101
SOCIAL ENTERPRISE
101
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The Social Enterprise Boost Initiative (SEBI) is one of Jamaica’s most innovative and exciting business development programmes. Its primary goal is to create an enabling business environment which will facilitate the growth of social enterprises in Jamaica, and assist them in their transition from grant-funded operations into viable, profit-making businesses which can support their social missions.

Created by Jamaica National Building Society Foundation, in collaboration with the United States Agency for International Development (USAID), the Social Enterprise Boost Initiative (SEBI) is leading the field locally; introducing practices and ideas that will bring about transformation and move the social sector into formal recognition as a key contributor to Jamaica’s growth and development.

Social Enterprise 101 is another in the long list of firsts that the SEBI project has accomplished, and we hope that this publication will inspire and empower you to get your socially driven ideas off the ground; and for those of you running not-for-profits and community based groups to move from a purely grant funded organisation to one that includes income generation and growth.
Social Enterprise 101 is designed as a basic guide, which highlights the stages that a not-for-profit or in fact any other organisation or individual needs to consider when starting a social enterprise.

Whether you have an enterprising idea, are delivering a social service, or are already in business and want to transition to become a social enterprise, you will find Social Enterprise 101 a useful and informative publication. It provides you with checklists, offers sound business advice, and will take a lot of the guesswork out of starting and operating a social enterprise. Social Enterprise 101 assumes that you have a fundamental understanding of business. It aims to outline the basic principles of combining a social purpose with entrepreneurial activity and to indicate where you can find additional resources online.

We will discuss the definition of a social enterprise, provide guidelines for developing and implementing your business idea and offer resources that will help to make the social enterprise journey a little easier.

We will cover the essential areas that you must consider when running a business with a social purpose including: understanding what is a social enterprise; how to generate ideas and develop a concept; identifying resources and developing a business plan.

It is important to remember that one size does not fit all! Your enterprise can be large or small, be involved in a diverse range of business activities offering products or services (or both); your legal structure can also vary (depending on your organisation’s preference and the pros and cons of each structure), as can your motivation, culture, resources, size and capacity. We therefore offer general information as guidance in developing a social enterprise.

The common thread is that social enterprises all have a social or environmental mission at the heart of everything that they do. This is the very reason they exist. It is at the core of who they are and why they are profit-driven for a social aim.

So are you ready? Let’s talk Social Enterprise!
CHAPTER 2 WHO IS A SOCIAL ENTREPRENEUR?

CHANGE MAKERS
Social Enterprise 101 is focused on setting up a social enterprise, however it is important for us to highlight the role of a social entrepreneur. According to Ashoka (the largest network of social entrepreneurs worldwide), social entrepreneurs:

“are individuals with innovative solutions to society’s most pressing social problems. They are ambitious and persistent, tackling major social issues and offering new ideas for wide-scale change.”

Skoll Foundation and Schwab Foundation (whose focus is on social entrepreneurship) states respectively that:

“Social entrepreneurs are society’s change agents, creators of innovations that disrupt the status quo and transform our world.”

“Social entrepreneurs drive social innovation and transformation in various fields including education, health, environment and enterprise development. They pursue poverty alleviation goals with entrepreneurial zeal, business methods and the courage to innovate and overcome traditional practices. A social entrepreneur, similar to a business entrepreneur, builds strong and sustainable organisations, which are either set up as not-for-profits or companies.”

Some commonly shared characteristics of social entrepreneurs are:

- Innovative
- Ethical ideas
- Ambitious
- Persistent
- Problem solver
- A change maker/agent
- Role model
- Focused on the most pressing social problems
- Seeks wide scale change
- Focused on the collective

Are you a social entrepreneur?
Examples of leading social entrepreneurs in Jamaica

Examples of leading social entrepreneurs in Jamaica include:

- **Marcus Garvey** founded the United Negro Improvement Association (UNIA) to promote social, political, and economic freedom for black people in Jamaica and overseas. Garvey set up UNIA’s first business, incorporating the Black Star Line of Delaware (1919-1922), a steamship company which would transport manufactured goods, raw materials, and produce across black businesses in North America, the Caribbean, and Africa. This he conceived to be a vital link to strengthen the global Black economy.

  In the organisation’s 1929 amended constitution, it described the UNIA as a “social, friendly, humanitarian, charitable, educational, institutional, constructive and expansive society, founded by persons desiring to do the utmost to work for the general upliftment of the people of African ancestry of the world.”

- **Reverend Henry Clarke, John Gerrard Marchalleck and John Kerr** - founders of the organisation which is now known as the Jamaica National Building Society. These individuals established building societies across the island, as far back as 1874, which enabled their members to save and benefit from a pool of funds from which they could borrow to purchase property. These building societies were merged throughout the 97 year period to become Jamaica National Building Society in 1971.

- **Jamaica Producers Association** began with approximately 6,000 small farmers and formed the **Jamaica Banana Producers Association in 1929** to compete against large, foreign-owned fruit companies in the shipping and marketing of Jamaican bananas.

Many of these individuals turned their ideas into thriving social businesses and some have emerged to become giants in our society, facilitating national growth for many years. They were built on the commitment of individuals whose aim was to improve the economic and social outcome of many.
Social enterprises are not a new idea or concept but rather an old idea getting new attention and being described in new ways.

- K’adamawe K’nife, Office of Social Enterprise, University of the West Indies

Social enterprise is not a new phenomenon, however the sector has experienced enormous growth over the years, and continues to generate attention as a result of the contribution that it is making to social, economic and environmental development around the world. Today it is one of the key players in the global Solution Revolution, generating US$2.1 trillion in revenue in 2012, increasing by 15% annually.

There are over 650,000 active social enterprises registered in the United States, 400,000 in Europe, 70,000 in the U.K, and 20,000 in Australia.

In the UK, which has the most developed social enterprise sector, it is estimated that in 2012 social enterprises contributed 18.5 billion pounds to the UK economy, and employed almost a million people (2012 small business survey). Today it is seen as the leader, worldwide, in social enterprise.
Social Enterprise Defined

A social enterprise is an entity created primarily to address a social or environmental challenge by applying profit-making business practices and generating sustainable value to its direct beneficiaries and the society.

Definitions of a social enterprise include:

- **UK Government**
  
  “A social enterprise is a business with primarily social objectives whose surpluses are principally reinvested for that purpose in the business or the community, rather than being driven by the need to maximize profits for shareholders and owners.” “Social Enterprise: A Strategy for Success’ July 2002

- **The Social Enterprise Alliance (SEA)**
  
  “A social enterprise is an organization or venture that advances its primary social or environmental mission using business methods.”

- **The Social Enterprise Council of Canada (SECC)**
  
  “A social enterprise is a business owned by a non-profit organization.”
What’s important to mention here is that social enterprises are commercial businesses. They trade goods and services to generate income to achieve their social or environmental goals; which is core to who they are and why they are in existence. Social enterprises always operate with people, planet and profit in mind.

**WHAT DO SOCIAL ENTERPRISES LOOK LIKE?**

The range of businesses that fall into this category is wide. Some are huge corporate structures that have comparable turnovers to any for-profit entity and others are much smaller organisations which resemble ‘moms and pops’ enterprises. Examples of social enterprises are: The Big Issue, Blackburne House and Jamie Oliver’s Fifteen Restaurant in the UK; and Thistle Farms, Village Capital and Benetech in the USA. While in Jamaica social enterprises include: Mustard Seed Communities, Agency for Inner City Renewal, Caribshare and Alpha Boys.

**Who is starting social enterprises?**

Predominantly social entrepreneurs, non-governmental organisations (NGOs), not-for-profits, charities, benevolent societies, cooperatives, community based groups who are usually reliant on grant funding and donations. It is recognized that this is often not sustainable, as their survival is reliant on the support of third parties.
Types of social enterprises

Social enterprises can vary from a recreation and entertainment centre, which generates income to support sports and performing arts programmes in inner-city schools, to a beverage and patisserie company created specifically to create employment and training opportunities for unemployed rural women.

Social enterprises create goods and services directly or indirectly, and these goods and services may or may not be in the same field as their social mission. Social enterprises are involved in a wide number of areas, for example:

![Diagram showing different sectors like Education, Manufacturing, Retail, Financial Services, Healthcare, Agriculture, Technology]

Collectively, we can create greater opportunities for the social economy, and help to influence policies that will support the growth of the social enterprise sector.

- Earl Jarrett, General Manager, Jamaica National Building Society (JNBS) & Chairman, JNBS Foundation
HOW DOES YOUR ORGANISATION DIFFER FROM A SOCIAL ENTERPRISE?

Social Enterprise 101 is mainly directed at those currently operating as a not-for-profit or those who are looking at setting up a business with a social purpose, which can take many shapes and forms. Each structure has its own unique advantages and disadvantages.

Below is a summary of the different types of organisations that currently exist in Jamaica:

| BENEVOLENT SOCIETY | • Raising funds from its membership/customers.  
|                     | • Funds used to provide common services to all members.  
|                     | • Owned by and run for the benefit of its members. |
| MUTUAL ORGANISATION | • An organization which is often, but not always, a company or business.  
|                     | • Based on the principle of mutuality.  
|                     | • Members usually do not contribute to the capital of the company by direct investment, but derive their right to profits and votes through their customer relationship. |
| CO-OPERATIVE        | • Autonomous group of people.  
|                     | • Joined together on a voluntary basis to achieve a common objective.  
|                     | • Forms a business organisation that is democratically controlled. |
| NOT FOR PROFIT      | • Has a social mission.  
|                     | • Does not earn profits for its owners.  
|                     | • Funds raised (grants etc) are used in pursuing the organisation’s objectives. |
| ASSOCIATION         | • A group who have joined together for a particular purpose.  
|                     | • Can be formal, with rules and/or by-laws, membership requirements, or it can be a collection of people without structure.  
|                     | • An association is not a legally-established corporation or a partnership. |
| CHARITY             | • An institution which is established for a charitable purpose.  
|                     | • Charitable Purpose includes for, example: the prevention or relief of poverty; the advancement of education; religion; health; community development; the arts, culture, heritage, amateur sports; human rights conflict resolution or reconciliation. |
| SOCIAL ENTERPRISE   | • Focused on people, planet, profit.  
|                     | • Does not make profits for external shareholders.  
|                     | • Sells products or services.  
|                     | • May take the form of a co-operative, mutual organisation, a social business or a charity organisation. |
| SOLE TRADER         | • Runs business as an individual.  
|                     | • Can keep all business profits after tax. |
| PARTNERSHIP         | • Two or more individuals.  
|                     | • Funds, skills and other resources are pooled.  
|                     | • Shared profit and loss. |
| COMPANY             | • Limited by guarantee.  
|                     | • Incorporated company without share capital.  
|                     | • Limited liability of its shareholders. |
What differentiates a social enterprise from a traditional business?  

