

# Interreg Alpine Space



## CoNSENSo SOCIAL BUSINESS MODEL



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## 1. Objective of the Social Business Model

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This 'Social' Business Plan model has been created within the framework of the Co.N.S.E.N.So project [*founded by the Alpine Space Programme - ID-ASP286*] with the purpose of defining an easy-to-use tool for the same future 'social' entrepreneurs who become immediately the main experts and analysts of their own businesses.

As a matter of fact, the model comes to life by different training / consultancy experiences to business creation implemented by the authors themselves, having as main objective the dissemination of knowledge, and therefore awareness, for aspiring entrepreneurs with respect to the basic issues of doing business and operational management of their economic activities.

At the same time, however, this tool is fulfilling one of the basic functions of the Business Plan, which is the structured and analytical presentation of the business idea to third parties to which the nascent team caters for financial, economic and / or commercial purposes (*with a specific insight into the social dimension of the referred business sector*).

This model is thus centred on the exploration of the '**social dimension**' of the business itself, starting from the mapping and engagement of the relevant *stakeholders* and then clearly stating, structuring and measuring the real social targets and impacts of the company's action.<sup>1</sup>

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<sup>1</sup> Purpose of this part of the analysis is to clearly state and measure (*even in economical terms*) the social impact of the company's services and then defining the proper strategy for the 'negotiation' with the public & private operators.

## 2. Context

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### *a. CoNSENSo project*

The CoNSENSo project “COmmunity Nurse Supporting Elderly iN a changing SOciety” aims to develop a care model that puts the elderly at the centre of health and social services, building on the crucial role of the family and community nurses. The project will focus on improving and promoting human relations to allow the elderly to live at home as long as possible.

The project partners will not only develop specific training for nurses, work on new business models, but will pilot the social and health care model in five areas in the Alpine Space territory.

The creation of new public policies around this social innovation model is expected to be the main result of the project.

### *b. Alpine Space programme*

The Alpine Space programme connects actors from various sectors and different policy levels from the programme’s 7 countries. They cooperate to tackle common challenges, exchange ideas and develop new working methods, with the aim of influencing policy-making. Sharing their experiences and expertise they work towards improving the quality of life for 66 million people in one of the most unique areas of Europe. Actions supported by the programme help to make the Alpine Space more innovative, CO<sup>2</sup>-friendly, better connected and they contribute to an improved governance.

The programme is financed through the European Regional Development Fund (ERDF) as well as through national public and private contributions of the partner states. Projects can be co-financed through ERDF at a rate of up to 85%. For the 2014-2020 period, the total budget is €139 million.

### *c. Project partners*

The project brings together 10 partners from 4 Alpine Space countries (Austria, France, Italy, and Slovenia) and 7 observers representing governmental ministries, health authorities and professional associations from the Alpine Space area. The project lead is the Health department of the Piedmont Region.

Partners

Austria

LAND  KÄRNTEN



France

 LE DÉPARTEMENT



Italy

 REGIONE PIEMONTE  
Project lead



ACC  MED  
ACCADEMIA NAZIONALE DI MEDICINA

Slovenia



 INŠTITUT RS ZA SOCIALNO VARSTVO  
SOCIAL PROTECTION INSTITUTE OF THE REPUBLIC OF SLOVENIA

Observers



Baden-Württemberg

 REPUBLIC OF SLOVENIA  
MINISTRY OF LABOUR, FAMILY  
SOCIAL AFFAIRS AND EQUAL OPPORTUNITIES



KABEG  
LKH VILLACH

 Strategia  
Aree Interne



KABEG  
LANDESKRANKENANSTALTEN  
-BETRIEBSGESELLSCHAFT – KABEG

KABEG  
KLINIKUM KLAGENFURT  
AM WÖRTHERSEE

d. Overall project objectives

People are living longer and longer and most wish to stay in their own homes. However, housing is not necessarily adapted for the elderly, and they may live in remote and isolated areas where public health and social services are limited. This is particularly the case in the Alpine space zone. The main idea

behind the CoSENSo project is therefore to create the conditions to improve health and life quality enabling the elderly to stay at home. This will be achieved through the development of a new model of care for senior citizens based around a Family Community Nurse. Moreover, the project will work towards three specific objectives:

- **Building** through training, an innovative **model for health & social care** for senior citizens
- **Evaluating** through 5 pilot areas, the new **model for health & social care** for senior citizens
- **Building capacity** for entrepreneurship through stimulating **social enterprise development** by nurses

Activity 3.3 has been led by ECECE and resulted in the elaboration of the **Social Business Model** to support the start up of social enterprises at local level.

“Starting in M18 and in coordination with Activity 1.5 any start-up raising from the nurses will be supported till M30 in the proper definition of the plan and management assets to better frame the **Social Business Model.**”<sup>2</sup>

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<sup>2</sup> As from the approved CoSENSo Application Form.

### 3. Social business

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#### a. Social Entrepreneurship

Social entrepreneurship is the use of start-up companies and other entrepreneurs to develop, fund and implement solutions to social, cultural, or environmental issues.<sup>3</sup>

This concept may be applied to a variety of organizations with different sizes, aims, and beliefs. *For-profit* entrepreneurs typically measure performance using business metrics like *profit, revenues and increases in stock prices*, but **social entrepreneurs** are either non-profits or blend for-profit goals with generating a positive "**return to society**" and therefore must use different metrics. Social entrepreneurship typically attempts to further broad social, cultural, and environmental goals often associated with the *voluntary sector* in areas such as poverty alleviation, health care and community development.



At times, profit-making social enterprises may be established to support the social or cultural goals of the organization but not as an end in itself. For example, an organization that aims to provide housing and employment to the homeless may operate a restaurant, both to raise money and to provide employment for the homeless.

In the 2010s, social entrepreneurship is facilitated by the use of the Internet, particularly *social networking* and *social media websites*. These websites enable social entrepreneurs to reach a large number of people who are not geographically close yet who share the same goals and encourage them to collaborate online, learn about the issues, disseminate information about the group's events and activities, and raise funds through crowdfunding.

While many companies and industry sectors such as apparel, electronics and mining are seeking to reduce the negative social impacts of their operations and suppliers, another trail-blazing group of businesses are rethinking their business models *to address widespread societal issues* directly through their products, services, operations and business relationships. They are *embedding social value into their functions* and collaborating with community organizations, governments and even competitors to tackle poverty and social exclusion; two key factors that undermine business and community success. They recognize that they have a role to play in partnering with other sectors *to address the problems that affect social stability and community quality of life.*

While for years companies have "given back" to society through philanthropy and community relations, increasingly they are tapping into their core competencies and operations to create a more

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<sup>3</sup> *Enterprising Ideas*, What is a Social Entrepreneur, PBS Foundation

positive social footprint. They are going beyond charity to use their power to purchase, develop products, invest, market, hire and train **to create lasting value for society** and their business. <sup>4</sup>

The new vision of social entrepreneurship and social business in general has been somehow improved and reinforced leading to a new perspective of corporation acting for the welfare of the society. 'One of the models we've seen emerging in the past ten years is this idea of *social entrepreneurship*, which focuses on *people who primarily care about doing good*, not so much about making money. Social entrepreneurship and what it really does is very much in keeping with what we've seen so far, that it's about finding some stakeholders and creating value for them. And it doesn't matter whether it's for profit or not for profit.

In this sense, a **stakeholder entrepreneur** is somebody who starts or improves an organization by making it responsive to a stakeholder's needs or a set of stakeholder's needs. You can be a stakeholder entrepreneur in an existing business or you can be one in a start up: anyway stakeholder entrepreneurs understand that their organizations are firmly set within society. They're not in some free market land and they're not just doing government programs. They're set in society where they have clear stakeholders and clear purposes. They also understand that they have to have a business model that satisfies stakeholders and generates self-sustaining funds. And it doesn't matter whether these funds go to shareholders or whether there is satisfaction to donors, but you've got to be able to essentially pay the bills.

Stakeholder entrepreneurs want to make the world better and they have to make money to sustain that: it encompasses both traditional entrepreneurship and social entrepreneurship.' <sup>5</sup>

Any definition or explanation of social entrepreneurship can not ignore an initial classification of the meaning of **stakeholders**. The same Edward Freeman provides an illuminating representation: "I define stakeholder as '**any group or individual who can affect or be affected by the achievement of a company's purpose**'. Sometime it's useful to think in a very broad terms so that NGOs, interest groups, governments, media and even competitors are stakeholders; and sometimes it's useful to think more narrowly. to think about really just customers, suppliers, employees, communities and financiers.



How you define stakeholders in part depends on what you're trying to do: if you want to get a broad scan of who can affect you, then you need to think broadly. If you want a narrower idea, then you need to think more narrowly. Every company has a picture roughly like this". <sup>6</sup>

<sup>4</sup> *Social Value Business Guide*, by Coro Strandberg - 2014

<sup>5</sup> *New Models of Business in Society*, Edward Freeman @ University of Virginia - 2016

<sup>6</sup> *Ibidem*.



