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20 best practice materials on models of social incubation

- 2021 -

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Centrul pentru
Legislație
Nonprofit

diesis
network



20 best practice materials on models of social incubation -2021-

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Partners contributing: Diesis, CLNR

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Social business incubators, financial instruments and hubs

Best Practice 1 – TISE, Financial instrument

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| Website | https://tise.pl/en/about-tise/ |
| Country | Poland |
| Start Date | 1991 |
| Responsible actor | Crédit Coopératif, the French cooperative bank |
| Sector of activity concerned | All |
| Description | The mission of TISE is to provide financial services for the development of local initiatives and to support microenterprises, small and medium-sized enterprises, NGOs and social enterprises through loans. TISE tries to finance projects that generate social benefits (Social Impact). |
| Background | TISE was established in by the BISE Bank, Foundation for Social and Economic Initiatives (FISE) and the French investment fund SIDI. Nowadays, it is owned by the French cooperative bank Crédit Coopératif. In 2002 TISE joined the European Federation of Ethical and Alternative Banks – FEBEA. |
| Public/Private | Private |
| Services/products | TISE has two offer of loans: <ul style="list-style-type: none"> - Loans targeting SMEs (they have 16 different loans offers all around Poland). All this loans are available here: https://tise.pl/target/msp/calapolska/ - Loans targeting NGOs and Social enterprises (6 kinds of services: they are described below). |
| Geographical coverage | Poland |
| Social innovation | TISE offers loans for social enterprises which aim is promoting social impact and social innovation. |
| Sustainability | The social enterprises financed by TISE should be sustainable in the long term. |
| Communication Strategy | Website Several offices in Poland |
| Target of Users | SMEs, micro enterprises, social enterprises and NGOs |
| Financial Tools proposed | There are 5 kind of loans for social enterprises and NGOs: <ul style="list-style-type: none"> - 1. Social venture capital <p>In autumn 2018, TISE won the competition organized by the Ministry of Investment and Development for the creation of a social venture capital fund for social enterprises. Social Venture Capital is an innovative financial instrument that will increase the possibilities of developing social entrepreneurship in Poland. TISE has already set up a company - Social Capital Investment Fund (FKIS Fund), which will make investments. The submission process has also started and advanced talks with the first potential investors are underway.</p> <p>11.3 million PLN were allocated to the program. The funds come from the EU's Knowledge Education Development Program (Measure 4.1 Social</p> |

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| | <p>innovations) and from TISE's own resources. Transactions may be concluded until the end of June 2023 or until funds last.</p> <p>As part of the project, financial support is offered in the form of two financial products, i.e. capital and subordinated loans (facilitating obtaining financing from other sources) and advisory services supporting the investor. The fund will support entities throughout the country by investing in social enterprises of various legal forms, implementing projects in the areas of care services, creating jobs for people at risk of social exclusion, supporting obtaining or maintaining independence and ecology.</p> <p>More information can be found here: https://tise.pl/offers/social-venture-capital/</p> <p>- 2. Preferential loans for social economy entities</p> <p>Preferential Loan Fund for social economy entities TISE ES POWER is run by TISE on the basis of an agreement with Bank Gospodarstwa Krajowego (BGK). Funds for loans come from the Operational Program Knowledge Education Development (POWER) and are available to entities from all over Poland (in the Podlasie, Lublin and Podkarpackie voivodships the project is run by the Enterprise Development Foundation in Suwałki).</p> <p>This loan is dedicated to finance the start-up, and in particular the costs of operating a social enterprise in the early stages of business development. More information can be found here: https://tise.pl/offers/preferencyjne-pozyczki-dla-podmiotow-ekonomii-spolecznej-es-tise-power/</p> <p>- 3. TISE – EASI loan for the development of social enterprises</p> <p>This loan is meant for social enterprises that meet the following criteria:</p> <ul style="list-style-type: none"> - conducts economic or paid activities for public benefit; - has as a primary goal a measurable, positive social change, before the goals related to the pursuit of profit - offers products and services that benefit society or conducts activities in a manner directed towards the achievement of the social goal; - is an enterprise in which profit is intended for achieving social goals and where rules limiting the distribution of profit apply; - is an enterprise whose turnover or balance sheet total does not exceed the equivalent of EUR 30 million <p>The loan purpose is to financing of business activity or paid public benefit, in particular to purchase of fixed assets - real estate, equipment, machinery; investments in its fixed assets (increasing the value of the organization's own assets), support of ongoing operations, e.g. renovation, adaptation; creation of new jobs.</p> <p>You can find more information here: https://tise.pl/offers/pozyczka-tise-easi-na-rozwoj-przedsiębiorstw-spolecznych/</p> <p>- 4. Liquidity loans for social economy entities</p> <p>The loan is granted by the TISE Fund from the funds made available by Bank</p> |
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| | <p>BGK to support projects implemented by Social Economy Entities in order to provide liquidity financing. The aim of the instrument is to improve the financial liquidity of social economy entities (including those affected by the negative consequences caused by the COVID-19 epidemic).</p> <p>Loans are granted from public domestic funds, i.e. primarily from returns on investments granted under the BGK project in Measure 1.4 of HC OP and the Guarantee Fund created from these resources.</p> <p>You can find more information here: https://tise.pl/offers/pozyczka-plynnosciowa-dla-podmiotow-ekonomii-spolecznej/</p> <p>- 5. Loan for the NGOs</p> <p>The loans purpose is to invest in the development of statutory or business activities.</p> <p>You can find more information here: https://tise.pl/offers/pozyczka-pod-projekt-2/</p> <p>This loan is meant for associations, foundations and NGOs that run a business that they intend to develop to increase profits from this activity for statutory purposes. The loan purpose is to invest in the development of statutory or business activities.</p> <p>The amount is negotiable, and depends on future repayment plan for loans. The maximum refund period can be up to 36 months. The capital repayment can monthly or quarterly, in installments equal to or adjusted to the planned revenues; and the Interest repayment is monthly. The annual interest rate is fixed and is up to 8%.</p> <p>More information can be found here: https://tise.pl/offers/pozyczka-inwestycyjna/</p> |
| Strengths | <p>TISE provides loans, without being a bank. This is why the procedures they offer are less complicated and the time to process a loan application is much shorter.</p> |
| Weaknesses | <p>Not specialized only on Social Enterprises</p> |

Best Practice 2 – Business Mixer, Incubator

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| Website | https://owes.warszawa.pl/ |
| Country | Poland |
| Start Date | 2014 |
| Responsible actor | Foundation for Social and Economic Initiatives (FISE) |
| Sector of activity concerned | Social economy entrepreneurs |
| Description | Every three months Business mixer organizes meetings between regular business representatives and social entrepreneurs or people who want to start social business. During those meetings social entrepreneurs present their ideas/products/services to business leaders in interesting and engaging way. Every entrepreneur has 5 minutes to say about his business or idea and then listen to feedback from business managers. Feedback applies to business ideas directly, but also to the way of presentation and argumentation. Business mixer finds it to be a very interesting way for social entrepreneurs to learn from “big” business. And we have also very positive feedback from regular business side; they find it very interesting and inspiring. |
| Background | Before introducing this practice, Business mixer was working only with social entrepreneurs. At some point of the time, they understood that it would be beneficial for both sides to co-create business ideas during this type of the meetings. |
| Public/Private | Private sector engagement |
| Services/products | Concepts/ideas improved |
| Methods used for incubation | Meetings, presentations, giving feedback, co-creating |
| Geographical coverage | Warsaw |
| Number of social business incubated | Around 50 social businesses took part in it |
| Area of activity of the social businesses incubated | Services, production, gastronomy |
| Sustainability | We keep organizing the meeting with high interest of participants |
| Communication Strategy | Mostly social media and e-mails |
| Target of Users | Social entrepreneurs and open-minded business leaders |
| Lessons learned from incubation process | We need to monitor timing of the meetings, we also learned that is it important to invite diverse group of business leaders. |
| Strengths | Using collective mind, different approaches to business, creating great energy and inspiration for both sides. |
| Weaknesses | It is hard to monitor effects of the meetings. |

Best Practice 3 – COOPSTARTUP, Incubator

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| Website | https://www.coopstartup.it/en/ |
| Country | Italy |
| Start Date | 2013 |
| Responsible actor | Coopfond and Legacoop |
| Sector of activity concerned | Cooperatives |
| Description | <p>Coopstartup aims at setting up cooperative startups. Its goal is to promote entrepreneurship among young people and in this sense to encourage the adoption of the cooperative model. Moreover, it wishes to affirm the presence of cooperatives in 'new markets'.</p> <p>Coopstartup specifically focuses on innovation (technological, organizational and social innovation) to foster a "smart, sustainable and inclusive growth".</p> |
| Background | <p>The idea is born from two main actors of the field: Coopfond and Legacoop.</p> <p><u>Coopfond</u> is the company that manages the fund set up by the resources of Legacoop members to create new cooperatives and to develop and strengthen existing ones.</p> <p><u>Legacoop</u> (National League of Cooperatives and Mutuals) is an Italian association of cooperatives. Its aim is to represent its members and promote the cooperative model. It has a multilevel organization as it has structures at national, regional level and also by fields of activity.</p> |
| Public/Private | Private |
| Services/products | <p>Coopstartup provides several services both in the main start-up phase, as well as in the pre and post start-up phase. They offer:</p> <ul style="list-style-type: none"> • Local calls for the selection and support for business ideas promoted by groups of potential cooperators; • A practical guide to learn how to set up a cooperative (available on the website); • A free online training course on how to create and develop a business model, on cooperation and team working; • Non-repayable loans for startups; • A differentiated working group (the group gathers actors coming from Legacoop, public institutions and the startup world); • An expanding network of high level and qualified partners (universities, research centers, business angels, business incubators and startup accelerators); • A set of Websites and social networks to disseminate information, share results and gather suggestions. |
| Methods used for incubation | <p>They use a 10 stage method for incubation, these phases are:</p> <ol style="list-style-type: none"> 1. The idea; 2. Entrepreneurial attitude; 3. Team building; |

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| | <ol style="list-style-type: none"> 4. Project planning; 5. The cooperative choice; 6. Business planning; 7. New members entry; 8. Partners and stakeholders; 9. Project financing; 10. Setting Up. |
| Additional Hub Activity Details | You can find the Coopstartup guide here: https://issuu.com/coopstartup/docs/coopstartupguide_en |
| Geographical coverage | Italy, it has some specific local hubs in: Calabria, Tirreno, Marche, Puglia, Lazio and Ferrara |
| Number of social business incubated | 30 You can find them here: https://www.coopstartup.it/en/startups/ |
| Area of activity of the social businesses incubated | Many areas, they have a specific program for agriculture |
| Social innovation | The program has a specific focus on innovation (technological, organizational and social innovation) to foster a “smart, sustainable and inclusive growth”. |
| Sustainability | The objective is to create cooperatives that can be sustainable at long term. |
| Communication Strategy | Online and offline. The communication takes place national and through the local hubs. |
| Target of Users | Aspiring cooperators wishing to open a cooperative and look for members. Special attention is brought to young people. |
| Financial Tools proposed | They do not directly offer financial services, but they support new cooperators to create their business plan (especially the finance section: profit and loss projections, cash flow projections, balance sheet forecast), to find courses and workshop on financial management, and collecting information on financial opportunities (public funding, private findings from banks, Coopfond and Legacoop financial institutions, crowdfunding). |
| Strengths | <p>They are specialized in incubation for cooperative which means:</p> <ul style="list-style-type: none"> - A democratic process from the very beginning - Strong partners in the sector (including finding financial possibilities) - A structured knowhow - The support of Legacoop, a very important actor in the cooperative’s field. |
| Weaknesses | It is only meant for the persons interested in setting up a cooperative, and no other kinds of social enterprises. |

Best Practice 4 - Fondo mutualistico per la promozione cooperativa (Mutual fund for cooperative promotion), Financial Instrument

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| Country | Italy |
| Start Date | January 1992 |
| Responsible actor | <p>Coopfond, which is the company that manages the Fondo mutualistico per la promozione cooperativa (Mutual fund for cooperative promotion). The agency was funded to promote and develop the culture and tradition of cooperatives.</p> <p>Coopfond is a joint stock company, with a share capital of 120 000 euros entirely held by Legacoop Nazionale.</p> |
| Sector of activity concerned | All |
| Description | <p>The fund is alimented by the 3% of the annual earnings of all the cooperatives members of Legacoop, by from the residual assets of the ones in liquidation, and by the operating profits.</p> <p>Through the fund Legacoop cooperatives support other cooperatives and spread the values of the cooperative culture.</p> |
| Background | <p>The 3% payment through which the fund is fed is foreseen by Italian law 59/92. According to this law, within 60 days of the closing of the balance sheet, "cooperative societies and their consortia, members of recognized associations (...), must allocate to the constitution and increase of each fund constituted by the associations to which they belong a share of annual profits equal to 3%".</p> <p>This is why, all the cooperatives which are members of Legacoop, give their 3% of their annual profits to this fund.</p> |
| Public/Private | Private |
| Services/products | <p>The fund works through three main action lines:</p> <ul style="list-style-type: none"> - Rotary interventions: the main activity of the fund is done through this form of intervention. Indeed, in order to contribute to support several stages of the cooperatives' life, it can grant funding to cooperatives. Defining returning timing and modalities can be set or the fund can temporary acquire holdings of the cooperatives' capital; - Stable interventions: the Fund can acquire long term holdings of cooperatives majority owned companies, allowing them to pursue the strategic goals; - Active promotion: the Fund can also allow grants, for a maximum of 2 million euros per year, for initiatives that have a social added value and that contribute to the diffusion of the values and culture of cooperatives. |
| Geographical coverage | Italy |
| Area of activity of the social businesses incubated | All cooperatives |
| Social innovation | All the cooperatives funded need to provide social innovation, it is at the |