‘More-than-profit’

Both social enterprises and traditional businesses sell goods and/or services. However, one of the main differences between them is that profits from social enterprises are re-invested into the achievement of their social goals, not shared among individuals or shareholders. Most NGO’s/charities rely purely on grant funding and donations to achieve their social mission, which is not sustainable.

<table>
<thead>
<tr>
<th>NOT-FOR-PROFIT</th>
<th>SOCIAL ENTERPRISE</th>
<th>TRADITIONAL BUSINESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Heavily reliant on grants and donations.</td>
<td>• Mission driven, addressing social needs.</td>
<td>• Measures performance in profit and return.</td>
</tr>
<tr>
<td>• Success measured by social or environmental impact.</td>
<td>• Focuses on generating income through the sale of goods and services.</td>
<td>• Generates income.</td>
</tr>
<tr>
<td>• Benefits society.</td>
<td>• Earned income streams supplement or replaces grants and donations.</td>
<td>• Corporate social responsibility or company allocates percentage to charity.</td>
</tr>
<tr>
<td>• No trading - zero per cent from sales.</td>
<td>• Reduced dependence on public and philanthropic funds.</td>
<td>• Finance first.</td>
</tr>
<tr>
<td>• Dependent.</td>
<td>• Profit/surplus reinvested.</td>
<td>• Self-sustaining.</td>
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Social enterprises can be game changers for the social sector, ushering in a window of long term, high impact and sustainable activity for their organisations. The social enterprise model is not a magic wand and will therefore require an underlying paradigm shift and strong leadership for it to work.

**So what is a good idea for a Social Enterprise?**
WHAT’S YOUR IDEA?

A great idea in business is a terrible thing to waste!

Does your idea make good business sense? How do you know? Are you eager to transform it into a social enterprise/social business? Well, before jumping in head first, you need to recognize that there must be a well thought out step by step approach that will enable you to move your idea from a concept into a viable and sustainable enterprise. It is this process that will allow you to get your idea off the ground.

Idea generation involves identifying problems that are not being effectively addressed by others, and that people are prepared to pay to have solved.

There are many ways to identify opportunities, including:

- Changing demographics, e.g. aging population, baby boom, a young population create demands for new products and services.
- Identifying under-utilised organisation and community assets, such as a building or a green field.
- Identifying gaps in the market e.g. the creation of a sorrel harvesting machine.
- Adding value to something that might already exist e.g. Televisions have become SMART TV’s.
- Commercialising an existing service that you are currently offering e.g. in-house training programme made available to the private sector.
- Challenging conventional methods or thinking e.g. the use of cassava in beer production.
- Acquiring, franchising or licensing rights from an existing organisation e.g. Dress for Success, KFC, and Burger King.
- Emergence of new markets e.g. JN Money Services enters the African market.
- New Technologies such as internet have resulted in the creation of online universities and other services.
- Regulatory change, which allows for new markets to be created e.g. Government ended the Cable & Wireless monopoly and created an open market resulting in Digicel entering the Jamaican marketplace.
- Social change, such as change in tastes and lifestyle e.g. convenience foods.
CHAPTER 4 IDENTIFYING AN OPPORTUNITY

Social enterprises need to think big. There are no limits to what can be achieved. The possibilities of what can be accomplished by a group of dedicated people are endless.

- Peter Holbrook, SE UK

Creating employment for seniors
The estimated 60 plus population in Jamaica in 2012 was 323,500 (168,700 females and 154,800 males) which constituted 11.7% of the population. By 2013 this segment increased to 11.9%. While the general population increased by 3.5% between 2001 and 2011, the growth in the 60 plus age group was 15.3%. A survey of ‘Older Persons in Jamaica 2012’ also confirms the ageing of the population with the largest group in the over 75 category.

The Vision 2030 Jamaica publication highlighted the major concerns of the elderly, which included: their ability to take care of themselves financially, the cost of healthcare, the eroding purchasing power of those on pension, inability to afford transportation and utility expenses, poor condition of state homes and poor housing conditions of elderly people living alone. Another concern is unemployment, particularly among older women who currently comprise 3% of the unemployed labour force or approximately 33,000 women.

The Caribbean Community for Retirees (CCRP) identified an opportunity to leverage its membership which comprised of many well educated and competent retirees, to establish a temporary employee placement service in the Greater Metropolitan Kingston area, as well as St. Catherine. This venture would help CCRP members to supplement their pensions and other income while CCRP earns revenue to support its ongoing programmes to aid the vulnerable elderly community.

Be careful not to get fixed on the business idea, when it is not feasible.

A good idea might not necessarily be the most viable idea given the time, space and context. As such, it is critical to ascertain whether a need really exists for the idea?

- Office of Social Entrepreneurship, University of the West Indies
A social enterprise focused on creating employment for rural women

Cockpit Treats is a thriving culinary enterprise that produces a variety of innovative baked goods, desserts and beverages using yellow yam as the main ingredient. Yellow Yam is a staple food which grows extensively in Trelawny, and it is an important part of Jamaica’s rich culinary heritage.

Combining and experimenting with new and traditional recipes, the group has developed a range of high quality yam treats including yam pizza, ice-cream, punches, cakes and pastries.

The business was started by the Ulster Spring Women’s Group in Trelawny who came together with a shared passion for cooking and created a social enterprise that would be self-sustaining and provide employment for the women in the community.

“\nThe ultimate objective of a social enterprise is to improve the economic base for a large number of people, and to enhance the quality of their lives."

- K’adamawe K’Nife, Office of Social Entrepreneurship, University of the West Indies
A space for everyone

The social aspect of MultiCare Foundation is comprised of programmes and initiatives geared towards 6-18 year old youth from neighbouring inner-city communities and 32 schools. These initiatives are in sports, visual art and the performing arts.

They provide skills training, teamwork building, character development and creative endeavours; and have received positive feedback from schools about behavioural improvement of the students who participate in these programmes.

Initially, there was no form of social enterprise in the operation as for the past 22 years the Foundation had survived on the interest gained from their endowment fund. They also sourced funding from sponsorship and grants. As the dollar devalued and with increasing economic strains these sources of income rapidly declined.

The group had an idea to develop a screen printing business, which would allow them to not only train the community in screen printing techniques, but would create self employment opportunities for them and generate income for the organisation and its programmes. As the group explored the idea, it became apparent that they did not have the requisite skills to get the venture off the ground. They also determined that their idea was not viable.

As soon as they let go of their original idea, it became apparent that they had overlooked the green space that they were leasing to host sporting events. Breezy Castle has become an all-inclusive recreational and cultural venue on the waterfront, which is the only green space in Downtown Kingston and is operated as a social enterprise.
Focus on the customer!
It is very important for you to gauge your target audiences/potential customer’s reaction to your idea. You and your team may think it’s the best idea ever, but what do your target customers really think about your idea. Why not bring together a small group of people and conduct an informal focus group (3 individual groups consisting of 6 people), which will allow you to gather some useful information that can be used in your decision making process.

An all-inclusive, resident-led community resource centre in the heart of the community
The Source, developed as a social enterprise franchise by the JN Foundation, became a beacon for community development in Savanna-la-Mar when the fifth and largest in the series of Source Centres was opened. Julien Pringle, administrator, noted the two years of consultation with the communities done by JN to establish what services would be offered at this resident-led community resource centre.
Change from the inside out

Dress for Success Jamaica is an innovative not-for-profit organisation offering a network of support to disadvantaged job-seeking women by providing them with a range of career services and tools to help them succeed in the workplace.

Building upon its experience, the organisation is developing a social business, which takes advantage of its key competence; people development. The new enterprise, Image Training Centre, will offer soft skills training, to enhance individual’s career prospects, personal growth and development. Training will include interviewing skills, communications, image building, business etiquette, career guidance and leadership skills. These workshops will continue to be available to its clients, however the programme will have even greater reach as it is made available to a wider audience including the private sector.

When Dress Success Jamaica came up with the Image Training Centre, it was an extension of what they were already doing. Even though they were pretty certain that the idea would be supported, it was still necessary for them to test the idea. So they brought together a group; their target audience, and exposed them to the proposed training programme.

As an affiliate of Dress for Success Worldwide, the Jamaica chapter was launched in 2008. It is the first in the Caribbean, joining 135 countries worldwide targeting women between 18-60 years of age.
What skills do you have within your community that will allow you to start a business?

Generating new ideas
You may have your idea for a new social enterprise already well thought out before you picked up this publication, you may have only a vague concept of what you would like to pursue, or you might have no idea at all what kind of business would fit well with the social purpose that drives you forward. The examples here illustrate some of the strategies for generating useful ideas for social enterprises:

- Aim to provide employment either as a means to furnish direct social support or as a means to generate revenue that can bolster your social mission (CCRP, Cockpit Treats),
- Make new use of an existing resource (MultiCare Foundation),
- Focus on the needs of a group of customers that you wish to serve (The Source),
- Acquire rights from an existing organisation that operates elsewhere (Dress for Success).

Coming up with innovative ideas often means that you need to ignore the status quo and temporarily suspend concerns with every practical detail, so that you can use your imagination to create entirely new ways of marrying economic viability to social need. This process, often called ‘brainstorming,’ has two main phases: first you and your team must think of as many new and possibly crazy ideas before you move on to the second phase where you discuss, analyse and narrow down the list to a small number of viable options. In the first phase of brainstorming you are going for quantity; suspend all judgments and criticism to let ideas flow freely in the search for insights which would otherwise be overlooked. There will be time in the second phase to bring everything back to reality and focus on the quality and practicality of the ideas that you have generated.