In conclusion to better understand the meaning and basic ideas behind social entrepreneurship we can add also the definition of the *Stanford Social Innovation Review*: “We define social entrepreneurship as having the following three components:

1. identifying a stable but inherently *unjust equilibrium* that causes the exclusion, marginalization, or suffering of a segment of humanity that lacks the financial means or political clout to achieve any transformative benefit on its own;
2. identifying an opportunity in this unjust equilibrium, *developing a social value proposition*, and bringing to bear inspiration, creativity, direct action, courage, and fortitude, thereby challenging the stable state’s hegemony;
3. and forging a new, stable equilibrium that releases trapped potential or alleviates the suffering of the targeted group, and through imitation and the creation of a stable ecosystem around the new equilibrium ensuring a better future for the targeted group and even society at large”<sup>7</sup>

### *b. Crowdfunding*

According to the *Cambridge Dictionary* definition, crowdfunding is a “... practice of getting a large number of people to each give small amounts of money in order to provide the finance for a business project, typically using the internet”.

The term “crowdfunding” was recently coined in the first years of the 21st century, but the specific category of crowdfunding defined as debt/ credit-based crowdfunding comes from an older concept: **social lending**.

It is possible to say that the crowdfunding movement has its roots in the micro-finance and micro-credit trend, allowing individuals who did not have the possibility to afford the transaction costs of traditional bank-based financing a direct access to money. Crowdfunding, in other words, aims at raising money to finance new ideas, projects or businesses, enabling fundraisers to collect resources from a number of people, using online platforms.



Crowdfunding is often used by start-ups to access alternative funds thanks to crowdfunding platforms, websites that enable interaction between fundraisers and the crowd. These websites allow financial. Crowdfunding platforms usually charge a fee when the fundraising campaign has been successful, providing, in return, a secure service.

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<sup>7</sup> *Stanford Social Innovation Review*, By Roger L. Martin & Sally Osberg - Spring 2007

The literature distinguishes among different types of crowdfunding: donation-based, reward-based, lending-based, and equity-based crowdfunding.<sup>8</sup> The *donation-based* model offers a donor contract without any physical or monetary rewards; the *reward-based model* offers non-pecuniary tangible (e.g., product) or intangible (e.g., reputation, identity) rewards in exchange; the *lending model* provides a credit contract, in which there are no intermediaries (i.e., no banks involved); the *equity-based model* offers a shareholding contract or a revenue sharing scheme.<sup>9</sup>

The concept of *peer-to-peer finance* with a focus on *peer-to-peer lending* describes the interaction between two parties, that are directly linked, without the need for a intermediary. The term was initially used in computer networking, to describe a network where all computers can operate in a network without having a centralised server.

According to the literature, finance peer to peer (P2P) is to be traced back to two start-up companies, UK Zopa (2005) and the US Prosper (2006) in which borrowers and lenders had the possibility to deal directly bypassing banks and any intermediary. In this type of crowdfunding, the crowd lends money to a fundraiser with the understanding that the money will be repaid with interest. It is very similar to traditional borrowing from a bank, except that you borrow from lots of investors.

This kind of crowdfunding is also called *crowd-lending*. In crowd-lending, a large number of unrelated people lend directly small amounts of money in exchange for a financial return, through a commercial loan agreement. Crowd-lending is also known as debt crowdfunding, crowdfunding of loans or P2B and P2P lending.

This kind of crowd-lending represents an alternative to the classic bank loans. Crowd-lenders can bid for loans by offering an interest rate. Internet-based platforms are used to match lenders with borrowers. Platforms normally require financial accounts and a trading track record. Due diligence should be carried out for each request, in order to protect both businesses and investor interests.



Crowdfunding is particularly relevant for *social businesses* having a non-for-profit purpose. "Crowdfunding began as a way for people to finance things they believed in, so really crowdfunding and social enterprise are natural bedfellows. Investments in social enterprises engage people in two ways: a decision to lend or take a stake in a social enterprise is a "heart and mind" decision that comes with a sense of making a contribution to society as well as (*but not always*) the expectation of a personal return or reward.

As well as raising finance, turning to crowdfunding platforms also enables social businesses to garner support from prospective customers and even to recruit new employees. The greater visibility and marketing support offered by platforms are part of why a social enterprise would actively choose to

<sup>8</sup> De Buysere, Gajda, Kleverlaan, & Marom, 2012; Lambert & Schwiendbacher, 2010

<sup>9</sup> See *Annex ii* for details and insights

crowd-fund, rather than go to a bank. The positive spin-offs can take on a life of their own once the crowd is involved.”<sup>10</sup>

Crowdfunding **benefits** can be shortly listed as follows:

- *Lower cost*: the first benefit, if compared with banks or venture capitalists, is the possibility to obtain financing at a lower cost;
- *More control*: moreover, in crowdfunding, project owners have more control over their project mainly with regard the rewards given;
- *Less risk*: the financial risk is involved among a larger population of investors.
- *Market-test*: fundraisers are allowed to test their products during the campaign

Of course, the financial and most important benefit of Crowdfunding is the *possibility to access to capital*, but there are also non financial benefits:

- Crowdfunding gives the opportunity to check and validate ideas on the field;
- Crowdfunding supports the access to traditional financing from banks, venture capital, business angels, that could be encouraged to invest, supported by the positive validation from the market;
- Crowdfunding enables the creation of a huge network among backers, supporters and possible buyers, implementing new ideas and ventures. By pitching directly to the people that are likely to be customers, is a strong marketing tool, even before the production.

Crowdfunding presents also strong potential **risks**, both for fundraisers and for backers:

- *Failure*: crowdfunded business often do not have the experience and guidance of professionals in their development initial phase. For this reason, it is necessary for fundraisers to reassure backers about the existence of a solid business plan, possibly through the assistance of professionals that will assist the implementation of the business;
- *Fraud*: fraudsters can easily to set up dubious ventures to attract equity crowdfunding from investors. Backers may end up losing their entire investment to fraudulent crowdfunded schemes. For this reason it is necessary for fundraisers to reassure investors about the use of their contributions;
- *Delay in returns*: it is necessary to inform investors about possible deviations from the initial business plan, that could lead to capital erosion, providing continuous information about the evolution of the business;
- *Security of the crowdfunding platform*: the vulnerability of data repositories is a serious risk for investors, mainly for what concern their credit card information. For this reason, it is

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<sup>10</sup> Theresa Burton, chief executive of Buzzbnk <https://www.buzzbnk.org>

necessary to verify the security of platform that will host the crowdfunding of the fundraiser campaign and apply all security possible measures;

- *Intellectual property*: through a crowdfunding campaign every idea becomes public. This exposes the business idea to the risk of possible duplication of the proposition. For this reason it is necessary to protect the intellectual property rights before starting the campaign;
- *Underestimating the costs*: crowdfunding may create additional costs (i.e. for the issue of shares, and for the possible corporate rights of all new shareholders). It is useful to ask for legal counsel on legal issues related to crowdfunding;
- *Reputational damage*: any errors and under- preparation mistakes could affect the project. Turning a profit takes often a longer time than originally planned due to unexpected costs and problems. How the fundraiser deals with these situations is often the most important indicator of his reputation. If backers are disappointed for the lack of information, they will not support the company and will use a exit strategy. It is necessary to communicate effectively with investors, explaining the unexpected issues, the possible solutions in order to convince them to stick with the investment;
- *Disclosure and legal requirements*: a successful crowdfunding campaign requires documents that the fundraiser will need to provide. The costs for complying with these requirements are to be included in the business plan;
- *Law-breaking*: before starting a campaign it is necessary to make investigations about possible implications and liaise. Another important issue concerns the responsibilities towards future investors. It is useful to seek the advice of qualified experts.

To start a Crowdfunding campaign there are normally three main steps to follow:

#### **A. Preparation**

- Explore and understand the legal regulations of crowdfunding in the campaign country;
- Explore crowdfunding platforms that operates in your country and the services they offer/cost they require;
- Read and understand the regulations and legal requirements of the platform (if the platform is not located and do not operates in your country there could be some additional legal requirements and financial costs that must be considered);
- Read the platform guides, analyse successful past and ongoing campaigns;
- Look for the crowdfunding platform that better fit with your idea;
- Prepare a business plan;
- Contact platforms which closely fit your needs;
- Prepare documents that are required by the platforms and check all cost;

- Start building the project’s crowd on social media.

## **B. Preparing the pitch**

- Create a project presentation by:
  - I. Start with a strong idea — and express it clearly
  - II. Choose a compelling project image
  - III. Put the essential information first
  - IV. Prepare visually compelling high-quality photos and a very short two-minute video
  - V. Prepare and Show the rewards
  - VI. Define the quantity of shares to be offered and what the financial returns are
- Prepare a website.

## **C. Post-campaign**

- Contact and thank the people involved
- Start to operate the business
- Continue interacting with the crowd
- Maintain investor relations
- Prepare the strategies for the returns to investors (profit share, dividends, share buy-back, etc.)

*Annex ii* is providing a first introduction of crowdfunding Legal framework in the Project’s regions, as well as a deeper presentation of sources and types.

