COOP4IN

BUSINESS MODEL

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Cooperative business for
social inclusion in rural areas

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RESEARCH RESULTS SUMMARY

The **desk and field research** suggests that innovations brought by social entrepreneurship can represent a means of tackling rural and social challenges and providing sustainable economic development, addressing the withdrawal of public services and promoting community cohesion.

We have come to these findings and conclusions regarding the situation of rural areas and their social challenges:

- Investing in local opportunity sectors can create jobs, increase purchasing power and generate sustainable economic growth in rural areas.
- People with disabilities who live in rural areas have more chances to be socially excluded as they don't have the usual services to be employed, educated and make social relationships.
- Social entrepreneurship can help integrate people with disabilities in the labor market to face their low education and be self-sufficient and independent from their families, overcoming widespread socioeconomic situations, especially in rural areas.
- Cooperatives are among the top organisational types when it comes to inclusiveness of people with disabilities, on similar levels as conventional enterprises pursuing explicit social aims, associations running economic activities, or WISE status.
- Social economy and social enterprises are getting increasing recognition across Europe and the European institutions. What is still work in progress and still needed, is an effective, efficient, and balanced ecosystem for social enterprise development.

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MOTIVATION BEHIND CHOSEN BUSINESS MODEL

The **Coop4In initial research** showed that in order to respond to the needs of the people with disabilities in rural areas, exploiting the opportunities offered by social entrepreneurship, the best business model should be the form of a **(social) cooperative or WISE.**

As defined by the European Commission, "a **cooperative** is an autonomous association of persons united to meet common economic, social, and cultural goals. They achieve their objectives through a jointly-owned and democratically-controlled enterprise." There is a democratic control and economic participation of partners. Even if it can share the goal of a social mission, a cooperative should not be mistaken as a non-profit organisation (NPO). The main difference would be the target each of these serves: a cooperative serves its members, while an NPO serves the community. "The members of a co-operative usually make regular use of its goods or services. They may be users or customers of the goods or services offered, or work in the co-operative. There are different kinds of co-operatives: workers, producers, consumers, solidarity, or worker-shareholders. NPOs are more flexible and tend to have a less formal structure." Cooperatives do business and trade, but they share equally and reinvest their profit.

A **WISE** is a Work Integration Social Enterprise. According to the European Network of Social Integration Enterprises (ENSIE), "WISEs are defined by three identifying pillars: they are enterprises whose main objective is the social and professional integration of disadvantaged people, that are at the core of the economic system, and which presents a strong pedagogical dimension." Furthermore, WISEs are a special type of social enterprise that display the following minimum characteristics:
● Private and autonomous enterprises operating on the market
● Where the disadvantaged workers have employee rights under national labour law
● whose core mission is the integration through work of disadvantaged people
● And which comply with a minimum threshold of disadvantaged workers over total workforce.

The reason why we chose these specific kind of social enterprises is because not only they aim to promote the social and work integration of disadvantaged people, but also because they are usually characterized by **participatory-governed systems of decision-making processes**. Therefore we believe that these kind of businesses can actually support PWDs through two types of action:

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a) The provision by social enterprises of **social services and/or goods and services to vulnerable people** (access to housing, health care, assistance to the elderly or disabled, inclusion of vulnerable groups, childcare, management of dependency, etc.);

b) **Enterprises with a methodology of production of goods or services with a social objective** (social and professional integration through access to employment for disadvantaged people, particularly due to insufficient qualifications or social or professional problems leading to exclusion and marginalisation); but whose activity may be beyond the scope of the provision of social goods or services (e.g. Special Employment Centres or insertion enterprises in Spain, some social cooperatives in Italy, the WISE in the UK).

Research also showed the **lack of competences** in people with disabilities in starting their own businesses and the lack of inclusion culture in rural areas. This is why the Coop4In business model will be structured as a training tool aimed to develop open and inclusive social enterprises. The Coop4In Business model will support the following project objectives: ·

1) Provide guidance and support for rural entrepreneurs in integrating social models and cooperatives into their business models.

2) Develop a social cooperatives business model in which people with disabilities have an important role in rural development.

3) Make aware rural entrepreneurs of the benefits and impact of social and labour inclusion of people with disabilities.

4) Ensure full participation of persons with disabilities in rural environments.

5) Develop materials and tools to strengthen social cooperatives and business models in rural areas.

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COOP4IN BUSINESS MODEL CANVA

Who we are: the business idea

The context (local rural problems/needs to be addressed in terms of inclusion of people with disabilities)

Key stakeholders	Key activities	Value proposition	Decision-making process	Customers Relationships	(Social) Beneficiaries
The network of stakeholders (suppliers, distributors, associations, public entities etc..) that help achieve social and business goals).	The main activities that the social enterprise needs to carry out in order to achieve its goals.	According to the needs identified, what is the solution proposed by the business model	How does the enterprise ensure the democratic and inclusive decision-making process.	Who are the people who will benefit from our product/service. • Customer experience • Customer satisfaction • Customer support	Who are the individuals, organizations, communities that the enterprise wants to positively impact.

	Key resources	Social impact mission		Channels	Involvement of social beneficiaries
	What are the resources needed to succeed .	How will the enterprise ensure a social impact in the rural area and for the target groups identified? Social impact measurement		How to reach customers.	How does the enterprise ensure the involvement of beneficiaries

Costs structure	Revenues
Participation, staff, training, facilitation. Impact assessment	Revenues from commercial activities, Other income: donations, calls for proposals, social impact finance, etc.

Surplus

How you will redistribute any surplus profits you generate

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DESCRIPTION OF THE CANVA ELEMENTS

The context

When we talk about context we mean the socio-economic and territorial environment in which the business takes place and which and which is able to strongly influence the project itself. These are the reasons why the process of context analysis is able to influence the way a business idea will come into being, the possible ways in which it will be managed, and, crucially, the end result it will succeed in achieving.

A context analysis is a cognitive process, which the entrepreneur must carry out as he or she sets out to start a business idea, with an effort to read and reconstruct judiciously the forces and interests at play, the possible organizational influences, and the inevitable relationships between the project under consideration and other ongoing initiatives.

Through context analysis, the entrepreneur is able to focus on:

-       an integrated view of the environment in which the project is embedded, in order to understand characteristics and modes of intervention, which can ensure greater chances of success
-       local rural problems/needs to be addressed in terms of inclusion of people with disabilities
-       the potential interactions and synergies with the stakeholders involved, either directly or indirectly
-       the strengths and weaknesses of the organization charged with carrying out the project
-       the constraints and opportunities existing in the context itself.

TIPS
One of the tools to support the analysis of the context (internal and external) of a project is the SWOT analysis.

SWOT analysis is a framework for identifying and analyzing an organization's strengths, weaknesses, opportunities and threats. These words make up the SWOT acronym.

The primary goal of SWOT analysis is to increase awareness of the factors that go into making a business decision or establishing a business strategy. To do this, SWOT analyzes the internal and external environment and the factors that can impact the viability of a decision.

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Businesses commonly use SWOT analysis, but it is also used by nonprofit organizations and, to a lesser degree, individuals for personal assessment. SWOT is also used to assess initiatives, products or projects[1].

Strengths	Weaknesses
What do you do well?	What could you improve?
What unique resources can you draw on?	Where do you have fewer resources than others?
What do others see as your strengths?	What are others likely to see as weaknesses?
Opportunities	**Threats**
What opportunities are open to you?	What threats could harm you?
What trends could you take advantage of?	What is your competition doing?
How can you turn your strengths into opportunities?	What threats do your weaknesses expose to you?

Table 1. A SWOT Analysis Matrix[2].

A SWOT analysis should be used to help an entity gain insight into its current and future position in the marketplace or against a stated goal.

Organizations or individuals using this analysis can see competitive advantages, positive prospects as well as existing and potential problems. With that information, they can develop business plans or personal or organizational goals to capitalize on positives and address deficiencies.

Once SWOT factors are identified, decision-makers can assess if an initiative, project or product is worth pursuing and what is needed to make it successful. As such, the analysis aims to help an organization match its resources to the competitive environment.
For further information on SWOT Analysis please refer to Annex 1.

Key stakeholders

A stakeholder (or interested party) is a person, group, or organization that:

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[1]https://www.techtarget.com/searchcio/definition/SWOT-analysis-strengths-weaknesses-opportunities-and-threats-analysis#:~:text=SWOT%20analysis%20is%20a%20framework,or%20establishing%20a%20business%20strategy.
[2] https://www.mindtools.com/pages/article/newTMC_05.htm

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- has an interest in a project,
- or can influence it,
- or is affected by it,
- or otherwise believes it is affected by some aspect of the project itself.

In a project, the identification and management of stakeholders is a prerequisite for the success of a business and is included among the primary processes of project management.

In business models, a number of different types of stakeholders have been identified over time for simplicity. The most readily understood distinction is that between **internal stakeholders** and **external stakeholders**.

A company's internal stakeholders are all those individuals who interact directly and from within the organization precisely with business processes such as owners, board members, managers, employees and so on.

So-called external stakeholders, on the other hand, are all those parties-institutions, governments, industry authorities, consumers, protection associations, etc. - who, while operating outside the corporate sphere, have an interest in the company's business.

Another classic distinction, on the other hand, takes into account the relevance that stakeholders have for the company and how profoundly their decisions and actions are able to impact activities and results. Identified in this sense are:

primary stakeholders, those most influential to the company and most directly related to the company's fortunes;

secondary stakeholders and, that is, stakeholders who are less directly impacted or affected by the consequences of the company's activities

and possibly **tertiary and excluded stakeholders** who are, respectively, stakeholders with only marginal interests in the company and stakeholders who have almost no impact on the business and who themselves are practically unaffected by its effects. Traditionally, and in a now somewhat outdated perspective, excluded stakeholders were considered, for example, children and others who had no independent spending power, since they were not thought to participate in any way in the purchasing decisions and process[3].