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| | core of their value. |
| Sustainability | The objective is to fund cooperatives that need to be sustainable in the future. |
| Communication Strategy | Online and offline |
| Target of Users | Aspiring entrepreneurs that wish to create a cooperative; cooperatives that already exist and wish to scale up. |
| Financial Tools proposed | Financial interventions and grants. |
| Strengths | It is a powerful fund that allows further developing existing cooperatives or investing in new ones. Being specific for cooperatives, it is able to provide target support and financial instruments. |
| Weaknesses | This fund is only meant for cooperatives, and no other kinds of social enterprises. |

Best Practice 5 – Impact HUB, Hub and Incubator

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| Website | https://impacthub.net/ |
| Country | Worldwide |
| Start Date | 2005 |
| Responsible actor | Impact Hub |
| Sector of activity concerned | All |
| Description | <p>Impact Hub is the world's largest community and accelerator for positive change, with many locations in more than 50 countries all around the world. Impact Hub builds community for a large impact at scale. Impact hub supports the creation and building of ecosystems to drive collaboration and entrepreneurial innovation around the Global Sustainable Development Goals (SDGs). This is possible thanks to the work of local Impact Hubs, as well as the partners and allied networks.</p> |
| Background | <p>Each local Impact Hub consists of three main elements:</p> <ul style="list-style-type: none"> - a vibrant community of entrepreneurs who share the will to create a positive change through the development of their ventures; - a set of events, innovation labs, learning spaces, programs and facilitated conversations that allow exchange of ideas; - a physical space that offers a flexible and highly functional infrastructure to work, meet, learn and connect. <p>The idea had a great success over the years and now there are Impact Hubs in more than 100 cities around the world.</p> |
| Public/Private | Private |
| Services/products | <p>Impact Hub offers several programs:</p> <ul style="list-style-type: none"> - 1. Learning & Education; <p>The education programs explore trends that can create solutions to current global issues and be applied to systems that need changing, while enhancing the visibility of lessons learned and best practices honed in driving change.</p> <ul style="list-style-type: none"> - 2. Startup Support; <p>ImpactHub provides support to entrepreneurs throughout their challenging journeys; Impact Hub helps them in developing the idea and finding the right solutions to make it happen. Even the most effective startups with the best solutions need support with transforming themselves to reach significant scale. Access to market and financing are keys for this transformation, particularly when thinking of disadvantaged entrepreneurs in markets that demand a high level of resilience.</p> <ul style="list-style-type: none"> - 3. Institutional Innovation; <p>Established institutions and corporations face an urgent need to innovate in a world that is faster and more interconnected than ever before. Entrepreneurs have become an important source of inspiration and learning for leading organizations on how they can think in new ways, design solutions and products, and operate in constantly-changing</p> |

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| | <p>environments. Impact Hub immerses institutional partners in a multitude of thriving entrepreneurial ecosystems, giving them access to hundreds of high-potential enterprises and leading-edge innovation, as well as sustainability methods, tools, and experts.</p> <ul style="list-style-type: none"> - 4. Convening and networking; ImpactHub's programs bring bottom-up innovators together with institutional players; invite new perspectives from scientists, artists, activists, and youth; and include those who are the most affected but often don't have a voice. ImpactHub uses formats and methodologies that get the best out of such diversity and drive meaningful action. - 5. Ecosystem Development; Impact Hub provides collaborative environments where many, if not all of these elements come together. Even in some of the most challenged parts of the world, ImpactHub provide a safe space for the foundation of ecosystems where minimal infrastructural support exists. |
| Geographical coverage | Worldwide |
| Number of social business incubated | <p>Impact Hubs has more than 100 hubs in 50+ countries in the 5 continents. It has more than 16000 members.</p> <p>The Impact Hub network ran over 100+ entrepreneurial support programs and 100+ collaborative innovation programs focused on SDGs and ecosystem development.</p> <p>Between 2012 and 2016, more than 6400 business have been founded and incubated.</p> <p>All the achievements of Impact Hub can be found here: http://www.bepartofthechange.impacthub.net/</p> |
| Area of activity of the social businesses incubated | All |
| Social innovation | The main goal of Impact Hub is to drive social change by innovative solutions promoted by the entrepreneurs they work and network with. |
| Sustainability | Impact hub had created a worldwide network over the last two decades, which is still expanding. They work with entrepreneurs, other networks and partners. As long as their idea keeps bringing entrepreneurs together around the same objective, it will be sustainable. |
| Communication Strategy | Smart communication online at different levels: global, national, regional and city level. Moreover, each Impact Hub organizes events at local, regional and national level. |
| Target of Users | Young aspiring entrepreneurs and start uppers. |
| Financial Tools proposed | They do not directly propose financial tools, but offer programs to social entrepreneurs to help them during the creation, startup and incubation phase of their new enterprise. In addition, thanks to their network, they are able to help them find the right financing partner and institutions and/or occasions to fund their business. |
| Strengths | The strength of Impact Hub is that they provide support to entrepreneurs, both with a virtual community, network and tools (such as their programs), |

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| | and with physical means (such as events and a venue). This gives to a start-up and entrepreneurs all the tools it needs to boost its business. Moreover, it is present all around the world, which promotes the exchange of knowledge and best practice allowing mutual learning. |
| Weaknesses | It does not directly provide financial instruments, but other valuable tools. |

Best Practice 6 - Make a cube³, Incubator

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| Website | http://makeacube.com/make-a-cube%c2%b3 |
| Country | Milan, Italy |
| Start Date | 2012 |
| Responsible actor | Avanzi and Make a Change |
| Sector of activity concerned | Focus on social impact business |
| Description | <p>Make a cube³ is the first incubator in Italy focused on supporting and accelerating new ventures with high environmental, cultural and social value.</p> <p>This incubator accelerates start-ups by bringing them to the market and helping them in the meeting with investors. Make a cube³ support SMEs and large profit and non-profit organizations in meeting and collaborating with social start-ups to innovate identity, culture, processes, products and services.</p> <p>Make a cube³ supports ventures in many areas of activity both in the very early stages of a company's life or in a phase of relaunch and/or reshaping.</p> |
| Background | Make a cube ³ was created by Avanzi and Make a Change in 2012, to incubate business with a high social and environmental impact. |
| Public/Private | Private |
| Services/products | <p>They provide four types of services:</p> <ul style="list-style-type: none"> - Make a Cube³ Warm up: this service provides lectures and workshops to transform ideas into concrete businesses. This service is for aspiring entrepreneurs; - Make a Cube³ 121: this service is a tailor-made support to innovative businesses which have new ideas. This service is for already created business with a social purpose; - Make a Cube³ HD: is an incubation program addressed to start-up groups. It is a full-time program to support and maximize synergies and visibility of start-ups on the market. This service targets in particular social enterprises and cooperatives. It is flexible and can be adapted to new born or developed businesses; - Make a Cube³ Open Innovation: are consulting services addressed to large-scale profit and not for profit organizations and public institutions. The objective is to develop ventures with high social, cultural and environmental value. |
| Additional Hub Activity Details | Further details can be found here: http://makeacube.com/make-a-cube%c2%b3/ |
| Geographical coverage | Italy |
| Number of social business incubated | Make a Cube ³ has incubated more than 50 start ups in many different fields of activities, all with high environmental, cultural and social value. On the website is available a list with all the startups incubated. For each start up is available the website and or mobile App (if any), contact information, location in Italy, year of funding and from which service of |

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| | <p>Make a Cube³ the startup has benefitted.</p> <p>You can find it here: http://makeacube.com/startup</p> |
| Area of activity of the social businesses incubated | <p>Make a cube³ works mainly in these areas of activity:</p> <ul style="list-style-type: none"> - Welfare and personal services; - Housing and living; - Crafting and manufacturing 2.0; - Art and culture; - Circular economy; - Agriculture and land; - Sustainable finance and trading; - Education and training. |
| Social innovation | <p>They define themselves as “companions of travel of social innovators”: they support these innovators in starting new businesses or reshaping an existing one, which objective is to create a positive social impact.</p> |
| Sustainability | <p>Make a Cube³ is by its definition an incubator for sustainable businesses.</p> |
| Communication Strategy | <p>Online and offline (events, incubation programs, networking).</p> |
| Target of Users | <p>Business with a social impact, aspiring social business entrepreneurs.</p> |
| Financial Tools proposed | <p>Make a Cube³ provides supports its clients in the search for funds (both national and international), and in the development and innovation of their business activities. They facilitate the networking and creation of partnerships with private investor networks.</p> |
| Strengths | <p>They provide many different services for many different actors.</p> |
| Weaknesses | <p>Their services target specifically businesses with a social impact, but not only for social enterprises.</p> |

Best Practice 7 – COOPCITY, Hub and Incubator

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| Website | https://coopcity.be/ |
| Country | Belgium |
| Start Date | Autumn 2016 |
| Responsible actor | SAW-B (www.saw-b.be) in partnership with Febecoop, Bruxelles Emergences, Impulse Brussels, Innoviris, Solvay Entrepreneurs et ICHEC-PME. |
| Sector of activity concerned | Social enterprise |
| Description | The CoopCity project aims to set up a center for social, cooperative and collaborative entrepreneurship in Brussels, integrating an incubator and a co-working space. The partners stake on the potential of social innovations, innovative social enterprises and new forms of cooperation between social entrepreneurship and the collaborative economy. The center will house all the resources needed to offer to entrepreneurship project holders an environment allowing the creation and development of such enterprises. |
| Background | The COOPCITY project aims to contribute to making Brussels a city that relies on social innovation and new social and innovative economic models. The programme is run by a consortium of partner's active in Brussels in the field of entrepreneurship with the ambition to work in a collaborative way and thus to match the philosophy of the projects hosted and that of the host center. |
| Public/Private | Public. Coopcity is a project supported by Europe and the Brussels-Capital Region through the FEDER programme and carried out by a group of 7 partners. |
| Services/products | <p>The COOPCITY project provides services that include several programs to support initiatives with a social purpose. There are program for both entrepreneurs who wish to create a social enterprise and for already set social enterprises:</p> <ul style="list-style-type: none"> - The SEEDS programme aimed to help one or more people who wish to turn their idea into reality by launching a project that meets a social and/or environmental need in Brussels. The selected projects will also aim to create sustainable jobs and be part of a spirit of collaboration; - The BLOSSOM programme is aimed at social enterprises that have been in operation for two years and wish to be supported in their development strategy; - The POLLINIZE programme supports socially innovative and job-creating multi-actor projects in Brussels; - The INNOVATE programme gives tailor-made support to a collective, company or association active in the Brussels Region to assess their social impact, test new products or services in a secure environment or involve their employees or beneficiaries in decision-making. |

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| Methods used for incubation | <p>SEEDS programme: 5 days of training (Friday and/or Saturday) to validate the project visions/missions, project environment, tests, financial credibility, roles in the team. At the end of the 5 days of training, the participant will appear before a jury to make an assessment of their project. If the project is selected, they will have access to tailor-made support: coaching, use of co-working, possibility to choose 5 free modules according to their needs. They also have access to the Coopcity network of experts that can be activated according to their needs to help you on the most specific steps.</p> <p>BLOSSOM programme: 4 months of diagnosis to better grasp its DNA and formulate a strategic objective for change of scale. The participants have access to a catalogue of cooperative seminars to support them in the implementation of their strategic objective. They also have 4 months to train their managerial team in management tools at Solvay Entrepreneurs through the Manager and Development training course.</p> <p>POLLINIZE programme: 18 months of support to bring out the needs of the sector and possible solutions; to meet the players in the sector and to forge links between projects. One project accelerator to build strong partnerships; to challenge their own project and consider its viability. A tailor-made coaching to prototype the minimum viable solution; to build an adapted governance; to launch the activity.</p> <p>INNOVATE programme: 5 to 30 days of support by a specialized worker aiming to foster the emergence, development, or diffusion of social innovations within your social enterprise. The participants have free access to a co-working of 45 places ideally located in Saint Gilles during 1 year and one pool of multidisciplinary and field experts from COOPCITY's partners or recognized external service providers.</p> |
| Additional Hub Activity Details | We.Coop is the animation program of the Coopcity center. It is composed of four axes: We.Learn, We.Discover, We.meet and We.are. |
| Geographical coverage | Brussels, Belgium. |
| Number of social business incubated | By the end of 2018, thanks to the center's actions, 65 companies have benefited from Coopcity's support and guidance; 38 new companies have been set up; 20 jobs have been created and 2,437 people have been sensitized. |
| Area of activity of the social businesses incubated | Food, communication, culture, education, employment, environment, housing, health, care, technology. |