## 4. The CoSENSo Social Business Model: introduction

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The Model is reproduced right at the end of this document and is an integral part of it.

In details, it consists of 3 separate tools which all contribute to the drafting of the final analytical document, namely:

- a **descriptive model** (*in Word format*) for the qualitative explanation of the entrepreneurial action,
- an **analytical model** (*in Excel format*) for the processing of the economic / financial investigation using all the information collected in the descriptive part,<sup>11</sup>
- **guides / studies / papers** (*in PDF*) to facilitate the understanding and therefore the use of the proposed tools.

The same choice of commonly used tools is dependent upon the desire to provide a simple model truly addressed to the same aspiring entrepreneurs, in order to facilitate the evaluation of convenience and effectiveness of their business idea and thus support its "surfing" during the difficult first three years of activity.

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<sup>11</sup> All the charts & tables have been reported on the descriptive model to have a unique and complete tool for the Business analysis.

## 5. Regional action and customisation

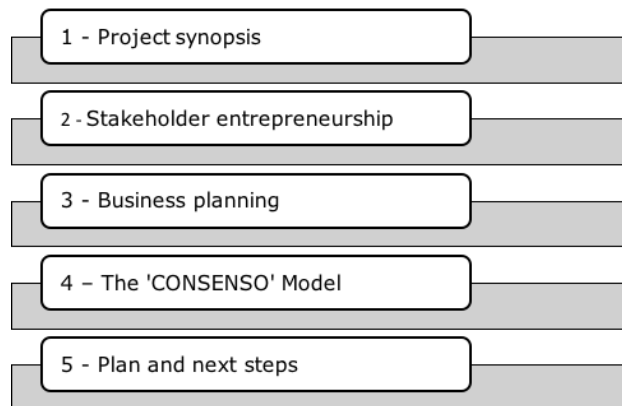
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The project CoSENSo is intended to provide the target Family and Community Nurses<sup>12</sup> with the basic knowledge to acquire and then master basic contents on social business planning and management, addressing their operation to existing business players in the social sector or to cooperate with them.

In this sense first the FCNs have received a basic training on Social Business planning and management, tailored to regional peculiarities and needs, and then have been beneficiaries of tailored support to better test on the field the proposed Social Business Model to guide future social enterprise start-ups in the field.

After a joint transnational training seminar held in Klagenfurt on the 06.04.2017 which has been mainly addressed to the provision to the FCNs of a basic training on Social Business planning and management,<sup>13</sup> each regional responsible player has then deepened the knowledge with tailored regional training actions centred also to the specific regional and national peculiarities and regulations.

Despite of some remarkable differences especially on the regulatory framework governing the health sector,<sup>14</sup> both the common training framework<sup>15</sup> and the Model itself have been tested and validated in each partner region, contributing to the release of the final version as reported here in Annex.



The following paragraphs are reporting a summary of the activities implemented at regional level as well as the inputs and remarks performing the specific customisation.

In the Annex the detailed elaborations of the Model are reproduced on those regional that have concretely performed the planning testing for the nurses.

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<sup>12</sup> Co.N.S.E.N.So project aims at developing a care model that is built on the pivotal role of the Family and Community Nurse (FCN), playing an innovative role, becoming the key actor who shapes and manages personalised services for the elderly and their families, particularly those living in isolated areas. Each partner Region tests the FCN-based model of care in a selected area where all elderly ( $\geq 65$  years), healthy or not, are assigned to a single FCN. Each FCN follows up to 500 hundred elderlies with periodical home visits.

<sup>13</sup> In the image the reproduction of the main training contents.

<sup>14</sup> Especially true in the case of *Provence-Alpes-Côte d'Azur* (FR) where the regulation is still limiting the exploitation of a private action in the sector - see the relevant paragraph for details.

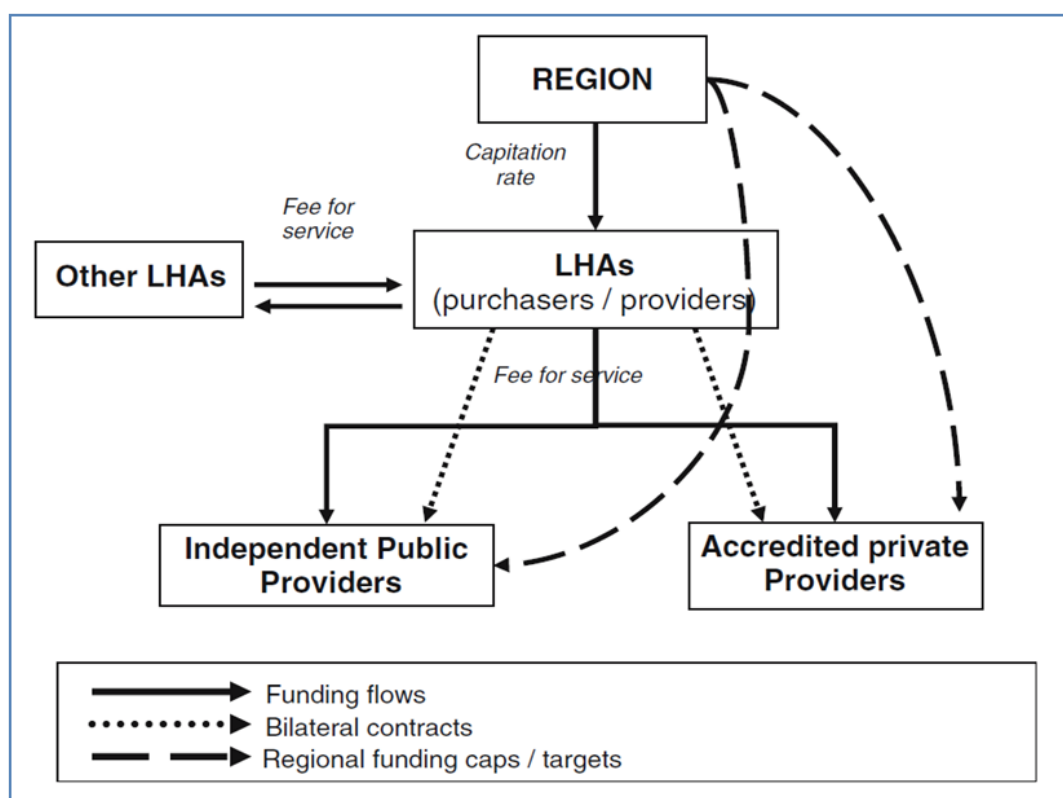
<sup>15</sup> See Deliverable 2.5.1 - Training contents and tools on Social Business planning & management

a. Piemonte and Liguria (IT)

Having an overall common regulatory framework, comparable functionalities and most of all territorial contiguity<sup>16</sup> the two regions have acted jointly on both the activities.

Keeping the common framework always in the background, the Training action has been tailored to the peculiarities of the two regions (*see next part for details*) whilst the Model testing has been centred on the applicability of the proposed common model in the Italian context.

The functioning of regional systems in Italy<sup>17</sup>



i. The Training activity

In details the training for Piemonte and Liguria has been referred to the following topics:

<sup>16</sup> In Piemonte the pilot action has been centred on the district of Cuneo on the southern part of the region, exactly bordering with the territory of Regione Liguria.

<sup>17</sup> Fattore and Torbica, 2006



- *Health Service and Sustainability of the Public Offer*, presenting the challenges of the Public Health Service in this era of austerity and spending review. Introduction to the solutions offered by the private sector to this problem (*i.e.*, *entrepreneurship*) and the tools to support the sustainability of an innovative project within the public system (*i.e.*, Budget Impact Analysis). In detail, a first introductory part has been dedicated to the organization of regional health systems and a second part aimed at showing the different methodologies available to date for the economic evaluation of an innovative clinical and / or assistance treatment. Particular attention has been therefore given to the *Budget Impact Analysis*, a model used ex-post the experimental phase for the assessment of the economic sustainability of what was proposed, before the extension to the entire territory of the successful clinical and / or care treatment.
- *Entrepreneurship and Social Business*, a first approach to the basic concepts of private entrepreneurship, with specific emphasis on the meaning of doing business in the social, that is to say, what it means to set up on one's own and what are the necessary conditions to create a successful business activity that also takes into account the well-being of the community (*i.e.*, *social business*). Finally, the legal aspects that affect the entrepreneur has been introduced with the aim of framing what is proposed in the national context before to introduce a first approach to the Business Plan that formalizes our choices, putting the business project on paper.
- *Analysis of the Market and Organization & Management*, aimed to present the market and its peculiarities, that is to say the scenario in which the private entrepreneurial activity and the (alternative) public proposal are introduced. Faced with the basic concepts of the market and its operation (price and quantity), particular attention has been paid to potential competitors, potential customers and beneficiaries of a social business. Furthermore, the possible communication strategies of the entrepreneurial activity and of the product offered to the community have been considered as well as the topic of organization and administration of the company, understood as the production process and the resources involved in it, as well as the medium and long term objectives.
- *Demand and Offer of Health in the Mountain Areas*, after presenting the target population in mountain areas (*i.e.* *population > 65*) and stakeholders (*e.g.* *municipalities*) a mapping of the health services required by these seniors (*i.e.* *demand for health goods*) has been shown as well as an overview of the organization of public and private services in the territory (*i.e.* *the supply of health goods*).<sup>18</sup>
- *Budget & Accounting and Direct Costs, Indirect and Prevented thanks to Prevention*, presenting the economic and financial aspects of both the private company and the public body. In particular, relevant for the private sector have been topics such as the investment plan, the forecast income statement and the cash flow statement, while for the public sector issues such as direct and indirect costs incurred in the supply of health, as well as costs avoided thanks to preventive actions.

