headquarters. Founded to take forwards the ideas of Sir Horace Plunkett, the great Irish co-operator, it offers advice and training to farmer controlled businesses throughout the UK and beyond. Its annual yearbook is seen as a major publication on co-operation throughout the world.

Mutual/Public Partnerships

Mutualisation of public services is, in certain circumstances, a way of involving communities. There is also a mixed mutual model where the public sector delivers part of the service and the community the rest. The value is unlocked as the public element is strengthened by the knowledge freely given by the community and the community element strengthened by its ability to ensure that public support is targeted in the most effective way. Probably the best existing example of this is neighbourhood watch. The police continues its work, albeit better targeted through unlocking community knowledge, and the community enhances this work through its own efforts.

Oxfordshire Neighbourhood Watch

The development of Neighbourhood Watch (NHW) has been part of the Thames Valley Police and Oxford Police area strategy since 1991. Initially the schemes were Police led, but time pressures led to services being demand driven and patchy. In 1995 action was taken with a range of measures including the formation of the Oxford Association of Neighbourhood Watches and a move to place NHW as a partnership with Police, Council and other agencies.

Neighbourhood Watch is a community driven initiative where residents are empowered to work towards a safer community.

Another example would be after school and before school clubs. Although normally stand alone operations, they rely heavily on partnership with the school, both enhancing the benefits to parents and the school.

East Oxford First School Afterschool Club

The Club, founded in 1994, provides 40 after school care places. About 55 children currently use it. The Club is run as a mutual business by a management committee of parents, the Head, and a school governor and employs a staff of five.

The Club's partnership with the school is crucial as it operates free of charge on school premises. The Club has now become a significant 'selling point' for the school too, especially for prospective working parents. The Club, which is the largest in the county, has focused heavily on quality provision, being the first locally to obtain national Quality Assurance

“There is also a mixed mutual model where the public sector delivers part of the service and the community the rest.”

“All too often, good intentions for community involvement in Single Regeneration Budget schemes are unrealised through the lack of a structure which would give genuine community control and effective management. Yet mutual models are natural as a solution.”

far greater extent. It is also noticeable that the most successful are often those where the participants are most aware of the mutual nature of the action they are taking. The proposals on education later could greatly enhance this work if it supplied learning to such partnerships to develop their skills as a mutual activity.

Although mainly small scale in approach at present, this model could be developed on a far larger scale, just as public/private partnerships have done. An obvious starting point is the management of Single Regeneration Budget schemes, which invariably combine public and community expertise. All too often, good intentions for community involvement in Single Regeneration Budget schemes are unrealised through the lack of a structure which would give genuine community control and effective management. Yet mutual models are natural as a solution. The development of models in which control by communities is combined with the development of trust by funding agencies could move SRB on from its current position without major changes in its own structure or cost.

Community Ownership

As well as the economic case for community ownership, there is also a society based one. By giving a real sense of ownership to communities, it encourages individuals to engage with that community. There is no better example of this than sport, where communities take great pride in their local team, often with significant investment of their local authority funds in local infrastructure to accommodate sporting venues, but have little or no say in its running. It doesn't have to be this way as FC Barcelona, the Green Bay Packers, even Bournemouth AFC, have shown. The announcement by the Minister for Culture and Sport of Government support for mutualising sports ownership offers a significant opportunity for the county to be at the forefront of engaging communities in this way.

Sport - a natural candidate for mutual approaches

Little in life has the same mass appeal as sport. One only has to watch politicians cheering the local team on the terraces to know how it touches the local community. Yet modern sport often divorces the community from its team. It doesn't have to be that way.

In America it isn't just underperformance that communities suffer from, whole teams pack up and leave in search of better financial deals. Communities, having invested public money in facilities and transport systems, find that loyalty is one way. In Green Bay, it is different. The community owns its team and it is staying where it is. Highly successful, the Green Bay Packers have been community owned since 1923.

In Europe, FC Barcelona is community owned without impacting on its success to international level. In the UK, Bournemouth AFC is also community owned.



Local Economic Trading Systems (LETS) are another form of virtually invisible mutual, except to the thousands who benefit from them. Individuals offer services to each other by means of a common currency. It allows barter to take place without the need for two people having to agree to buy from each other. You can pay for your gardening by babysitting for a photographer. By seeking to give greater support to LETS to encourage links with other mutuals, more could be done to enhance such schemes.