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| Social innovation | COOPCITY believes that working together is synonymous of more wealth. They put cooperation at the center of their actions. Proposing a fairer economy is the driving force behind their commitment. Therefore, they offer the best of their resources to materialize and develop social entrepreneurship projects in Brussels. They give full confidence in the professionalism of the partners, in the strength of the collective and in the ability of the people of Brussels to become entrepreneurs of change. COOPCITY, with the help of the Godin Institute, analyzed the concept of social innovation to identify what is common, and arrive at 7 dimensions that are found - to varying degrees - in the social innovations they wish to support: needs and challenges, experimentation, social change, partnership-based approach, user space, capacity building and accessibility. |
| Sustainability | The objective is to create cooperatives that can be sustainable in the long term. |
| Communication Strategy | Online and offline. |
| Target of Users | People (workers, self-employed, employees, student-entrepreneurs) who wish to turn their idea into reality by launching a project that meets a social and/or environmental need in Brussels (SEEDS), social enterprises that have been in operation for two years and wish to be supported in their development strategy (BLOSSOM), socially innovative and job-creating multi-actor projects in Brussels (POLLINIZE), collective or enterprise in Brussels that want to assess their social impact, test new products or services in a secure environment or involve their employees or beneficiaries in decision-making (INNOVATE). |
| Financial Tools proposed | They do not directly offer financial services, but in collaboration with Innoviris, the regional institute for research and innovation, they connect, stimulate and financially support citizens, companies, research institutes and non-profit organizations in achieving progress. |
| Strengths | <ul style="list-style-type: none"> - Development of a Brussels economic fabric that is more oriented towards satisfying social needs that are little, badly or not at all satisfied, in logic of financial self-sufficiency. - Collaboration between entrepreneurial project leaders or between players in economic animation. Strong partnership approach. - Integrated offer of guidance, counselling, support and training services based on the needs of project leaders and social entrepreneurs. Several programmes for different target groups. - Attention to the working conditions of the main contributors and users. - Strong experts network |
| Weaknesses | COOPCITY targets mainly a francophone group. |

Best Practice 8 – MicroStart, Financial instrument and incubator

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| Website | https://microstart.be/en |
| Country | Belgium |
| Start Date | 2010 |
| Responsible actor | MicroStart was created in 2010 by Adie, BNP Paribas Fortis and the European Investment Fund |
| Sector of activity concerned | Microcredit aims to support the creation and development of small business, but who, for different reasons, does not have access to credit in traditional financial institutions. |
| Description | MicroStart is an organization providing microcredit in Belgium. It is composed of a social cooperative and a non-profit organization and provides small loans to people who want to start a small business or develop a business they have already started. In addition, MicroStart provides free support to its clients by giving them access to free business training and advice (coaching), mainly provided by experienced volunteers. Currently, MicroStart is one of the most dynamic and innovative European organizations in the field of professional microcredit. Since 2014, microStart has been chairing the European Microfinance Network, which brings together more than 80 European organizations active in this field. |
| Background | MicroStart was inspired by an innovative model developed in Bangladesh, where Muhammad Yunus created the Grameen Bank in 1976. This methodology was adapted in Europe at the end of the eighties by Maria Nowak, who founded an association for the right to economic initiatives ("Association pour le Droit à l'Initiative Economique", hereinafter, "Adie") in 1988. Adie is today a leader in Western Europe. In 2010, Adie and BNP Paribas Fortis – the leading bank in Belgium and the European Union – created together MicroStart SCRL-FS in the form of a pilot programme aiming to provide an innovative answer to founders of companies in Brussels. |
| Public/Private | Private |
| Services/products | <ul style="list-style-type: none"> - Microcredit: they offer credit from 500 to 15.000 euros to start up, develop or maintain business. MicroStart wants to support every entrepreneur who needs financing for testing an idea, investments in stock, vehicle, material, machines, working capital, rent and the rental guarantee to get themselves started, administrative start-up costs, cash credits. - Free advice and coaching to support people throughout their professional project: <ul style="list-style-type: none"> o E-learning platform (FR, DE, and Arabic) to build financial plans in 9 steps using 3 concrete examples; o Group training sessions (FR, DE) to acquire knowledge in business management, accounting, marketing & sales, communication; o Individual meetings with an expert to discuss a specific topic |

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| | <p>tailored to their needs, to better structure their ideas and establish a financial plan;</p> <ul style="list-style-type: none"> ○ Maintain unemployment benefits during the start of their activity; ○ Coach available to assist the participant throughout their activity and their needs: development of new business ideas, a revenues analysis, and advice on the logistics of your organization. |
| Methods used for incubation | <p>Microcredit:</p> <ol style="list-style-type: none"> 1. Apply online/ Make an appointment; 2. Register for free training if needed and adapted to their needs; 3. Presentation to the credit committee; 4. Sign contract/ Receive credit; 5. Pay back every month; 6. Access to free coaching. <p>E-learning:</p> <ol style="list-style-type: none"> 1. Sketch your business ideas within the Strategyzer Software (map existing business models, design new business models, manage a portfolio of business models); 2. Collaborate on projects virtually with your team; 3. Use a systematic approach to testing your business ideas; 4. Track innovation project progress and risks. <p>Business management exam (free of charge):</p> <ol style="list-style-type: none"> 1. Anyone wishing to become self-employed in Brussels or Wallony must have a proof of business management knowledge. There are different ways to get it; 2. The Management Examination, a computer-based theoretical examination, including multiple-choice questions on the following topics: entrepreneurial skills, business plan, business management, accounting, setting up a business and legal aspects; 3. Follow a free course at microStart (FR) to prepare the participant for the Central Jury's Management Examination free of charge. It covers all the topics necessary for successful completion of the Management Access Examination. In 7 sessions, the trainers (volunteers) explore with the participants a series of standard questions to increase their chances of passing the exam. |
| Additional Hub Activity Details | <p>Being a volunteer at microStart, means being creative and innovative, a regular engagement, working in a friendly team and supporting entrepreneurs with respect for their way of working. Coaching an entrepreneur in their workplace, preparing business plans or financial plans, giving training sessions in business management, marketing and communication or individual consultation sessions (legal, accounting, marketing, communication).</p> |
| Geographical coverage | Brussels and Wallonia. |
| Number of social business | MicroStart has already granted 1,200 microloans (study of 2014). |

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| incubated | In 2014, microStart, Belgium's number one business microcredit provider, interviewed some 3,000 would-be entrepreneurs and granted 582 business micro-loans to borrowers – such as the unemployed, those whose current jobs are under threat and persons in receipt of aid from public centers for social welfare – who would like to set up or expand their own independent business but are unable to go through traditional banking channels. |
| Area of activity of the social businesses incubated | All |
| Social innovation | Supporting those excluded from the banking system (jobseekers, recipients of help from Public Social Welfare Centres, the self-employed, etc.), to create or to develop a small independent business. |
| Sustainability | <p>A study carried out by the Vlerick Business School (2014) shows that at the end of a period of 1.5 to 3 years, 60% of all those who took out a MicroStart loan are still running the company they set up, while 21% have either started another business or are now in salaried employment. This means that MicroStart has achieved an 80%-plus success rate in getting people back to work. The micro-lending provider has therefore resulted in savings of €1.09 million on social security payments and services, plus a gain of €1.12 million in tax revenue to the Belgian State.</p> <p>Close to 100% of MicroStart customers continue to work with their Bank advisor and a good number are now in a position to obtain financing through more traditional channels.</p> <p>By establishing their own jobs or placing them on a more secure footing, borrowers created 300 new jobs in 2014, which makes a total of 800 since MicroStart was founded. Over and above the actual loans granted, the success enjoyed by these small businesses also owes a great deal to the advice and support provided on an individual or group basis to the fledgling entrepreneurs by around 100 volunteers. The success of these small businesses is having a considerable overall social impact – both in its direct socio-economic outcomes and in terms of the positive effects on public finances.</p> |
| Communication Strategy | Online and offline. |
| Target of Users | Microcredit: Anyone who wants to start a business or become self-employed or who is already an entrepreneur and needs financing to develop their business. Mainly entrepreneurs who do not have access to the usual loans offered by banks and financial institutions. |
| Financial Tools proposed | <p>They offer credit from 500 to 15.000 euros for your business. MicroStart wants to support every entrepreneur who needs financing for renovations, stock, material, cash funds, guarantees (rent), a vehicle, start-up costs, the acquisition of a company, etc.</p> <ul style="list-style-type: none"> - Test credit (2 000 euros/12 months) - Start credit (7 500 euros/36 months) - Grow credit (15 000 euros/48 months) |
| Strengths | <ul style="list-style-type: none"> - Strong support with advisors to support the implementation of the |

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| | <p>participant new ideas as well as possible: personalized coaching, commercial or marketing advice, legal and accounting advice, etc. The coach can also find appropriate solutions in case of trouble to avoid letting the situation deteriorate.</p> <ul style="list-style-type: none"> - MicroStart works in partnership with organizations that offer co-financing. In some cases, they can complement the initial financing needs. - MicroStart also supports existing businesses or non-profit organizations (ASBL – VZW). |
| Weaknesses | <ul style="list-style-type: none"> - Need to have someone who is responsible for 50% of the loan amount. However, there is an alternative option that is prior savings. In some cases, MicroStart allows a deposit equivalent to 25% of the loan amount. - MicroStart provides services, not specifically for social enterprises. |

Best Practice 9 – Oksigen Lab, Incubator and Hub

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| Website | https://www.oksigenlab.eu/ |
| Country | Belgium |
| Start Date | 2013 |
| Responsible actor | Oksigen Lab was funded by Oksygen. |
| Sector of activity concerned | Impact enterprise, societal impact, social entrepreneurship. |
| Description | <p>Oksigen Lab is part of Oksigen, a unique ecosystem composed of independent organizations, aiming to stimulate impact entrepreneurship and maximize societal impact. By sharing expertise and connections within the ecosystem, they are able to provide services of the highest level. Oksigen Lab entered the scene of impact entrepreneurs in 2013 as a research and incubation center. They have gained profound insight into impact enterprises, their specific needs and the challenges they face. Today, they focus their expertise where it is needed the most: giving them the impact enterprises, the skills and tools to find investment, accelerate their growth and increase their societal impact.</p> |
| Background | <p>Oksigen was co-founded in 2007 by several people willing to stimulate entrepreneurial and innovative approaches to solving our societal challenges. The ecosystem has grown rapidly and now includes different organizations offering a set of support services for social entrepreneurship: strategic advice, networking and co-creation, financing, research.</p> |
| Public/Private | Private. |
| Services/products | <p>They provide an intensive four months group-based acceleration program, which culminates in a pitch to investors and is followed by long-term guidance by experienced mentors.</p> <p>The programme is tailored to the specific needs of entrepreneurs whose impact enterprises have reached an early-growth stage. It allows entrepreneurs to take a step back from daily operations and focus on the growth of their impact enterprise by joining over two hundred hours of training, coaching and mentoring, validating their business model and developing an ambitious scaling strategy, by improving their leadership skills and team dynamics, working with peers, share best practices and connections, gaining access to a network of impact investors and potential corporate clients and finally by becoming part of a community of impact entrepreneurs.</p> <p>Oksigen Lab aims also to build a Belgian impact community, a strong and vivid network of Belgian impact enterprises that have entered the scaling stage. By offering community members visibility and networking opportunities, they strive to foster collaborations between impact companies, the exchange of experience and network sharing. The goal is to stimulate enriching peer-to-peer interactions, which they believe to be a key success factor for scaling impact enterprises.</p> |
| Methods used for | Once the entrepreneurs are selected, they join a limited group of impact |

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| incubation | <p>enterprises for one and a half days a week over four months. Via training, testimonials and peer-to-peer sessions, they will gain skills and tools to convince investors and scale up their impact enterprise. An experienced coach with an entrepreneurial background is challenging and supporting the participants. The program culminates in a pitching event, where they can present their company to impact investors. Throughout the twelve following months, a dedicated mentor with experience in growing from early stage to scale up will guide the entrepreneurs in the implementation of their scaling strategy.</p> <ul style="list-style-type: none"> - Selection: Evaluation of the selection criteria by a committee. The highest potentials are welcomed in our Oksigen Lab. - Program: Training, testimonials, peer-to-peer sessions and coaching in a select group of impact enterprises for 1.5 days a week over 4 months. - Pitch: Presentation of your impact enterprise and scaling strategy to impact investors. - Guidance: Guidance by a dedicated mentor for 12 months (half a day per month) following the 4 month program. |
| Additional Hub Activity Details | Impact House (https://impacthouse.be/): meeting point of people who are passionate about creating entrepreneurial solutions to social and environmental challenges. A space for change-makers who question the status quo and pursue a durable, positive societal impact. |
| Geographical coverage | Belgium. |
| Number of social business incubated | <p>Every year, they:</p> <ul style="list-style-type: none"> - Support +/- 40 social enterprises (business model / plan, fundraising, impact measurement, etc.); - Gave 2000 hours of coaching / consulting; - Contribute to the identification and change of scale of 300 social innovations in Europe; - Contribute to the development of a detailed survey of 1000 social enterprises in Europe, China, and Russia via the European Seforis project. |
| Area of activity of the social businesses incubated | <p>Enterprise with social impact.</p> <p>Some examples:</p> <ul style="list-style-type: none"> - Beeodiversity helps companies and public bodies design and implement projects that enhance biodiversity while having a positive impact on their products and services, their territory and their stakeholders; - BEES coop is a cooperative and participative supermarket. It strives to create an alternative to mass food distribution by offering quality products at affordable prices; - Tale me is the first dressing room to rent for maternity and children aged from 0 to 6. It offers a new way to consume ethical and sustainable, without setting aside the fashion and trends; - Bluesquare strives to build data systems and tools that get resources |