TIPS

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[3]https://www.insidemarketing.it/glossario/definizione/stakeholder/#:~:text=Tipici%20esempi%20di%20stakeholder%20aziendali,clienti%20e%20community%20di%20consumatori.

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Use a stakeholder matrix for the identification of the main stakeholders

Key stakeholder management activities are influenced by the level of stakeholder "power" and "interest."[4]

The stakeholder matrix positions them on a plane and two axes representing, respectively, power and influence enjoyed by the different stakeholders in question.
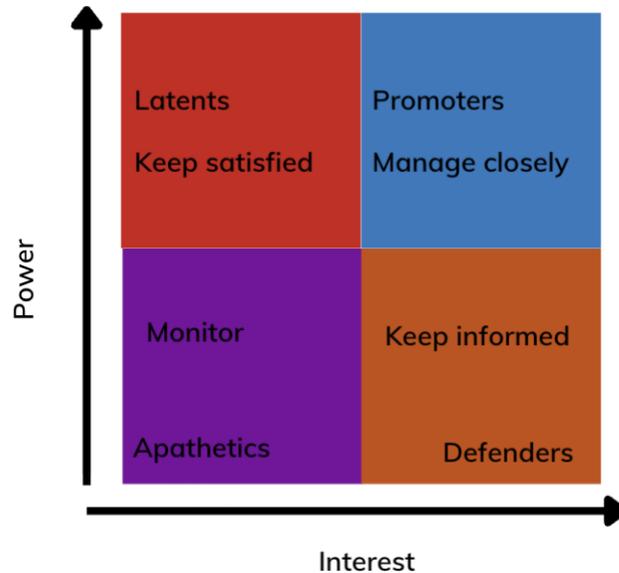

Figure 1: stakeholder matrix

This can help to know what stakeholders it is addressing and dealing with, and can periodically help the organization to make a kind of SWOT analysis of threats and possible allies coming to it from the market and are above all a good starting point for so-called stakeholder management.

Key Activities

4https://www.projectmanagementonline.it/analisi-del-contesto-gestione-degli-stakeholder/#page-content

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The Key Activities block describes the strategic activities that must be accomplished to create and sustain value propositions, reach customers, maintain relationships with them, and generate revenue.

Key activities can be of **3 types.**

Productive: They are typical of manufacturing companies in which it is essential to continue to create, produce and distribute their products.

Problem solving: They are typical of those business models whose value proposition is services. Consulting companies fit within this case.

Of maintaining and/or developing platforms/networks. This is the case with companies such as Google and Facebook, within which platform development is critical to the operation of the business.

As with key resources, activities also vary depending on the type of business model. For example, there are companies that focus more on infrastructure renewal, others that invest in simplifying processes-it all depends precisely on the business model chosen[5].

TIPS:

Enter only strategic key activities. Key Activities in the Business Model Canvas, like Key Resources, are the activities that are most important to the operation of your business model; they are not all activities that are part of the business cycle. Together with Key Resources and Key Partners, this block will go to determine what Cost Structures the business will incur. To work smoothly with the canvas, avoid overloading post-it notes on this block with non-strategic and redundant activities.

Keep a clear vision. Always keep a clear and concise overview of your business model. This will help you in translating the Business Model Canvas into subsequent strategic planning documents.

Key Resources

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[5] https://www.beople.it/key-activities

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Every business model requires Key Resources. Your resources allow your enterprise to create and offer a Value Proposition, reach markets, maintain relationships with Customer Segments, and earn revenues. Different Key Resources are needed depending on the type of business model.

Types for Key Resources

Key Resources can be categorized as follows:

Physical

This category includes physical assets such as manufacturing facilities, buildings, vehicles, machines, systems, point-of-sales systems, and distribution networks. Retailers like Wal-Mart and Amazon.com rely heavily on physical resources, which are often capital-intensive. The former has an enormous global network of stores and related logistics infrastructure. The latter has an extensive IT, warehouse, and logistics infrastructure.

Intellectual Property

Intellectual property resources such as brands, proprietary knowledge, patents and copyrights, partnerships, and customer databases are increasingly important components of a strong business model. Intellectual property resources are difficult to develop but when successfully created may offer substantial value. Consumer goods companies such as Nike and Sony rely heavily on brand as a Key Resource. Microsoft and SAP depend on software and related intellectual property developed over many years. Qualcomm, a designer and supplier of chipsets for broadband mobile devices, built its business model around patented microchip designs that earn the company substantial licensing fees.

Human

Every enterprise requires human resources, but people are particularly prominent in certain business models. For example, human resources are crucial in knowledge-intensive and creative industries. A pharmaceutical company such as Novartis, for example, relies heavily on human resources: its business model is predicated on an army of experienced scientists and a large and skilled sales force.

Financial

Some business models call for financial resources and/or financial guarantees, such as cash, lines of credit, or a stock option pool for hiring key employees. Ericsson, the telecom manufacturer, provides an example of financial resource leverage within a business model. Ericsson may opt to borrow funds from banks and capital markets, then use a portion of the

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proceeds to provide vendor financing to equipment customers, thus ensuring that orders are placed with Ericsson rather than competitors[6].

TIPS
Reflect on the link between value proposition and customers

Ask yourself: what is the really strategic resource for creating that specific Value Proposition for that specific Customer Segment?

In the case of a fashion company, designers would represent one of the key resources. But in more detail, less obvious but still vital resources could also be, such as a team of programmers, communications people-even a website like this is an essential key resource.

Resources are not the value propositions

In the design phase through the Business Model Canvas, you can make the mistake of putting everything your company needs to deliver its value propositions within this block. Do not confuse the two blocks: Value Propositions and Key Resources[7].

Value propositions

According to the needs identified, the value proposition aims to find **what is the solution proposed by the business model.** The customer value propositions define the bundle of products and services that create value for a specific Customer Segment. This value proposition is the main characteristic of a product/service that satisfies the customer needs/interests. It is because of this value that customers will choose your product/service.

The value proposition represents your unique solution (product or service) for a problem faced by a customer segment, or that creates value for the customer segment.

A value proposition should be unique or should be different from that of your competitors. If you are offering a new product, it should be innovative and disruptive. And if you are offering a product that already exists in the market, it should stand out with new features and attributes.

Value propositions can be either quantitative (price and speed of service) or qualitative (customer experience or design).[8]

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[6]https://www.strategyzer.com/business-model-canvas/key-resources#:~:text=Every%20business%20model%20requires%20Key,the%20type%20of%20business%20model.
[7] https://www.beople.it/key-resources
[8] Creately, The easy guide to the Business Model Canvas, May 2022, https://creately.com/blog/diagrams/business-model-canvas-explained/

TIPS

When you define the value proposition of your business idea it is important to answer the following questions:

-        what values do we deliver to the customer?
-        which one of our customer's problems are we trying to solve?
-        what products and services are we offering to our customers segments?
-        which customer needs are we satisfying?[9]

Social Impact Mission

How will the enterprise ensure a social impact in the rural area and for the target groups identified?

The key principle at the core of social enterprises' structure and mission is based on a social impact for the community. Following the idea that the social mission sits at the core of a social enterprise business model, it is important to underline that social entrepreneurs' activity is not a charity, as pursuing a social mission does not exclude having a financial independence or professional development."[10] Their motivation and what drives them is "the satisfaction of bringing added-value for the community they live in, from having brought a positive change in the society".[11]

Social Impact Measurement

For a social business, you should also consider impact measures - how you will show that you are creating a social impact.

Why do you do what you do? How will you know when you have achieved it? For Social Entrepreneurs, it's important that these two questions are asked regularly, and certainly when big decisions are being made about how you intend to invest your resources and carry out your activities.

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[9] Youth Social Entrepreneurship Hub project, Kit for start-up and management of social enterprises, 2021, https://www.diesis.coop/wp-content/uploads/2022/07/Y-SEH-KIT-final-version-1.pdf
[10] Tigu, G., Iorgulescu, M-C., Sidonia Ravar, A., Ramona, L., A Pilot Profile of the Social Entrepreneur in the Constantly Changing Romanian Economy, February 2015 https://www.researchgate.net/publication/282233521_A_Pilot_Profile_of_the_Social_Entrepreneur_in_the_Constantly_Changing_Romanian_Economy (Accessed 14.04.22)
[11] Tigu, G., Iorgulescu, M-C., Sidonia Ravar, A., Ramona, L., *op.cit*.

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Your Social Impact Measurement Strategy (or Theory of Change), should be laid out together with the Social Value Propositions you've identified for your beneficiaries, customers, and key funding stakeholders.

As stated by the European Commission, a social enterprise is "an operator in the social economy whose main objective is to have a social impact rather than make a profit for their owners or shareholders." Another distinctive characteristic of social enterprises (compared to "traditional" enterprises) is their orientation to identify social needs. They mostly come from the public sector or market failures. Social Enterprises search and mobilise resources to fill them, in other words, they find solutions with a social impact.

The absence of common mechanisms for measuring and demonstrating impact is also an important constraint for their development. As social enterprises do not measure their performance (only) through profitability or commercial goals, they need to make their positive impact on society visible, tangible, and to be able to measure it. This is also needed to gain trust from corporates and investors. Many measuring tools are available, with different approaches, making the comparability difficult. For this reason, the Commission expert group on social entrepreneurship (GECES) produced a report proposing key principles to be followed when measuring social impact.[12] Moreover, EVPA developed a five-stage framework of impact measurement and the benefits to stakeholders.