Another UK development, imported from the US, is time dollars. Similar to LETS, payment is made in the scheme's currency for time at a fixed rate, making it a time based rather than the skills based scheme in LETS. It is particularly well placed to deal with community volunteering. The first UK based scheme was launched by the Gloucestershire Neighbourhood Projects Network (see above) in 1999.

Time Dollars

The Co-operative Caring Network in Washington, USA, has been operating since 1993. It gives "credit" for volunteer work done by 1,600 members. Six federal volunteers help match requests to the network. Only members over 55 can spend their own time dollars, the rest use it for the benefit of elderly relatives or donate them. Oxford Leisure Services has also experimented with what is, in essence, a Time Dollars scheme.

Health

The shift away from being passive recipients of healthcare to playing a responsible role in our own well being is a modern day form of self-help. There are many forms that this can take:

- Healthy Living Centres
- Alternative health care co-operatives
- Health care provision through mutual providers
- Mainstream healthcare organised as a mutual/public partnership

Yet once again, there is a striking gap between the UK and elsewhere. Much of this can be explained by the National Health Service having been the dominant form of health provision for over 50 years. But this should not be an excuse for failing to develop new models to meet new situations.

Health - international experiences

USA

67% of non-state hospital care, 50% of daycare and 20% of primary care

France

80% of health care delivered through mutuals

Japan

Consumer co-ops operate medical facilities from GPs to hospitals with an emphasis on prevention

"The shift away from being passive recipients of healthcare to playing a responsible role in our own well being is a modern day form of self-help... Yet once again, there is a striking gap between the UK and elsewhere."



Encouraging individuals to take environmental action individually is good for sustainability. Encouraging them to take mutual action is even better. Oxfordshire has a proud history of such action. Providing greater mutual support to such initiatives as vegetable box schemes, food miles initiatives, community composting, car sharing, recycling and other actions could only add value to current work.

Newer ideas are also developing here such as the Oxford based Ethical Property Company and Equigas, a scheme to remove the discrimination that utility suppliers have against low income households through direct debit and meter charges.

Conclusion

What is common among all these approaches is that they are exhibited world-wide, but are rare in the UK. As the Task Force looked at example after example, the same stories came forward:

- Successful mutuals use their mutual identity as a vital part of their business success.
- Mutual approaches are relevant to all forms of economic activity, including the mainstream business sector through business co-operatives.
- The social exclusion agenda had only just begun to use mutual models as a solution.
- The development of mutual clusters was the most powerful way of maximising the potential of mutuals.