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| | <p>where they matter most, nurture autonomy, empower the people, create value and help you make better decisions;</p> <ul style="list-style-type: none"> - Färm supports the development of organic agriculture and agricultural transition through the promotion of durable consumption; - Turbulent offers micro hydro power plants. It is inspired by nature, delivering clean and decentralized energy to everyone at a low cost, without harming the local environment; - CO2logic is a climate and environment consultancy office specialized in calculating, reducing, and offsetting CO2 emissions. It also develops and supports climate projects in developing countries; - Funds for Good develops and sells socially responsible savings and investment products. They invest a part of their profit and their time in supporting unemployed people becoming entrepreneurs; - Permafungi recycles waste (coffee grounds) to create new products (organic mushrooms, organic chicory and lamps made with mushroom material); - Blijf Actief platform helps the elderly and the disabled to live independently, find the right tools and extra (care) services. They offer home adaptations from A to Z; - Ethiquable is a specialized cooperative society known for its high-quality products and experience in the field of bio and fair trade. |
| Social innovation | Focus on impact entrepreneurship and societal impact to solve social challenges. |
| Sustainability | Public and subsidized initiatives will not be enough to solve many social challenges (climate change, poverty, aging population, etc.). Social entrepreneurship (combining growth, job creation, and societal impact) must be stimulated as a complementary and sustainable response to our societal challenges. These social enterprises need a specific support ecosystem (support, financing, networking, etc.), and this is exactly what Oksigen offers them. |
| Communication Strategy | Online and offline. |
| Target of Users | Social entrepreneurs. |
| Financial Tools proposed | None. |
| Needs for incubation | At Oksigen Lab, they believe collaboration with partners creates a big added value. Through financial contribution and by sharing expertise in the acceleration program, partners enable the organization to offer a high quality trajectory for their participants. That is why they continue looking for people and enterprises with the same entrepreneurial spirit and professionalism to join their adventure. |
| Strengths | <ul style="list-style-type: none"> - Part of Oksigen, a unique ecosystem composed of independent organisations, aiming to stimulate impact entrepreneurship and maximize societal impact. Strong community with experts and connections to provide services of the highest level. - Profound insight into impact enterprises, their specific needs and the challenges they face. |

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| | <ul style="list-style-type: none">- See the impact enterprises as a key role for the future, as they provide new perspectives and innovative solutions to the many challenges society faces. |
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Best Practice 10 – Village Partenaire, Hub and Incubator

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| Website | http://www.villagepartenaire.com/ |
| Country | Belgium. |
| Start Date | January 2007. |
| Responsible actor | Groupe One has developed Village Partenaire in partnership with the Commune of Saint-Gilles, Citydev, BECI (Brussels Chamber of Commerce) and the Mission Locale de Saint-Gilles within the framework of an ERDF (European Regional Development Fund) call for projects. |
| Sector of activity concerned | Business centers, co-working, circular/sustainable economy. |
| Description | <p>The Village Partenaire is part of the network of business centers in the Brussels-Capital Region. These business centers are supported by the Brussels-Capital Region, the European Union, the municipalities where they are located, and private partners. They participate in the economic dynamism of the Brussels-Capital Region alongside a multitude of regional and local partners.</p> <p>The Village Partenaire aims to revitalize the socio-economic fabric of lower Saint-Gilles. The mission of Village Partenaire is to offer the best possible conditions for projects related to sustainable development promoted by entrepreneurs or SMEs during the launch phase.</p> <p>It provides entrepreneurs with experts in the support and creation of enterprises, office spaces, and a range of services that facilitate the company's life.</p> |
| Background | <p>The Quartier du Midi is a place of high strategic and historical value for the Commune of Saint-Gilles but also for the Brussels Region. It revolves around the largest railway station in the country in terms of passenger traffic. The real estate developments planned in the lower Saint-Gilles area from 2001 to 2010 are a first factor of revitalization. Several large companies are planning to set up there and 5,000 to 6,000 employees will be using the area on a daily basis. As a result, a number of new needs will arise for both businesses and their employees (café/restaurant, photographer, daycare center, communication agency, graphic design, courier, architect, IT).</p> <p>The Village Partenaire supports this revitalization by creating a link between the Midi district and the Parvis de Saint-Gilles and by enabling entrepreneurs to tie in with these new economic prospects.</p> <p>The entire team of Village Partenaire wishes to make the business center a convivial place and a pleasant setting. A place where it is fun to work, and where it is possible to take advantage of the synergies and dynamism that result from exchanges between hosted companies and the Midi district well as the revitalization of an entire neighborhood. The local economy office is a coaching service that will also be open to all the enterprises hosted.</p> <p>Village Partenaire wants to support local private initiatives by hosting and</p> |

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| | supporting enterprises that are starting out (< 3 years) as well as experienced companies (> 3 years). |
| Public/Private | Private (Europeans funds, Brussels capital funds). |
| Services/products | Village Partenaire actions contribute to revitalize the socio-economic fabric of the lower Saint-Gilles area. The mission of the Partner Village is to provide the best possible conditions of viability for projects led by entrepreneurs or S.M.E. in the launch phase. In an environment conducive to your success, Village Partenaire gives people all the necessary support and offers them "ready-to-use" offices. |
| Methods used for incubation | <p>Village Partenaire provides entrepreneurs with offices and a whole range of services that make life easier for the company:</p> <ul style="list-style-type: none"> - Offices, depending on the person's needs (plug and play offer): workspace from among the 1400 m2 of "ready-to-use" offices (furniture, telephone and ADSL) divided into modules of 16 to 128 m2; - Meeting Rooms, offering a package to the persons, allowing them to, for a certain number of hours, access to one of the two fully equipped meeting rooms; - Reception and secretariat, taking care of welcoming visitors, managing telephone calls and the appointments of the person; - Local Economy Desk (GEL) to answer questions and support the person about credit applications, accounting, legal issues or financial forecasts. This service is free advice to give every chance of success; <ul style="list-style-type: none"> o Analysis of the project and its coherence with the project leader; o Analysis of the feasibility and profitability of the project; o Administrative and legal steps; o Search for financing. |
| Additional Hub Activity Details | Other complementary services: cafeteria (Hibiscus), car sharing (Point Cambio), farm to enjoy organic basket (La ferme Nos Pilifs). |
| Geographical coverage | Brussels (local). |
| Number of social business incubated | Between 2007 and 2012, 110 companies were hosted by Village Partenaire. 1705 persons were supported by the coaching and 150 enterprises were created. |
| Area of activity of the social businesses incubated | All sectors: Village Partenaire is focusing on activities related to sustainable development: eco-construction, design offices, sustainable food, etc. |
| Social innovation | Place of conviviality in a pleasant setting to work while taking advantage of the synergy and dynamism born of the exchanges between the grassroots companies. |
| Sustainability | Village Partenaire differs from traditional Business Centres by its vocation of economic and social revitalization and by its specialization in sustainable development. Indeed, it is a place of conviviality in a pleasant setting, a place to work while taking advantage of the synergy and dynamism born of the exchanges between the grassroots companies. There are more and more independent candidates who are aware of social issues and come up with ideas for sustainable projects. |

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| Communication Strategy | Online and offline. |
| Target of Users | Start-ups (from zero to three years of existence). From 0 to 3 years of existence: public at risk and requiring continuous monitoring. Mature companies (3 years of existence) to boost the space and create synergies with other companies. |
| Financial Tools proposed | None. |
| Strengths | <ul style="list-style-type: none"> - Network with local partners. - Methodology for supporting sustainable projects - Ready to use office with furniture, telephone line, internet connection, charges and services included in the basic price - Promotion of new entrepreneurial models: the challenges of a local, plural and sustainable economy to show the possibility of combining economy, environment and society in an entrepreneurial project. |

Best Practice 11 – Social Nest Foundation, Incubator

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| Website | https://socialnest.org/ |
| Country | Spain |
| Start Date | 2010 |
| Sector of activity concerned | They support people and organizations in the development of entrepreneurial proposals that respond – through technology – to social and environmental challenges in a sustainable way. |
| Description | Social Nest implements acceleration programs that support entrepreneurs from the idea stage to the preparation for the investment. Their mission is to accompany people and organizations in the development of entrepreneurial proposals which tackle- through technology- the most urgent social and environmental challenges we face in a sustainable way. They also promote impact investment through #Fi, an impact investment forum where Leading industry leaders come together to learn and connect. Social Nest also directs the first Social Innovation Space in the Valencian Community, an international community of impact entrepreneurs and innovators. |
| Public/Private | Private |
| Services/products | <p>Social Nest bases its work in three pillars by which they accomplish their mission:</p> <ol style="list-style-type: none"> 1. Acceleration: Social Nest develops acceleration programs for ideas and impact startups to increase their chances of success; 2. Investment: Social Nest promotes investment and mobilization of capital towards solving social and environmental problems. It promotes #Fi, an annual Impact Investing forum that brings together leading investment leaders for a better future; 3. Education and community: Social Nest visualizes entrepreneurship and impact investment and contributes to education so that all people, companies, organizations and institutions can, through their resources and talents, contribute to build a better future. |
| Methods used for incubation | <p>Social Nest has five acceleration programs:</p> <ul style="list-style-type: none"> - Raise x Impact program. It is a 4-week acceleration program where social / environmental impact startups learn tools, receive feedback from high-level mentors, and build investor relationships to increase their chances of receiving the investment that takes them to the next level; - Launch x Impact program; - Youth x Impact program. It is an intensive 10-week program that provides vulnerable youth with the tools, knowledge, and inspiration to learn the entrepreneurship process, from business idea development to prototyping; - Techstars social innovation startup weekend. These weekend organized in Valencia are places to look for a team, create a prototype of ideas, validate the business idea and receive comments from experienced |

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| | <p>entrepreneurs;</p> <ul style="list-style-type: none"> - Youth x Impact Next Program. |
| Additional Hub Activity Details | You can find more information about the acceleration programs, Impact investing and education here: https://socialnest.org/our-initiatives/ |
| Geographical coverage | Mainly in Valencia |
| Area of activity of the social businesses incubated | Social and environmental |
| Social innovation | The acceleration and incubation programs of Social Next target persons that wish to tackle social and environmental challenges through technology, therefore bringing social innovation to their community and potential costumers/beneficiaries. |
| Sustainability | The objective is to incubate and accelerate business that can be self-sustainable in the future and become successful enterprises. Therefore, the accelerator and education programs also provide these kinds of tools to the participants. |
| Communication Strategy | Online and at local level (Valencia) |
| Target of Users | Each program has its target; overall Social Nest targets every aspiring entrepreneur who wants to solve a social and/or environmental challenge. One of the programs they offer specifically targets young people. |
| Financial Tools proposed | Social Nest does not directly propose financial tools, but it helps participants finding one by putting them in contact with relevant stakeholders. Indeed, they partner up with professionals, companies and prestigious institutions to develop our actions and fulfill their mission. Some of them are: Obra Social la Caixa, La Bolsa Social, Ajutament de Valencia and Generalitat Valenciana. |
| Strengths | <p>One of the main strengths is that the main focus of the incubation is on social and environmental issues. Therefore, social entrepreneurs that have an idea in those fields could really benefit from their programs.</p> <p>They also have a program specifically dedicated to young entrepreneurs. A part from the acceleration programs they offer, Social Nest also organizes events and forums with different formats that can be very beneficial to aspiring entrepreneurs.</p> <p>Finally, Social Nest is focused on the city of Valencia and has several important local partners: therefore, for a social entrepreneur that wishes to develop an idea in the territory or linked with the territory, it will find the right support and network.</p> |

Best Practice 12 – HUB ESS, Incubator and Hub

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| Website | https://hubess.fr/ |
| Country | France |
| Start Date | 2017 |
| Responsible actor | Caisse des Dépôts and Avise |
| Sector of activity concerned | All |
| Description | The HubESS platform is a national orientation tool that allows SSE project leaders and entrepreneurs to find guides adapted to their needs. |
| Background | <p>The platform allows entrepreneurs to identify the most relevant support actors according to their stage of development and their needs. Initiated by Caisse des Dépôts and run by Avise, in partnership with a group of institutional players and SSE networks, this tool aims to:</p> <ul style="list-style-type: none"> - Strengthen the visibility of solutions and actors supporting SSE projects, via a qualified directory listing to date more than 200 actors; - Facilitate the identification of support solutions adapted to the stage of development and the needs of SSE companies, via an orientation tool. |
| Public/Private | Private- Public |
| Services/products | <p>HubESS is structured around 2 services:</p> <ul style="list-style-type: none"> - This digital platform which enhances the visibility of solutions and support actors for SSE projects, integrating a self-diagnostic tool to identify the most relevant support solution(s) in view of the needs and the situation of the project; - For projects in the deployment / scaling-up phase, an adapted support solution, backed by a dedicated public-private engineering fund (in experimentation). |
| Methods used for incubation | They are testing direct incubation. |
| Additional Hub Activity Details | <p>All the actors that work with HubESS can be found here: https://hubess.fr/annuaire-des-acteurs More information about HubESS are available here: https://hubess.fr/sites/all/themes/app_theme/dist/img/contrib/editoHubESS.pdf</p> |
| Geographical coverage | France |
| Number of social business incubated | They are testing direct incubation with 30 business. |
| Area of activity of the social businesses incubated | All business related to the social economy in general. |
| Social innovation | HubESS wishes to incubate business of the social economy, therefore business that promote social innovation and make a positive social impact. The partners of HubESS reflect this as well will. |
| Sustainability | The objective of HubESS is to allow each entrepreneur with its idea to find the right incubation program and actor for its project, in order for it to have |

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| | the best support possible and therefore to make the project “survive” and prosper. |
| Communication Strategy | Mainly online through the digital platform HubEss. Directly on the platform interested entrepreneurs or aspiring entrepreneurs can do a 5 min test to understand which are their incubation needs. |
| Target of Users | Social entrepreneurs and/or aspiring social entrepreneurs. |
| Financial Tools proposed | They do not propose directly financial tools. |
| Strengths | <ul style="list-style-type: none"> - HubESS cover the whole country as it has many partners that work at both regional and national level. The entrepreneurs are then redirected to a national and/or regional/local actor that will be able to accompany him in the incubation/start up process. - Every entrepreneurs and project will be able to find and be redirected to the more adequate partner and incubation process for its social economy project. - The test proposed online is very simple and quick as it takes only 5 minutes to do it. |
| Weaknesses | It is less accurate and personalized than other incubators and/or hubs as the first contact is via a platform and not directly with the incubator. |