One of the best ways to spur idea generation is to ask the question ‘What if?’ This is because our knowledge of our business or social service holds us back from imagining new ways of doing things due to the fact that conventional wisdom holds these novelties to be impractical or impossible. However, at our current rate of technological and social change, there are lots of things that were impossible yesterday that are entirely practical today. ‘What if’ questions can be starting points which lead us to re-examine outmoded assumptions and discard out-of-date constraints.

Brainstorming is a group activity, but a random group will not do; you need to recruit the right people to your team. You are looking for diversity in terms of professional expertise, age, experience level and knowledge of your customers. However, this diverse team should share some fundamental understanding of your social mission, customer base, or operating environment.

Before moving to the next stage of development you must screen your ideas to eliminate the infeasible ones; this will allow you to focus on the very best idea.
If your brainstorming or any other process generates a promising idea you will now need to take a close look at whether the idea is viable. Are there problems with it? Maybe it can be tweaked; if not, back to the drawing board. If it seems viable you can then create a prototype of the product, or test run the service, and refine it where necessary. Try not to skip this important stage!

**Opportunity Identification Checklist**

- Is your social mission to provide employment to a marginalised or disadvantaged community? If so, you need to engage members of that community in the planning of the social enterprise.

- Have you taken a complete inventory of resources available to you or your organisation to see if there are things that can be used in a new way to create a social enterprise?

- Do you deeply understand the customers that you wish to serve with your social enterprise, or are you simply guessing without asking a representative sample of them what they really want/need?

- Are there other organisations overseas that do what you want to do in Jamaica? Have you studied them? Talked to them? Asked them for the benefit of their experience, or to share their business plans?

- Is your team diverse in terms of professional expertise, age, experience level and knowledge of your customers? Do they share some fundamental understanding of your social mission, customer base, or operating environment?

**So are you ready to turn your idea into reality?**
We mentioned earlier that social enterprise is a distinct way of doing business, as it undertakes commercial activities to achieve a social mission. Many voluntary organisations, including NGO’s, civil society organisations and charities for example, take this route to ensure the sustainability of their social programmes; and it has proven in many instances to be an effective way to address the many social challenges that are generally being overlooked by society.
MUSTARD SEED COMMUNITIES

The enterprises at Mustard Seed Communities was the vision of Father Gregory Ramkissoon, who realized early on that there was a strong need to sustain their organization, which was providing a loving, caring and safe home for children with special needs; children with mental and physical challenges that had been abandoned.

In order to gain financial independence for the Mustard Seed Communities (13 in total) they needed to develop enterprising ideas, which could generate income. In (1993) they commenced with candle-making and grew over the years to incorporate items such as ceramics, greeting cards, fruits and vegetables, eggs and fish.

Profits generated from these enterprises are reinvested into care for the children and supports their medical needs.

Father Gregory Ramkissoon’s passion and drive is still very much alive and has influenced the culture of the organization.

Founded in 1978, the Mustard Seed Communities provide care, food, medicine, spiritual support and shelter to approximately 400 physically and mentally disabled children in Jamaica, who have been abandoned; living with HIV/AIDS, as well as pregnant teens at risk. Employing 400 staffers, the organization works to uplift the marginalized and forgotten in the society, through various outreach programmes.

THE REASONS FOR STARTING A SOCIAL ENTERPRISE

There are a number of reasons for starting a social enterprise including:

- Filling a need the market will never meet on its own, such as employment for underserved communities, groups with disabilities, ex-offenders and underprivileged women.
- Providing an opportunity to advance the organization’s mission, with additional income.
- Creating an alternative way to generate funds to ensure the survival of programmes and to reduce the reliance on third party donations, funding and grants.
- Enhancing the organization’s financial sustainability through the generation of profits that flow to a social purpose.
- Providing alternative solutions to help alleviate poverty, create healthy environments, and improve social services for all.
- Creating an alternative entrepreneurial, self-sustaining business to create revenue streams to support a social mission.
Social enterprise can serve as an innovative means for non-profits to safeguard themselves from the uncertainties associated with funding from public and private sector sponsors.

- Anthony Hylton, former Minister of Industry & Commerce.

**WHAT’S YOUR ORGANISATION’S MOTIVATION?**

Now that you have a better idea of what a social enterprise is and the reasons for starting one, you should now be better able to decide whether a social enterprise is right for you and/or your organisation, and whether it fits in with your motivation.

You need to be very clear about this as your motivation will be the driving force behind the idea. If you are still not clear then now would be a good time for you to seriously consider whether a social enterprise is right for you.

**EXAMPLES OF SOCIAL AIMS:**

- To reduce poverty levels through the creation of employment
- Provide affordable housing for the homeless
- Create solutions for poorly resourced health facilities
- To increase access to tertiary education through affordable financing
- Empower vulnerable groups to live productive lives
- To generate opportunities for gender equality in communities

Social enterprise can work in tandem with your social mission. You are not abandoning the cause. In fact it will put even greater focus on the communities that you serve.

- Julien Pringle, The Source – Savanna-la-Mar
It would also be useful for you to meet with those who are, or are transitioning to become social enterprises; organisations like Mustard Seed Communities, MultiCare Foundation, New Horizons Christian Outreach Ministries and the Source, Savanna-la-Mar, as there is nothing better than learning about social enterprises first hand; as these groups understand what it takes to develop a social enterprise in Jamaica.

There is a list of organisations in the resource section of this tool kit; these organisations would be happy to discuss and share their knowledge about becoming a social enterprise.

"Whatever motivates your organisation to set up a social enterprise never deviate from your mission."

- Peter Holbrook, CEO, Social Enterprise UK

**Not-for-Profit vs. Profit**

“The large majority of the organisations that participated in the SEBI social enterprise landscape survey were not of the view that social organisations (or social enterprises) should operate to make profit. Many were adamant that such a practice was unethical!” Social Enterprise Landscape 2013

"The important thing about making a profit is what you do with it. Social enterprises reinvest their profit into their social mission."

- Saffrey Brown, General Manager, JN Foundation

While many organisations see the benefit of social enterprises, operating one is very different from running a not-for-profit. Moving from ‘not-for-profit to profit’ will require a shift in mindset and culture, so do whatever is necessary to ensure that your stakeholders come to terms with the impending changes.

"We could not afford to continue as is. We had to make a paradigm shift – mentally and emotionally, if we were to survive."

- Ann Astwood - MultiCare Foundation
REGISTERING AS A SOCIAL ENTERPRISE

There is no single regulator for social enterprises or a tailor made legal structure that can be registered here in Jamaica. Social enterprises take a range of legal forms so they are regulated by a range of different bodies. It is important that you do your homework before you establish your organisation, as one size does not fit all, and you need to be sure that the legal structure that you have selected will work with your organisation’s future plans and growth.

A social enterprise should have a clear set of operational principles. These include:
- Having a clear social and/or environmental mission (set out in your governing documents).
- Generating the majority of your income through trade.
- Reinvesting the majority of your profits to further the social mission.

These should obtain regardless of what form the organisation takes.

The Department of Co-operatives and Friendly Societies (DCFS), an agency within the Ministry of Industry, Investment & Commerce, has the responsibility for administering the Co-operative Societies Act, the Friendly Societies Act, the Industrial and Provident Act and their respective Regulations and designated Charities Authority under the Charities Act 2013. If you are already a not-for-profit organisation, or if you are considering a not-for-profit legal structure for your social enterprise, you will want to read the information at the DCFS website at http://dcfsjamaica.org/.

It is useful to do an appraisal of each organisational structure to have an idea of which best suits your objectives, as not every type of organisational structure will get you to where you want to go. Although this exercise may be quite helpful we would still urge you to consult an attorney-at-law with experience in these matters as there are legal implications for any selection made.

A social enterprise is about adopting a set of operational principles

Charity vs. Co-operative Status

“Deciding on an appropriate structure was not as simple as we thought it would have been. At first we thought that we should register as a charity but there was no guarantee that our organisation would have been considered for this status, and the application process was extremely difficult for us to complete being blind, so we had to work with an attorney for guidance.

After a considerable amount of time investigating this area, we decided to venture into the world of co-operatives instead, which ended up being more complicated than we had anticipated. The Friendly & Cooperative Society requested a business plan, financial projections (2-3 years, broken down by months), and a number of other items; which fortunately for us we had, because we were participants in the SEBI programme. If we had not been in the programme we have no idea what we would have done, as we never had a business plan, even though we had been in business for several years.”
To get first-hand experience it is always a good idea to speak to individuals, groups or organisations that have been in a similar position as you are now in; so do use your personal and professional networks, or contact those who have been featured in the case studies, to find out about their real-life experience with setting up a social enterprise.

SOCIAL ENTERPRISES FACE THE SAME CHALLENGES AS TRADITIONAL BUSINESSES!
Social enterprises face the same challenges as the rest of the Micro, Small and Medium Enterprise (MSME) sector:

- They must be registered businesses
- Have business plans
- Operate with budgets
- Demonstrate fiscal sustainability

But there is one fundamental difference, these businesses are driven by their social and environmental mission, which defines who they are, and is the sole purpose for them being in business.

Whether a social enterprise or a traditional business, and no matter where in the world you are, there are businesses which succeed and others which fail.

There are a number of reasons for failure which include, but are not limited to:

- Entrepreneurs' lack of ability to develop and manage their businesses.
- The transition towards running a commercial business proved to be more challenging than expected.
- No business plan and therefore no clear direction.
- Limited understanding of the market's needs.
- Poor cash flow leading to the inability to pay bills.
- Fierce competition.
- Loss of critical staff with no succession planning in place.
- Poor financial management.
- Organisation not adequately equipped to run a social enterprise.

So can social enterprises succeed? Yes.