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<sup>18</sup> This part has led to the simulation proposed by the *Budget Impact Analysis* of the Family and Community Nursing service extended to all mountain areas of both the Piedmont and Liguria regions.

ii. *Sharing and testing the Model*

In general all the FCNs involved in the pilot action and thus also in the training activities to test the CoSENSo Social Business Model found the proposed template clear enough and somehow 'self explanatory' to guide a possible business venture. The only exception is related to the economic and financial part which needs anyway to be 'filtered' by an expert in the field.

In details the action has been focused on the following aspects:

- A first group workshop on the Social Business Plan proposed by the CONSENSO project starting from a comparison on Section 1 (*Company description*) and Section 2 (*Relevant stakeholder*). The FCNs have been involved in the evaluation of the economic sustainability of the project, taking into account the local context (*i.e. the Health Service of the Piemonte and Liguria Regions*), namely the Budget Impact Analysis of the Family and Community Nursing service extended to all areas mountain areas of the two regions.
- A second group workshop focused on the comparison between Section 3 (*The market and the Social dimension*) and Section 4 (*Organization & Management*). The activity has been then directed to the second part of the Budget Impact Analysis of the Family and Community Nursing service extended to all the mountain areas of the two regions.
- A last group workshop focused on Section 5 (*Economics*). The activity has been then directed to the third and final part of the Budget Impact Analysis of the Family and Community Nursing service.

A final workshop has been organised with the participation of the project managers of the CONSENSO project for the validation of the Social Business Plan and the Budget Impact Analysis, as proposed and implemented in the laboratories. On it the P.M. have thus evaluated the functionality of the Social Business Plan model proposed by the action partner (*i.e., ECECE*), as well as the opportunity for changes and / or additions according to all the inputs / remarks expressed by the FCNs themselves.<sup>19</sup>

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19 As anticipated in the introduction, the activity has led to the validation of the Social Business Model as introduced to the whole partnership with just some specific indications mainly related to the search for an easier template. On the contrary, peculiar to these two regions has been the Budget Impact Analysis of the Family and Community Nursing service extended to all the mountain areas of the Piemonte and Liguria Regions with particular attention to the reasonableness of the results and the transferability of the model to the other partners of the CONSENSO project.

## *b. Provence-Alpes-Côte d'Azur (FR)*

Taking into account the French specificities related to the I.D.E. nurse status (*Infirmier[e] Diplômé d'Etat – State diploma nurses*), the general approach to set-up a private activity proposed by the CONSENSo project is not transferable in France: indeed, in France I.D.E.s can already carry out their activity as a private nursing practice and there are training courses on how to set-up such a private practice organised by the National association for registered nurses. The business model for private nursing practices is based on the reimbursement of medical acts that are recorded in the “*Loi de Finance de la Sécurité Sociale – LFSS*” that is passed each year. No one can derogate from this law as the risk is not to be paid and in return the obligation to never make any advertising for their activity must be respected.<sup>20</sup>

### Prohibition of advertising for nurses

The regulatory principle regards advertising as incompatible with the exercise of the nursing profession: «The nursing profession must not be practised as a commercial business. All direct or indirect methods of advertising or display are forbidden to nurses».

Thus the principle of incompatibility between the practise of the nursing profession and all methods of advertising is fixed in Article R. 4312-37 of the Public health code.

### Remuneration / Invoicing: a normalised framework

The current business model in France means that nurses are reimbursed by the French health system according to specific medical acts.<sup>21</sup>

## *i. The Training activity*

According to the national peculiarities of the nursing system as described above, after a first sharing with the French experts of both the methodology and the contents proposed by the CoNSo project it became obvious that it would not be useful to carry out such a training to the French pilot nurses. Together also with the FCNs regional experts discussed and defined the potential programme and the

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#### <sup>20</sup> **Regulations:**

See Arrêté de 2009 IDE - Arrêté du 31 juillet 2009 relatif au diplôme d'Etat d'infirmier - NOR: SASH0918262A  
[https://www.ordre-infirmiers.fr/assets/files/Cabinet\\_liberal\\_implantation.pdf](https://www.ordre-infirmiers.fr/assets/files/Cabinet_liberal_implantation.pdf)  
<https://www.infirmiers.com/votre-carriere/ide-liberale/conditions-dinstallation-en-exercice-liberal-sous-convention.html>

<sup>21</sup> <https://www.l-idel.fr/facturation-des-honoraires-47.html>  
<https://www.ameli.fr/herault/infirmier/exercice-liberal/facturation-remuneration>

sustainability of the model. This first activity resulted in a specific and tailored training module to effectively support a business model that could make the project sustainable in France.

In short, the training has been organised as follows:

- Training on digital approaches to care and coordination for the FCN in particular through the platform Facilien;
- State of the art of public policy and the CoSENSo business model;
- State of the art of nurses training in France and needs of FCN;
- Brainstorming on required competencies;
- Benchmarking of existing diplomas in M1 and M2;
- Conception of a diploma structure with modules, ECTS credits, budget;
- Several follow-up meetings to better exploit the shared contents

As for the main topics, the focus has been shifted to:

- Job profile reference for the I.D.E. (*Nurse with the State diploma*) and the different pre-existing training pathways
- The Silver economy
- E-Health
- Collaborative platforms (Community hubs) and in particular FACILIEN
- Other European training good practices

Given then the French peculiarities providing a very different system to be considered for the application of the proposed Model, the nurses' perspective have been carefully recorded to anyway try to mark somehow the path for possible developments:

- today, it is illegal in France for a nurse with the state diploma to practise in any other way than in a health structure or in a private nursing practice. The medical actions that they can carry out are legislated;<sup>22</sup>
- the role of a territorial coordinator is therefore a new job in France as it is non-existent before. The French law today, does not allow a nurse to practise with this type of job in her own business, or only at the expense of the helped person (which would lose the social aspect implemented by CoSENSo);
- however, it appears important to us that this job is carried out by trained persons, and so the idea to exchange with ADEC on how to create a training diploma that prepares a person for this specific job rather than training on how to create an enterprise that would not be exploited by the Nurse coordinators of the project.

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<sup>22</sup> Décret n° 2004-802 du 29 juillet 2004

ii. *Sharing and testing the Model*

Taking into account the above factors, the French team has decided to take into account the specific French legal framework and to build an approach from the CoSENSo project work, based on the recognition of the job profile “**Territorial medical-social coordinator**”.

This profile is comparable to the job profile “**Complex care coordinator**” which is under construction and which requires specific professional and training level in order to be able to practice:

- Master 2 and at least 3 years health work experience

The provisional definition of this profile is:

- “Establish, organise and manage the links allowing the optimisation of health, social and medical-social coverage of a person in a care pathway.
- Coordinate the implementation of a pluri-disciplinary approach according to the defined care project.”

This type of training is only offered by universities:

- <https://formations.univ-amu.fr/ME5ACI-PRACI5A0.html>

and currently the Faculty of medicine of Marseilles as a Master:

- <http://www.timone.univ-mrs.fr/medecine/enseignement/censeignement.html>

The Var CoSENSo team and the ADEC expert worked on the general context of this training and on the job skills and knowledge necessary up to the realisation of a pedagogical prototype for a Master 2.

### c. *Zahodna Slovenija (SI)*

In Slovenia the experts team has adopted the Model to perform the convenience & feasibility analysis of a real business venture to be carried forward by the same piloting nurses.<sup>23</sup> The team has thus studied and evaluated proposed business model from various angles and perspectives.

Its main advantage is that it built its structure on the basis on peer-to-peer approach and can thus be perceived as social innovation. It predicts various services that range from knowledge orientated processes to active care. Education with training services offers individuals to acquire knowledge, skill-set and information that will help them to transition into new lifestyle. Business management service as planned transfer of knowledge from the elderly to the younger employees. Certification of companies that actively support their older employees into preparation for transitioning to active retirement. Least but not last, the model proposes professional home care that that varies from offering basic to premium services.

These services have been designed following the core principles of social entrepreneurship and therefore respond to the needs of stakeholders, help elderly to solve their problems, generate returnable revenues on the market and generates profit that is planned to be invested exclusively into supporting existing business infrastructure, upgrading services and designing new projects. Business model has predicted various aspects of transitional change and has successfully identified predisposition factors of situation of elderly individuals. We can conclude that the main benefit of this business model is personalized inclusion of the elderly. The elderly individuals receive professional treatment and they remain in good psycho-physical condition for a longer period of time and therefore remain in the home environment longer. This approach also significantly unburdens relatives, neighbours, and the narrower social network. We can note that this is mainly important to achieve and increase the quality of life of individuals.