Best Practice 13 - European Federation of Ethical and Alternative Banks (FEBEA), Financial instrument

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| Website | https://www.febea.org/content/home |
| Country | Based in Brussels, operates at EU level. |
| Start Date | 2001 |
| Responsible actor | FEBEA is a profit organization incorporated under Belgian law, created in Brussels in 2001 by Crédit Coopératif (France), Caisse Solidaire du Nord Pas-de-Calais (France), Crédal (Belgium), Hefboom (Belgium), Banca Etica (Italy), TISE (Poland) and La Nef (France). |
| Sector of activity concerned | Ethical and social finance. Social economy. |
| Description | <p>FEBEA set itself the task of developing the ethical and social finance in Europe. Through the activities of its members and its own initiatives, FEBEA defends a committed, rigorous and ambitious vision of ethical and social finance. The Federation supports social finance, social economy entrepreneurs and all citizens and groups who work for the development of a fairer, more sustainable and more inclusive society.</p> <p>To this end, the Federation has therefore set concrete objectives:</p> <ul style="list-style-type: none"> - Support the exchange of information and experiences and cooperation between national networks and social economy and finance practitioners in Europe and in the European free trade area; - Represent its members at the EU institutions and the financial and political organizations and leverage different political levels and European institutions; - Concretely support the efforts of its members, including in the creation of banking and financial instruments that are necessary to accomplish their goals. For this purpose, FEBEA has supported a set of social financial tools managed by its members to promote the emergence of these new alternative finance initiatives. |
| Background | <p>Since 1930 the banking business, which originally had a social involvement (pawn broking, Savings Banks, Cooperative or Mutual Banks, etc.), has been losing its original ethical features. This made necessary the birth (through a bottom-up process) of a new generation of social banks, the so-called “ethical banks”. These have the objective of achieving a positive impact on the collection and use of money. They invest in new activities such as organic farming, renewable energies, the Third sector (or nonprofit sector), Fair Trade. They respond more and more to the needs of those who are excluded from the banking system, and to the needs of savers and investors who are increasingly interested in the way their savings are used. Thanks to ethical banks, the “banking institution” returns to a path interrupted at the beginning of the twentieth century, and it becomes again an instrument of development for the territory and for new social and environmental initiatives. This path goes in the opposite direction with</p> |

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| | respect to the one chosen by commercial banks, which are increasingly oriented to use the financial leverage to accumulate increasing profits, creating the conditions for a series of financial crises that continue even today to impact the lives of millions of citizens. |
| Public/Private | International non-profit-making association |
| Services/products | <ul style="list-style-type: none"> - FEBEA is offering financial tools: SEFEA, CoopEst, CoopMed, FEFISOL SICAV-FIS, Choix Solidaire and the "solidarity guarantee". - FEBEA monitors programmes and initiatives launched by the European Commission in order to identify all funding opportunities that may be of interest to its members and advises and supports them in the tender procedures and in their relations with relevant institutions. - FEBEA offers several activities of support for its members in their relations with the EU institutions, through the development of relations with European institutions, EIF, EIB for access to specific products such as EASI financial guarantee instrument, COSME Loan Guarantee facility and support for the presentation and implementation of EU-level projects. - Besides the financial tools, FEBEA has set up several thematic working groups to analyze matters of ethical and solidarity finance and provide tools for all members. The working groups provide contribution and documents on specific themes useful for the lobbying activity of the Federation with the European institutions. The working groups are created ad hoc, assembled and disbanded according to the needs and circumstances. They welcome members interested in the topic and, if necessary, external experts. - FEBEA offers consultancy and technical assistance in the field of social economy, ethical and social finance, sustainable development to its members and to selected partners for: <ul style="list-style-type: none"> o development and implementation of European and international projects; o design and organization of exchanges, study-visits, dissemination events with ethical and social finance organizations; o application to European financial instruments and facilities for financial intermediaries; o fundraising at European and international level. |
| Geographical coverage | International. |
| Area of activity of the social businesses incubated | <p>Ethical finance works for the common good by reallocating its forms of credits and the funds it collects to cultural social and environmental projects. It promotes social inclusion, sustainable development, the economy and social entrepreneurship.</p> <p>An ethical bank never finances any project or activity developed in "controversial" sectors (tobacco, gambling, GMOs, weapons, nuclear energy, pornographic productions or productions that exploit violence, exploitation of animals, collaboration with oppressive governments, human rights violations, etc.).</p> |

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| | The area of financing concern sustainable development, social cohesion and social inclusion, culture, employment, international solidarity, social finance, etc. |
| Social innovation | <p>Thanks to common people's savings, social finance supports:</p> <ul style="list-style-type: none"> - associations and social economy enterprises; - social entrepreneurship projects seeking to develop an economic activity; - people or groups of people who were victims of social or professional exclusion or are unbanked; - international solidarity. <p>Ethical finance works everywhere someone is trying to build a more just, caring, resilient society. Our members will describe what they are doing in different sectors.</p> |
| Sustainability | <p>Ethical finance credit activities always seek to achieve a social, environmental and economic added value, all at the same time. To this end, ethical finance supports, in particular, social economy activities as well as social entrepreneurship, and the most vulnerable parts of the population, particularly by promoting social inclusion and employment. In an ethical bank at least 90% of the funding distributed to companies / institutions / organizations meets both economic and socio-environmental criteria.</p> |
| Target of Users | <p>FEBEA works everywhere someone is trying to build a more just, caring, resilient society and usually excluded from the traditional banking system. FEBEA pays special attention to the support of initiatives for self-employment and / or entrepreneurship of women and youth, often through microcredit and microfinance.</p> |
| Financial Tools proposed | <ul style="list-style-type: none"> - SEFEA Holding Sc is a financial co-operative company incorporated under Italian law, founded in 2002, with the purpose of promoting and sustaining the development of ethical finance in Europe. Its operational headquarters are in Padua (Italy). SEFEA's funders are the main social and alternative financial institutions in Europe. - CoopEst (https://www.inpulse.coop/managed-funds/) has been created in 2006 by key European players of social finance in Europe to offer various financial services to financial intermediaries (microfinance institutions, cooperative banks, mutual associations) of Eastern and Central Europe. The total portfolio is approximately € 40 million. - CoopMed (http://www.coopmed.eu/) is an innovative financial tool operating in the Mediterranean Region through the financing of financial intermediaries such as microfinance institutions, banks, saving and credit unions, or any other legal form that provides financial services to entrepreneurs, micro, small and medium enterprises that have limited or no access to the traditional banking system. CoopMed will invest in financial intermediaries: banks specialized in financing the SMEs, cooperative banks, saving and credit |

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| | <p>unions and financial cooperatives, microfinance institutions or funds, ethical banks, mutual insurance companies.</p> <ul style="list-style-type: none"> - FEFISOL SICAV-FIS was established in July 2011 to provide debt and equity financing to African Microfinance Institutions and Producers' Organizations. Sectors: Microfinance Institutions and Producers' Organizations. FEFISOL serves more than 20 organizations with a total portfolio of over € 8 million. - Choix Solidaire is a SICAV under French law, which is socially responsible and specifically supports solidarity. It invests between 5% and 10% of its portfolio in French and European non-listed solidarity companies, so as to help them develop. Most of the Sicav is managed according to criteria that are both financial and non-financial, i.e. it gives priority to the actions and obligations of companies within the eurozone that have an active social and environmental approach. - The "solidarity guarantee" is a mutual guarantee fund set up in 2002 on behalf of FEBEA by Crédit Coopératif, which is also its depositary. A guarantee fund does not have a legal entity. The objective of the fund is to guarantee credits but also any other commitment, in particular when made in writing to the beneficiaries of the fund by any financial establishment approved by FEBEA, both in France and abroad. |
| Strengths | <p>Ethical, solidarity-based, social, alternative and responsible financing tool.</p> <p>Positive impact on the communities.</p> <p>Transparency towards customers.</p> |

Best Practice 14 – ADIE, Financial Instrument

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| Website | https://www.adie.org/ |
| Country | France |
| Start Date | 1989 |
| Responsible actor | <p>Adie's economic model is based on the support of its partners, local authorities, companies, banks, patrons, public authorities, and on self-financing. The diversity of its resources gives it the sustainability and independence it needs to carry out its action.</p> <p>Several bodies are involved in Adie's governance: the Board of Directors (24 members, all volunteers) and the Board (6 elected members).</p> |
| Sector of activity concerned | All type of enterprise. |
| Description | <p>ADIE defend the idea that everyone, even without capital, even without a diploma, can become an entrepreneur if they have access to credit and professional, personalized support, based on trust, solidarity and responsibility. In this idea, they finance any type of professional activity up to 10 000€, give a personalized and free follow-up for each project and fight with the entrepreneur against obstacles and stereotypes, so that anyone who wishes to become an entrepreneur can do so.</p> |
| Background | <p>In 1989, while unemployment was rising, micro-enterprises were becoming increasingly attractive, as well as a means of finding or regaining employment.</p> <p>While more and more people aspire to self-employment, obstacles remain: regulation is far too strong in certain professions, and lack of access to capital remains a major obstacle to starting up.</p> <p>In this context, Maria Nowak, an economist involved in development and microfinance projects, particularly in Burkina Faso and Albania, decided to apply to France the methods implemented by Professor and Nobel Peace Prize winner Muhammad Yunus. That's how she founded Adie.</p> |
| Public/Private | Private |
| Services/products | <p>Finance and assurance:</p> <ul style="list-style-type: none"> - Loan: the maximum amount is up to 10 000 €. The entrepreneur needs someone willing to act as guarantor for its loan, up to 50% of the amount borrowed. Open for everyone, whatever their situation. The repayment term is from 6 to 36 months. - Mobility loan: the maximum amount is up to €5,000 to get or find a job, to buy or repair a vehicle, pass the driving test, finance a training course, etc. The entrepreneur needs someone willing to act as guarantor for its loan, up to 50% of the amount borrowed. Open for everyone, whatever their situation. The repayment term is from 6 to 36 months. - 4 type of professional insurance offers (with Axa). - 4 type of car insurance (with Allianz). |

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| | <p>Support:</p> <ul style="list-style-type: none"> - "I Become an Entrepreneur" training, is a 2-week program to accelerate the creation of a business. Free of charge, 100% paid by Adie's partners, local authorities and the State. <p>>> 35 hours minimum, over one to two weeks.</p> <p>>> Group workshops limited to a maximum of 10 budding entrepreneurs, to learn how to market research, develop a relational and professional network, calculate projected sales, find first customers, choose legal status.</p> <p>>> For anyone with a business creation project regarding any type of activity: trade, crafts, construction, service, consulting, artistic activities, etc.</p> <ul style="list-style-type: none"> - The "estimate my project" workshop is a 1 hour and half personalized work session with an Adie specialist to consolidate a business project: learning how to evaluate their needs to launch in good conditions, finding out what help is available and how access it, controlling their cash flow with adapted management tools. <p>>> Free of charges.</p> <p>>> Appointments throughout the life of their business with an Adie specialist to manage and secure their business before they start, take care of their paperwork, to develop their commercial activity, find a listening ear for their questions, and get good advice.</p> <p>Training:</p> <ul style="list-style-type: none"> - The "Solutions Workshop" is a minimum 8-hour training course focused on small business development issues. - The "Mastering the functioning of the auto-enterprise" is a 14-hour training course dedicated to the administrative and financial management issues of micro-enterprises. - The "Re-examining your legal status" is a 7-hour programme to take stock of the legal status of their company. <p>>> Free web conferences to follow online and live from home.</p> |
| Methods used for incubation | Group workshops limited to a maximum of 10 budding entrepreneurs, to learn how to market research, develop relational and professional network, calculate projected sales, find first customers, choose legal status, etc. |
| Geographical coverage | France, metropolitan France and overseas. |
| Number of social business incubated | 180,000 people funded since its creation in 1989. |
| Area of activity of the social businesses incubated | ADIE finance every type of idea: trade, crafts, construction, service, consulting, artistic activities, etc. |
| Target of Users | Anyone with a business creation project, no prior training or work experience requirements. It can be someone looking for a job, employee, student, someone receiving minimum social benefits, someone self- |

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| | employee, someone retired, a micro-entrepreneur, etc. In short, whatever their situation. |
| Financial Tools proposed | <ul style="list-style-type: none"> - Loan: the maximum amount is up to 10 000 €. The entrepreneur needs someone willing to act as guarantor for its loan, up to 50% of the amount borrowed. Open for everyone, whatever their situation. The repayment term is from 6 to 36 months. - Mobility loan: the maximum amount is up to €5,000 to get or find a job, to buy or repair a vehicle, pass the driving test, finance a training course, etc. The entrepreneur needs someone willing to act as guarantor for its loan, up to 50% of the amount borrowed. Open for everyone, whatever their situation. The repayment term is from 6 to 36 months. |
| Strengths | <ul style="list-style-type: none"> - Allow everyone to have a financial support to build their own business project. - Highlight the ambition and commitment of entrepreneurs, often invisible, who establish themselves and develop sustainably in municipalities of which they are also citizens. |