EVPA five-step process (EVPA, 2021)

TIPS

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[12] European Commission, Proposed Approaches to Social Impact Measurement, 2014, https://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=7735 (Accessed 05.05.22)

Keep in mind that impact measurement and management (IMM) should not be perceived as a requirement, a helpful add-on or an additional practice in the impact sector. IMM enables an understanding of performance gaps and impact needs, and therefore drives decision-making throughout all stages of the investment journey. As such, IMM is embedded in the DNA of the investing for impact strategy.[13]

For example, Ferd Social Entrepreneurs'[14] expected impact is having "a more inclusive society", and their Impact measurement strategy (Theory of change) is structured following the impact value chain, showing the outputs and (short-term and long-term) outcomes of the activities that will drive such impact. Some investors for impact do not have a formalised ToC but a document that has the same function, such as an impact thesis or a raison d'être.

Decision-making process

How does the enterprise ensure the democratic and inclusive decision-making process

Social enterprises often adopt participatory values and decision-making processes, involving not just employees but clients and the community in which they are embedded or that they serve, and the social mission they pursue. In other words, decision-making can involve all the stakeholders affected by an organisation's business activities.[15]

With cooperatives being one of the most common types of social enterprises, the importance of a strong democratic decision-making process appears to be at the centre of the people's motivations. The economic participation and the autonomous association of people committed to the functioning of a cooperative are other reasons that this model is attractive. Moreover, cooperatives are among the top organizational types when it comes to inclusiveness, on similar levels as conventional enterprises pursuing explicit social aims, associations running economic activities, or WISE status. Cooperatives "achieve their objectives

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13 Picón Martínez A., Gaggiotti, G., and Gianoncelli, A., Navigating impact measurement and management – How to integrate impact throughout the investment journey, EVPA, 2021, https://evpa.eu.com/uploads/publications/EVPA_Navigating_IMM_report_2021.pdf, (Accessed 05.05.22)

14 For more information, please visit: https://ferd.no/en/about-ferd/who-we-are/

15 Eurofund, Cooperatives and social enterprises: work and employment in selected countries, Publications Office of the European Union, Luxembourg, 2019, https://euagenda.eu/upload/publications/untitled-230361-ea.pdf, (Accessed 14.04.22)

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through a jointly-owned and democratically-controlled enterprise."[16] There is a democratic control and economic participation of partners.

Workers are for example encouraged to take responsibility in the workplace. They are offered greater autonomy in decision-making. The business can also be restructured into smaller management groups based on tasks. People will have to manage these work units themselves.

TIPS

Some investors may be tempted to use a large set of indicators but it is important to identify the most relevant ones and prioritise the indicators that will drive future decision-making.

Moreover, learning is key for better decision-making. Significant formal learnings will materialise only if the data collected is relevant and timely. Investors for impact and investees should constantly review the IMM process to guarantee that it brings significant knowledge and supports decision-making that optimises impact. The data acquired against each indicator should test the initial hypothesis posed in the ToC and pave the way for future IMM – and hence, performance – improvement.

Costs structure

In this block, you shall identify all the costs associated with operating your business model. It aims to reply to the following questions:

- what are the most important costs inherent in our business model?
- which key resources and activities are most expensive?
- is our business cost-driven or value-driven?

You'll need to focus on evaluating the cost of creating and delivering your value propositions, creating revenue streams, and maintaining customer relationships. And this will be easier to do so once you have defined your key resources, activities, and partners.

Businesses can either be cost-driven (focuses on minimizing costs whenever possible) and value-driven (focuses on providing maximum value to the customer).[17]

What social costs are:

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[16] European Commission, Cooperatives, https://ec.europa.eu/growth/sectors/proximity-and-social-economy/social-economy-eu/cooperatives_en (Accessed 07.04.22)

[17] https://creately.com/blog/diagrams/business-model-canvas-explained/

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- Any cost incurred by a social enterprise – above and beyond ordinary business costs – in order to fulfil its mission
- Rule of thumb – If all social costs are subtracted, the resulting financials should reflect the true cost of the enterprise as if it were a typical for-profit small / medium-sized business

What social costs are not:
- General inefficiencies
- Some inefficiency is inherent in all businesses
- ALL training costs – Most businesses require some training
- General overhead Revenue opportunity costs (i.e., potential revenue lost due to mission)[18]

TIPS
We recommend you review and revise your social cost methodology regularly. Why?
- Your business cost structure may change over time (e.g., growth may provide scale benefits)
- You may revise your social mission (e.g., hiring people with different barriers to employment)
- External conditions may change (e.g., regulatory changes, funding)
Also, clearly document your current methodology and rationale for social cost allocations to make future revisions much easier.[19]

Revenues

Revenues streams are the sources from which a company generates money by selling their product or service to the customers. It represents the cash a social enterprise generates from each customer segment. In this section, you should describe how you will earn revenue from your value propositions.

A revenue stream can belong to one of the following revenue models,

- Transaction-based revenue made from customers who make a one-time payment
- Recurring revenue: made from ongoing payments for continuing services or post-sale services

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[18] The Cost of Doing Good – Identifying and Managing Social Costs
https://redfworkshop.org/wp-content/uploads/2017/02/Double-Bottom-Line-and-SROI.pdf
[19] The Cost of Doing Good – Identifying and Managing Social Costs
https://redfworkshop.org/wp-content/uploads/2017/02/Double-Bottom-Line-and-SROI.pdf

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For a "traditional" business, there are several ways you can generate revenue from:

- Asset sales: by selling the rights of ownership for a product to a buyer
- Usage fee: by charging the customer for the use of its product or service
- Subscription fee: by charging the customer for using its product regularly and consistently
- Lending/leasing/renting: the customer pays to get exclusive rights to use an asset for a fixed period of time
- Licensing: customer pays to get permission to use the company's intellectual property
- Brokerage fees: revenue generated by acting as an intermediary between two or more parties
- Advertising: by charging the customer to advertise a product, service or brand using company platforms[20]

Typically, social businesses have multiple sources of income to ensure the viability of the enterprise. Sometimes referred to as a "cocktail" of funding, sources can include donations, grants, awards, public sector contracts, private contracts, and tradable service income, to name a few. Remember that estimating tradable income for your products and services to customers will require you to think about your pricing strategy. When developing a pricing strategy, bear in mind the overall cost to make and deliver the product or service, what you think your customers can afford to pay, and what your competitors are charging currently.[21]

TIPS

To establish the revenue streams you should be able to answer the following questions: For what value is each Customer Segment truly willing to pay? Then, you should fix your price mechanisms.

Bear in mind that considering the specific nature of social businesses revenues might come from other income streams, such as donations, grants, awards, public sector contracts, private contracts, and tradable service income.

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[20]https://creately.com/blog/diagrams/business-model-canvas-explained/
[21]https://socialbusinessmodelcanvas.swarthmore.edu/

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Surplus

Deciding how you will redistribute any surplus profits you generate is one of the cornerstone goals of social business. Often, in the early days, most social businesses will not make a surplus and be heavily reliant on grants and donations to continue to operate. If you do get into a position where you are generating surplus profits, after covering your costs, how might you redistribute your surplus? Reinvest your surplus into growing your social business? Make a donation to a social mission-aligned organization? Or other?

Remember that, as a general rule, there are no shareholders in the business for most social business structures. Thus, no one expects a dividend return on their personal investment. Also, your Board of Directors are normally acting as volunteers and do not receive compensation. No one should receive a personal financial benefit from surplus profits, typically, with a social business model.[22]

While profit generation is not the performance indicator for a social enterprise, it is still very important. Earnings are indeed important "to sustain the livelihood of the venture but the important difference is that instead of using its profit to distribute among shareholders, the profits are used to reinvest in the enterprise to help it achieve its social mission."[23] A social economy

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[22]https://socialbusinessmodelcanvas.swarthmore.edu/
[23] Corporate Finance Institute, Social Enterprise,
https://corporatefinanceinstitute.com/resources/knowledge/other/social-enterprise/ (Accessed 14.04.22)

enterprise places greater emphasis on individuals and jobs than on capital when distributing surpluses and income.

TIPS

Questions to consider about surplus in a cooperative:

- Are we allocating sufficient funds to our reserves?
- Are we prepared for the loss of revenue?
- How will shareholders react to receiving less revenue than last year?
- Are there areas of operation that we could expand or improve?
- Are we in a stable financial position to allocate full funds to members?[24]

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[24]Coop Creator, Allocating Surplus in a Co-operative Business, https://coopcreator.ca/resource/surplus-in-a-cooperative-business/

Customers

Who are the people who will benefit from our product/service

What is a customer? A customer is generally defined as a person who buys a good, product, or service. More specifically, customers are people or businesses currently purchasing, have purchased, or may be interested in purchasing a product or service from another individual or company. Each time that money is spent on a product during an exchange between two parties, the customer is the person or business paying for the product.[25]

Usually, customers and beneficiaries are different target in a business plan. Customers are people who "buy" the product or service of the company, while beneficiaries are people who benefit from the products regardless the purchase of the product.

As a matter of fact, social businesses tackle specific social problems and implement different kinds of interventions in order to solve them. Obviously, people who are directly affected by such problems should be the same ones benefiting the most from those interventions. Because of that, beneficiaries are usually defined as those individuals who are directly linked to the social mission of a social organization and who derive the main benefits out of its actions.[26]

Customers categorized

Customers can be categorised as B2C which stands for Business-to-Customer (B2C) for example where you buy sweets from a shop, Business-to-Business (B2B) where the shopkeeper uses the services of an accountant to write his tax return, C2B which is Customer-to-Business (C2B) for example where an individual sells his gold watch to a jewellery store and C2C or Customer-to-Customer (C2C) where customers sell goods to each other. A great example for C2C is eBay, where consumers sell goods to other consumers.[27]

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[25] Customer: Definition - https://www.investopedia.com/terms/c/customer.asp

[26] Social business design, Beneficiaries of social enterprises - https://socialbusinessdesign.org/profiling-beneficiaries-of-social-enterprises/ (Accessed 02.08.22)

[27] Marketing teacher, Customers categorised - https://www.marketingteacher.com/what-is-a-customer/ (Accessed 02.08.22)

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A Marketing Oriented Approach. How customer segmentation can help

Market segments are groups of customers who share similar attributes and attitudes and can be defined by:

- location
- gender
- industry
- ethnic identity
- attitudes, such as adventure seekers
- attributes, such as luxury car owners

When you target a well-defined segment of your customers, it's easier to refine your marketing message and your brand so you're speaking directly to them resulting in more targeted promotion and efficient marketing.