It is important for organisations to be aware of their strengths and weaknesses before venturing into the world of social enterprise, or any other business. As you develop your social business you will need to ensure that your weaknesses are addressed, and aim to reduce the barriers, challenges and risks associated with running your business; however remember that they cannot be avoided altogether, but you can be prepared to deal with them.
Social enterprises are one vital source of a new business approach to fair trade, social inclusion, community regeneration, creation of jobs for individuals and groups marginalised in labour markets. Social enterprises can significantly contribute to environmental sustainability.

- Denise Herbol, Mission Director, USAID June 2015

BEFORE YOU START A SOCIAL ENTERPRISE CHECKLIST

☐ Does your organisation fully understand what a social enterprise is?

☐ Do you know why you want to start a social enterprise?

☐ Have you clearly defined your purpose/social mission?

☐ Do you have deep knowledge of the problem that you are trying to solve?

☐ Has your organisation decided what it hopes to achieve by starting a social enterprise?

☐ Do you have a good business idea?

☐ Have you made a list of the current skills, capacity and experience within your organisation?

☐ Is your organisation prepared to commit resources (human and financial)? Have you thought of where the resources will come from?

☐ Do you and your organisation have the passion and drive to take this initiative forward?

☐ Do you understand the risks associated with running a business?

☐ Are you prepared to change your mindset and culture, e.g. not-for-profit vs. profit?

☐ Is your organisation prepared to adapt and change to ensure the success of the social enterprise?

☐ Are you prepared to invest time and a considerable amount of energy into researching, planning and implementing your idea?
The Business Model
Before you can plan the details of your social enterprise, you will need to develop a clear, easily communicated concept of how it will operate; this is called your business model. While there are a few frameworks for doing this, one of the most adaptable and widely used is the “Business Model Canvas” created by Osterwalder, Pigneur and a team of 470 others from 45 countries. It is a simple visual tool for describing, analysing and designing business models.

Your social enterprise business model will be a bit more complex than one for a mainstream business, because it must describe both the economic value of what you do, as well as the social value that it contributes to your purpose/social mission. However, you can build it out of nine simple building blocks.

Enterprise Building Blocks
The business model for any enterprise describes how it creates value, delivers it to customers, and captures some of that value for its own sustainability. Your business model needs to answer the following nine questions:

1. Which customers do you serve?
2. What value do you give to your customers?
3. How do you reach your customers?
4. What kind of relationships do you build with your customers?
5. How do you get money from your customers?
6. What resources do you need to serve your customers?
7. What activities do you have to perform to serve your customers?
8. What partners do you need to help you serve your customers?
9. How much does it cost to serve your customers?
The Business Model Canvas labels the answers to these questions as:

1. Customer Segments
2. Value Propositions
3. Channels
4. Customer Relationships
5. Revenue Streams
6. Key Resources
7. Key Activities
8. Key Partnerships
9. Cost Structure

**Customer Segments**

Customers are the most important part of any enterprise, so you need to make conscious decisions about which customers you are going to serve. There are many ways to define different customer segments: by geographic location, by income, by gender, etc.; but the most useful ways to envision your customer segments is to look at the ways in which your customers interact with your business. Groups of customers belong in different segments if:

- They have different needs which justify different pricing,
- You reach them through different distribution channels,
- You need to build different types of relationships with them,
- You make very different rates of profit from them,
- They are willing to pay for different aspects of what you do.
Small businesses starting out often make the mistake of trying to appeal to a mass market even though they lack the size to compete effectively with giant corporations. Small businesses need to focus and cater to the needs or likes of specific customer segments who are not being served in the best way by mass market strategies. Superior Crafts & More for example, refurbishes and restores heirloom furniture for their customers, but does not compete head to head with high end furniture retailers.

Social enterprises often serve more than one customer segment because they are delivering economic value to one group of people, while delivering social value to a different group. This is the case at Mustard Seed Communities where they deliver economic value to the supermarkets who buy their eggs wholesale, but at the same time they use the revenue they generate to deliver social value to the hundreds of children that they care for.

Value Propositions
Your Value Propositions are the reasons that your customers choose to do business with you rather than your competitors. This is true if you are providing either goods or services and whether you are delivering economic value or social value to that customer.

To be successful you need to solve a customer’s problem or satisfy a customer’s wants/needs. Each Value Proposition is a bundle of benefits that caters to the wants/needs of a particular customer segment.

Your Value Propositions need to be noticeably different from those of your competitors, or your customers will not have a good reason to choose you. This is called differentiation. Making goods and services accessible to customers who could not get them otherwise is a good way to differentiate; Dress For Success Jamaica does this by operating their retail store for gently used but high quality work wear for women. Sometimes your product is unique, for example, the MultiCare Foundation’s Breezy Castle recreational facility is the only green space of its kind in Downtown Kingston.

It is often a mistake for social enterprises to try to differentiate their offerings simply by charging the lowest price. Large corporations have economies of scale which makes them able to undercut low price offerings by smaller enterprises. Social enterprises compete more effectively by playing to their strengths and emphasizing the characteristics which make them different. They have the opportunity to develop unique brands by highlighting both the material benefits, as in the quality of the furniture restoration work done by Superior Crafts and More Ltd., but also the psychological benefits to the customer of “doing the right thing” by supporting the enterprise of visually impaired individuals. Social enterprises can often strengthen their brands and improve their value propositions by associating their offerings with Jamaican heritage as the Ulster Spring Women’s Group does with their Cockpit Treats culinary enterprise.
Channels
Distribution channels and marketing channels are the ways that your social enterprise reaches your customers so that you can deliver value; they are the ways that you communicate with and interact with your customers and they play a very important role in each customer’s experience. Each channel that you use should cover one or more of these five phases:

1. Make your customers aware of your existence and what you offer,
2. Help customers make up their minds about whether they want to buy what you offer,
3. Allow customers to buy your products/services,
4. Enable you to deliver the product/service to your customers, and
5. Give you the means to provide support to your customers after the purchase.

As a social enterprise you will probably use several different channels because not only do you have to arrange marketing, distribution, and sales channels, you may also need to serve multiple customer segments with separate value propositions. A channel can be direct, such as your website or salespersons that your social enterprise employs. Or it can be indirect, such as a retail store that someone else owns or someone else’s website. Mustard Seed Communities makes use of direct channels, their employees can take eggs to sell in their own neighborhoods; they also use indirect channels, such as supermarkets.

Customer Relationships
You will need a clear idea of the type of relationship that you want to build with customers in each segment. Depending on your type of business and the growth stage of your enterprise you may be looking for customer:

- Acquisition— getting new customers as quickly as you can
- Retention— holding on to the customers you already serve
- Upselling— boosting sales by providing additional products/services to the customers you already serve

Relationships can range from close personal attention to automated customer interaction on the internet; furthermore, several types of relationship may co-exist between you and customers in a particular segment.

Revenue Streams
Revenue streams are the flow of money that your enterprise generates from each customer segment. You need to figure out what each customer segment is willing and able to pay for the value that it receives.
The most easily understood way to generate a revenue stream comes from selling a physical product; Mustard Seed Communities does this by selling their eggs, chickens and other farm products. Selling access to a service is another common way of earning revenue; the Image Training Center’s soft skills training programmes are a good example of this. You can earn revenue by renting or leasing an asset that you control; The Source rents meeting rooms at its facility and MultiCare Foundation rents access to Breezy Castle to companies who wish to hold events there. Other ways to make money include charging subscription fees like a gym does, charging licensing fees for the use of intellectual property to which you hold the rights, or getting advertising revenues from businesses who want exposure to a group of people to which you have access.

**Key Resources**

Your key resources are the assets that you need in order to make your enterprise work; they can be categorized as:

- Infrastructure assets such as buildings, machines, computers & vehicles. Mustard Seed Communities needs farmland, for example, to run its food production social enterprise.
- Organisational resources like patents, ethics, brands or proprietary knowledge. The Ulster Spring Women’s Group wants to protect the proprietary knowledge in their innovative new recipes for their yellow yam products.
- Human resources are important to every enterprise, but they are particularly critical in knowledge-based or creative industries. The skills of the employees at Superior Crafts and More Ltd., in the time-honoured art of caning, are pivotal to their success.
- Financial resources are required by every business, particularly in the start-up phase before the business is generating any revenue.

We will look at resources in more detail in the next chapter to assist with overcoming the challenges that you will encounter and determine what key resources are required by each of your value propositions, marketing and distribution channels, customer relationships, and revenue streams.

**Key Activities**

Your Key Activities are the actions that you need to take in order to create your value propositions, reach your customer segments and build your customer relationships. Like key resources, they will be determined by the kind of business that you are in. Some key activities are:

- Production activities which are related to making and delivering a product or service in the quantities and quality that your customer segments require.
- Problem solving activities are important if your enterprise is a consultancy where you have to come up with individual solutions to customer problems. Service organisations, like hospitals, are generally devoted to these types of activities.
- Network building activities are very important to businesses like eBay whose key resource is a platform where different customer segments interact with each other.
Key Partnerships
Partnerships are very important to organisations that provide social services. Social enterprises have to extend their partnerships beyond the traditional philanthropic and public sector actors. Social enterprises need to discover how to compete in the business environment, while forging strategic partnerships which can advance their social mission.

Social enterprises, because they are driven by their purpose in addition to profit, can explore different types of partnerships:

- Strategic alliances with philanthropic organisations so that philanthropists gain efficiency in pursuing social goals
- Strategic alliances with private sector businesses so that those businesses can extend their corporate social responsibility agenda
- Joint ventures between not-for-profit organisations who pool their resources to create a social enterprise from which they both benefit

While you are devising your business model consider which key resources you might be able to acquire from key partners: ask yourself whether there are any key activities that partners can perform. In this way you may be able to make the final building block of your business model, your cost structure, more manageable.

Cost Structure
This is made up of the most important expenditures that will be required to operate your social enterprise. It costs money to create value for your customers, deliver it to them, maintain relationships with them and collect revenue from them. Cost structures can be dominated by:

- Fixed costs which remain the same no matter what volume of products/services are sold. These may be salaries, physical assets, or rent.
- Variable costs that are proportional to the volume of sales. Image Training Center will only engage an instructor when they have sold a sequence of training sessions, so these costs are variable.
- Economies of scale which are an advantage that very high volume producers enjoy because the average cost per unit often falls when output is very large.
- Economies of scope which occur when an enterprise uses existing infrastructure, like marketing or distribution channels, to support an expanded product line.