The model has been constructed on certain set of assumptions and has received a generally positive feedback both from the on-site nursing site as from the elderly individuals who have been involved into the project. As for the impact on personal level, this business model is optimizing and improving elderly financial situation. By that, proposed business model represents one of a kind social entrepreneurial deployment not only in Slovenia, but also in the wider region.<sup>24</sup>

#### iii. *The Training activity*

Following quite strictly the shared model, in details the training in Slovenia has been referred to the following topics:

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<sup>23</sup> See in annex the Business Plan of the *WISDOM – institute for active aging* and the *FINAL REPORT - Evaluation of business model for Co.N.S.E.N.So project*.

<sup>24</sup> See the full evaluation on the mentioned *FINAL REPORT - Evaluation of business model for Co.N.S.E.N.So project*

- *Introduction to Social Business*
  - introductory words, definition of terms;
  - Presentation of the book by Tomaž Stritar: “From the idea to a social enterprise with social impact”;<sup>25</sup>
  - focusing on the topic: what is social business, what is not, typical social business organisations, examples of social business organisations in Slovenia, social business in CONSENSO project – our objectives (relevant outputs and documentation);
  - social business and social business organisations;
  - presentation of CANVAS framework and its use in social business, examples of CANVAS framework;
  - creativity - its importance in social business.
- *Legal aspects in business planning & management*
  - Slovenian legislation, relevant for the field of social business, EU directives in this field;
  - Legal considerations in business planning;
  - Legal considerations in management – practical examples in Slovenian institutions;
  - Relevant Slovenian legal acts;
  - Forms of organisations in Slovenian (*positive vs. negative aspects*).
- *The Marketing dimension*
  - Marketing plan and peculiarities of social business marketing;
  - Communication channels in social business;
  - Best practices and case studies;
  - Importance of web page/social networks in this field;
  - Marketing – correct communication with all stakeholders.
- *Organisation and Management*
  - Definition of terms used;
  - Management approaches in social business;
  - Designing appropriate organisation structure;
  - Role of manager in social business organisation and crisis management.
- *Budget and accountability*
  - Definition of terms: accountability, finances;
  - Financial flows and planning costs: what we should be careful of in financial planning?
  - Financial and accounting reports for Slovenian authorities according to the legal form of the organisation.

iv. *Sharing and testing the Model*

In Slovenia the FCNs have in concrete developed a Social Business Plan using and adapting the CoSENSo Model: see in annex the whole document.<sup>26</sup>

<sup>25</sup> In original language “*Od ideje do socialnega podjetja z družbenim učinkom*”

<sup>26</sup> Business Plan of the *WISDOM – institute for active aging*

Anyway the applied activity has also resulted in relevant inputs / feedbacks to the common Model which can be summarised as follows:

- in section 1, Company description, the detailed description of the suggested company, legal form Non-profit institute with services in the field of education, trainings for the population close to retirement and others. In the trainings, the participants have achieved the required knowledge and skills for helping other senior citizens in case of need. The trained participants will be able to assist them in minor tasks. These participants in case of need will have additional benefits from the company. In case of specialised tasks, the team of professionals will perform the required interventions or contact the corresponding third party. Special attention will be also put to the implementation of the team for nursing care. The core target groups are beside the senior citizens also their relatives, local community/municipality and social responsible companies, interested in these trainings.
- Section 2 describes the “Purpose of engagement” and section 3 “The market & the social dimension”. Both section are fully translated in English and available to the interested audience.
- Section 4, briefly describes the Organisation and management of the company, where a detailed organisational structure is presented. Beside the manager and nursing department, also a unit, responsible for the trained participants – volunteers is suggested. In the continuation of the section, core partners of the company are presented: hospitals, health centres (community nursing department), Local association(s) for retired people, Slovenian third age university, parishes, local companies, Centres for social work, municipality/ies, Faculty of Health Sciences (University of Primorska), insurance companies, (recently) retired people, relatives, neighbours, University Incubator of Primorska and “Successful Entrepreneur” Institute for Social Enterprise Development advisers, nursing homes, Pension and Disability Insurance Institute of Slovenia. In the sub-section “The Company’s objectives (short, medium & long termes)” the company goals by year are presented in the detail. In the first year, special attention is put the collection of required funds, implementation of the company, and in building the relationship with users and key stakeholders. Second year is focused on the market expansion and search for relevant EU funds, while third year is focused mostly on market expansion.
- In section 5, cost structure, revenue streams, revenue streams, simplified profit & loss account, synthetic cash flow, and balance sheet of sources of financial coverage. All aforementioned spreadsheets are translated in English and available as Excel file. The findings of the market research, performed during the CONSENSO project, revealed that the main competitive advantage of the suggested company are: legal form as non-profit institute, where volunteers are included in the work of the prosed companies, wide networks of partners and experiences gained during the CONSENSO project, expert support from the Faculty of Health Sciences (University of Primorska), and finally the positive aspects of a young team, who gained considerable experience during the CONSENSO project.



#### d. Kärnten (AT)

In Carinthia both the training process and the testing of the Model have been quite linear with respect to the templates and contents shared with the other regions. With the direct involvement of all the FCNs working for the pilot phase the Model have been thus tested and processed according to the specific regional / national peculiarities.<sup>27</sup>

More in details, the work that has been implemented is intended to illustrate the practical process, the instructions for implementing family health care in Carinthia. The released Business Plan collects the general procedure so far (*during the period of the project CoNSENSo*) in a clear and comprehensible structured form. At the same time, it does not claim to be complete, since the specific field of intervention (i.e. this form of care in Austria) is still too new to be able to really integrate all facets. There are already quite a few work packages planned and there will certainly be more, but they are all dedicated to detail areas. Anyway the holistic plan, the common thread of the procedure is clearly set out in this business plan, but to implement it a lot of personal commitment is still needed.

“Care includes self-reliant care and support, alone or in cooperation with other professionals, by people of all ages, by families or communities, as well as by groups and social communities, whether sick or healthy, in all life situations (*settings*). Care includes the promotion of health, disease prevention and the care and support of sick, disabled and dying people. Other key tasks of nursing include advocacy, promotion of a safe environment, research, participation in health policy design, and health and education management”.<sup>28</sup>

“Through the training we had the opportunity to get to know many aspects of the health and social system in more detail, it also gave some incentives for further research and knowledge in these areas. There were and are a lot of dedicated initiatives trying to find solutions for more or less large parts. Some have worked well for years, others have had very short maturities, have been reinstated for financial reasons, economic interest or political will. A large number of studies from Germany and abroad have been showing erroneous developments for years, as well as solutions and recommendations for action in health areas.

It requires the political will to take these recommendations for action seriously, to orientate oneself on the positive experiences of other countries and to primarily perceive the interests of the population or the individual, classify them as important and enforce them against purely economic interests”.<sup>29</sup>

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<sup>27</sup> This paragraph is collecting the summary of the main findings and outputs produced which are reported here in Annex.

<sup>28</sup> Official from the *Berufsverbänden Deutschlands, Österreichs und der Schweiz anerkannte Übersetzung der ICN-Definition of Nursing - Positionspapier-ANP-DBfK-ÖGKV-SBK 2013*

<sup>29</sup> Statement by the CoNSENSo FCNs working in Carinthia, *Familiengesundheitspflege - Businessplan zur Implementierung der Familiengesundheitspflege in Kärnten*

v. *The Training activity*

Following quite strictly the shared model, in details the training in Carinthia has been referred to the following topics:

- *The idea, organisation and management*
  - Introduction to the business plan as a tool for the analysis of the business idea
  - Definition of the NATURE of the business and description of the PRODUCTS & SERVICES
  - Setting the PURPOSE and the TARGET GROUP
  - Defining the PRODUCTION PROCESS and the role of SUPPLIERS and PARTNERS
  - The company' STAFF: need, roles and functions
  - The idea of COMPETITIVE ADVANTAGE
- *The market and marketing dimension*
  - The MARKET (a): features, dimensions and trend
  - The MARKET (b): characteristics and size of potential targets
  - MARKET PENETRATION STRATEGY: the social dimension in the forefront
  - PRICING and gross MARGIN TARGETS: basic principles
  - COMMUNICATION & SALES STRATEGY: basic principles and tools
- *Legal aspects in business start-up & management*
  - Legal Forms of business start-ups: types and main differences
  - Company statute, roles and responsibilities of members (basic)
  - Formal procedures and formalities for start-up
  - Agreements and contracts: manage business relationships
  - Main fiscal duties in Carinthia / Austria
- *Budgeting & accountability*
  - Defining and implementing the COST STRUCTURE
  - Defining and setting the REVENUE STREAMS
  - The BREAK EVEN POINT
  - Introduction to the PROFIT & LOSS ACCOUNT
  - The concept and function of the CASH-FLOW
  - Sources of FINANCIAL COVERAGE
  - Understanding and measuring the economic performance end the business sustainability and profitability

vi. *Sharing and testing the Model*

Purpose of the activity performed in Carinthia was to define and set a structured way to network existing health services, to supplement them with meaningful regional prevention and case management, and to use the insights and data gained from them to implement community management that is traceable and repeatable in every community.