Best Practice 15 – COOPMED, Financial Instrument

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| Website | http://www.coopmed.eu/ |
| Country | Bases in Brussels, operates in the MENA region. |
| Start Date | 2015. |
| Responsible actor | Inpulse |
| Sector of activity concerned | Subordinated and senior loans to MFIs and local banks. Social entrepreneurship initiatives. |
| Description | <p>CoopMed supports the creation of employment and sustainable economic activities by the civil society, and promotes green and innovative initiatives enhancing social entrepreneurship. CoopMed offers subordinated and senior loans to MFIs, local banks and mutual companies.</p> <p>Social and economic innovation is a key to reduce poverty, unemployment and inequalities that are eroding the social cohesion in the countries on the southern and eastern shores of the Mediterranean. Through its activities CoopMed aims to:</p> <ul style="list-style-type: none"> ● Foster job creation and economic opportunities through the support of local financial actors; ● Support initiatives for economic development promoted by the local civil society; ● Fight climate change by promoting green and innovative initiatives; ● Promote all forms of social economy initiatives: cooperatives, social, green and micro entrepreneurship. |
| Public/Private | Private. |
| Services/products | <ul style="list-style-type: none"> - Financial Support: CoopMed funding partners are international development financial institutions, social and ethical banks, mutual insurance companies and impact investment companies sharing the same ambitions. CoopMed, created by and for the actors of the social economy in the Mediterranean area, benefits from the expertise of its investors who are strongly committed to its objectives. CoopMed investments are approved by its Board of Directors who is also committed to support clients in financial engineering and capacity building needs. - Technical Assistance: The main principle behind the CoopMed AT Facility is that financial support works better when coupled with non-financial assistance. Providing technical assistance to investees is part of CoopMed engagement to better serve its clients, by helping them to improve their services and practices benefitting excluded populations. Thanks to their responsible investors, CoopMed can now provide technical advisory services to all of our investees, which enhance their capacities and provide a better experience to final customers. |
| Methods used for incubation | CoopMed assists investees through the overall process of technical assistance actions. They help their clients to identify primary gaps or needs, to prepare all necessary documents to find the right advisor, and to implement and monitor the execution of activities. CoopMed provides up |

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| | <p>to 80% of the eligible costs.</p> <p>The CoopMed TA Facility mainly focuses on five areas of intervention:</p> <ul style="list-style-type: none"> • Diversification of product range: elaboration/review of financial products adapted to the local economy (with particular focus on agriculture, cooperatives, green sector); promotion of innovative supply channels; diagnostic analysis to better understand portfolio characteristics; surveys and client satisfaction studies; segmentation and mapping studies to identify new markets; • Risk management: development/review of credit-risk assessment techniques; elaboration of credit scoring tools; provision of training/coaching to foster know-how transfer to the concerned departments; • Social performance and impact measure practices: elaboration/adaptation of tools to track/measure social and environmental dimensions of the operations; assessment/certification; environmental impact assessments; implementation of impact studies (with key characteristics of cost effectiveness and replicability); • Strategy and good governance: development of new strategies, elaboration of action plans, implementation of audits and institutional diagnostics; training and personal coaching to reinforce governance good practices; • Information technology: customization/adaptation of the Management Information System (MIS); digitalization of operations; development of applications to introduce “branchless banking.” |
| Geographical coverage | <p>Countries on the southern and eastern shores of the Mediterranean: Palestinian territories, Lebanon, Morocco, Jordan and Tunisia. Libya and Syria will integrate the zone of eligibility once international sanctions will be lifted.</p> |
| Number of social business incubated | <p>9 Portfolio Investees. 165 000 Active Final Beneficiaries. 14 loans outstanding.</p> |
| Area of activity of the social businesses incubated | <p>Sustainable economic activities by the civil society promoting green and innovative initiatives enhancing social entrepreneurship, reducing poverty, unemployment and inequalities. Particular focus is given to agriculture, cooperatives, green sector.</p> |
| Sustainability | <p>Considering the environmental stakes of the Mediterranean region and the mission of CoopMed, the TA Facility will focus on MFIs showing a strong commitment in local development, particularly to rural areas.</p> |
| Target of Users | <p>Institutions including MFIs, local banks, mutual companies and local financial intermediaries to finance the social economy sector, especially through the financing of cooperatives and social businesses.</p> |
| Financial Tools proposed | <p>CoopMed has an objective of 20M EUR investment capacity with a first tranche closed in September 2015. As of end of 2018, 9 investment decisions have been taken for a total of 9.2M EUR and the current pipeline is being developed in Lebanon, Tunisia, Jordan, Palestinian Territories and</p> |

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| | Egypt. 1M EUR Average Loan per Client. |
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Best Practice 16 – Transition HUB, Hub

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| Website | https://www.transitionhub.com/ |
| Country | Pymont, operates worldwide. |
| Start Date | Transition Hub programs have launched within Australia as of 2018, with a national and global launch set for 2019. |
| Responsible actor | HPC – High Performance Coaching Global (https://wearehpc.com/) |
| Sector of activity concerned | All. |
| Description | <p>Transition Hub takes people on a transformational journey to develop the skills, mindset and confidence needed to thrive in the new world of work. Transition Hub is the first personal development accelerator of its kind for people who are in transition moving from old ways of working to the future of work.</p> <p>Their goals are to bring sense of community, collaboration, network, creativity to reimagine their future.</p> |
| Background | <p>In 2018, Louise Watts and Karen Thomas launched Transition Hub as a global initiative to bring a contemporary and holistic approach to organizations seeking to help their people navigate career progression, upskilling, redeployment and outplacement.</p> <p>Transition Hub's origin stems from HPC Global, known around the world for creating immersive capability academies and champion lead programs that transform engagement, enrich culture and fast-track careers.</p> <p>For over 15 years, High Performance Coaching has brought their unique blend of personal and professional development programs to clients across Asia, EMEA, North America and LATAM.</p> <p>Today, its community includes more than 60 specialist coaches offering a wealth of expertise spanning professional impact, communication skills, performance, career management and holistic wellbeing.</p> <p>Their mission to bring a future-fit approach to professional development and career transition.</p> |
| Public/Private | Private. |
| Services/products | <ul style="list-style-type: none"> - Executive coaching to facilitate a deep and reflective journey, enabling leaders to develop executive presence, personal impact and inspirational communication skills. - Development programs to craft curated learning journeys that build the skills, mindset and confidence needed to embrace new ways of working and learning. - Career coaching to support people going through organizational change, redeployment, redundancy, return to work, retirement and those just wanting to spend time clarifying the next steps in their career and life. - Redeployment and outplacement with a flagship program, an immersive 5-day career accelerator, invites up to 30 participants to work with 5 specialist coaches spanning personal impact, |

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| | <p>communication, career management, performance and wellbeing. Complemented by individual career coaching and masterclasses, this holistic approach encourages conscious career choices aligned with values, strengths and skills.</p> <ul style="list-style-type: none"> - Train the trainer across countries, cultures and demographics to lift employee and client engagement through a creative approach to personal and professional development. |
| Methods used for incubation | <p>1-week full-time program to help organizations and government departments develop workforce capability in the key skills that will drive future professional success:</p> <ul style="list-style-type: none"> - Personal leadership: developing presence, personal impact, professional brand, authenticity; - Identifying strengths: values, strengths and skills, embracing transition, positioning and networking, power of possibility; - Skills for change: acceleration your career, thinking on your feet, activating your interpersonal, positive mindset and wellbeing; - Future: leadership impact in action, getting social, video skills, future of work roundtables; - Inspiring confidence: storytelling, presentation skills, pitch confidence, T-Hub Ecosystem. <p>This week is followed by 6 weeks of ongoing support and engagement.</p> |
| Geographical coverage | Worldwide. |
| Area of activity of the social businesses incubated | For those exiting organizations, being redeploying, looking to upskill or learn to lead in the future of work, Transition Hub is a truly contemporary and people-focused program that targets personal development with a future of work focus, future-proofing individuals and teams. |
| Target of Users | They welcome business professionals, entrepreneurs, elite athletes, defense personnel, freelancers and founders into a shared experience where diversity is embraced, perspectives are explored and confidence is built. |
| Financial Tools proposed | None. |
| Lessons learned from incubation process | <p>The power of the collective: the 5-day program addresses the 'real-time' investment required to decompress from the day-to-day roles and engage with the others with a true sense of community. This shared experience will help participants to unlock creativity, embrace new opportunities and build the positive mindset needed to reimagine their future. Periods of career change can leave individuals vulnerable to low self-esteem, self-worth and motivation, and by engaging with others, people will not only receive valuable insights into their own strengths, but are able to offer their skills and talents in exchange.</p> <p>The power of inner confidence that creates a positive impression and impacts ability to engage, influence and inspire others.</p> |
| Strengths | <ul style="list-style-type: none"> - Based on the collective intelligence of people participating in the Foundation week. Based on self-development and exercises like meditation, consciousness, strong level of commitment, desire to |

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| | <p>develop. Learning from the teaching from the coaches for also from the wisdom of the group, from a collaborative approach of learning from one another. To bring the best of the people participating to their work but also to their life.</p> <ul style="list-style-type: none">- Coaches from a wide cross-section of professional backgrounds.- Holistic approach with 5 specialist coaches spanning Personal Impact, Communication, Performance, Career Skills and Wellbeing, they are experts in helping people recalibrate, re-energise and reimagine their future. |
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Entrepreneurial stories

Best Practice 17 – Tobilì, Cooperative

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| Website | https://www.tobili.it/ https://www.facebook.com/tobili.coop |
| Country | Naples, Italy |
| Start Date | 2015 |
| Responsible actor | Coopstartup |
| Type of case Study | Cooperative born from a successful incubation |
| Sector of activity concerned | Food |
| Description | <p>Tobilì is located in Naples and proposes traditional migrant cooking as a means to promote cross-cultural dialogue. The cooperative carries out several activities: ethnic catering services and cookery workshops and lessons on Armenian, Turkish/Kurdish, Malian and Somali cooking and food culture. It also organizes cross-cultural exchange initiatives focused on the countries' culinary art. Tobilì is a good example of how entrepreneurship and cultural integration can be combined.</p> <p>Tobilì received several awards, among these the best start-up from UniCoop Tirreno - Coopfond award for the year 2016, the 2016 Youth Entrepreneurship MoneyGram Award and the prestigious recognition by UNHCR in 2017 with the attribution of the logo "Welcome. Working for refugee integration".</p> <p>Tobilì is also the winner of the 2019 edition of "Participation, Actions for the protection and participation of refugees" program promoted by INTERSOS and UNHCR dedicated to the protection of vulnerable people, female empowerment and measures to combat discrimination and xenophobia.</p> |
| Background | <p>The idea came up during a 6-month training course on entrepreneurship, organized in Naples in 2015 and open to both Italians and migrants. There, the future members of the cooperative met and shared their dream to open a restaurant, using cooking as a mean to make people discover and learn more about their native countries.</p> <p>They had a strong passion for food and cooking, and they wanted to create something new to work and be fully integrated into the Italian society. To carry out their project they also participated in trainings focused on catering service management.</p> |
| Services/products | <ul style="list-style-type: none"> • Ethnic private catering services • Cooking workshops and lessons • Shop/direct selling • Solidarity Purchase Groups |
| Social innovation | <p>The social innovation provided by this project is in sharing the culture and history of other countries through the passion of cooking.</p> <p>This enriches both the persons who receive the service and the ones who</p> |

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| | provide it. The cultural exchange benefits the whole community. Indeed, one of the main goals of the project was to strengthening social cohesion through cultural matching and overcoming prejudices and discrimination to build a real cross-cultural dialogue. |
| Communication Strategy | Network, offline and online communication. |
| Target of Users | Citizens of the community (Naples), which are passionate about food and curios to discover other cultures. |
| Strengths | In a cooperative, each member is not just a simple worker but can act as a manager and the cooperative can be a mean to improve member responsibility, economic independence and social integration. |

Best Practice 18 – Fairbnb, Cooperative

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| Website | https://fairbnb.coop/ |
| Country | Italy, Spain, France |
| Start Date | 2016 |
| Responsible actor | Funder and partners: Focus and DNA Italia Financial partners: Bancaetica and EmilBanca Credito Cooperativo Technical partners: Open project and Mattermost https://fairbnb.coop/about-us/ |
| Type of case Study | Successful cooperative |
| Sector of activity concerned | Hospitality |
| Description | <p>Fairbnb.coop is a cooperative that provides an accommodation booking platform and at the same time promotes and funds local initiatives and projects.</p> <p>The online platform provides accommodation booking service in several cities in Europe. At the same time, 50% of the revenue of the platform fee is used to fund a project of the costumer's choice for the communities he/she visits. This is a way to empower local communities and promote authentic, fair and conscious tourism.</p> <p>In this way, Fairbnb.coop both hosts and guests contribute to develop a more equitable and sustainable tourism model.</p>  |
| Background | <p>Fairbnb.coop was created in 2016 as a movement seeking to create a fair alternative to the existing and expanding home-sharing platforms. The first cities covered by the platform were Venice, Amsterdam and Bologna. But soon more and more people from all over Europe wished to join.</p> <p>In late 2018 the co-op was created to serve as the legal entity behind the project.</p> <p>The headquarters are based in Bologna, Italy.</p> |
| Services/products | Fairbnb.coop is an accommodation booking platform where you can easily book an accommodation for a holiday and at the same time fund a local |

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| | project. |
| Social innovation | Fairbnb.coop was able to exploit a modern technology and a growing trend, to create a positive social impact in the cities where they operate. Everybody that uses the platform, have advantages and at the same time give back to the community. |
| Communication Strategy | Online |
| Target of Users | Ethic and sustainable travelers |
| Financial Tools used | Financial partners and selling their services |
| Strengths | <p>The strengths of this cooperative and innovative idea are multiple:</p> <ul style="list-style-type: none"> - They promote a sustainable, fair and equitable way of traveling, alternative compared to the ones that already exist without changing the experience for the costumer; - They help cities where they offer booking services, to develop local project that have a positive social impact on the community; - They created a virtuous circle that can be expanded and replicated in many other cities and countries. |
| Weaknesses | The process of expanding this platform to other cities takes time and many efforts. |