Social enterprises may not be the lowest cost producer of a product or service. This means that most successful social enterprises will be value-driven, rather than cost-driven. However, you should make every ethical effort to control your costs because the greater the positive difference between your revenue streams and your cost structure the more profit you generate to invest in your social mission.
Business Model Canvas
These nine building blocks are the basis for Osterwalder & Pigneur’s Business Model Canvas. One of the best ways to use it is to print it out on a large sheet of paper and pin it to the wall so that your whole team can collaborate using markers or Post-it notes to work through all the details of your business model design.

There are a number of online resources to help you use the Business Model Canvas to develop the business model for your social enterprise. You can download the Business Model Canvas for free at www.businessmodelgeneration.com where you can also buy the book Business Model Generation to learn more about the method. Business Model Fiddle is a free web based program at www.bmfiddle.com which allows you to capture and develop your business model ideas in an environment where you can easily share them with others and collaborate online.
Validate Your Business Model
After you have outlined your business model and you are pretty sure that you understand how to make it work, you should get feedback from people who can tell you if your customers are going to agree that your product/service is a good idea. The only way to get this critical information is to actually ask your customers.

Find a sample of people who fit the customer segment description that you created when you were designing your business model. If you do not already know these people, then use your network to find them. You are trying to discover how your potential customers are coping right now with whatever problem your product/service is designed to solve. You want to ask them:

1. How are they solving the problem right now?
2. What are their needs and fears related to this problem?
3. What would convince them to try a different way of solving their problem?
4. How much is it worth to them to solve this problem?
5. Who exactly are they? This question is to find out demographic information that is relevant to your product/service.
6. Can you recommend two or three other people who need a solution to the same problem that your product/service addresses?

The final question is to expand your network of people to interview so that you talk to at least a dozen members of your customer segment. What you are trying to do through this exercise is determine that the customer segment that you and your team have imagined actually exists, and that you can feasibly solve their problem with your product/service.

In some cases you will be able to take further steps to test your business model by developing prototypes of your product/service and testing them out with actual customers. Every step that you take to validate your business model reduces the risk of launching the wrong product/service or focusing on the wrong customer segment.

The Business Plan
After you have fine tuned and validated your business model you will be prepared to write your business plan. A business plan is a formal statement of business goals, reasons they are attainable, and plans for reaching them. It provides the full details of your business, which was summarized in the business model. Should the business model change then the business plan also has to change.

The development of the plan is an essential process that must be undertaken before any decision can be made regarding the development of your business, and will ensure that your potential business idea is taken seriously by third parties, especially those that you are seeking either development/investment finance and/or support to start your social enterprise.
Your business plan will help you to communicate the feasibility of your enterprise, demonstrate that you are using a thought out business approach and is likely to help you attract investment, as investors are more likely to take your organisation seriously.

**Don’t forget your social mission!**

The plan will become your road map and will guide the operation of the business. There are many examples of a business plan online, including ones for social enterprises. The components of the plan can vary, however some of the areas that you can expect to find are included in the diagram below:
Your plan is not cast in stone, and must be adjusted in line with what is taking place in the market.

THINGS YOU NEED TO REMEMBER WHILE WRITING YOUR BUSINESS PLAN!

- Don’t hesitate to ask for help in writing your business plan.
- You are writing a plan for a social enterprise, not a traditional business. You are however using business principles.
- Objectives must be SMART: Specific – Measurable – Attainable – Realistic – Timeframe.
- Include both financial and social goals.
- Ensure that all key areas are covered in the plan.
- Promote your social objectives along with the product and service.
- Your plan must describe the potential “return” on investment for investors and the desired social outcomes.
- Build your team – make sure they share the vision of the organisation.
- Look for business partners who understand your mission.
- Understand the industry that you are operating in and your competition.
- Consider the risks and come up with ways of reducing them.
- Don’t be afraid of changing your original plans. ‘The only thing that is constant is change!’
- Constantly review and update the plan.
- Make plans to reinvest your surplus/profit?
- The plan is a guide, you will still need to create detailed operational plans.
- Don’t forget to use your plan!

The Operational Plan
Once the business plan has been signed off by your team, you will then have to create operational plans, which are tactical goals and objectives for the different areas of the business e.g. marketing, finance, operations. You should refer to these on a regular basis to ensure that you are on target and are achieving your specific goals and targets which contribute to the overall strategic goals as detailed in the business plan.
CHAPTER 6 BUSINESS PLANNING

Business Planning Checklist

Have you determined which customer segments you serve? Have you talked to them?

☐ Do you have a clear understanding of the value you give to your customers? Do your customers share this understanding?

☐ Do you know how to reach your customers? For advertising? For delivery? For after sales service?

☐ Are you clear on what kind of relationships you need to build with your customers?

☐ How do you get money from your customers? Is it enough to cover your costs?

☐ Do you have all the resources you need to serve your customers? If not, do you have a plan to get them?

☐ Can you perform all the activities you need to serve your customers? If not, who are you going to get to help?

☐ Will you need partners to help you serve your customers?

☐ Have you drawn up detailed lists of everything that it will cost to serve your customers? Have you missed anything?

Taking care of children with very special needs

"It may surprise many that when we entered the Social Enterprise Boost Initiative programme in 2013 we did not have a business plan or a plan of action on how to grow our businesses. Today we have a comprehensive business plan for our eggs and fish businesses, and have taken all of the key learnings from the SEBI training and support, and will apply them to all of our other businesses; we have also hired a Business Development Manager whose responsibility is to grow all of Mustard Seed Communities businesses.

We are also sharing our new found knowledge with our other Mustard Seed Communities Apostolates. Because of the SEBI programme and our business plan we were able to secure funding of over $4.5m to bolster our existing projects at our Jerusalem location. Through our businesses we are demanding accountability through documentation. As a result of our efforts we are reaping the benefits."

- Darcy Tulloch-Williams, Executive Director, Mustard Seed Communities
A resource is defined as a supply of materials, money, staff, network and other assets that can be drawn on by a person or organisation in order to function effectively.

There are four broad types of resources:

<table>
<thead>
<tr>
<th>FINANCIAL</th>
<th>INFRASTRUCTURE</th>
<th>HUMAN RESOURCES</th>
<th>ORGANISATIONAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Money</td>
<td>• Facilities</td>
<td>• Management</td>
<td>• Structures</td>
</tr>
<tr>
<td>• Shares</td>
<td>• Buildings</td>
<td>• Staff</td>
<td>• Systems</td>
</tr>
<tr>
<td>• Other assets</td>
<td>• Space</td>
<td>• Knowledge</td>
<td>• Principles and ethics</td>
</tr>
<tr>
<td></td>
<td>• Equipment</td>
<td>• Training</td>
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<tr>
<td></td>
<td>• Material</td>
<td>• Experience</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Technology</td>
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<td></td>
</tr>
</tbody>
</table>

Various types of resources are required to plan, start-up, run, manage your business and deliver products and services to customers.

What are some of the things you will require?

- Marketing and sales expertise
- Technical expertise
- Equipment/tools/infrastructure
- Financing
- Distribution channels
- Sources of raw material inputs
- Licenses, patents and legal protection
- Business plan

“...It wasn’t until we started developing our business plan that we realised the resources that would be required to get our business off the ground and to operate our business. Firstly we operated from our homes, but would now require a dedicated production facility and commercial catering equipment, if we were going to be able to meet the demands for our products.”

- Ulster Spring Women’s Group - An employment focused social enterprise
CHAPTER 7 GETTING THE RESOURCES YOU NEED

The resources required will vary and depend on the nature, type and size of your business. You will need to make detailed lists of the resources required by each of your value propositions, marketing and distribution channels, customer relationships, and revenue streams.

Creating opportunities for the visually impaired and blind
Superior Crafts and More Ltd., is a furniture-making, woodwork and craft enterprise operated by a small, dynamic group of blind and visually-impaired individuals. The company focuses on hand-made wooden furniture that incorporates the time-honoured art of caning, and it provides full-time employment for sixteen visually impaired skilled craftsmen and women.

The company sees itself as a model for other disabled groups in Jamaica, encouraging them to form self-sustaining, income-generating businesses that can provide job opportunities and skills training.

Currently, the group refurbishes and repairs cane furniture for customers, and makes wicker tables and chairs.

When developing their business plan it was recognized that one of the critical success factors to operating successfully in the furniture sector was the production of well designed, high quality, durable furniture; but they needed specialized equipment to do so which they lacked; they also had limited expertise in design and production methods. Efforts were made to turn these major weaknesses into strengths.
Access to resources can be difficult, particularly for start-up businesses. In the start-up stage, some of the most challenging resources to access are: finance, knowledge, work space, supplies and equipment, which can limit your ability to get your social enterprise off the ground and remain viable.

Some of the barriers to your organisation's sustainability and/or growth

- Lack of knowledge & managerial skills
- Lack of suitable work space
- Access to supplies & equipment
- Obtaining finance

Gaining Knowledge from Mentors & Business Advisors

Social entrepreneurs who expand their knowledge and managerial skills by building relationships with experienced mentors will significantly improve their chances of success. The Branson Centre for Entrepreneurship facilitates mentorship relationships for entrepreneurs in their program. They “provide Caribbean entrepreneurs with critical support services to help them structure and scale their businesses [...] by offering a comprehensive mix of on-demand services that they can access at different times along their entrepreneurial journey.” http://bransoncentre.co/caribbean/mentor/ The Young Entrepreneurs Association of Jamaica also provides their members with access to a unique Peer Mentorship Program. http://www.yeajamaica.com/

It is more difficult, but not impossible, to recruit a suitable mentor on your own. Start by exploring your own network; former colleagues or employers with business expertise, senior managers of your suppliers, people you have met through business or professional associations. If they do not have the interest or the time, ask them to recommend someone else who might. You are looking for someone who:

- Has started or significantly grown a business,
- Is passionate about what they do,
- Was helpful to you in the past,
- Has earned the respect of others in the field,
- Is involved in industry groups or associations.