The way you segment your market depends on the type of business you run[28].

Importance of Customer

A customer is the foundation for any business. A business cannot exist without a buyer base. A buyer will pay for the offerings made by the business and keep it going. It is very important for a business to manage the customer really well as the same person can become loyal and repeat translating into more business. These happy buyers would advocate and refer your business to other potential buyer bringing in more business. In short, a business cannot operate without business hence customer is of paramount importance to any business.

All businesses aim to meet the customer needs and demands. They make sure that the customer gets value from the money paid. The following parameters show how important the customer is:

1. Customer Experience

These days the customer experience is one of the most important parameters in the world. The customer experience doesn't start after buying a product but it starts from the moment a customer notices a product. The customer can make decisions based on positioning, packaging, colors, branding, sales approach, store experience or any other parameter. All form part of the customer experience.

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[28] Businessvictoria, Customer segmentation- https://business.vic.gov.au/business-information/marketing-and-sales/increasing-sales-through-marketing/define-and-know-your-customer (Accessed 02.08.22)

2. Customer Satisfaction

Customer experience needs to convert into customer satisfaction. A customer needs to be sure and satisfied before and after buying a product. If any of the parameters are not in favor then the customer dissatisfaction may happen and current or subsequent sales might not happen.

3. Customer Support

Customer might need service and support at any point in the sales and after-sales cycle. Customer service has become one of the pillars of successful businesses highlighting how important the end customer is[29].

TIPS on Customer identifying and mapping

● To map your customers and their journey to purchase, you need to look through the eyes of a single customer, most effectively represented by a research-based customer persona that represents a broader segment's unique wants, needs, and objectives. Without this context, the map cannot effectively represent the relationship.

● Remember that it's a tool to help you easily understand customers and their needs–and that core message can get lost in the details. Clearly identify your customer, and include what's most important to them–bringing the data (and your customers) "to life" as they pursue their goals.

● There are dozens of ways to approach it depending on your goals, your brand, the depth of data displayed, and the breadth of the journey mapped. It should look and feel important to your organization. Use "your" language and ensure it is easy for the people who need to use it to understand.

Channels

The Channels block describes how the company reaches out to a specific customer segment to present and provide them with its value proposition; they are the contact points between the company and its customers.

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[29] Mbaskool, Importance of Customer - https://www.mbaskool.com/business-concepts/marketing-and-strategy-terms/8404-customer.html (Accessed 02.08.22)

It describes how a company communicates with its customer segments and reaches out to them to bring them the value it offers[30].

Communication, distribution and sales channels constitute the company's interface with its customers. Channels are points of contact with customers and play an important role in the customer experience. For the specification of communication channels please see Annex4.

Channels perform several functions, including:

● raising customers' awareness of a company's products and services;
● helping customers assess the value a company offers;
● helping customers purchase specific products and services;
● presenting customers with the value offered;
● providing customers with after-sales support.

Channels can be:

Direct, i.e. owned by the company, as in the case of points of sale, sales force and web sales.

Indirect, i.e. owned by the company's partners. In this case we speak of partner-owned shops, wholesalers and web channels.

In order to identify the key elements to be included in the Channels block of the Business Model Canvas, keep in mind that channels cover 5 fundamental steps:

● Create awareness in the customer about the product/service and the company itself.
● Help him/her evaluate the value proposition made by the company.
● Offer the product/service.
● Enable him to purchase the product/service.
● Follow him/her up in the after-sales process.

TIPS[31]

Manage each channel in relation to the others. Each channel should be managed considering all the others and always keeping in mind the customers it addresses. With the right mix of channels you can achieve two goals:

● Create contact points with the people who will use your products and services;
● Simplify access to your offer.

Be inspired by the best companies. Large companies such as Apple, Nespresso or Starbucks have created their own distinctive 'stores', i.e. a particular type of channel within which the

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[30] https://bmc.amedeolepore.com/canali/
[31] https://www.beople.it/channels

customer experiences products from different points of view: sensory, emotional, behavioural, etc. In this way the same channel:

● Covers the phase of creating product awareness
● Helps the customer evaluate them
● Allows them to buy them
● Becomes, above all, one of the ways in which the brand builds the relationship with its customers.

(Social) Beneficiaries

Who are the individuals, organisations, communities that the enterprise wants to positively impact.

The customer is the one who pays for the product and/ or service being offered (for example the cup of coffee or cleaning services); and the beneficiary is the one who derives the main benefits that are linked to the social mission of your organization (for example, the training associated with making that cup of coffee will provide them with the skills they need to transition into full-time employment).

It is imperative in a social enterprise to understand both your customers and beneficiaries to assure that your offering is fulfilling their needs and achieving the impacts you have set out.

Most of us intuitively know what a customer is. It's a person or organization who is willing to pay you for a product or service that satisfies an unmet need — in other words, solves their problem. A beneficiary is a person or organization who benefits from the value created by your product or service, though they might not be the one to pay for it.

In a traditional business model, there is generally no distinction between the customer and beneficiary — the person paying for the product is also the person receiving the value from it. In a non-profit or social model, focus tends to go only to serving beneficiaries, and external donors provide funding instead of customers. Non-profits use external funders because often charging their beneficiaries would undermine their social mission[32].

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[32] AJ Tibando, Beneficiaries vs. Customers -
https://medium.com/sojo-stories/beneficiaries-vs-customers-7f9d4ad72838 (Accessed 02.08.22)

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TIPS on the social beneficiaries:

Ask yourself
- Who are my beneficiaries, meaning the people who are directly impacted by my solution/Service/product?
- Are my customers the people who pay for my solution?
- Are they both the same, or two different segments?

Customer Journey Mapping

Mapping out your target's needs is crucial to gain immediate, deeper understanding of the segment you aim to serve. Design Thinking practitioners know it well and developed a variety of tools to do so. One of the tools most widely used for this purpose is the "Empathy Map". According to Interaction Design Foundation, an Empathy Map is a "collaborative, visual tool that helps you empathize and synthesize your observations from the research phase", providing a complete overview on what your target says, thinks, feels and does. Even though Empathy Map was initially developed to address customer segments, it is a great tool to organize the insights collected during interviews with beneficiaries.

Empathy Map: **WHO IS YOUR TARGET?**

SAYS
What does your target say (or might say)?
What are the words used?

THINKS
What are your target's main thoughts?

FEELS
How does your target feel?
What are its main pains, concerns, emotions, desires?

DOES
What does your target actually do?
What are its behaviors and actions?

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Empathy Map. Template adapted from NNGroup.

Also, through empathy mapping it is possible to build the so-called "Personas", semi-fictional archetypes representing a certain segment/audience. As a matter of fact, a persona profile

includes needs, attitudes, behaviours, as well as key traits and other relevant information (i.e. demographics, geographic location, etc.) shared among people who are part of the same cluster. Again, you can use this tool for both beneficiaries and customers. When Personas are built properly, then it gets easier to design value proposition for every segment you are targeting. That is why they are so important![33].

TIPS on customer journey mapping

● A journey map is a widely shared tool. There are dozens of ways to approach it depending on your goals, your brand, the depth of data displayed, and the breadth of the journey mapped. It should look and feel important to your organization. Use "your" language and ensure it is easy for the people who need to use it to understand.
● Start by understanding your unique customer relationship life cycle in the context of customer interactions. For example, what do they want and need from each interaction as they move through the journey? How do they transition from one stage (such as awareness) to another (such as learning)? Last, articulate what customers think and feel. Communicate their expectations at each step–and how well you are (or aren't) meeting them.
● A typical exercise should identify a few quick fixes, including opportunities to boost enjoyment and improve the journey. And, of course, most firms discover the process helps drive broader customer experience improvements as customer needs are better understood and met[34].

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[33] Social business Design, Beneficiaries of social enterprises, Tips and tools to profile them, https://socialbusinessdesign.org/profiling-beneficiaries-of-social-enterprises/ (Accessed 02.08.22)
[34] Mcorpcx, Customer Journey Mapping: 10 tips for beginners - (Accessed 02.08.22) https://www.mcorpcx.com/articles/customer-journey-mapping-10-tips-for-beginners

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Persona: **ARCHETYPE NAME**

	Quotes, sentences, things he/she often says
NAME	Things he/she needs to do (*jobs-to-get-done*): … … …
	Problems he/she is facing (*pains*): … … …
	Outcomes he/she hopes to achieve (*gains*): … … …

Gender: …
Age: …
Location: …
Language: …
Work: …

Bio/Description:

… … …
(including interests, values, feelings,
personality traits, etc.)

Places he/she goes to:	People he/she hangs out with:	Tools he/she uses frequently:
… …	… …	… …

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Involvement of (social) beneficiaries

The collaborative economy is community based. Collaborative economy models enable peer-to-peer exchanges: by aggregating and scaling them up, they transform groups of individuals or organizations into active communities, and translate low-value isolated interactions into high-value powerful collaborations. Thus, collaborative economy models have developed on existing communities, or have contributed to the creation of new ones, either in physical and digital spaces. Travellers, freelance workers, social streets, knowledge communities, makers communities are some examples of communities organizing exchanges among peers through a plethora of collaborative approaches and models. The model behind many collaborative economy businesses may be best exemplified by that of eBay Inc., which has been linking buyers and sellers on the internet since 1995. As a "network orchestrator," eBay creates a peer-to-peer network where participants interact, exchange items or services for money, and create value[35]. A prerequisite for sustaining and upscaling the collaborative economy is thus to support the creation and development of such communities, but also to promote models sustaining them through democratic governance and control over the value generated.