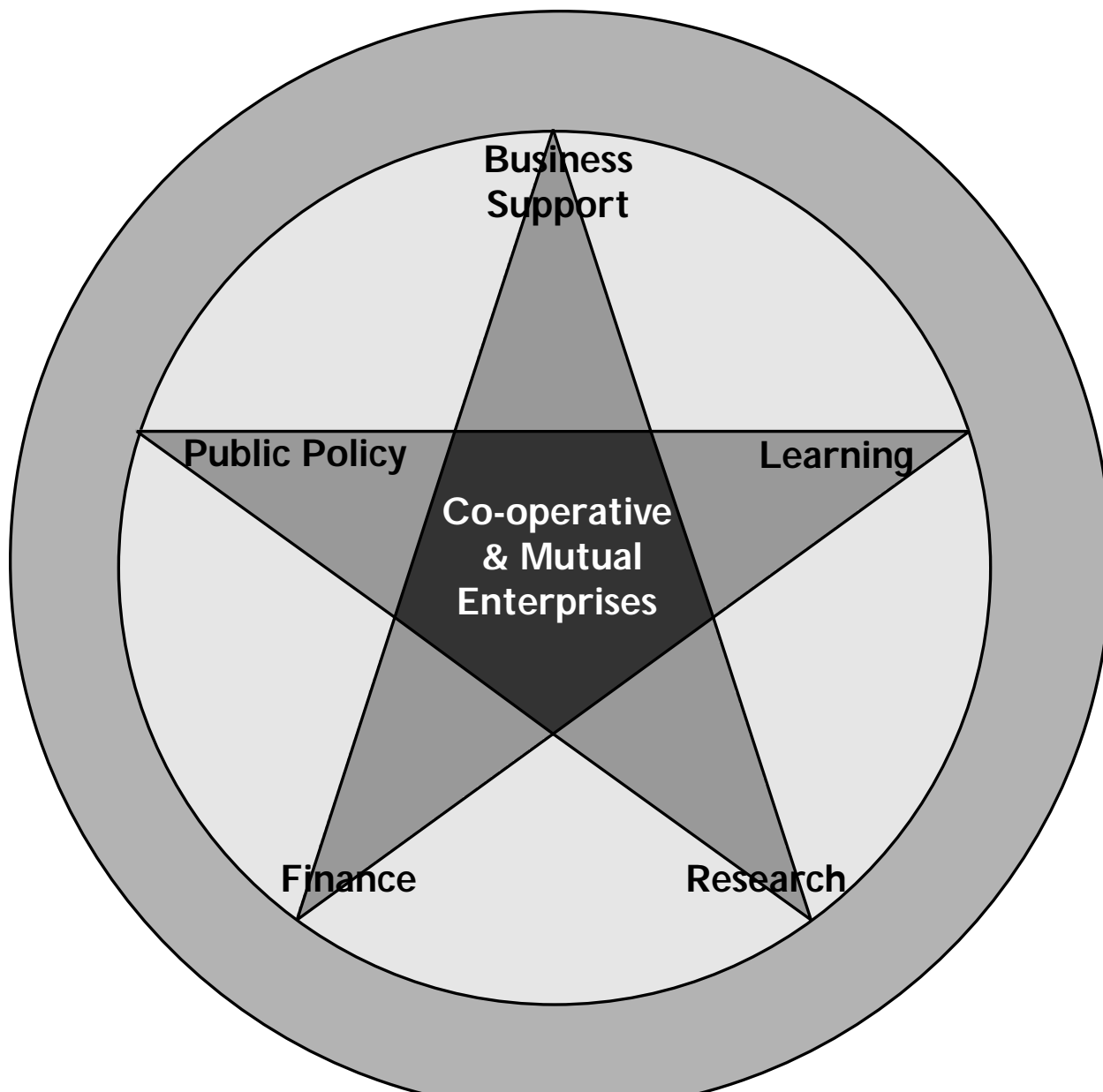
The development of such approaches could benefit the area significantly. It is in the next section that we explore how.



Recommendations for action

How do we get there? There is nothing new about the challenges that Oxfordshire and the South East face. The Task Force identified five drivers to develop the mutual agenda. It does not claim that these are unique, far from it, they are the distillation of best practice from around the world. Individually, they can make a difference. Put together, they would allow Oxfordshire and the South East to become a model for mutuality which would be recognised around the world.

What is different from previous models is the conclusion that these drivers will only work if the aim shifts away from developing individual business start ups to that of developing a mutual cluster in the county.



Co-operative development must become recognised and resourced as a mainstream activity for the county and the region that draws on the expertise of the sector and is integrated with the provision of mainstream business advice.

A new paradigm of development is needed. The old fashioned, reactive, output chasing model does not work. The new form:

- is needs driven
- creates knowledge based mutuals
- takes a wide, social enterprise, view of potential development
- develops expertise in specialised areas of mutual development
- is fully integrated with the small business service provider
- has its primary aim of developing the mutual sector, not individual start ups
- builds networks among co-operatives and facilitates clusters

Action

1.1 To create this new model, Oxfordshire should become the host of a social enterprise hub. The reason for choosing the phrase social enterprise hub is to ensure that services can be provided to existing CMEs, community mutual action and mainstream business co-operatives. SEEDA has already given its backing to promoting scientific innovation in the region. The hub could put it at the forefront of ownership innovation. It could aid and be aided by other enterprise hubs in the region.

1.2 There must be complete integration between the advice service and the new franchise holder for the Small Business Service.

1.3 Co-operative Futures will need to constantly innovate in its role as the co-operative support agency for the county.

1.4 Discussions need to be held with existing and potential funders on the best way forward.

1.5 A specialist group should be established to consider mutuality and rural issues.

1.6 The proposed social enterprise hub should be focused on clustering as much as start ups.

1.7 The Oxfordshire Co-operative Forum should be relaunched to become the centre of mutual networking in the county.

1.8 The sector should maintain and develop its close links with the Oxfordshire Economic Partnership to benefit mutually from its shared interests.