You should be specific about what you need help with and communicate this to your prospective mentor.
Here is a checklist to help you set up a successful mentorship:

- Have you made a list of what you want to learn from the mentor?
- Have you sketched out an agreement? It does not have to be a complicated document, but it should set goals, say how often you will meet, and establish what will stay confidential between both parties.
- Have you asked for a 30 minute preliminary meeting and see if your personalities work well together?
- Do you understand how much time they will make available?
- Have you asked them whether or not they will need you to pay them for their support?

Your social enterprise in both its start-up and mature phases will need a range of professional business advisors to assist with operational, as well as legal/statutory requirements. This is likely to include:

- An accountant- to help you with setting up bookkeeping, financial management and reporting systems, as well as for tax advice depending on your legal registration status. You should aim to establish a long term relationship with an accountant that you can easily communicate with and trust.
- A lawyer- to help you with contracts, debt recovery and employment issues. This may well be short term relationships with specific professionals on an as needed basis.
- A management consultant- to help you achieve specific objectives such as strategic planning, investment packaging or support with particular projects.

In most types of relationships with business advisors, you will work closely with them for a limited period of time.

**Access to Economical Work Space**

There are many small businesses that minimize these requirements by operating their businesses out of premises that they already have access to, usually the entrepreneur’s home. Starting out as a home based business has advantages if the type of social enterprise you are running allows this. One of the first priorities of such an enterprise is to reinvest its profits so that it can grow into a more suitable business space.

You should also tap into your wider network to gain access to economical work space. Established businesses are often not utilising their space to its full capacity, so you could seek out an established business to rent you a space at a lower rate to allow your business to grow. Although your social enterprise may be unique, others have already faced the many challenges of turning an idea into a functioning business. Talk to people and ask about how others have invented economical solutions to similar needs.
Access to supplies & equipment
Suppliers and partner organisations can also be of considerable assistance in helping you to gain access to supplies and equipment in the start-up phase of your enterprise. Your social enterprise could be one part of a larger supply chain; you may be able to get potential suppliers to offer you attractive terms or preferred rates because they have a stake in your success, particularly if your social benefits are delivered in their community or can be aligned with their corporate social responsibility objectives. Seek out the most cost effective options to acquire supplies and equipment.

“All sorts of businesses need a helping hand to get off the ground. Grant funding still has an important role to play.”
- Peter Holbrook, SE UK

Obtaining Financing
The availability of grants/donations and funding is declining and there are social enterprises who are not relying on third parties for their survival, and are generating the majority of their income through revenue generating activities, and are reinvesting the bulk of their profits to further their social mission. This self-sustaining model is allowing them to become financially independent; but this does not mean that they will not accept third party support.

Whether you’re looking for finance to start, grow or move into social enterprise, there are a number of different types of finance available, each with their own advantages and disadvantages. Finance for social enterprises range from grants to social investment, with many different options in between.
As part of the business planning process you will have to determine the amount of funds that you will require to get the business off the ground and to run the business. Start-up costs are the initial one-of outlays for starting the business, and may include items like business registration, registration of trademarks, purchasing of equipment and office supplies. And let’s not forget that during the early days of your business, you may not be generating adequate revenue to cover salaries, utilities and rent for example; therefore you will also have to consider initial working capital, until your business is able to make an adequate return to cover these costs.

“People invest in worthy causes or those in which they see great potential.”

- Saffrey Brown, General Manager, JN Foundation

There are many different funding options available from a wide variety of sources, however not all of these options will be suitable or even available to your organisation. Depending on the type of organisation that you are running your options may be limited, and for others there may be numerous options. So, it is of paramount importance that you do your homework to establish which of the options below are best for you. Below is a summary of funding options.
## Chapter 7: Getting the Resources You Need

### A sample of funding options

<table>
<thead>
<tr>
<th>TYPE OF FUNDING</th>
<th>DESCRIPTION</th>
<th>SOURCES OF FUNDING</th>
<th>PROS/CONS</th>
</tr>
</thead>
</table>
| Equity          | Shares distributed in exchange for financial investment | Private investors/venture capitalists | • All of the risk of loss is not on you alone  
• There could be active partners  
• Inactive silent partners who simply provide capital and wait for their returns  
• You give up a certain element of control over the company  
• Regardless of the amount of the company you retain, you are still answerable to your investors  
• If you share the risk with your investors, then you will also have to share your profits |
| Loans           | Commercial loans at market rate that include term loans, mortgages and bank overdrafts | Banks and credit unions | • A good source of funding  
• It allows you to keep your personal cash on hand to use for other expenses  
• It may be more difficult to obtain and you will have to meet the institution’s requirements  
• You are going to need collateral to secure the loan  
• You have to pay back the loan with interest  
• Repayments will be due regardless of the state of the business: good or bad |
| Grants          | Funding, which does not have to be repaid | Donor agencies, Foundations | • Application for funding in response to 'call for proposals';  
• Funding attached to key objectives  
• No guarantee that you will receive the grant  
• Competitive environment for funding  
• A formal agreement  
• Terms and conditions are attached to the grant  
• Grantor’s budget may affect the availability of funding from year to year  
• Grantor’s focus may not be the area that you are focused on, and, therefore, funding will not be available for your cause |
| Crowd funding   | Raising funds from a large number of people interested in your project or venture via the Internet | Globalgiving.org, Kiva.org, Jisupportjamaica.com, Jalsawel.org, Kickstarter.com, Indiegogo.com | • Those who are interested in your cause provide funding to get your initiative off the ground  
• The amount does not have to be paid back  
• You have to drive the donations (publicizing that you are on the site)  
• The company takes a fee (which is often hidden) |
| Family/friends | Engage friends, family, community members to donate funds to the social enterprise for capital investment | Family & Friends | • Cheap and easy form of finance  
• May/may not have to be paid back  
• May/may not have terms and conditions  
• May potentially affect your relationships |
| Angel investors | Individual or individuals who provides capital for a business start-up, usually in exchange for equity/share of the business | First Angels Jamaica | • No “set amount” for angel investors  
• Angel investment is extremely difficult to raise  
• Angel investors seek ventures that have the potential for a high return on investment  
• You will no longer have complete ownership |
You have spent months developing your ideas and you have now completed your business plan. Now what? There now needs to be a process for implementing it. The implementation process can vary from organisation to organisation, but one thing that’s important is that your goals and objectives need to be tracked and monitored.

Some tips:

- Review the final plan with the team so that you are all familiar with it. Remember there are social and business objectives.
- Convert your business plan into an actionable plan, detailing all of the activities.
- Prioritise the goals and outline the activities that need to be completed within set deadlines.
- Assign tasks to key members of the team.
- Monitor your performance.
- Track achievement of performance goals.
- Schedule regular meetings and have members submit progress reports to establish whether the activities are on schedule, ahead of schedule, or behind schedule. This will also create the opportunity to establish any key achievements or major challenges that need to be addressed.
- Provide updates at management meetings, to keep them abreast of developments, and to include them in the process.
- Highlight key achievements – Tell the story!

“We had thought that once the plan had been developed that the work was over. In fact, the work had just begun. It would be easy to leave the plan on the shelf to gather dust, but that will not help us achieve our objectives. We were constantly being reminded that our plan needed to be referred to on a regular basis to ensure that we were on track.”

- Elizabeth Chambers – Ulster Spring Women’s Group

You will need to research and understand what key performance indicators, financial ratios and social impact measures best suit your organisation.
There are a number of reasons for business to fail, which include, but are not limited to:

- Poor planning
- Inexperience leadership
- Nonviable and unsustainable business
- Lack of financing
- Indisosed approach to business
- The transition towards running a commercial business proved to be more challenging than expected
- No business plan and therefore no clear direction
- Limited understanding of the market’s needs
- Poor cash flow leading to the inability to pay bills
- Entrepreneurs’ lack of ability to develop and manage their businesses
- Fierce competition
- Loss of critical staff with no succession planning in place
- Poor financial management
- Organisation not adequately equipped to run a social enterprise
- Failure to adopt proper methods/practices to handle growth and expansion

Tracking and monitoring the progress of these objectives ‘plan versus actual’ is an extremely important activity as it allows you to determine what progress is being made, any key issues identified along the way, and the corrective action needed if the plan is going off course. You will also be able to evaluate the results and key achievements, which can be shared with your key stakeholders.

The Small Business Administration (US) estimates that 50% of small businesses fail within the first five years!
Key Lessons Learnt From a Social Enterprise Operating in Jamaica

"Involve the community that you are serving in the decisions that impact them."

- Julien Pringle, The Source (Savanna-la-Mar)

- Be prepared to invest a considerable amount of time in the business model and the business plan
- A start-up has many challenges, especially finding the funds to get off the ground
- Teams evolve (some for the better/some for the worse)
- Planning for the transition from social service to social enterprise requires a change of mindset and culture
- Government departments are not familiar with social enterprises, and in the majority of instances the available legal structures are not suitable.
- You must have really good processes in place, and staff must be accountable
- Sometimes the team does not share the vision so you need to select your team carefully
- You must never forget that this is a social enterprise and you must always be guided by the organisation’s principles
- You have to be open and transparent
- Some people get distracted when you start talking about making money/profit
- Surround yourself with people who share your values, vision, passion and ideas
- Diversity is good – Diversity of thinking, approaches, skills, perspectives and ideas
- Take the right people on the journey with you: staff, partners, funders, donors, investors, champions
- Have a clear business model and business plan
Uncover your strengths

- Conduct research
- Ensure that your idea is feasible and sustainable
- Networking and collaborating are important—you don’t have to do it on your own
- High growth, high re-investment strategy must be pursued as a path to success
- Your plan is not cast in stone, and must be adjusted in line with what is taking place in the market
- You carry a mission that gives value to your product—so tell your story
- Find out if the product has value in the marketplace; can it hold up?
- Command shelf space; keep expanding your product range
- Learn to do your own distribution
- There should be a team approach, and the plan should receive the buy-in of all
- Choose your Board carefully, and for the right reasons, ensuring that they have the capacity to run the business
- The Board must share the vision
- A paradigm shift is needed for organisations and its members to justify the new model and to keep it going and growing even under pressure
- Employees must have the requisite skills (even when it includes community members)
- Community sensitization and engagement is of paramount importance
- Keep the needs of the customer and the beneficiaries at the forefront of everything that you do
- You are taken more seriously when you have a business plan

It is important for social enterprises to collaborate within the social enterprise community. By helping each other you can achieve far greater than by yourself.