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[35] Investopedia, Collaborative Economy, (Accessed 02.08.22)
https://www.investopedia.com/terms/c/collaborative-economy.asp

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The article, "The Case for Definition" by Sally Osberg and Roger L. Martin, was published by Stanford Social Innovation Review in 2007. Osberg and Martin posit that social entrepreneurship takes place when a social value proposition (a solution of some kind) provides wide-scale, lasting systems change for the benefit of society. When the solution helps move a system from an equilibrium that is unjust (where there is suffering, exclusion or marginalization) and helps establish a new — more just — equilibrium then social entrepreneurship is at work.

A social entrepreneur is simply defined as someone that uses their capability to help to solve the social problems occurred around them by using their capability to make a change in the social sector such as either a change in the welfare sector, education or health sector (Cukier et al. 2011). Meanwhile, according to Schumpeter in Sledzik (2013), Entrepreneur is someone who is brave to make a change by changing the available system into a changed system or it can be said that the person is brave to have a total change. Thereby, the social entrepreneur should have the capability to perform a total change and in conducting the total change, they will certainly face a difficult challenge. Additionally, it is not about the benefit as the goal, but the positive impact that can be perceived by the targeted community (Sofia, 2015)[36].

Being a social enterprise also means investing in the broader social ecosystem, starting with an organization's own employees. It means treating all workers—on- and off-balance-sheet—in a fair, transparent, and unbiased way. Leaders should seek to provide a work environment that promotes longevity and well-being, not only in an individual's career, but also in the physical, mental, and financial spheres. By doing this, an organization invests both in its own workforce and in the workforce ecosystem as a whole, which benefits both the organization and society at large.

TIPs of involvement of social beneficiaries

This is an exercise that prompts you to identify who else is working in the same space or towards solving similar challenges. The goal is to see the landscape of the specific ecosystem you are working in more clearly and understand your place in it. This understanding allows each player in the ecosystem to claim their 'slice of the pie' while working in tandem and in collaboration with fellow players. When everyone is providing distinct value in cooperation with others, there is the benefit of fostering innovation within the entire ecosystem.(acumenacademy.org)

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[36] Improving the Social Enterprise- Based Business Performance from the Aspect of Social Business Model Canvas, https://www.abacademies.org/articles/improving-the-social-enterprise-based-business-performance-from-the-aspect-of-social-business-model-canvas-8957.html

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Organizations that engage with people and demonstrate that they are worthy of trust are burnishing their reputation, winning allies, and influencing or supplanting traditional public policy mechanisms[37].

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[37] The rise of social enterprise. Deloitte.2018 - https://www2.deloitte.com/content/dam/insights/us/articles/HCTrends2018/2018-HCtrends_Rise-of-the-social-enterprise.pdf (Accessed 02.08.22)

ANNEXES

ANNEX 1. Market Analysis

Understanding your customers is the key to success for any startup and business. If you don't have a deep understanding of who your customers are, you'll have trouble developing products that truly fit their needs, and you'll struggle to develop a successful marketing strategy. This is where a market analysis comes in.

A market analysis is a thorough qualitative and quantitative assessment of the current market. It helps you understand the volume and value of the market, potential customer segments and their buying patterns, the position of your competition, and the overall economic environment, including barriers to entry, and industry regulations.

Once you have in-depth knowledge of your market, you'll be better positioned to develop products and services that your customers are going to love. And while diving into market research may seem like a daunting task it can be broken up into four simple elements:

1.   Industry overview: You'll describe the current state of your industry and where it is headed.
2.   Target market: Who are your actual customers? You'll detail how many of them are there, what their needs are, and describe their demographics.
3.   Competition: Describe your competitors' positioning, strengths, and weaknesses.
4.   Pricing and forecast: Your pricing will help determine how you position your company in the market, and your forecast will show what portion of the market you hope to get.[38]

The market analysis is the heart of the business plan and is too often inadequately explored when planning a social enterprise. Solid research is necessary to understand the target customers and how the enterprise will meet a gap and demand in the market. No amount of mission or commitment will overcome a deficiency in market knowledge and a bona fide demand for the product or service:

●   Summary of current market situation

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[38] LivePlan, How to Conduct a Market Analysis in 4 Steps — 2022 Guide, https://www.liveplan.com/blog/market-analysis-in-4-steps/, (Accessed 25.07.22)

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- Target market and customers
- Customer characteristics, unmet demands and buying factors[39]

Market analysis and social marketing comprise another set of skills that are particularly relevant to successful business development and scaling. Market analysis helps social enterprises decide whether a market is suitable for scaling purposes, and identify prospective opportunities and challenges; it can also help them develop a tailored social-business model, as well as raise awareness about their activities and services through social marketing.[40]

Basically, when you want to analyse the market, you need to answer the following questions:

• What evidence is there to show that consumers will want to buy the products (consumer demand)?

• Describe the types of people who will purchase the product. Include age, location, interests and how much money they have.

• Who are the business's competitors? What prices will be charged? How will this be calculated? What brand image will be projected (for example, luxury, glamour, economical, family, eco-friendly, 'Aussie')?

• What words do you associate with this business when you think about it?

• What methods will be used to promote and sell your products? How will the business let people know about the business and what it sells? How will they try to persuade people to purchase the products?[41]

ANNEX 2. SWOT Analysis

What Is SWOT Analysis?

SWOT (strengths, weaknesses, opportunities, and threats) analysis is a framework used to evaluate a company's competitive position and to develop strategic planning. SWOT analysis assesses internal and external factors, as well as current and future potential. The internal factors of an organization are their strengths and weaknesses and the external factors are the opportunities and threats.

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[39] Propel Nonprofits, Social Enterprise Business Plan, https://www.propelnonprofits.org/resources/social-enterprise-business-plan/ (Accessed 25.07.22)

[40] OECD, Policy Brief on Scaling the Impact of Social Enterprises, 2016, https://www.oecd.org/cfe/leed/Policy-brief-Scaling-up-social-enterprises-EN.pdf (Accessed 25.07.22)

[41] VCAA, https://www.vcaa.vic.edu.au/Documents/viccurric/ecobus/EcoBus-Levels7-8-SocialEnterprises-resources.pdf (Accessed 25.07.22)

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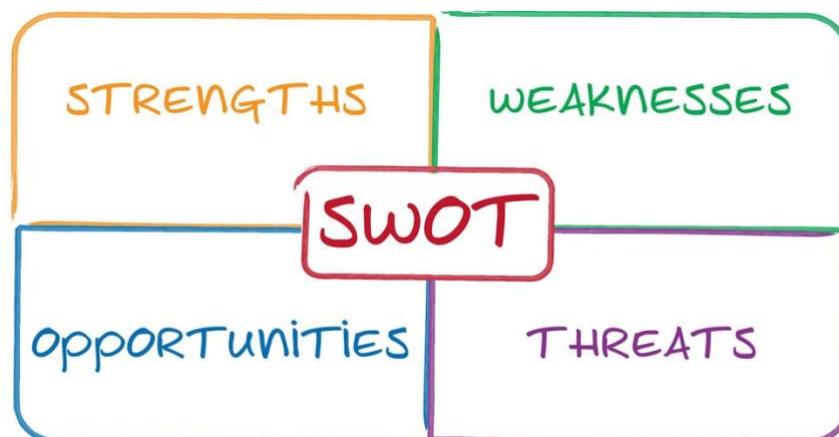Cooperative business for
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The organization needs to keep the analysis accurate by avoiding preconceived beliefs or gray areas and instead focusing on real-life contexts. Also, companies should use it as a guide and not necessarily as a prescription.With this understanding, you are better able to build strategies that maximize strengths and opportunities while minimizing weaknesses and the risks of potential threats.

As we mentioned before, a SWOT analysis is a useful tool for brainstorming and strategic planning. But, you'll get more value from a SWOT analysis if you conduct it with a specific objective or question in mind. For example, you can use a SWOT analysis to help you decide if and how you should:

- take advantage of a new business opportunity
- respond to new trends
- implement new technology
- deal with changes to your competitors' operations[42].

Analysts present a SWOT analysis as a square segmented into four quadrants, each dedicated to an element of SWOT. This visual arrangement provides a quick overview of the company's position. Although all the points under a particular heading may not be of equal importance, they all should represent key insights into the balance of opportunities and threats, advantages and disadvantages, and so forth.

Strengths

STRENGTHS   WEAKNESSES

SWOT

OPPORTUNITIES   THREATS

[42] Queensland governn
https://www.business.ql
analysis/uses#:~:text=A'   %20opportunit
ies.

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Strengths describe why an organization stands out from the competitors. Being aware of the strengths of your organization can allow you to leverage opportunity and use all your resources to their fullest potential.

These strengths might include:

- What aspects of your services or products are already most popular
- What you know you generally do well
- What unique resources you have.

It may also be useful to find out what other people see as your strengths, as this will give you a sense of what people like about your organization which you can then emphasize in marketing campaigns[43].

Weaknesses

Weaknesses stop an organization from performing at its optimum level. They are areas where the business needs to improve to remain competitive: a weak brand, higher-than-average turnover, high levels of debt, an inadequate supply chain, or lack of capital. Since the company has the most control over internal factors, it can craft strategies and objectives to address weaknesses. Examples of internal factors include the following:

- Financial resources
- Technical resources and capabilities
- Human resources
- Product lines

Opportunities

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[43] Investopedia, SWOT Analysis: How To With Table and Example (Accessed 02.08.22) - https://www.investopedia.com/terms/s/swot.asp

Opportunities arise from situations outside of your organisation and your control and require you to look at what may happen in the future. Specifically, they refer to favorable external factors that could give an organization a competitive advantage.

Opportunities may be:

● Trends you could join in on
● New technological developments you can use to your advantage
● Changes in social patterns
● Changes in government policy such as new grants[44].