Best Practice 19 – Communa, ASBL

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| Website | http://www.communa.be/ |
| Country | Brussels, Belgium. |
| Start Date | 2013 |
| Responsible actor | Financial support: Région de Bruxelles-Capitale (public), 4 Wings Foundation (private), Be Circular.brussels (public), Ixelles (public), Bruxelles environnement.brussels (public), Contrats de quartiers durables.brussels (public), Politique de la ville.brussels (public), Lauréats du Prix de l'Economie Sociale 2018. |
| Type of case Study | ASBL |
| Sector of activity concerned | Promote the transitional use of empty buildings. |
| Description | <p>To offset the negative consequences of vacancies, Communa rehabilitates unused spaces by temporarily making them available for citizen projects that provide laboratories for urban practices. These shared spaces intermingle culture and creation, innovative economic activities, community life and housing. While promoting innovation and socio-cultural mixing, Communa is curbing the phenomenon of real estate vacancies at the source and transforming it into an opportunity for local development.</p> <p>Social and solidarity economy projects, the associative sector and artists face many obstacles in obtaining work surfaces, meeting rooms or creative workshops: office rental costs, lack of creative space, constraints linked to the type of building, etc.</p> <p>In this context, Communa regenerates unused surfaces and mixes uses. Temporary occupation allows the places where it takes place to be animated through the opening of workshops, co-working spaces, committed restaurants, associative offices, etc. Communa allows citizen projects active in artistic creation, social and solidarity economy and associative life to be deployed in flexible and accessible work spaces. These hybrid spaces open to the neighborhood are vectors of interdisciplinary exchanges and synergies.</p> |
| Background | <p>In 2013, Communa was created under the impetus of five students who wanted to live differently. They were inspired by many Brussels initiatives that facilitate grouped housing in empty buildings and, quickly, a community rallied around the project. The first place was a former office tower in Ixelles. On this 8,000 m² site, the community of inhabitants built skateboard ramps, raised chickens, shared socks and organized many public events.</p> <p>There is a lot of empty spaces and it is even more problematic as it is part of a context of need for affordable spaces in the field of housing as well as in the associative, entrepreneurial (social and solidarity) and artistic sectors.</p> |
| Services/products | - Facilitate access to empty spaces. |

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| | <ul style="list-style-type: none"> - Rehabilitate unused space by making it temporarily available for citizen projects. - Transforming empty buildings into projects with a positive societal impact that can be used to better design future urban development. - Propose a transitional solution, facilitating access to the habitat both for poorly housed people and for the development of community habitats. - Take the spaces under management, the building is maintained and reassigned for cultural and social purposes until the owner takes over the effective management of the premises. |
| Social innovation | <p>Facilitating access to empty spaces means empowering citizens and allowing everyone to participate in the construction of the city. It results in places filled with different stories, backgrounds and, above all, that leave room for the unexpected. The meeting of people, the synergies of their projects and the mixing of their audiences allow the experimentation of new ways of thinking, doing and living the city.</p> <p>In the face of the worsening housing crisis and the challenges of conventional housing, empty buildings are an underestimated urban resource. Without claiming to solve the problem of housing shortages, Communa proposes a transitional solution, facilitating access to housing both for the poorly housed and for the development of community housing.</p> <p>Communa makes it possible to transform empty buildings into projects with a positive societal impact that can be used to better design future urban developments.</p> <p>Revitalizing existing infrastructure and promoting the use of recycled materials in innovative ways creates value and significantly reduces environmental impact. Communa values what already exists and focuses on use value, circular economy and reuse.</p> |
| Communication Strategy | Network, offline and online. |
| Target of Users | Every person looking for a space to host their project related to social and solidarity economy, integration through housing or socio-cultural. |
| Financial Tools used | <p>Financial support: Région de Bruxelles-Capitale (public), 4 Wings Foundation (private), Be Circular.brussels (public), Ixelles (public), Bruxelles environnement.brussels (public), Contrats de quartiers durables.brussels (public), Politique de la ville.brussels (public), Lauréats du Prix de l'Economie Sociale 2018.</p> <p>Communa is based on a model of social and solidarity economy and relies on a network of committed citizens wishing to support the movement. They also received donations from the citizens as financial support or by offering first or second hand materials (tools, paint, household appliances, multimedia, lights, palettes, ect.).</p> |

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| Strengths | <ul style="list-style-type: none"> - Temporary occupancy saves owners from paying a heavy vacancy tax; - Prevent property degradation; - Offer a "citizen" solution to property vacancies by facilitating the temporary reactivation of empty buildings of all types. From these unblocked spaces emerge shared hybrid places, which can combine housing, economic activities, community life and artistic creation; - Building a collaborative ecosystem allows each project to evolve autonomously while being part of a supportive community sharing a common vision. Communa promotes collective intelligence, knowledge sharing and resource pooling among its members. |
| Weaknesses | <p>There are a lot of empty buildings, but it can be hard to receive permission to access it.</p> |

Best Practice 20 – Fruit Collect, Cooperative

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| Website | https://fruitcollect.be/ |
| Country | Brussels, Belgium |
| Start Date | 2015 |
| Type of case Study | ASBL |
| Sector of activity concerned | Food, food waste |
| Description | With the help of volunteer harvesters, FruitCollect collects fruit not consumed in private gardens for redistribution to people in need. In addition to this distribution, the ASBL's mission is to raise public awareness about the importance of healthy, sustainable and local food and the fight against food waste. FruitCollect aims to promote healthy and sustainable food by integrating social and educational actions. |
| Background | When Maxime, the creator, realizes that many fruits were rotting in his parents' garden and that it's the same situation everywhere, he begins to organize harvests in private gardens and sends them to social associations. The first fruit harvest, in June 2015, was donated to the Prevention Service of the municipality of Etterbeek. Three years later, the project has grown: 150 members are active in some seventy gardens in Brussels, Walloon Brabant and elsewhere. |
| Services/products | <ul style="list-style-type: none"> - Harvest fruit not consumed in private gardens with the help of volunteers; - Redistribution of the harvested fruits to social organizations to give them the benefit of quality and seasonal fruits; - Awareness-raising activities such as zero-waste cooking workshops; - FruitCollect Kitchen: social catering service that enables them to do more to combat food waste. They cook from unsold fruit and vegetables from organic retailers and market gardeners. They sublimate them into gourmet, vegetarian, tasty, generous menus, 100% Belgian and natural products. Some products are also sold; - FoodCollect to recycle farmers' waste into delicious fruit and vegetable juices. Every week, hundreds of kilos of fruit and vegetables are unsold and have to be thrown away by market gardeners and farmers. |
| Social innovation | <p>FruitCollect's main mission is to combat food waste by making the most of local resources ensuring that as many people as possible benefit from healthy food.</p> <p>Beyond that, FruitCollect also has a social objective: through the harvests, they aim to create opportunities for people from all over Belgium to meet each other. They are looking to create links between people and bring them into a common, current and burning debate:</p> |

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| | food waste. |
| Communication Strategy | Online and offline. |
| Target of Users | Everybody. |
| Financial Tools used | Crowdfunding. |
| Strengths | <ul style="list-style-type: none"> - Fight against food waste while supporting farmers; - Reclaim the maximum added value of the vegetable production; - Short circuit, 100% local. |

Interviews with the Best Practices

Interview with Business Mixer, Incubator – Poland

Q1 – Could you describe the methods used for incubation?

During the incubation process, we focus on an individualized approach and providing support that best matches the current needs of the group we work with. We place emphasis on specialist individual consultancy. Each entrepreneur has a dedicated counsellor, who accompanies them since the beginning of the process. The role of the counsellor is to carry out – together with the client – the diagnosis of needs and plan a support path, and then schedule and participate in specialized counselling meetings, as well as stay in touch with the client throughout the process. In addition, we offer training, networking meetings for social economy entities' representatives, and study visits, where social entrepreneurs have the opportunity to discuss their business ideas with business representatives (this is described in more details as good practice in the second document).

Q2 – Could you tell us a bit more about what the needs for incubation are? What needs of the social entrepreneurs you try and manage to satisfy?

Our clients approach us with different needs and a lot depends on whether they are entities already operating on the market; and if so – whether they conduct business, statutory activity only, or function as informal groups planning to establish a social economy entity. Entities already operating on the market usually have very precise and specific needs that we can address quickly. These are most often accounting, legal, interpersonal, or job creation issues. In the case of informal groups, the process is usually much longer, as it not only takes time to determine their actual needs, but also sometimes these needs evolve already during the process. In this case, the scope of needs is broader and may need clarifying, e.g. identifying the potential of the group and its individual members in the context of the planned activity; assessing the idea in terms of the group's competences, resources and experience, as well as potential competition; estimating costs, revenues, profits, investments; working with the group to determine its members' responsibilities and their roles throughout the process; conflict management.

Q3 – Could you tell us a bit more about your communication strategy and how you manage to engage social entrepreneurs?

As part of the “Social Economy Support Centre for Warsaw” conducted by FISE (Foundation for Social and Economic Initiatives), we offer support to social economy entities and informal groups planning to establish such an entity.

We strive to ensure that the channels informing about our activities are best suited to particular communities and groups of recipients. We communicate through websites, notice boards, parishes, local and industry media as well as animation and information meetings, and direct conversations with people and entities interested in participating in the project. When a client finds out about us and comes to our office, we provide an individual approach focused on an in-depth diagnosis of the needs of a given group, so as to best adapt the offer and further actions to their real needs and problems.

Q4 – Could you please share with us the lessons learned from the incubation process?

From our point of view, the key aspect of the incubation process is an in-depth diagnosis of the client's needs, establishing a framework of activities to be performed, monitoring the process so as to provide

ad-hoc support, observing the deadlines, and, last but not least, clearly defining what we can offer and what kind of commitment we expect from the people we support in the incubation process.

Q5 – What would you say are the main strengths of your incubator? Which areas do you want to improve?

In our opinion our biggest strength in working with clients is that individual approach we offer towards each group/entity. This allows us to make sure that what we offer responds in 100% to the needs they come to us with. We believe that such model – a one that puts the main emphasis on individualized support tailored to the needs of a particular group – brings the best results. What we still need to work on is the level of involvement of our customers in taking responsibility for the process and the tasks they perform from the very start.

Interview with COOPCITY, Incubator and Hub – Belgium

Q1 – Could you describe the methods used for incubation?

As mentioned above, we use a lot collective intelligence because we trust in the power of a community to address answers to an individual problem.

Our training sessions are organized in several moments: 5 days of collective training, once per month, and in between coaching sessions (about one per month) and what we call “group meeting” only with few entrepreneurs (about 5 to 7 people per group). We created this space so they can talk about the evolution of their projects, their success and new achievements.

Q2 – Could you tell us a bit more what the needs for incubation are? What are the needs of social entrepreneurs that you try and manage to satisfy?

What we’ve seen in the past 4 years is that aspiring entrepreneurs:

- want to overcome their isolation and solitude as an entrepreneur and share their problems and experiences with others, the feeling of belonging to a helping community is very important to them;
- want to look professional by following an incubation program and learning new skills and having a co-working space where they can welcome their clients and news partners;
- want to have a contact person (their coach for example) who can challenge them in the new steps of their enterprise.

Q3 – Could you tell us a bit more about your communication strategy and how you manage to engage social entrepreneurs?

Nowadays, people want to be inspired by news stories and feel that they can write their own stories too. Regarding our communication strategy, we have different ways to try to reach them: for example by posting inspiring stories weekly on the social media. We call it “lundinspi” where we post information about social innovation in Europe (mainly in Belgium and France).

What we also do is to promote the entrepreneurs who have had a training session in Coopcity: posting concrete information on the learned skills (we created a blog page especially for this). Every time there are new inspiring information (recruitment, new activity, and new location) we try to communicate about it.

Finally, our communication strategy tries to focus on how to reach new entrepreneurs who have managerial skills but they don’t know about social entrepreneurship. Usually they are at a turning point in their professional life and they want to use their skills for a meaningful project. For them, we focus on how social enterprises are resilient and profitable.

Q4 – Could you please share with us the lessons learned from incubation process?

The lessons learned are multiple. We have noticed that for entrepreneurs, the time spent with their coach and the entire ecosystem around them is very important to gain motivation.

An incubation process enables to check if the project fits to the field, if there’s a real need to fulfill.

Q5 – According to your point of view, what are the main strengths of your incubator? What improvements do you plan to make?

It is true that in Brussels there are plenty of incubators, in almost every field.

What make us different from others would be, on the one hand, the methodology we use (we use a lot collective intelligence, we try to make as much as collective sessions as possible) and on the other the only purpose of which COOPCITY was created at first: to promote and create new social enterprises that connect and address solutions to a social need.

We could improve our offer by welcoming new types of entrepreneurs who have strong skills but ignoring what social economy is. We know that they are a few in the city who don't know what we can offer them with our training programs.

Interview with Impact Hub, Hub and Incubator – Global

Q1 – Could you describe the methods used for incubation?

Impact Hub is a global network that started in London 15 years ago. Impact Hub started as a franchise model: the first impact hub was created in London, then others opened in Sao Paolo, in Amsterdam, Milan and so on in many cities, expanding in many countries. Several Impact Hubs were opening around the world following a guide. Indeed, at the beginning, Impact Hubs were spaces where like-minded entrepreneurs could find inspiration and help each other.