- Claire Dove OBE DL – Chair, SE UK
There are numerous organisations within and outside of Jamaica that offer support to social enterprises, so take some time to learn about them and see how they can help you.

**BUSINESS SUPPORT ORGANISATIONS**

**Branson Entrepreneurship Center**  
Unit 14, Bogue City Centre, Montego Bay  
Tel: (876) 631-5348/632-5134  
Website: [www.bransoncentre.com](http://www.bransoncentre.com)  
Facebook: [www.facebook.com/BransonCentreCaribbean](http://www.facebook.com/BransonCentreCaribbean)  
Twitter: @bransoncentre

**Bureau of Standards**  
6 Winchester Road, Kingston  
Tel: (876) 632-4275  
Website: [www.bsj.org.jm](http://www.bsj.org.jm)  
Facebook: [www.facebook.com/bureauofstandardsjamaica](http://www.facebook.com/bureauofstandardsjamaica)  
Twitter: @StandardsJa

**Companies Office of Jamaica**  
1 Grenada Way, Kingston 5  
Tel: (876) 908-4419/26  
Website: [www.orcjamaica.com](http://www.orcjamaica.com)  
Facebook: [www.facebook.com/CompaniesOfficeJamaica](http://www.facebook.com/CompaniesOfficeJamaica)  
Twitter: @orcjamaica

**Department of Co-operatives and Friendly Societies (DCFS)**  
2 Musgrave Avenue, Kingston 10  
Tel: (876) 978-1946/927-6572  
Website: [www.dcfsjamaica.org](http://www.dcfsjamaica.org)  
Facebook: [www.facebook.com/dcfsja](http://www.facebook.com/dcfsja)

**Jamaica Business Development Corporation**  
14 Camp Road, Kingston 4  
Tel: (876) 928-5161/5  
Website: [www.jbdc.net](http://www.jbdc.net)  
Twitter: @JBDCjamaica
CHAPTER 10 PLACES TO GET SUPPORT

Jamaica Business Information Centres (JAMBIC)

- Kingston
  Mona Technology Park
  UWI Mona Campus, Kingston
  **Tel:** (876) 656-8990

- St James
  Shop 11, 4 Cottage Road
  Impact Plaza, Montego Bay
  **Tel:** (876) 953-4477

- Westmoreland
  The Source CRC
  Lot 224 Barracks Road
  Savanna-la-mar, Westmoreland
  **Tel:** (876) 918-1333

- Manchester
  Suite 26, The RADA Building
  23 Caledonia Road, Mandeville
  Manchester
  **Tel:** (876) 625-3406

- St. Ann
  St. Ann Chamber of Commerce
  Pineapple Place, Ocho Rios, St. Ann
  **Tel:** (876) 508-2104/974-3998

JAMPRO
18 Trafalgar Road, Kingston 10
**Tel:** (876) 978-7755/978-3337
**Website:** [www.jamaicatradeandinvest.org](http://www.jamaicatradeandinvest.org)
**Facebook:** [www.facebook.com/JAMPROCORP](http://www.facebook.com/JAMPROCORP)
**Twitter:** @Jamprocorp

Rural Agricultural Development Authority (RADA)
Hope Gardens, Kingston
**Tel:** (876) 977-1158/62
**Website:** [www.rada.gov.jm](http://www.rada.gov.jm)

Social Enterprise Boost Initiative (JN Foundation)
32 ½ Duke Street, Kingston 5
**Tel:** (876) 926-1344 ext:5163
**Email:** sebijm@jnbs.com
**Website:** [www.sebijm.com](http://www.sebijm.com)
**Facebook:** [www.facebook.com/sebijm](http://www.facebook.com/sebijm)
**Twitter:** @sebijm
CHAPTER 10 PLACES TO GET SUPPORT

FOUNDATIONS

Jamaica National Building Society Foundation
32 ½ Duke Street, Kingston 5
Tel: (876) 926-1344
Email: foundation@jnbs.com
Website: www.jnfoundation.com
Facebook: www.facebook.com/jnfoundation
Twitter: @jnfoundation

Digicel Foundation
14 Ocean Boulevard, Kingston
Tel: (876) 619-5000
Email: DigicelFoundationJA@digicelgroup.com
Website: www.digicelfoundation.org
Facebook: www.facebook.com/digiceljafoundation
Twitter: @DigicelJaFdn

Grace Kennedy Foundation
73 Harbour Street, Kingston
Tel: (876) 932-3181/922-3440/9
Email: gkfoundation@gkco.com
Website: www.gracekennedy.com/index.php/gkfoundations
Facebook: www.facebook.com/GraceKennedyCares
Twitter: @GKcares

Issa Trust Foundation
10392 State Road 84, Unit 101, Davie, Florida, 33324
Website: www.issatrustfoundation.com
Facebook: www.facebook.com/IssaTrustFoundation
Twitter: @IssaTrust

NCB Foundation
The Atrium, 32 Trafalgar Road, Kingston 10
Tel: (876) 929-9050
Email: ncbfoundation@jncb.com
Website: www.ncbfoundation.org
Facebook: www.facebook.com/ncbfoundation
Twitter: @NCBfoundation
CHAPTER 10 PLACES TO GET SUPPORT

Sandals Foundation
5 Kent Avenue, Montego Bay
Email: foundation@grpsandals.com
Website: www.sandalsfoundation.org
Facebook: www.facebook.com/TheSandalsFoundation
Twitter: @sandalsfdn

Scotia Bank Foundation
Website: http://www.scotiabank.com/jm
Twitter: @ScotiabankJM

FUNDING & GRANT SUPPORT

British High Commission
28 Trafalgar Road, Kingston 10
Tel: (876) 936-0717/936-0700
Website: www.gov.uk/government/world/organisations/uk-trade-investment-jamaica
Twitter: UKTI

British Council
28 Trafalgar Road, Kingston 10
Tel: (876) 906-8962
Email: bcjamaica@britishcouncil.org.jm
Website: caribbean.britishcouncil.org
Facebook: www.facebook.com/BritishCouncilCaribbean

CARDI: Caribbean Agricultural Research & Development Institute
UWI St. Augustine, Trinidad and Tobago.
Tel: (868) 645-1205/6/7
Email: infocentre@cardi.org
Website: www.cardi.org

Compete Caribbean
Inter-American Development Bank, ‘Hythe,’ Welches, Maxwell Main Road, Christ Church, Barbados
Tel: (246) 627-8500
Email: competecaribbean@iadb.org
Website: www.competecaribbean.org
Facebook: www.facebook.com/CompeteCaribbean
Twitter: @competecarib
CHAPTER 10 PLACES TO GET SUPPORT

Embassy of Japan
6th floor, NCB Towers, North Tower, 2 Oxford Road, Kingston 5
Tel: (876) 929-3338
Email: info@kg.mofa.go.jp
Website: www.jamaica.emb-japan.go.jp/en

Europe Aid
Rue de la Loi 41, B-1049, Brussels, Belgium
Tel: +32 2 299 98 14
Website: ec.europa.eu/europeaid/home_en
Facebook: www.facebook.com/europeaid
Twitter: @europeaid

Global Fund for Women
800 Market Street, Seventh Floor, San Francisco, CA 94102, USA
Tel: 1 (415) 248-4800
Email: lac@givefundforwomen.org
Website: www.globalfundforwomen.org
Facebook: www.facebook.com/GlobalFundforWomen
Twitter: @GlobalFundWomen

HelpAge International
3 Stanton Terrace, Kingston 6
Tel: (876) 946-3137
Email: 365admin@helpagecaribbean.org
Website: www.helpage.org/where-we-work/caribbean/jamaica

IDB: Inter-American Development Bank
40-46 Knutsford Boulevard 6th Floor, Kingston
Tel: (876) 764-0815/0852/0853
Email: IDBJamaica@iadb.org
Website: www.iadb.org/en/countries/jamaica/jamaica-and-the-idb,1051.html
Facebook: www.facebook.com/IADB.org
Twitter: @the_IDB

United Nations
1-3 Lady Musgrave Road, Kingston 5,
Tel: (876) 978-2390
Website: www.un.int/jamaica/jamaica/un-offices-jamaica
Twitter: @unjamaica
CHAPTER 10 PLACES TO GET SUPPORT

United Nations Children's Fund (UNICEF)
8th Floor, Pan Jamaican Building, 60 Knutsford Boulevard, Kingston 5
Tel: (876) 926-7584-5

United Nations Development Programme
1-3 Lady Musgrave Road, Kingston 5
Tel: (876) 978-2390
Email: registry.jm@undp.org
Website: www.im.undp.org/content/jamaica/en
Facebook: www.facebook.com/UNDP-Jamaica-519385968085873
Twitter: @UNDPJamaica

United States Agency for International Development
142 Old Hope Road, Kingston 6
Tel: (876) 702-6000
Email: kingstondir@usaid.gov
Website: www.usaid.gov/jamaica
Facebook: www.facebook.com/USAID
Twitter: @usaid

World Bank
Courtleigh Corporate Centre, 3rd Floor. 6 St. Lucia Avenue, Kingston 10
Tel: (876) 960-0459
Email: gmcDaniel@worldbank.org
Website: www.worldbank.org/en/country/jamaica
Facebook: www.facebook.com/worldbank
Twitter: @worldbank

ORGANISATIONS PROVIDING VOLUNTARY SUPPORT

CUSO International Jamaica
17 Ruthven Road, Building 1, Kingston 10
Tel: (876) 960-0459
Website: cusointernacional.org/where-we-work/jamaica
Facebook: www.facebook.com/cusointernational