1.9 Oxfordshire should recognise mutuals as an emerging cluster in the county.

Benchmark - Social Enterprise London

The closest organisation in terms of this approach is Social Enterprise London (SEL). Established in 1998, it has been at the forefront of redefining development for social enterprises.

Co-operative Futures already has a good relationship with SEL. It should benchmark its own progress against SEL in order to

The sector needs to engage with the learning agenda and to use its own centre to develop co-operative learning to deliver mutual skills to the area.

For too long, co-operative education has been divorced from the mainstream. The time has come:

- to engage with the learning agenda
- to ensure that all mutual enterprises are learning enterprises
- to offer skills to others in need of developing their mutual skills

Action

2.1 The Social Enterprise Hub needs to be the gateway between the mutual sector and the learning agenda.

2.2 There needs to be clear advice and training on how aspects of the learning agenda, e.g individual learning accounts, life-long learning, university for industry etc, can be accessed, used and developed by the mutual sector.

2.3 There needs to be co-ordination of all opportunities for learning in the sector with the aim of creating a unified approach for all forms of co-operative learning in the county.

2.4 The sector needs to develop learning resources on mutuality for use by community organisations using mutual approaches and by mainstream business clusters.

2.5 Learning Centres need to be helped to develop in mutual and co-operative ways, away from orthodox, top-down 'providers' of education and training.

Benchmark - The Co-operative College

The Co-operative College in Leicestershire has, in recent years, put itself at the forefront of co-operative learning and the life-long learning agenda. The county needs to ensure that:

- a) it is maximising its links with the college
- b) that its own agenda is at least as advanced as the College's.



Being at the forefront of developing mutuality is vital if the sector is to prosper and a strong research base is needed to do this.

To face this challenge:

- the aim must be to be at the forefront
- the sector must be networked to centres of co-operative excellence around the world
- the new centre must be seen as a centre of excellence itself
- greater links are needed with the academic world to facilitate this
- more research is needed into the issues raised in this report

Action

3.1 The Social Enterprise Hub must be networked to the best in co-operative excellence around the world.

3.2 The sector already has strong links to the major UK contacts and internationally, the challenge is to make academic links within the county. A link with the Said Business School would put the sector on a level with other world class mutual sectors. Without such a link, there is a danger that the sector will either continue to have more international links rather than UK links as it does at present or it will gravitate towards Cambridge for its UK academic links given the reputation of Cambridge in fields such as social capital and communitarianism.

Benchmark - Davis, California

The growth of a vibrant co-operative sector in California started with one co-op, Davis Food Co-op, and its commitment to supporting co-operative development. Davis is now known as Co-op City and its links with the University of California are as good as any in the world.



The development of a wide range of mutual financial instruments is needed to aid both the development of the sector and to attract individuals into it.

The sector needs:

- a more sophisticated credit union sector
- a range of finance, particularly for start up enterprises
- access to mainstream finance
- innovative finance for high technology enterprises
- greater links with other mutual finance organisations

Action

4.1 The development of a clear credit union development strategy for the county with support from as many councils as possible, including potential areas for support such as grants and council tax rebate on premises.

4.2 The development of a mutual finance network with both mutual enterprises from within and outside the county looking at ways to provide a range of financial options and cross-marketing of mutual financial services.

Benchmark - Emilia Romagna

A sophisticated mutual finance sector is one of the marks of a developed mutual cluster around the world. Mondragon in Spain has the most advanced in terms of finance and enterprise. Yet Emilia Romagna in Italy also offers a diversity of mutual finance that suggests that it makes an excellent benchmark against which the county can judge itself.



The public sector needs both to support the sector's development and to use Best Value as a way of identifying mutual opportunities.

The public sector must:

- review its support for the sector
- increase its understanding of mutual options
- have mutuality as a theme for Best Value reviews
- ensure that mutual options are built into every Best Value review
- address regulatory practice, recognising the differences of the mutual legal and financial structure. These often happen to be overlooked, creating unintended problems for mutuals.

Action

5.1 Every council in the county should have mutuality as one of its themes for its Best Value reviews.

5.2 Discussions should be held with the Audit Commission on how mutuality can be developed as a test of community needs and involvement.

5.3 The Social Enterprise Hub should develop a specialist unit on mutualisation advice for local authorities in the South East.