However, soon they realized that the structure didn't match the values of Impact Hub. So, things changed: this is why internally we call this process a sort of "revolution". We decided to change the way things were structured and created a new association structure. Nowadays, we look more like a cooperative. We have many Impact Hubs around the globe that are locally owned, and they all co-own the brand and the network as a whole. Each Impact Hub has a vote in the General Assembly: this is how the decision making is done.

Then, the Impact Hubs decided to create a central management of the network, called the Global Team. This teams' objective is to coordinate the efforts of the network, to manage the brand, IT services, infrastructures, finances, and to support on generating knowledge and content for the global programs. In the last three years, we have been focusing a lot on developing global programs to engaging more Impact Hubs into acceleration, startup and incubation programs. Before, we had programs that involved multiple Hubs, but now to develop these programs together became a very central part of our strategy. The Global Team is responsible for all this coordination and alignment work.

We have been running incubation programs since the start. Some Impact Hubs were relying much more on their revenues from the co-working spaces; others were already very advanced in delivering programs. We saw that programs helped a lot on the sustainability of the businesses, so this was also a reason that pushed us to create a coordinated effort around the programs globally. Like this, also the Impact Hubs that were not into the programs yet, could develop the journey of supporting entrepreneurs not only offering spaces, events and the community but also through programs.

To achieve the objective of developing global programs, we understood that there was a need to create a "baseline" type of program that would ensure the work quality and a minimum of alignment between the existing programs. We started codifying all the methodologies that already existed in the network. It has been a massive work of mapping. Normally, we run around 200 programs per year, many of them already support the entrepreneurial journey. A common structure and methodology were created: making difference between each method (like acceleration and incubation) was the central focus. Indeed, we separated our programs by the stages of the entrepreneurial journey. For instance, for now, we have codified the startup and growth programs.

We also have an online knowledge center where all the impact hubs can go to and find all the resources that they need to create their programs and run them in the same way, or at least with the same language, and following a similar structure. All the hubs are now following the same methodology.

Q2 – Could you tell us a bit more about what the needs for incubation are? What are the needs of social entrepreneurs that you try and manage to satisfy?

We carry studies on this topic. For instance, in a study we did on female entrepreneurship in Latin America, we found out that compared to male entrepreneurs, female entrepreneurs are looking for coaching, mentorship, empowerment, and further developing their skills. In general, women feel that

they need to reach a point where they are ready to start their business, whereas men usually look for networking and investment. This tells a lot about gender gaps and how women perceive themselves: this proves there is an extra barrier for women in entrepreneurship.

More generally, aspiring entrepreneurs are looking for inspiration and having a peer to peer system to support each other. This is very important especially now with the COVID19 crisis and working in isolation.

Another crucial thing is connection, connecting them with the right people: either for mentorship or any specific expertise they need for their business, or for entry points in the markets (potential customers, suppliers, etc.), and connection with investors.

Q3 – Do you provide financial tools to the entrepreneurs or you re-direct them?

We usually re-direct them to financial intermediaries. We have small grants for the funders: it is small sums (some thousands maximum) to buy equipment, services or free time to get started.

For investment itself, and raising more money, we connect them with other actors.

We use both traditional and alternative forms of finance, it depends on the business. We try to find the right match for each idea. E.g. In London, they run the finance fair that is open for anyone, where investors are invited, and entrepreneurs have the opportunity to meet them. In those occasions, we have many different funding opportunities: traditional banks, crowdfunding, etc. We really try to diversify the type of funders, so that every entrepreneur can understand what makes more sense to them.

Q4 – Could you tell us a bit more about your communication strategy and how you manage to engage social entrepreneurs?

There are different ways. We either do an open call with an online campaign, inspirational videos, etc. What we also do a lot is to organize workshops and ideathons. It depends on the program: if we want to generate ideas, we will go for an ideathons around the topic wanted and it works great. This helps in creating teams – we never run and accept one single entrepreneur in a program; we only accept team (min two people).

Q5 – Could you please share with us the lessons learned from incubation process?

One approach that we started to adopt and that is working well is to have a two stages selection process. There is one part of the program that is more open (15 themes, workshops and common activities) and then a second selection for a more tailored, one-one with mentor stage.

One of the most important things that have worked from the programs is the peer to peer support infrastructure. This gives inspiration and motivation and allows mutual support.

What didn't work is one of the reasons for which we prefer not to provide direct financing: we wish total transparency and honesty from the people we work with.

Q6 – What improvements do you plan to make? What are the next steps?

For us now, the important thing is to train all the Impact Hubs in the new methodologies. They have now the online knowledge center with the tools and we are also hosting webinars, calls and during our gathering, we always bring capacity building and opportunities for them. So the main next steps will be to train the network and making sure that the resources are available, user friendly and easily adapted by everybody.

Interview with Make a cube, Incubator - Italy

Q1 – Could you describe the methods used for incubation?

We are the first incubator in Italy focused on supporting and accelerating. We have paths for incubations but also accelerations. Our incubation method consists of different phases.

1) Firstly, we contact formal or informal groups that have a good idea, and that could be a business. In this phase, we provide interactive lectures and workshops to turn great ideas into concrete actions and companies rapidly. One of the main activities done in this phase is the analysis of the impact of change. The action to analyzing with them the vision of the impact change, it is essential to understand the vision of the future enterprise and to align the team at that.

2) The second phase is related to design the business. In this phase, we use the design thinking process or All in Startup to define the business in all aspects. In this phase, we also use the Canva model.

3) then we move on to a phase of economic and financial planning from 3 to 5 years with hypotheses on which to build possible forecast business plans.

4) Another step focuses on finding the right governance and more suitable legal form for the business idea.

The marketing and communication strategy are more treated during the acceleration phase rather than in the incubation. At this stage, we can provide some training modules on that but nothing specific. Another service is one to one path. That is not structured in different phases but that it is personalized based on the needs of the individual client.

Q2 – Could you tell us a bit more what the needs for incubation are? What are the needs of social entrepreneurs that you try and manage to satisfy?

The most important thing for local incubators is working on the establishment of vital networking and developing ecosystem immersed in the territory. In this way, you can be a point of references for future entrepreneurs, because in this way we give them access to the resources present in the territory. The other needs are more generic, like training, mentoring, coaching. Our strategy considers more efficient developing personalized path which follows the specific needs of each new business idea. For us, the needs for a start-up, new enterprise or new idea is distinct and different from each of others. So we tailored a specific path for each business idea, to do that it is better to use a mentoring and coaching approach. Another need is to give them access to funds. But for me, this aspect is related to the previous one "networking and building the ecosystem". When you build your ecosystem, you have to keep in mind that a group involved should be investors, impact ventures, a sub-group of lenders.

The needs of the aspirant entrepreneurs are related to project management aspects. They have a very good idea but they don't have any idea about communication strategy, human resources, marketing. Another need is to have clearer the financial needs. As social entrepreneurs maybe they have cleared their social values but they didn't think about the profit and how to sustain economically the business idea in the long term.

The last need is lack of managerial skills and leadership. It is essential to plan some activities that can help with the development of this aspect. Maybe the entrepreneurs have a great idea, a robust technical business plan but then they don't know anything about how to manage a business, marketing strategy, HR aspects, which figure I may need for my activities and etc.

Q3 – Do you provide financial tools to the entrepreneurs or you re-direct them?

Usually, we work with European and National programme, so we have different funding opportunities: traditional (ethic) banks, crowdfunding, etc.

At the same time in our ecosystems, we have financial intermediaries like capital ventures that maybe can help some the projects.

However, we try to identify the type of funders and opportunities that there are at the local /national or EU level that can answer to the specific needs of that particular enterprise.

Q4 – Could you tell us a bit more about your communication strategy and how you manage to engage social entrepreneurs?

We are in a moment of rebranding intending to unify all activities that our organization (Avanzi) does. We have also changed the name from Make a Cube to A-Cube to be more consistent with the general organization. In principle, our communication strategy is based on three main things:

1. open call with an online campaign to reach potential entrepreneurs who have a business idea. We work a lot through projects, EU funds and thanks to these activities we want to put in the spotlight the emerging needs of the community. In response to that, we try to create a call for tender to engage aspirant entrepreneurs who want to find answers to the needs emerging;
2. implementations of local initiatives to bring out the needs of the community and put in touch the local actors to find solutions;
3. creation of a community of start upper. To that, our communication strategy is based on networking, supporting local ecosystems and broader partnerships with local actors.

Behind this, there are two goals: give the new local entrepreneurs visibility and voice and at the same time communicate them the opportunities the territory can offer them.

If I have to think about how communication tools best fit our needs, I can say:

- 1) participation in the events (conferences, awards, competitions), give us the possibility to have direct contact with our target groups;
- 2) networking to create synergies with possible partnerships and enlarge our ecosystem;
- 3) social media to give us visibility.

Q5 – Could you please share with us the lessons learned from incubation process?

Two main points would share with you:

- 1) Personalized support

We indeed accompany our customers/ aspirant entrepreneurs. We are not consultants who say what they have done, but we do things together with our clients. We take care of their projects, and we will go into all the details as if it were ours. We team up with them, and we feel part of the tasks we follow. When we are right, they continue to develop enterprises without us.

- 2) Be able to read the context and the local needs

We are good at reading local contexts and needs and looking for suitable solutions with our aspirant entrepreneurs.

For instance, we are involved in Torino, Milan and Napoli in the PON Metro project. The PON Metro (National Operational Program for Metropolitan Cities 2014-2020) is a program dedicated to sustainable urban development which, in line with the strategies of the European Urban Agenda and with the Europe 2020 objectives, addresses the main territorial and organizational challenges affecting urban contexts.

With this in mind, the PON Metro provides that the metropolitan cities define sustainable urban development strategies and implement integrated actions aimed at:

- the redesign and modernization of urban services according to the "Smart city" paradigm;
- the promotion of social inclusion for the most fragile population and the neighborhoods that present the most significant conditions of hardship.

Q6 – What improvements do you plan to make? What are the next steps?

Needs to be improved are:

- 1) Creation of consistent team building and well-developed human resource strategy.

We analyze the team to understand the missing skills then we leave this part to them. At the same time, it is a part that could be interesting to develop with them to be stronger in the long term.

- 2) We don't touch the legal status.

It is essential to understand what legal entity could be the best solution for each specific business idea.

Nowadays I believe that incubation is valid if tailored at the local level. There is a saturation in the market in terms of incubation and the methods for incubation are well known and often the same in different territories.

What could be strengthened is the part relating to the acceleration and continuous access to finance. In order not to waste the effort made in incubation with the new enterprises it is important to think more to a second step. Therefore, if you have in mind to open a incubator it could be helpful to provide not only services for the incubation phase but also for the acceleration phase and include services for the long-term sustainability: how to scale-up, fund for the enterprises that are playing to expand, etc.

Interview with FairBnb, Cooperative – Italy

Q1 – What services and products do you provide?

Fairbnb.coop started its journey in 2016 as a movement seeking to create a just alternative to existing home-sharing platforms. Initially, the movement emerged in Venice, Amsterdam and Bologna but soon other groups from all over Europe joined the debate and helped us in shaping the final model that we are seeking to implement. In late 2018 we created a co-op to define a legal entity behind the project. We have now based our headquarters in Bologna, Italy. FairBnB.coop wants to offer a community-centered alternative that prioritizes people over profit and facilitates authentic, sustainable and intimate travel experiences. We are creating an online platform that allows hosts and guests to connect for meaningful travel and cultural exchange while minimizing the cost to communities. 7.5% of the income is destined for the implementation of social projects in partnership with local actors.

Q2 – What were your main needs at the beginning (start-up moment)?

One of the main challenges has been to manage to frame the project idea in a perspective of long-term sustainability. It meant creating well-managed and transparent governance. FairBnb has born from different communities with the same aim come from several cities. The various communities decided to merge to create a stronger community that could have more voice. But, trying to a community of purpose among these different communities, it was challenging. What was missing was a mediator to facilitate the creation of agreed governance model for the sustainability of the project. Rather than the coaching and/or mentoring sessions, I believe that our needs would be to have services as mediation to facilitate the building of good governance but also professional consultancy on some technical aspects related to the production of platform strategy. Of course, the financial part initially was another problematic aspect to face and have more info about financial support and financial instruments.

Q3 – Could you please share a bit regarding your communication strategy?

The name Fairbnb was really appealing, and it was revealed a point of strength for our communication strategy. Secondly, the idea and the values behind our project helped us a lot to make the project known.

Finally, the communication strategy was mainly based on word of mouth, interviews in the local newspapers as well as exchange with different stakeholders. The aim was to make our project known as much as possible, and the networking turned up to be the basis of our communication strategy.

Q4 – Could you please talk about the financial tools you used to create your enterprise?

We have used several financial instruments in the start-up phase of the enterprise:

- 1) Own capital from the supporting members;
- 2) Small local, regional and national calls;
- 3) Loan guaranteed by Banca Etica and Emil Banca Credito Cooperativo;
- 4) Crowdfunding, even if the latter did not work much compared to the others.

Q5 – Which are, in your point of view, the main strengths of your enterprise? What improvements you plan to make?

I believe that within the company, we still lack the technical skills related to the programming and strategy of cooperative platforms. Furthermore, the entire operational and organizational aspect of a company should be supported.

As I have specified above nearly for starting a business but also for its long-term sustainability, it would be essential to have:

- 1) Technical consulting services;
- 2) Support for finding financial instruments not only in the start-up phase but also in the acceleration phase;
- 3) Finally, an intermediate body could help and guarantee support in the creation of new enterprises for creating transparent and balanced corporate governance.