The main task sees this concept in three major related areas:

1. The promotion of health literacy and self-management of communities and their inhabitants. This is implemented in the structured design of a comprehensive prevention management, the implementation of necessary case management and the implementation of a care management at community level.
2. The support or the construction of regional social networks, in the form of e.g. 24h care calls, self-help groups, neighbourhood helpers or helper conferences designed to counteract the effects of demographic change, continued rural exodus, loneliness and social neglect as well as the burden on caregivers.
3. The cross-regional networking and cooperation with health service providers, the initiation of networking meetings for the joint elaboration of defined information channels, controlled ongoing storylines and jointly usable or compatible forms of documentation.

The common goal of these activities, in addition to the massive savings in the health and social sectors, is to simplify, shorten and clarify contexts and processes, thereby increasing the quality and efficiency of this system. Among other things, this goal should be brought closer by the collection of qualitative and quantitative data. Likewise, these figures produce verifiable numbers that describe the financial and social factor of the care sector much more clearly than heretofore.<sup>30</sup>

The strategy for the future is divided into two parallel (*regional and national*) storylines, which are also presented graphically for better comprehensibility and traceability. In practice, there are fluid transitions between all storylines and levels.

#### **A - Regional Strategy = Community management**

The procedure in the individual municipalities arose from the experiences during the projectCoSENSo. To establish initial contacts are already cultural reasons, first the officials who seek in any way important members of a community and inform. Beginning with the mayor, successive contact with other persons can be sought. In addition, however, the so-called weak types of relationship, such as the postman or the delivery service, in no way negligible and often much more effective.<sup>31</sup>

The strategy foresees the following main steps:

- i. Prevention Management
- ii. Case Management
- iii. Care Management
- iv. Club Management / club activities



<sup>30</sup> «In 2020, Vorarlberg is expected to have 50,000 over-70s. If only one percent of them go to a nursing home two months later, that means a monthly saving of 4,000 euros and a saving of around four million euros» - Governor Wallner in the ORF Vorarlberg 2017.

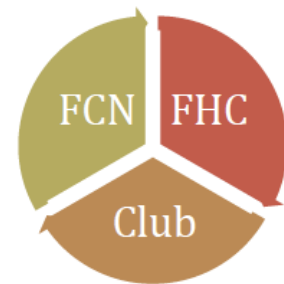
<sup>31</sup> See Ammann and Gross 2011

## B - National Strategy = Family Health Care

The core activity of supra-regional family health care is networking and the general procedures foresees personal contact, ideas and discussions, initiation of inter-professional discussions - finding the points of contact and shared interests.

In details the strategy is based on the following main steps:

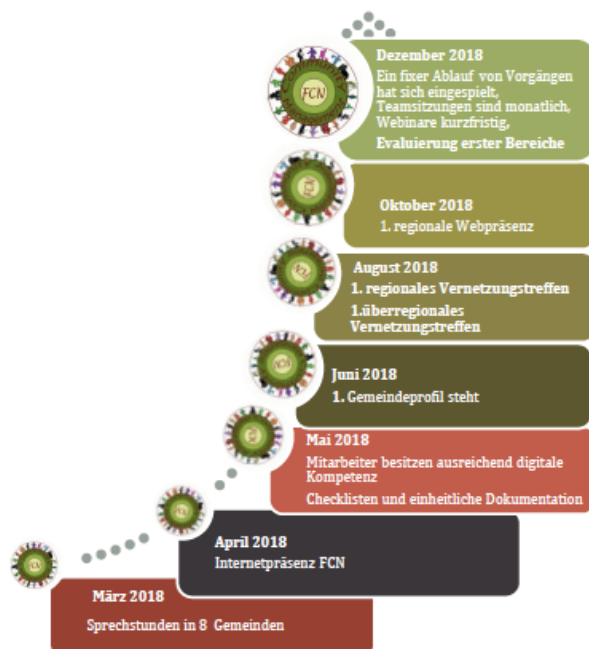
- i. Family Community Nurse Management
- ii. Family Health Care Management
- iii. Club Management / club activities



2-ÜBERREGIONALE STRATEGIE

The ambitious action plan that the nurses have set for the subsequent

months after the ending of the project pilot phase are based on a set of Milestones and should lead straight to a goal where a fixed sequence of processes has been established, team meetings are monthly, webinars are short, evaluation is implemented for the first areas.



On the other hand, the plans for the following years are based on these steps:

2018 - Reaching a solid number of clients and participating communities as a base. Networking with existing similar structures in Austria, exchange of experience and cooperation, networking with discharge management, HCP organizations, regional GPs, nursing care, growth and employee search, consistent documentation, checklists, consultations, post-Action Circle workflows, establishing regional on-call staff.

2019 - Expansion of the activities in the communities involved, image building and club

activities (workshops and the like are organized, partly elaborated), development of a quality certificate, Med Cubes (added to the equipment).

2020 - Gradual expansion through the addition of municipalities, depending on capacity, successive development of supra-regional organization and networking, initial evaluation of community management, networking meetings have become commonplace.

2021 - Gradual expansion through the addition of municipalities, depending on capacity, successive development of supra-regional organization and networking.

2022 - Family health care services should be widely known and an integral part of health care.

## ANNEXES

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- i. **CROWDFUNDING** in CoNSENSo Regions
- ii. **SOCIAL BUSINESS PLANNING & BUDGET IMPACT EVALUATION** - Sharing the model in Piemonte & Liguria
- iii. **The Business Model according to the HEALTH SYSTEM in France / The FACILIEN digital solution**
- iv. **MODEL EVALUATION IN SLOVENIA**
- v. **WISDOM – INSTITUTE FOR ACTIVE AGING** - Applying the Model in Slovenia
- vi. **The CoNSENSo SOCIAL BUSINESS PLAN** - Sharing the Model in Kärnten
- vii. **FAMILIENGESUNDHEITSPFLEGE IN KÄRNTEN** - Testing the Social Business Model in Kärnten

## The CoNSENSo SOCIAL BUSINESS MODEL

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# Co.N.S.E.N.So

Community Nurse Supporting Elderly iN a changing Society



## 'SOCIAL' BUSINESS MODEL

*<name of the company / group >*

*<logo if any>*

Revised model of a 'Social' Business Plan self explanatory for a simplified analysis of the feasibility and opportunity of the Business Idea and its immediate presentation

Done for the Co.N.S.E.N.So project - ID-ASP286 by PP10 'ECECE'

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## PREFACE

This 'Social' Business Plan model has been created within the framework of the Co.N.S.E.N.So project [founded by the Alpine Space Programme - ID-ASP286] by a team of expert of PP10 'ECECE' with the purpose of defining an easy-to-use tool for the same future 'social' entrepreneurs who become immediately the main experts and analysts of their own businesses.

As a matter of fact the model comes to life by different training / consultancy experiences to business creation implemented by the authors themselves, having as main objective the dissemination of knowledge, and therefore awareness, for aspiring entrepreneurs with respect to the basic issues of doing business and operational management of their economic activities.

At the same time, however, this tool is fulfilling one of the basic functions of the Business Plan, which is the structured and analytical presentation of the business idea to third parties to which the nascent team caters for financial, economic and / or commercial purposes (with a specific insight into the social dimension of the referred business sector).

This model is thus centred on the exploration of the '**social dimension**' of the business itself, starting from the mapping and engagement of the relevant *stakeholders* and then clearly stating, structuring and measuring the real social targets and impacts of the company's action.<sup>1</sup>

In details, the model consists of 3 separate tools which all contribute to the drafting of the final analytical document, namely:

- a **descriptive model** (*in Word format*) for the qualitative explanation of the entrepreneurial action,
- an **analytical model** (*in Excel format*) for the processing of the economic / financial investigation using all the information collected in the descriptive part,<sup>2</sup>
- **guides / studies / papers** (*in PDF*) to facilitate the understanding and therefore the use of the proposed tools.

The same choice of commonly used tools is dependent upon the desire to provide a simple model truly addressed to the same aspiring entrepreneurs, in order to facilitate the evaluation of convenience and effectiveness of their business idea and thus support its "surfing" during the difficult first three years of activity.

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<sup>1</sup> Purpose of this part of the analysis is to clearly state and measure (*even in economical terms*) the social impact of the company's services and then defining the proper strategy for the 'negotiation' with the public & private operators.

<sup>2</sup> All the charts & tables will be then reported on the descriptive model to have a unique and complete tool for the Business analysis

## 1. COMPANY DESCRIPTION

Official name	...
Legal form	...
Tax code and VAT	...
Head office	...

### 1.1 NATURE of the business

Describe the nature of your business and list the marketplace needs that you are trying to satisfy.