Benchmark - Watford Borough Council

No-one local authority is the leader in this field because Best Value is only a recent innovation. Greenwich and Bristol have mutualised leisure services. However, Watford is the most advanced in terms of integrating mutual approaches into service delivery.



Mutuality works in every major economy that the South East England competes with. Increasingly, it works in the South East. With the right support and development, it could achieve much more. In a region which aims to be world class, we are failing to use the very tools that are helping those regions above us. In terms of enterprise, agriculture, housing, finance, employee ownership, employment, regeneration and community involvement, we are not investing in the same mutual approaches that work elsewhere.

The report argues not for mutuality instead of all other forms of organisation. What it does argue for is that mutual solutions can, and must, be part a broad spectrum of approaches to economic development. For Oxfordshire and the South East to succeed, its people must have a diverse range of enterprise models from which to choose.

Put simply, it is an ownership solution. Mutuality empowers groups of stakeholders normally disempowered by other structures. At its best, it uses this sense of ownership to unlock levels of knowledge sharing, commitment and involvement that others cannot. What the Task Force saw time and time again was that this unlocking of value through ownership does happen.

It identified a whole range of co-operative and mutual enterprises (CMEs) which were either undeveloped or underdeveloped in the county and the region. These include:

Business Co-operatives – the invisible mutuals

Business co-operatives are ordinary mainstream businesses coming together to market their services in a mutual structure. They are a dominant form in agriculture and are found elsewhere in organisations such as Interflora and Best Western Hotels.

New Generation Agricultural Co-ops

Farmer-controlled businesses in the UK account for just 40% of agricultural turnover. In countries like Sweden, Ireland and Denmark the figure is more than 200%. This is because the farming community comes together to control the processing of their products as well as marketing

Recognising social enterprises

Social enterprises are enterprises with social objectives. By providing a “one-stop” approach to developing all forms of social enterprise, such as co-operatives, mutuals, credit unions and community enterprises, no opportunity is missed.

Multi-stakeholding

A new structure is emerging, that of the multi-stakeholding co-operative. Now being pioneered across the world, it allows more



Finance

The mutual sector is full of financial innovation, but its fragmentation often hides its success. What has never been attempted is to draw all these strands together to provide a coherent mutual finance sector, aimed at individuals and SMEs.

Mutualisation

Models which hand local authority services to community control are real and they work. Mutuality should be one of the tests of Best Value to ensure that communities are best served.

Credit Unions

Credit Unions are not poor people's banks. When they attract a broad base of support by operating across a wide common bond, they can bring a range of professional financial services.

Housing

Housing co-ops can be an important part of developing alternatives in the housing market. The best examples use co-operative housing as part of creating work and social opportunities for an area.

Rural Areas

The mutual sector brings a formidable arsenal to bear on rural issues. Virtually any issue regarding rural economic and social decline has a ready made mutual solution, including housing, transport, finance, care and others.

Mutual/Public Partnerships

There is a mixed mutual model where the public sector delivers part of the service and the community the rest. This model could be developed on a far larger scale. An obvious starting point is the management of Single Regeneration Budget schemes.

Community Ownership

In sport, communities take great pride in their local team, but have little or no say in its running. The announcement by the Minister for Culture and Sport of Government of support for mutualising sports ownership offers a significant opportunity for the county.

To make all of this possible, the Task Force identified five drivers, to achieve an integrated cluster based approach.

1) Business Support

The creation of a social enterprise hub for the South East based in Oxfordshire.

2) Learning

The need to integrate the sector with the learning agenda.

3) Research

To put Oxfordshire at the forefront of research into mutuality.

4) Finance

To create a mutual finance network for the county.

5) Public Policy

The Oxfordshire Mutuality Task Force

The Oxfordshire Mutuality Task Force was created in September 1999 with four tasks to look at.