Threats

Threats are external factors that could cause problems for your business, such as changes to the market, a competitor's new advertising campaign, or new government policy. Threats may be anything that can affect your organization negatively, such as providing a barrier to income or preventing you from carrying out your mission. You could consider what threats your weaknesses could expose you to, what your competition is doing and other changes in the market.

The PEST analysis method may help to more clearly define some types of outside influences which could cause threats, such as changes in regulations, specifications, environment, technological developments or attitudes towards your cause. If you can anticipate any potential threats it will be easier to take action against them and reduce their impact.

TIPs

● SWOT analysis is a strategic planning technique that provides assessment tools.
● Identifying core strengths, weaknesses, opportunities, and threats leads to fact-based analysis, fresh perspectives, and new ideas.
● SWOT analysis works best when diverse groups or voices within an organization are free to provide realistic data points rather than prescribed messaging.
● When you're conducting an individual SWOT analysis, keep in mind that a strength for one issue might be a weakness for another.
● You might also identify a weakness, such as a gap in the market that you're not covering, that could be an opportunity for your business.
● It is important to be realistic about the weaknesses in your business so you can deal with them adequately.

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[44]Agency for good, Charity / Social Enterprise – Marketing Strategy – SWOT Analysis (Accessed 02.08.22) https://agencyforgood.co.uk/charity-social-enterprise-marketing-strategy-swot-analysis/

●   If your business doesn't have the capability to seize an opportunity but decides to anyway, it could be damaging. Similarly, if you do have the capability to seize an opportunity and don't, it could also be damaging.

ANNEX 3 - Types of Customers

8 Types of Customers with Examples

1. Potential Customer

Kind of person who is very likely to buy the product or service offered by the business. e.g. a customer looking for an apartment in a particular area becomes a potential customer for the local realtors who would have a flat which will suit the requirements of the customer. The customer might end up buying the apartment. Potential customers can present an opportunity for the business to sellers and after qualification can convert into a quote stage and eventually result in an order or a sale.

2. Loyal Customers

Those who are loyal to one business and repeat the purchases irrespective of minor changes in parameters like price, quantity etc. e.g. a customer who buys the same airline's ticket irrespective of price.

3. New Customer

The customers who have used the product or service for the first time from a particular organization. Such customers can be switching from a competitor brand or may be a new entrant into the market, e.g. a person buying a car for the first time after a salary raise. From the perspective of the organization, a new organization would acquire new customers from the market either by launching a new product category altogether or launching a competitive product offering in the market.

4. Discount Customer

Those who only buy or use the offering because it was on discount or offered a cashback. These people are more likely to switch brands easily if prices reduce unlike loyal customers. e.g. A customer who takes a different flight based on the discounts offered through the preferred airline brand was different based on past travels.

5. Former Customers

Those who were once buyer of one business and became buyers of a new business because of some reason. These people would still be potential customers as they have already tried the product or service once.

e.g. A person who used to buy a specific beverage switched to a more healthier option offered by a competitor.

6. Internal Customer

One who is connected to your organization and is internal to your organization. These for example are your shareholders, employees & other stakeholders.

7. External Customer

An external buyer is a buyer of your services and products but external to your organization. An example of your external consumer could be people buying your products in the marketplace.

8. Intermediate Customer

Those who purchase the goods for re-sale e.g. retailers. The customers are part of a longer supply or value chain.[45]

Annex 4 Communication Channels

There's a wide range of marketing channels you can tap. But the question is: Are they the right fit for your goals and needs?. To help you answer that, here's a rundown of the 10 most popular marketing channels modern businesses use today.

1. Search engine optimization (SEO)

According to HubSpot, 62% of consumers use a search engine when they want to learn more about a new business, product, or service, while 41% use a search engine when they're ready to buy. Add to that the fact that trillions of Google searches are made every year, and it's clear that the search engines are still the go-to method for finding information online.

Search engine optimization is the process of making your website rank high in the search engine results pages (SERPs) for a certain term or keyword. This allows your content to be visible and easily accessible to those searching for the term, or something similar to it.

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[45] Mbaskool, Customer - Meaning, Importance, Types & Example (Accessed 02.08.22) - https://www.mbaskool.com/business-concepts/marketing-and-strategy-terms/8404-customer.html

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With SEO, you obtain "organic" website traffic from the search engines, because you're not paying for ad placement.

SEO as a technology changes constantly, and the tactics that SEO professionals employ must adapt quickly. However, "there are certain fundamentals of SEO that change very little over time," says Moz's Bridget Randolph. These are:

●   Crawlability: Can your content be found by the search engines?
●   Site structure: How must the search engines prioritize and organize your content?
●   Keywords: What is your site's content about?
●   Backlinks: Does your content provide reliable information on the topics you write about?

TIPs on SEO

While being found online is key to growing a modern business, it's critical that your site shows up on the first or second page of the search engines.

A HubSpot study shows that three of four internet users never scroll past the first page of the SERPs.
Learn keyword optimization. Keywords are the main elements of SEO. It's a must that you research and select the best possible keywords to drive targeted search engine traffic to your website. Use keyword optimization tools such as Google Search Console, Ahrefs Keywords Explorer, and Google Keyword Planner.

Keep your content fresh. Without high-quality content, your website can't fully realize its SEO objectives. You need content to incorporate the keywords you meticulously researched, as well as generate backlinks for your website. But having content is not enough. Visitors want new and updated content to help them make decisions now. Moreover, search bots constantly crawl the web to add new pages to their search databases -- a process known as indexing. The more helpful your content, the more people are likely to share it. The more shares, the more likely the search engines will think your website is important, and the higher up your search rankings go.

Optimize your site for mobile search. People are spending more time on their mobile devices, and mobile optimization ensures your site's design, structure, and speed are conducive for mobile browsing. Google also has a mobile-first indexing policy, which means Google predominantly uses the mobile version of your content for indexing and ranking. So optimize your site for mobile for best results.[46]

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[46] The Ascent, 10 most popular marketing channels - https://www.fool.com/the-ascent/small-business/email-marketing/articles/marketing-channels/ (Accessed 02.08.22)

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2. Content marketing

Bombarding existing and prospective customers with "buy" messages when they're not ready is a big marketing no-no.

Not only will they avoid you like the plague -- they'd think all you care about is the sale -- but they are also likely to tell their family and friends about the experience. This will earn you negative word of mouth (more on this marketing channel below) and thus a negative reputation.

Content marketing is an approach centered on consistently developing and distributing valuable content -- blog posts, videos, infographics, ebooks, case studies, interviews, white papers, etc. -- to attract a specific segment of the market.

The goal of content marketing is to drive leads or customers to perform an action that's profitable for your organization.

Companies use content marketing to:
● Build or position a brand
● Generate leads
● Retain customers
● Increase sales
● Provide pre- and post-sale information their target audience needs
● Support SEO and social media marketing initiatives
● Establish authority/reputation

TIPs on content marketing

For content marketing to work in your favor, know that:

● Content marketing is a long game. Authority or trust doesn't happen overnight. By consistently providing valuable, highly shareable content, over time, you become the go-to expert in your field. Content allows you to reach out to leads and customers, address their concerns and pain points, and for them to get to know, trust, and like you. This way, once they're ready to buy, you'll be the first company they'll be thinking of.

● It's not a standalone marketing distribution strategy. Content marketing drives other types of marketing. It should, therefore, be integrated with your overall small business marketing plan and used in conjunction with other digital marketing channels. For example, for SEO to work, you need high quality content to weave in your keywords. Gated content (which requires your reader to provide their email address to access) helps with lead generation, while social media marketing amplifies the reach of high quality content.

3. Email marketing

Market research firm Radicati predicts that by the end of 2023, the number of email users worldwide will top 4.3 billion. This makes sense. This widespread use of email is the reason why email marketing is such a powerful way to engage with people who have shown interest in your product, service, website, or brand.

Email marketing uses email to develop relationships with current and prospective customers. It's a channel often used for brand building, keeping customers informed, and delivering marketing messages that specifically address recipients' needs as determined by their position in the buying journey.

Here's a summary of the email marketing process to get you started:
1. Choose an email marketing software application.
2. Create an email list.
3. Add your list of contacts into your email marketing platform.
4. Craft a compelling welcome message. (See our how to start an email guide for tips on writing an email that recipients respond to.)
5. Create customizable master templates with your branding and message. This is so you don't always have to start from scratch when you want to send a follow-up email or make a newsletter.
6. Write a persuasive email with an engaging subject line.
7. Preview and test your email before sending.
8. Send your email. Make sure to research the best sending time for your industry to drive open rates.
9. Track and measure your results.

TIPs on email marketing
● Build your own lists. Consent is critical to email marketing success. In fact, some countries require that subscribers explicitly permit businesses to send them email marketing messages. Plus, it's the only way to know that your subscribers really want to receive newsletters or promotional offers from your company. So think again if you plan to buy ready-made email lists from dubious sources. You don't want to be branded a spammer. Aside from the reputational damage you will incur, you can get banned from sending emails. You want to focus on building and managing an engaged email list.

● Personalize your campaigns and messages. Don't send out random messages to random people in your lists. That will only increase your unsubscribe rates. Instead, keep your lists clean through periodic "scrubbing." Properly segment your lists so you know which types of emails to send to which segments on your list. Personalization is especially important for account-based marketing.

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4. Social media marketing

According to statistics compiled by wearesocial.com, social media users around the world total approximately 3.5 billion in 2019, with Facebook still the number one social media platform for increasing your online following and connecting with customers.

Social media marketing leverages the use of social networks such as Facebook, Twitter, LinkedIn, Instagram, YouTube, Snapchat, and Pinterest to build your brand, grow your following, establish relationships, and generate sales.