### 1.2 PRODUCTS & SERVICES description

Explain how your products and services meet these needs

### 1.3 THE TARGET GROUP

List the specific consumers, organizations or businesses that your company serves or will serve

### 1.4 COMPETITIVE ADVANTAGE

Explain the competitive advantages that you believe will make your business a success such as your location, expert personnel, efficient operations, or ability to bring value to your customers

### 1.5 THE PURPOSE

Clearly state here the ground **purpose** of your action: a social enterprise is strongly guided by its founding purpose and not only by the 'duty' of making money. One way to think about purpose is that it's an answer to a question of why till eventually you'll come to something you just can't answer anymore, an end to the string of why questions. Here at the end we finally get the real 'will', so to say we've got a purpose. The purpose is what makes the company really distinct from the others.

## 2. RELEVANT STAKEHOLDERS

"Social entrepreneurship is about finding some stakeholders and creating value for them. And it doesn't matter whether it's for profit or not for profit. In this sense, **a stakeholder entrepreneur is somebody who starts or improves an organization by making it responsive to a stakeholder's needs or a set of stakeholder's needs**".<sup>3</sup>

### 2.1 PURPOSE OF THE ENGAGEMENT

*Stakeholder engagement must have a purpose. It is essential to first think about why the organisation is engaging and what needs to be achieved. No stakeholder engagement should be initiated without defining a purpose.*

ENGAGEMENT PURPOSE MATRIX

Purpose	Description
Institutional sustainability	
Financial sustainability	
Political sustainability	
Operational sustainability	

<sup>3</sup> R. Edward Freeman for the MOOC course "New Models of Business in Society" by University of Virginia

## 2.2 PROFILING & IDENTIFYING STAKEHOLDERS

Relevant stakeholders are those individuals, groups of individuals or organisations that affect and/or could be affected by an organisation's activities, products or services and by the associated performance with regard to the issues addressed by the engagement.

Organisations should profile stakeholder groups as well as individual stakeholder representatives according to the following features:<sup>4</sup>

Stakeholders				
Category	Key players	Keep satisfied	Keep informed	Minimal effort
Health needs				
Social needs				
Housing needs				
Financial needs				
Family & friends				

<sup>4</sup> This part is reproducing the tools and contents of the *stakeholders profiling & identification* as defined on the CONSENSO Communication Plan by PP6 – ADEC. The annexed Excel file contains also the detail Map of the same stakeholders with all the specific 'operative' data.

## 2.3 ENGAGING STAKEHOLDERS <sup>5</sup>

*The level of engagement may change over time as relationships deepen and mature. The method of engagement should be selected to best meet the needs, capacity and expectations of the relevant stakeholders. More than one method may be selected for any given engagement. Different methods may be used concurrently or sequentially.*

### LISTING ENGAGEMENT TOOLS

<b>Management-related communication</b>	<b>Process-related communication (also involving stakeholders)</b>	<b>Result-related communication (also involving stakeholders)</b>
Meetings	Newsletters (electric.)	To combine events with other
Email notifications	Brochures (electric.)	Participation on other events to capitalize activities & results
Etc.	Regular information on the own website	LinkedIn, other social media channels to involve stakeholders
	Reg. Media (radio, TV)	
	Roadshows, etc.	

<sup>5</sup> To be more effective each partner should be start from the Action Plan for Communication as defined per single country and clearly reported on the CONSENSO Communication Plan.

## 3. THE MARKET & THE SOCIAL DIMENSION

The market analysis section of your business plan should illustrate your industry and market knowledge as well as any of your research findings and conclusions.

### 3.1 FEATURES, DIMENSIONS and TREND

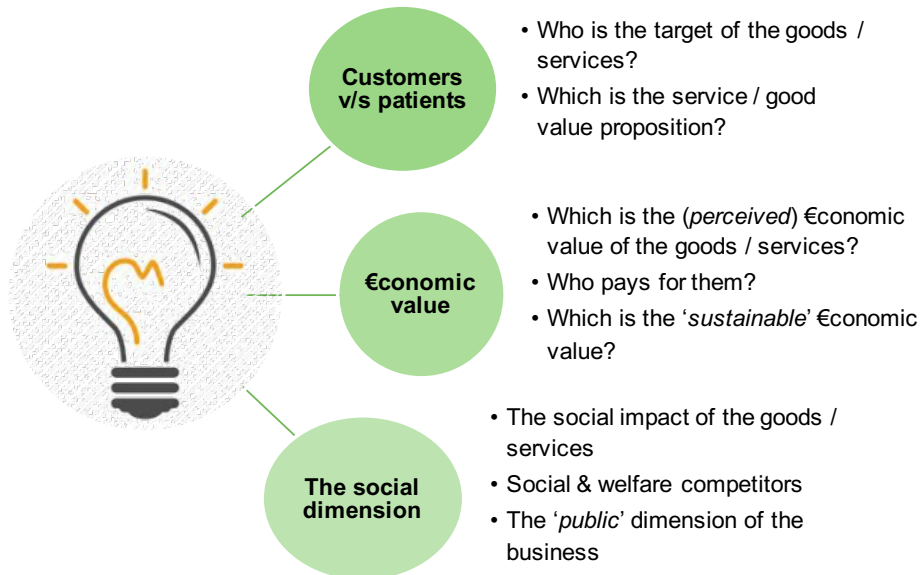
*Describe the main characteristics of the market, highlighting the qualitative composition, geographical location, its size and trendy items for the next 3/5 years. Once again highlight the 'social dimension' of the target market*

### 3.2 BENEFICIARIES v/s CUSTOMERS

*Describe the characteristics of the target beneficiaries of the products / services by giving evidence of their critical needs, their current level of satisfaction and 'persistence' (temporary / seasonal / permanent). Which is the number of the potential direct beneficiaries? What is the forecasted market growth? And which is the share to be addressed at the time of the 'entrance'?*

### 3.3 THE BUSINESS OF SOCIAL

A social enterprise is an organization that applies commercial strategies to maximize improvements in human and environmental well-being - this may include **maximizing social impact alongside profits for external shareholders**.



#### CUSTOMERS v/s PATIENTS <sup>6</sup>

Target	Description	Addressed value proposition
Direct beneficiaries (patients)		
Indirect beneficiaries (stakeholders)		

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<sup>6</sup> According to par. 3.2

### €CONOMIC VALUE

*Social services' economic values have always a 'constraint' scenario due to the nature of the same services and the frequently normed environment in which they operate. In several countries prices & costs are fixed by national / regional regulations or somehow limited. To penetrate effectively a local market it is vital to clearly know the current value of a similar service (if any) an the public contribution (if any) provided by the welfare system.*

	€	Description
(local) market value	€ ...	
Public contribution	€ ...	

### LIST of DONORS <sup>7</sup>

Beneficiaries (families)	Private	Public

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<sup>7</sup> Who is effectively paying for the services? Which is the direct contribution of the beneficiary / the family? List all the relevant 'shareholders' participating in the coverage of the service costs.



## THE SOCIAL DIMENSION

'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. It operates by providing goods and services for the market in an entrepreneurial and innovative fashion and uses its profits primarily to achieve **social objectives**. It is managed in an open and responsible manner and, in particular, involves employees, consumers and stakeholders affected by its commercial activities'.<sup>8</sup>

	Definition	Direct beneficiaries	Indirect beneficiaries
<b>Output</b>	<b>How the services touch the beneficiaries?</b> Qualitative description.		
<b>Social outcome</b>	<b>The change arising as a result.</b> Social effect (change), both long-term and short-term arising as a result of the services [ <i>both positive &amp; negative</i> ]		
<b>Social impact</b>	<b>The extent to which the outcomes are attributable to the specific activities delivered by that social enterprise.</b> This enables the stakeholders to evaluate the contribution of the activities to achieve the identified outcomes, and for how long that effect may last.		

<sup>8</sup> Proposed Approaches to Social Impact Measurement in European Commission legislation and in practice relating to EuSEFs and the EaSI - GECES Sub-group on Impact Measurement 2014 - European Commission - Directorate-General for Employment, Social Affairs and Inclusion - Unit C2. [Manuscript completed in October 2014]

### 3.4 COMMUNICATION & SALES

*In a 'social' business communication is rather vital first of all in the process of engaging Stakeholders<sup>9</sup> but also to concretely reach the direct target group (i.e. customers / patients). The market penetration strategy should highlight the way the company is effectively entering the target 'social market' whilst the communication / sales strategy should be rather addressed to creating and consolidating sales.<sup>10</sup>*

### MARKET PENETRATION STRATEGY

### COMMUNICATION & SALES STRATEGY

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<sup>9</sup> See Par. 2.3

<sup>10</sup> According to the picture described in Par 3.3

## 4. ORGANISATION & MANAGEMENT

### 4.1 THE PRODUCTION PROCESS

*Describe the ways in which the product is achieved / the service is provided (highlighting especially the "structural elements" and then the machinery / equipment necessary for the production)*

### 4.2 THE STAFF

*List the roles and functions covered by the figures involved, outline the management structure and relationships between any internal units: for each role then indicate the number of employed, the correct definition of their duties and the eventual training plan / improvement board [refer to table 4.2]*

### 4.3 PARTNERSHIPS

*In the event that is expected to formalize a partnership with third parties describe the reasons of this relation, the specific roles of the partners, and the benefits derived from such a relation for the company*

### 4.4 THE COMPANY'S OBJECTIVES (SHORT, MEDIUM & LONG TERMES)

*Compared to the financial results obtained from the economic-financial analysis below explain the reasons underpinning the forecasts that relate to the first year (short-term), the third year (mid-term) and to assume the scenario in the long term (over 3 years)*

### 4.5 FINAL ANALYSIS OF COMPETITIVE ADVANTAGES AND RISK FACTORS

*On completion of the analysis summarize the competitive advantages on which the entrepreneurial adventure is based and the main risk factors to which it is exposed the initiative [this part has to be done as final task]*

## 5. ECONOMICS

### 5.1 COST STRUCTURE

This chart reports all the data processed through the *Excel* file being an integral part of the Social Business Model, and it is functional for the implementation of the economic & financial analysis and projections.