- 1) Where are we now? - a detailed analysis of Oxfordshire's co-operatives and mutuals
- 2) Where is everybody else? - comparing this to examples elsewhere, both in the UK and abroad
- 3) Where do we want to be? - constructing a clear view of the potential for mutuality in Oxfordshire
- 4) How do we get there? - producing proposals for the path ahead

It did this by three methods:

- 1) Its own endeavours
The Task Force met on a number of occasions and individual members produced briefings on their own areas of expertise.
- 2) Research
The Task Force commissioned three pieces of research:
 - a) The local picture
OCDA was commissioned to map existing co-operative and mutual enterprises
 - b) The European Perspective
Phil Powell of OCDA was commissioned to explore Emilia Romagna as an example of European experience
 - c) Clustering
Kevin Kingston of KREDA Consulting was commissioned to explore whether mutuals clustered in the UK
- 3) Seminars
A series of seminars was held to explore particular issues. Three of these, a), b) and c), were public events, the last two, d) and e) were for invited audiences.
 - a) Multi-Stakeholding
An exploration of the concept of multi-stakeholding co-ops, including the Spanish and North American experiences.
 - b) International Lessons for UK Co-operation
Professor Ian MacPherson, Dean of Humanities at the University of Victoria, Canada and the author of the International Statement of the Co-operative Identity, led a workshop exploring lessons for UK co-operation from international experience.
 - c) Mutuality and Local Government
Organised with the assistance of Watford Borough Council, the event attempted to define the mutual agenda for local government.
 - d) To Our Mutual Advantage
Leading political thinker Charlie Leadbeater had suggested that the top 20% of mutuals all



- e) Mutuality - the radical edge
A peer review of the findings of the report was conducted with leading thinkers and activists in the field of mutuality.

The members of the Task Force were:

Bob Allan	policy and projects manager, ICOM (Industrial Common Ownership Movement)
Peter Couchman	director of Co-operative Futures and membership & corporate marketing manager at Oxford, Swindon & Gloucester Co-op
Jon Cross	managing director, OCDA (Oxfordshire Co-operative Development Agency)
Neil Homer	Economic Development Manager, Heart of England TEC
Cllr Bob Hoyle	Oxford City Councillor and chair of the Oxford, Swindon & Gloucester Co-operative Party
Kat Luddecke	deputy director of Co-operative Futures and co-operative policy officer at Oxford, Swindon & Gloucester Co-op
Graham Mitchell	Total Coverage worker co-op, chair of Southampton Area Co-operative Development Agency, founder of Co-opnet
Edgar Parnell	Former director of the Plunkett Foundation
Martin Stott Vivian Woodell	Economy and Environment Manager, Oxfordshire County Council managing director, The Phone Co-op
Dr Stephen Yeo (chair)	Oxford Company Of Learners, former principal of Ruskin College and chair of the Co-operative College Board



Information Sources

The Task Force benefited from a number of recently published works, including:

David Boyle, *Funny Money*, Harper Collins, 1999

Jeff Gates, *The Ownership Solution*, Penguin, 1998

Ian Hargreaves, *New Mutualism: In from the Cold*, The Co-operative Party, 1999

International Joint Project on Co-operative Democracy, *Making Membership Meaningful*, University of Saskatchewan, 1994

Charles Leadbeater and Ian Christie, *To Our Mutual Advantage*, Demos, 1999

Charles Leadbeater, *The enterprises that people trust*, *New Statesman*, 19 March 1999

Jonathan Michie, *New Mutualism: a golden goal?*, The Co-operative Party, 1999

Edgar Parnell, *Reinventing Co-operation*, Plunkett Foundation, 1999

John Moores Report on Credit Unions, John Moores University, 1999

Michael Porter, *On Competition*, Harvard, 1999

David Rodgers, *New Mutualism: the third estate*, The Co-operative Party, 1999

Regional Economic Strategy, South East England Development Agency, 1999

The Task Force would also like to thank the following who gave their time to help the development of the report at its various stages, including the seminars, Helen Barber (ICOM), Jonathan Bland (Social Enterprise London), Bob Burlton (Oxford, Swindon & Gloucester Co-op), Alan Clark (Watford Borough Council), Malcolm Corbett (Poptel), Phil Gaskin (Oxford, Swindon & Gloucester Co-op), Carole Hassan (Watford Borough Council), Peter Hunt (Co-operative Party), Kevin Kingston (Kreda Consulting), Charlie Leadbeater (Demos), Dr Ian MacPherson (University of Victoria), Adrian Pearson (Co-operative Futures), Phil Powell (OCDA), Marta Rodriguez (Abacus Co-operative, Spain), Henry Tam (UK Communitarian Forum), Mick Taylor (Consultant), Teresa Udina (Hispancoop, Spain), Gill Vasilevskis (Nottinghamshire County Council), Tom Webb (Global Co-operation, Canada), Jean Whitehead (Co-operative Party).

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