TIPs on social media marketing
● Integrate your marketing efforts. Just like other forms of digital marketing, social media marketing works best when integrated with other marketing strategies such as content marketing, word of mouth marketing, influencer marketing, and even offline marketing.
● Know your audience. This is one rule that applies to every marketing initiative, no matter the channel you choose to adopt. If you only have a vague idea of who your audience is, creating tailored content that speaks to their needs is going to be an uphill battle.
● Create a social media calendar. Be consistent. To build a strong social media following, you have to post relevant and high quality content on a consistent basis. A social media calendar ensures consistent flow of content, brand voice consistency, and that you become a reliable source of information. Having a schedule ensures you don't miss out on your social media activities and you don't have to dig for content just to put something out there at the last minute.

5. Word of mouth marketing (WOMM)

According to Marketing charts.com consumers trust on friends and family (93%) if they need trusted information about brands and services. Research has previously shown that recommendations of friends or family members have far more influence over purchase decisions than influencers or celebrities. Indeed, the study results indicate that word-of-mouth still matters in the digital age, with many brands striving to become 'talkworthy'.

Word of mouth marketing (WOMM), also known as word of mouth advertising, happens when customers express their satisfaction with a product, service, or a brand. It's the result of both targeted efforts and organic sharing of experiences.

When amplified by social media, positive word of mouth from happy customers can positively affect other buyers' intention to buy.

TIPs on word-of-mouth marketing

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● Incentivize customers to post and share user-generated content (UGC). Encourage your customers to review your product or service, as well as post content focused on your brand by featuring their content in your website and email newsletters or sharing them on social media.

● Use hashtags to your advantage. Use hashtags to spread the word about your promo or marketing campaigns on social media. The right hashtag can bring about a lot of UGC.

● Include user reviews in your landing pages and other prominent pages on your website. Landing pages, product pages, About Us pages, and dedicated testimonial pages are some of the best places to showcase consumer reviews on your website.

6. Influencer marketing

Influencer marketing is the use of influencers -- people with a dedicated social media following -- to mention or endorse your product or service to their followers. Influencer marketing campaigns include:

● Product reviews
● Sponsored content
● Content and product collaborations
● Giveaways and competitions
● Platform "takeovers"

TIPs on influencer marketing

● It isn't always about huge follower counts. Just because someone has a million followers doesn't mean 1 million people are paying attention. Instead look for engagement rates, click-through rates, the number of people commenting on posts, and the type of comments they leave behind. Choose an influencer that best fits your brand. When looking for influencers to work with, think about expertise, reach, demographics, and influence. Influence can refer to mass appeal or how well-liked the influencer is. Also, choose an influencer who shares the same values or beliefs, someone who would normally use your product or service.

● Blatant selling and overly promotional content will turn off followers. Give influencers the freedom to create their own content. After all, it's their influence on their followers that you're banking on to capture the attention of a new audience. Your job is to guide, not control how they create content.

7. Offline advertising

In the age of the internet, it's easy to write off offline advertising as a viable marketing or sales channel. But remember, not everyone uses the internet to find information on the products or services they need.

The average internet user penetration rate as a percentage of the total population (15-74 years old) amounts 84%. Even though progress has been made since 2008 when only 61% were online users, still 16% of the European Union population is not using the internet.

This only means that there's still a wide audience demographic that you can reach through offline advertising.
Popular offline advertising methods you can use include:
● Business cards
● Giveaways or prizes at local events or fundraisers
● Speaking engagements
● Networking at applicable local and national events
● Trade magazines and other industry-specific publications
● Print advertising
● Direct mail
● Marketing collateral (e.g., flyers and brochures)
● Trade shows and customer appreciation events
● Branded equipment and merchandise
● Cold calling
● Holiday gifts or cards (e.g., Mother's Day gift cards)
● Promotions or discounts targeting a specific demographic (e.g., student discounts)
● Billboards
● Radio or television spots
● Guerrilla marketing (also known as "shock and awe" marketing)

TIPs on offline advertising
● Pair offline advertising with an online conversion activity. Most offline advertising campaigns are run alongside online marketing initiatives. At the minimum, include a call to action asking recipients to visit your website or follow you on social media.
● Ensure branding consistency. Your logo, slogans, and other branding elements should be the same across all channels to prevent potential customers from mistaking your company for another.

8. Online advertising

Online advertising uses the internet to promote a product, service, or marketing message. Online ads are generally found on sites like Google, Facebook, Instagram, Twitter, and individual websites. Online advertising types include:

● Display advertising. Uses images and text. Examples are banners and popups.

● Search engine marketing (SEM). Not to be confused with search engine optimization, which is a free online marketing channel. With SEM, an advertiser pays every time someone clicks on their search ad. It's also known as PPC (pay per click) or paid search.

● Paid social. Examples are the sponsored or promoted posts you see on Facebook, Instagram, and LinkedIn.

● Native advertising. Paid content that matches the style and tone of the site publishing it.

● Remarketing. Retargets people who have already seen or interacted with content on your website.

● Affiliate marketing. The use of affiliates to promote your product or service. Affiliate marketers earn a commission for each sale or lead as a result of their marketing efforts.

● Video ads. The use of videos instead of still images or text in your advertisements.

Some key benefits of online advertising:

● Powerful analytics. With the great analytics available for online ads, you don't have to guess which particular ad got a customer through the door. Other metrics you can track and analyze include cost per click, number of impressions, click-through rate, conversion rate, and ad reach.

● Targeting. One significant advantage of online ads over offline advertising is targeting, which allows advertisers to choose a specific audience for each ad they run. Facebook Ads, for example, lets you select your audience's location, age, gender, interests, education and income level, and job title.

TIPs on online advertising

● Find the best keywords. The keywords you bid on should be relevant to your business and chosen for the right campaign. Use keyword research tools to find the keywords that generate clicks and predict the search terms your target consumers use.

● Get your targeting right. Maximize your ad euros by nailing your target audiences. You want your ads in front of motivated audience segments that are likely to heed your call to action.

9. Partnership marketing

Partnership marketing happens when two brands collaborate to create campaigns that are beneficial to both parties. It's a cost-effective way of amplifying your market reach and solidifying your brand's reputation by working with an organization whose products or services complement yours.

Examples of this form of marketing include:

● Co-hosting events
● Creating co-branded content
● Affiliate marketing partnerships
● Referral partnerships
● Resell partnerships
● Product distribution partnerships, such as including a partner's products in your giveaway bundles or packages
● Joint products
● Sponsorships
● Charitable partnerships

TIPs on partnership marketing

● Determine the best brands to partner with. Partner with reputable organizations that can help you realize your goals. Do this by first establishing your ideal partner profile.
● Establish goals and define metrics. Define the key metrics and performance indicators to track. This way, you'll know whether you're hitting your goals.
● Be extra careful with reporting. Make sure you have the tools and systems in place to accurately pinpoint which lead or sale was generated by which partner, especially if the partnership involves monetary incentives.

10. Community building

Building a community around a brand is one of the best marketing strategies you can employ. A brand community is a group of people -- ideally, your customers and target audiences -- who come together because of their attachment to a product or brand. Other prominent brands with active brand communities include Apple, Jeep, Walt Disney, Barbie, Lego, Xbox, Sephoraand Starbucks.

There are several advantages to building a brand community, such as:
● Brand loyalty
● Brand authenticity
● Feedback from actual users
● User-generated content that's valuable for other forms of marketing such as WOMM and content marketing
● Marketing efficiency

TIPs on community building

● Building a community takes time. Community building takes time, effort, and patience. That's because what you're after are long-lasting connections.

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● Engage and interact. Acknowledging posts and contributions from the community is not enough. Engage and be proactive. Humanize your brand by listening, responding, and being transparent.

● Community is more about your customers than you. When engaging with customers, avoid being the pushy salesperson everyone loves to hate. Talk about things other than your brand, product, or service[47].

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[47] HubSpot Blog Data, Which Marketing Channels Will Brands Prioritize in 2022 - https://blog.hubspot.com/marketing/marketing-channels (Accessed 02.08.22)

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ANNEX 5 - Examples of business Canva: good practices

Example 1- Cooperativa SALARCA (Spain)

Who are we?
Cooperativa SALARCA (Sociedad Cooperativa de Iniciativa Social) is a non-profit cooperative that creates job opportunities for people with disabilities in rural areas of Salamanca (Alba de Tormes, Béjar, Peñaranda de Bracamonte, Tamames, Vitigudino) The cooperative has more than 30 worker-members and offers stable and quality employment to more than 40 residents in the rural areas of the province of Salamanca

The context
The situation of the region is defined by the rural nature of the area, with provincial capitals with a greater offer of services. This results in rural areas not having enough services, businesses and/or entrepreneurs, especially when targeting people with disabilities.

Key stakeholders	Key activities	Value proposition	Decision -making process	Customers	(Social) Beneficiaries
The activities carried out by the Cooperative Society are linked to other associations with which it develops joint or linked actions. These entities are Asociación ASPRODES, Asociación ACOPEDIS, Asociación Salmantina de Esclerosis Múltiple (ASDEM),	-Gardening and Landscaping Services and conservation and maintenance services for woodlands and gardens. Habitat and biodiversity protection services. -Conservation and maintenance of monuments and singular buildings. -Production in plant and tree nurseries and the sales of plants and	-To create an Individual Autonomous Plan for people with disabilities. -To provide support and opportunities for each person with intellectual or physical disabilities and their families to improve their quality of life, as well as to promote their inclusion as full citizens in a fair and supportive society". Our commitment: economic and geographical diversification through new employment opportunities that respond to the new demands of society, by reaching more places to create new opportunities for more people. The purpose of Salarca is to pursue the general interest of the community through the promotion	The organization chart of the cooperative SALARCA presents a traditional organization layout based on work centers with work teams, responsible managers, coordination by areas and a general coordination. SALARCA is part of the Organizational Structure of the Asprodes Group, through its 3 levels: Level 1 Planning and organization, Level 2 Implementation and Assurance, through the technical instructions owned by SALARCA workers, and Level 3 Innovation and improvement, through the participation of workers in the Project Teams, through the project-based innovation methodology.	-People with disabilities and their families -General public, Public institutions -Websites and tourism platforms.	People with disabilities and their families living in rural areas.