US Peace Corps
8 Worthington Avenue, Kingston 5
Tel: (876) 929-0495
Website: jamaica.peacecorps.gov
Facebook: www.facebook.com/Peace-Corps-Jamaica-1479248875700833
CHAPTER 10 PLACES TO GET SUPPORT

FINANCIAL SUPPORT

Jamaica National Small Business Loans
32 ½ Duke Street, Kingston 5
Tel: (876) 948-7454/9174
Website: www.jnsbl.com
Facebook: www.facebook.com/jnsbl
Twitter: @jn_sbl

AngelList
Website: angel.co/jamaica/investors
Twitter: angellist

CROWD FUNDING

ISupportJamaica.com
32 ½ Duke Street, Kingston 5
Tel: (876) 926-1344 ext:4749
Website: www.isupportjamaica.com
Facebook: www.facebook.com/isupportjamaica
Twitter: @isupportjamaica

UNIVERSITIES

Office of Social Entrepreneurship
Mona School of Business & Management, UWI Mona
Tel: (876) 977-6976/4649/3808/3775
Email: msbm@uwimona.edu.jm
Website: www.mona.uwi.edu/msbm
Facebook: www.facebook.com/MSBM.UWIMONA
Twitter: @MSBM_Jamaica

University of Technology, Jamaica
The Incubator Centre
Twitter: @TICUTECH
The JN Foundation created a social enterprise franchise called The Source and implemented five centres across the island. SEBI was created as a result of the infrastructural gap that existed for social enterprises. Established in 1990, the JN Foundation is mandated to carry out the Corporate Social Responsibility of the Jamaica National Building Society (JNBS), and by extension, the JN Group of companies.

Built on the concept of mutuality, JNBS gives back to the Jamaican people and communities across the island, by providing financial and technical support to empower projects and programmes both at the community and at the national level. JN Foundation’s mission is to empower Jamaican communities by funding and developing projects that aim to bring about sustainable development. The main areas of focus include:

- Economic & Community Development
- Arts, Culture & Heritage
- Youth & Education
- Health, Safety & Security

The JN Foundation works with internal and external partners to identify, develop and provide technical and financial support to projects and programmes that focus on issues relating to rural development, health, housing, education, youth, community, crime and safety. Spearheaded by General Manager, Saffrey Brown and her team, the major projects of the JN Foundation include:

**The Social Enterprise Boost Initiative**

Having supported the role and importance of Social Enterprises within Jamaica for many years, the Foundation believed that it was time to create an environment for growth and development, and SEBI was conceptualized in January 2013, geared at developing the third sector as a viable sector within the Jamaican economy.
The Source Community Resource Centres
The development and implementation of a Social Enterprise franchise across Jamaica. There are five Source Centres, each developed to meet the specific needs and requirements of its host community. The Source franchise located in Sav-La-Mar in Westmoreland has been selected as one of the projects under the SEBI Programme.

Bridging the gap to financial services for rural communities in Jamaica
Aimed primarily at addressing gaps in financial service provisions to rural folk and fostering development, the Project is focused on increasing the participation of individuals and small businesses in targeted rural communities of Jamaica, to become formally engaged in the financial system.

The Jamaica National Foundation is the philanthropic arm of the JN Group of Companies, which comprises the following subsidiaries: Jamaica National Building Society (JNBS); Jamaica Automobile Association (JAA); JN Fund Managers (JNFM); JN General Insurance Company Limited (JNGI); JN Money Services Limited (JNMS); JN Small Business Loans Limited (JNSBL); Management Control Systems (MCS); Manufacturer’s Credit and Information Services Ltd; National Building Society of Cayman; JN Finance; and The Creative Unit.

The SEBI project is a project of JN Foundation in collaboration with USAID.

SEBI received grant funding under the USAID Development Grant Programme. USAID’s Jamaica Mission’s Priority Goals include the promotion of economic prosperity and sustainable development and investing in people as its focus, which highlights the need for an initiative such as SEBI. By implementing a programme of enterprise development alongside the strengthening of an enabling environment, SEBI will increase the capacity of Social Enterprises to contribute to the national economy both directly as economic providers, and indirectly as examples of socially responsible businesses, whilst opening up and advocating for clear industry standards and a national framework for operating.
Building the capacity of the Social Enterprise network to advocate for inclusion in the national economy, USAID and SEBI’s programme objectives are in direct alignment with each other; namely the enterprise development for micro-enterprises and the creation/strengthening of an enabling environment.

The total funds spent on SEBI will act as a catalyst for growth and generate immense spin-offs as new entities enter the market, consumption of Social Enterprise products grows, employment and economic development are generated, and overall recognition of its value and contribution to the national economy increases.

Jamaica is the United States’ third largest trading partner of in the Caribbean. Over the last five years, the U.S., has also accounted for the largest share of foreign direct investment in the country. Hence, the country’s political, economic, and social conditions directly affect U.S., national interests.

USAID/Jamaica has established a track record for promoting community safety and security; widening access to quality basic education; and increasing resiliency of targeted sectors to global climate change. As the Mission continues to serve as a leader in development initiatives and further tackle the main challenges in Jamaica, emphasis will be focused on an integrated approach to create opportunities for secure livelihoods through a more cohesive, just, and healthy environment.

USAID/Jamaica works with its local partners to help increase civic participation among youth and to increase citizen participation in creating safer and more prosperous communities. Areas of support include community policing, anti-corruption and the development of local and regional strategies that tackle gang prevention. USAID recognizes the economic dimension of community safety and security and the direct relationship between youth employment and violent crime. Therefore the programme provides technical, financial and policy support to the private and public sectors to foster access to micro-enterprise and job creation initiatives.
SEBI PILOT SOCIAL ENTERPRISES PIONEERS
Several groups participated in the Social Enterprise Boost Initiative. These were:

The SEBI pioneers

**Dress for Success** (DFS) Jamaica provides business attire and career development services to help disadvantaged women get employed and stay employed. DFS Jamaica - an affiliate of Dress for Success Worldwide - has helped many of these women to defy the odds and put them on a path to economic independence. To sustain their social mission, DFS Jamaica will generate revenue by offering specialised personal development training to corporate clients.

**Contact Name:** Charmaine Lewis  
**Contact No:** (876) 483-1038  
**Email Address:** Jamaica@dressforsuccess.org  
**Facebook:** www.facebook.com/DFSJamaica/  
**Website:** www.jamaica.dressforsuccess.org

**Grotto Community Development Committee** strives to make positive contributions to their Savanna-la-Mar community through the sale of healthy fruit juices. Grotto’s juice production provides jobs for residents and their profits are reinvested into their business and community development.

**Location:** 137 Darling Street  
Savanna La Mar PO, Westmoreland  
**Contact Name:** Heather Turner Clarke  
**Contact No:** (876) 396-9099 / 829-6098  
**Email Address:** grottojuices@gmail.com

**Multi-Care Foundation** provides venue rental and recreational services to generate revenue for its sports, visual and performing arts programmes, which takes place in over 30 inner-city schools. Using sports and the creative arts as the tool for change, MultiCare’s initiatives are transforming the lives of children from the community ‘art on the street’ programme to basketball clinics. MultiCare Foundation gives life to its mantra ‘creating hope, empowering many’.

**Contact Name:** Ann Astwood / Stanford Watson  
**Contact No:** (876) 922-6927 / 922-6670-9  
**Email Address:** multicare@icggroup.net  
**Facebook:** www.facebook.com/multicarefoundation

**Mustard Seed Communities** is a well-known NGO that provides care for nearly 400 physically and mentally challenged children, including those who have been abandoned and are living with HIV and AIDS. Through its many enterprises, including its farm initiative at Jerusalem in St. Catherine, Mustard Seed generates income from the sale of eggs and tilapia fish to provide long-term support for children with special needs.

**Contact Name:** David Silvera / Darcy Tulloch-Williams  
**Contact No:** (876) 376-9911; 618-15371574-0062  
**Email Address:** davis.silvera@mustardseed.com / darcy.williams@mustardseed.com  
**Facebook:** www.facebook.com/MustardSeedCommunities/  
**Website:** www.mustardseed.com
The Source is an all-inclusive community resource hub in Savanna-la-Mar, which provides affordable business centre services, adult literacy classes and a homework centre for underserved communities. Revenue generated from several initiatives, including venue rentals and an internet café, helps The Source to sustain its community programmes.

- **Contact Name:** Julien Pringle
- **Contact No:** (876) 918-0267 / 389-8751 / 897-1868
- **Email Address:** admin@sourcesav.com
- **Facebook:** www.facebook.com/sourcesav
- **Website:** www.sourcesav.com

Superior Crafts and More operate a furniture and craft-making business in Kingston, which is primarily staffed by persons who are visually impaired and blind. Superior’s goal is to create training and job opportunities for this group so that they can lead independent and productive lives.

- **Contact Name:** Dyntie Davis
- **Contact No:** (876) 779-4715 / 293-0186
- **Email Address:** superiorcraft007@gmail.com
- **Facebook:** facebook/superiorcraftandmore

Ulster Spring Women’s Group is based in the farming village of Ulster Spring, Trelawny. The group is creating training and employment opportunities for the women in their community, through the production and sale of yam-based food and beverages. This award-winning group is committed to making Ulster Spring a household name.

- **Contact Name:** Elizabeth Chambers
- **Contact No:** (876) 584 3239; Digicel / 1876 340 6473; Lime
- **Email Address:** cockpittreats@gmail.com
- **Facebook:** www.facebook.com/cockpittreats
SOCIAL ENTERPRISES WHERE

PURPOSE + PROFIT = CHANGE

PURPOSE + PROFIT = EMPOWERMENT
PURPOSE + PROFIT = TRANSFORMATION
PURPOSE + PROFIT = UPLIFTMENT
PURPOSE + PROFIT = GROWTH
PURPOSE + PROFIT = INCLUSION
PURPOSE + PROFIT = PROGRESS
PURPOSE + PROFIT = EMPLOYMENT
PURPOSE + PROFIT = HOPE
PURPOSE + PROFIT = NURTURING
PURPOSE + PROFIT = SUCCESS
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