Description	Year 1			Year 2			Year 3		
	€ unit	n° unit	Total	€ unit	n° unit	Total	€ unit	n° unit	Total
<b>Direct costs per service</b>									
1 ...			€ 0,00			€ 0,00			€ 0,00
2 ...			€ 0,00			€ 0,00			€ 0,00
3 ...			€ 0,00			€ 0,00			€ 0,00
4 ...			€ 0,00			€ 0,00			€ 0,00
5 ...			€ 0,00			€ 0,00			€ 0,00
6 ...			€ 0,00			€ 0,00			€ 0,00
			<b>€ 0,00</b>			<b>€ 0,00</b>			<b>€ 0,00</b>
<b>Investments</b>	<b>total value</b>	<b>depreciation rate (%)</b>	<b>Yearly value (depreciation)</b>	<b>total value</b>	<b>depreciation rate (%)</b>	<b>Yearly value (depreciation)</b>	<b>total value</b>	<b>depreciation rate (%)</b>	<b>Yearly value (depreciation)</b>
1 ...			€ 0,00			€ 0,00			€ 0,00
2 ...			€ 0,00			€ 0,00			€ 0,00
3 ...			€ 0,00			€ 0,00			€ 0,00
4 ...			€ 0,00			€ 0,00			€ 0,00
5 ...			€ 0,00			€ 0,00			€ 0,00
6 ...			€ 0,00			€ 0,00			€ 0,00
			<b>€ 0,00</b>			<b>€ 0,00</b>			<b>€ 0,00</b>
<b>Staff ( per price category )</b>	<b>€ unit x year</b>	<b>n° unit</b>	<b>Total</b>	<b>€ unit x year</b>	<b>n° unit</b>	<b>Total</b>	<b>€ unit x year</b>	<b>n° unit</b>	<b>Total</b>
1 A)			€ 0,00			€ 0,00			€ 0,00
2 B)			€ 0,00			€ 0,00			€ 0,00
3 C)			€ 0,00			€ 0,00			€ 0,00
4 D)			€ 0,00			€ 0,00			€ 0,00
5 E)			€ 0,00			€ 0,00			€ 0,00
6 F)			€ 0,00			€ 0,00			€ 0,00
			<b>€ 0,00</b>			<b>€ 0,00</b>			<b>€ 0,00</b>
<b>Operating costs</b>	<b>€ unit</b>	<b>n° unit</b>	<b>Total</b>	<b>€ unit</b>	<b>n° unit</b>	<b>Total</b>	<b>€ unit</b>	<b>n° unit</b>	<b>Total</b>
1 Electric energy			€ 0,00			€ 0,00			€ 0,00
2 Various utilities			€ 0,00			€ 0,00			€ 0,00
3 Telephone and mail			€ 0,00			€ 0,00			€ 0,00
4 Different insurance			€ 0,00			€ 0,00			€ 0,00
5 Administrative and payrolls			€ 0,00			€ 0,00			€ 0,00
6 Bank			€ 0,00			€ 0,00			€ 0,00
7 Various legal			€ 0,00			€ 0,00			€ 0,00
8 Chancellery and printers			€ 0,00			€ 0,00			€ 0,00
9 Maintenance and repairs			€ 0,00			€ 0,00			€ 0,00
10 External consultancy fees (MKTG)			€ 0,00			€ 0,00			€ 0,00
11 Promotion fees / fairs			€ 0,00			€ 0,00			€ 0,00
12 Miles reimbursement			€ 0,00			€ 0,00			€ 0,00
13 Board / lodging			€ 0,00			€ 0,00			€ 0,00
14 Trains / aircraft tickets			€ 0,00			€ 0,00			€ 0,00
15 Paypal management of 29e / month purchase			€ 0,00			€ 0,00			€ 0,00
16 Website			€ 0,00			€ 0,00			€ 0,00
17 Rents for real estate property and accessories charges			€ 0,00			€ 0,00			€ 0,00
18 Charges for the financial leasing of property, plant, machinery, motor vehicles, etc. (Leasing)			€ 0,00			€ 0,00			€ 0,00
19 Periodic royalties			€ 0,00			€ 0,00			€ 0,00
			<b>€ 0,00</b>			<b>€ 0,00</b>			<b>€ 0,00</b>
<b>Total in the year</b>			<b>€ 0,00</b>			<b>€ 0,00</b>			<b>€ 0,00</b>

## 5.2 REVENUE STREAMS

Service code & description		Total volume (year)	Revenue per unit	Total revenue	Total direct cost	Margin
		A	B	E=AxB	D=AxC	F=E-D
<b>YEAR 1</b>		<b>0</b>		<b>0,00</b>	<b>0,00</b>	<b>0,00</b>
1	...	0	0,00	0,00	0,00	0,00
2	...	0	0,00	0,00	0,00	0,00
3	...	0	0,00	0,00	0,00	0,00
4	...	0	0,00	0,00	0,00	0,00
5	...	0	0,00	0,00	0,00	0,00
6	...	0	0,00	0,00	0,00	0,00
I	Public donors			0,00		
II	Private donors			0,00		
<b>TOTAL</b>				<b>0,00</b>		
<b>YEAR 2</b>		<b>0</b>		<b>0,00</b>	<b>0,00</b>	<b>0,00</b>
1	...	0	0,00	0,00	0,00	0,00
2	...	0	0,00	0,00	0,00	0,00
3	...	0	0,00	0,00	0,00	0,00
4	...	0	0,00	0,00	0,00	0,00
5	...	0	0,00	0,00	0,00	0,00
6	...	0	0,00	0,00	0,00	0,00
I	Public donors			0,00		
II	Private donors			0,00		
<b>TOTAL</b>				<b>0,00</b>		
<b>YEAR 3</b>		<b>0</b>		<b>0,00</b>	<b>0,00</b>	<b>0,00</b>
1	...	0	0,00	0,00	0,00	0,00
2	...	0	0,00	0,00	0,00	0,00
3	...	0	0,00	0,00	0,00	0,00
4	...	0	0,00	0,00	0,00	0,00
5	...	0	0,00	0,00	0,00	0,00
6	...	0	0,00	0,00	0,00	0,00
I	Public donors			0,00		
II	Private donors			0,00		
<b>TOTAL</b>				<b>0,00</b>		

### 5.3 SIMPLIFIED PROFIT & LOSS ACCOUNT

Description	YEAR 1		YEAR 2		YEAR 3	
	Total	%	Total	%	Total	%
<b>A) Revenues</b>	0,00		0,00		0,00	
<i>core activity</i>	0,00		0,00		0,00	
<i>donors</i>	0,00		0,00		0,00	
<i>minor activities</i>	0,00		0,00		0,00	
<b>B) Direct costs</b>	0,00		0,00		0,00	
<i>direct production costs</i>	0,00		0,00		0,00	
<i>other direct production minor costs</i>	0,00		0,00		0,00	
<i>commissions</i>	0,00		0,00		0,00	
<b>Contribution Margin (C=A-B)</b>	0,00		0,00		0,00	
<b>(D) Staff costs</b>	0,00		0,00		0,00	
<b>E) MC - labour costs (E=C-D)</b>	0,00		0,00		0,00	
<b>(F) Operating costs</b>	0,00		0,00		0,00	
<b>G) EBITDA (G=E-F) &lt;Gross Operating Margin&gt;</b>	0,00		0,00		0,00	
<b>(H) Depreciation</b>	0,00		0,00		0,00	
<b>I) EBIT (I=G-H)</b>	0,00		0,00		0,00	
<b>(L) Financial charges v/s incomes</b>	0,00		0,00		0,00	
<b>M) Pre-tax income (M=I+L)</b>	0,00		0,00		0,00	
<b>(N) Taxes</b>	0,00		0,00		0,00	
<b>O) Net Income (O=M-N)</b>	0,00		0,00		0,00	



## 5.5 SOURCES OF FINANCIAL COVERAGE (*Balance Sheet*)

*Definition of the financial sources that the entrepreneur / manager thinks of activating to support the start-up activity (in line with the economic-financial analysis below), highlighting the procedures and time projection for reimbursement*



## ANNEXES

- CONSENSO Social Business Model Excel charts
- CV / short description of the company's members