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Fundación Asprodes Inclusión and Asprodes Inserción, S.L. and local public entities such as city councils and regional public entities such as the Regional Government of Castilla y León	trees at retail and wholesale. -Providing integral restaurant, catering and hotel services, including agritourism. -Cleaning services for buildings, roads, walkways and industrial areas and organic and non-organic waste management.	and full social and/or labor integration of citizens through: a) Job training for people with disabilities. b) Providing occupational integration through an Employment Center. c) Providing social services related to housing and management of day centers for people with disabilities. d) To promote and collaborate in programs and activities related to environmental preservation, sustainable rural development, sustainable and social economy and international development cooperation. Its goal is to provide its members with employment, through their personal and direct effort, on a part-time or full-time basis, by organizing the production of goods and services for third parties.		

	Key Resources	**Social Impact Mission**	**Channels**	**Involvement of (social) beneficiaries**
	-Human Resources -Nursery -Tourism -Transportation -Financial -Resources	- Mission: "to contribute based on its ethical commitment, with support and opportunities, so that each person with intellectual or developmental disabilities and his/her family are able to fully develop their quality of life, as well as to promote their inclusion as full citizens in a fair and supportive society". The initiatives are located in rural areas, so they are close to the target groups. Seeking improvement in: Autonomy of people with disabilities. Acquisition of competencies and skills. Inclusion in the labor market.	Cooperative's Internet/website and those of the foundations that collaborate with them. Organizations of people with disabilities. Public institutions and social resources Word of mouth	The cooperative creates opportunities for people with different abilities and skills who live in rural areas in order for them to join the cooperative project as workers

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Costs structure	Revenues
Balance sheet for 2020 Personnel expenses: 406,861 Provisioning: 17,358 Other operating expenses: 282,775 Amortization: 61,703 Education fund:20 Financial expenses: 30,240 Income tax: 121 TOTAL : 799,078	**Balance sheet for 2020** Activity income: 543,239 Other operating income: 238,593 Grants: 17,140 Other income: 545 TOTAL:798,972

Surplus

Balance sheet for 2020

439 euros, no significant surplus for investment.

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Example 2- Cooperativa GEA (Italy)

Who we are
Social cooperative running social welfare services

The context
- Lack of infrastructures
- Architectural Barriers
- Public services hard to access
- Cultural problem
- Initiatives come from the individual/no public initiative
- Contributory part (disability pension)- workers must earn more than the pension
- Farms/local enterprises do not accommodate people with disabilities
- Lack of a systematic approach to the transition between school and work

Key stakeholders	Key activities	Value proposition	Decision - making process	Customers	(Social) Beneficiaries
- Municipal/regional authorities - Social and health services - Companies - Families - People with disabilities - Minors - Schools - Sponsors (banks, foundations, companies…)	- Inclusion projects in schools - Workshops for people with and without disability - Psychological support to people and families - Projects on promotion of autonomy of people with disabilities - Rehabilitation - Job solution for people with disabilities (networking and linking with companies to activate internships or jobs for people with disabilities/disadvantages) - Providing professional counselling - Kindergarden - Transport for people with disabilities - Care for the elderly	The cooperative makes up for the shortcomings of the public system in supporting people with disabilities and disadvantages by promoting the analysis of needs in the area and responding by activating specific interventions.	Members' meeting every 3 years, the members vote for the board. The board gives the office to the president.	- People with disabilities - Elderly people - Families - Companies - Schools	- People with disabilities - Elderly people - Families - Companies - Schools - Public health services - Municipalities

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Key Resources	Social Impact Mission	Channels	Involvement of (social) beneficiaries
- Human: social worker, psychologist, health professionals, educator(s), coach, dministration and HR, project designer, communication officer, graphic designer, receptionists,back office, trainers - Physical: space (front/back office), internet, telephony, computers, printers, tables/chairs, typography, flats, transports (minibus, cars), farm, kindergarden - Financial: bank loans	On people with disabilities and their families: - Improved economic independence - Improved autonomy - Personal gratification/motivation - Improved social inclusion - development of a culture of disability (on the whole community) On elderly people: - improved access to services - reduction of social isolation - improvement of mental and physical health On public entities: - Improved services for the local community - Creation of good practices - Institutionalization of the services - Improvement of social policies On enterprises: - Improved matching between labour demand and supply - Improved reputation - Economic benefits (for hiring "protected" social cathegories) Social impact measurment: - Monitoring (direact contact with beneficiaries) - Surveys (appreciation, improvement of skills, autonomy….)	- Word of mouth between families - website - Main stakeholder websites and channels - Social campaign - Newsletter - Conferences - Seminars (events) - Posters/brochures - Press releases	How does the enterprise ensure the involvement of beneficiaries - Coordination of activities with the municipality with schools/ social and health services - Liaison with families/beneficiaries (regular meetings) - Supervision monitoring - Quality questionnaires

Costs structure	Revenues
- Human resources (80%) - Rent - Utilities - Leasing - Banking interests	- Public funding (90%) - Membership fee - Sponsors - Donations - Private calls for proposals

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- Equipment	
Surplus We will invest surplus as follows: **-** Improve the services offer	

Example 3- Leze i pracuje (Poland)

Who we are: Leze i pracuje (work from Bed).

The context

Leżę i Pracuje is a marketing agency established to provide jobs to people with physical disabilities. It was established in 2017 on the initiative of Majka Lipiak and Artur Szaflik.
Today - two years after the commencement of activities - the team "Leżę i Pracuje" consists of 14 people (8 PWD).
People with disabilities employed in a marketing agency have a decent job, full employment rights and the opportunity to develop new skills.

Founded as a foundation and now a social enterprise.

Key stakeholders	Key activities	Value proposition	Decision -making process	Customers	(Social) Beneficiaries
- Private companies - Public institutions - Non-governmental organisations	Marketing agency: - We create **strategies**. We design the concept of a brand, its communication, and visual identity. We develop recommendations of activities for emerging brands and for brands that have been on the market for years. - We implement **marketing** activities. We design websites. We communicate on social media and portals and create content. We design graphics. - We create **trainings**. When we get to know the clients needs, we can adjust the training. The areas in which we feel most comfortable are marketing (obviously!),	We **disenchant disability.** We don't care about stereotypes. We all know them. We make noise in order **to show the other side of disability.** The active, creative and positive one. The all-powerful one! We **help create a marketing communication that does not exclude anyone.** We t**each disability and digital accessibility.** We create **social innovations.** We look for new solutions for employers and employees with disabilities. We create prototypes and test solutions for professional and social activation as	- the Board decides by a majority of vote - when the vote is equal, the Chairman's voice is final - to make the voting valid, half of the Board presence is needed	Private companies (especially corporations and large organizations) Non-governmental organizations Social enterprises Public institutions Some example of clients: - Allegro (service: copywriting and graphic design of the report on the availability of parcel machines - Santander Bank (webinar about savoire vivre and assisting PWD) - Fundacja ORLEN (social media management) - Fundacja Fundusz Współpracy (website design and implementation) - Uniwersytet Warszawski (graphic design of the	Who are the individuals, organizations, communities that the enterprise wants to positively impact - Leze i Pracuje employees (especially those with disabilities) - Corporate employees - Polish society in general

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	disability and corporate social responsibility. - We build new **awareness**. Because we are glad to implement any projects that make the world a better place. Innovations and social campaigns are our favourites.	well as ergonomics of the work of people with mobility disabilities.		publication compliant with the WCAG standard)	
	Key Resources - Unconventional, unique brand (especially brand story, key visual and naming) - Intellectual property resources - Social capital	**Social Impact Mission** **Social impact measurement** - Number of clients - Number of participants of webinars that build awareness	**Channels** - media coverage - speeches (during events such as TED, Sector 3.0, Huawei Innovation Day, Network of entrepreneurial women, European Congress of Small and Medium-sized Enterprises) - social media - Website - Events - Sales Representative!!!	**Involvement of (social) beneficiaries** Leżę i Prackuje twice organized the **Wheelkathon** innovation marathon. It was the first of its kind. Wheelkathon is a combination of the words wheelchair and hackathon. Hackhaton is an event where programmers can let their imagination and skills run wild. The organization Leżę i Pracuje also ran a project called **TOUR de SCHOOL**. This is the first educational tour of people with disabilities through schools! TOUR de SCHOOL takes the form of lecture during which one person from the

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				Leżę i Pracuje team talks about their struggles. Children and adolescents are eager to get involved and ask about interesting aspects of life of a person in a wheelchair. Currently, the Leżę I Pracuję team is working on a prototype of **methodology of creating inclusive job offers**.

Costs structure	Revenues 2022 (I-X + forecast of November and december)
- human resources (people's salaries) - software subscriptions (ie. Adobe Stock, Miro, Basecamp, Field Trip, Tracked) - hardware	**Revenue: 900 000 PLN netto (without VAT tax), including:** **- 84 000 - PFRON (State Fund for the Rehabilitation of the Disabled) subsidy** **- 50 000 - Grant for prototype of social innovation)** **- 766 000 – sales of services** **Cost: 960 000 PLN** **Loss forecast (we will cover it from previous years' profits): -60 000 PLN** **Revenues 2020** Revenues from commercial activities Other income: donations, calls for proposals, social impact finance, etc Income from unpaid activity: Erasmus grant: PLN 98,803.05 (20,5k EUR) Donations: PLN 17,487.01 (3 644) Income from paid activities: Social assistance, social reintegration of PWD: PLN 196,414.32 (40 936,47 EUR) education, science: PLN 5,463.42 (1 138,63 EUR) Other: PLN 125,359.80 (26 126,24 EUR)

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	Revenues from business activity: PLN 310,343.55 (64 693,61 EUR) Other operating income: PLN 131,592.30 (27 433,05 EUR) 68% from commercial activities
Surplus	

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