

SOCIAL ENTERPRISES WHERE

PURPOSE  
+PROFIT=  
CHANGE

# 101 SOCIAL ENTERPRISE 101

Buy social Volunteer Invest Advocate



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# FOREWARD

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

Launched by the Jamaica National Building Society (JNBS) Foundation, in collaboration with the United States Agency for International Development (USAID) in 2013, the Social Enterprise Boost Initiative (SEBI) is leading the field locally, introducing practices and ideas that will bring about transformation and move the social sector in the right direction.

**Social Enterprise 101** is another initiative in the long list of firsts that the SEBI project has accomplished, and it is hoped that this publication will inspire and empower you to get your socially driven ideas off the ground. For those of you running not-for-profits and community-based groups, we hope this will help you to move from a purely grant-funded organisation to one that includes income generation and growth.

S O C I A L   E N T E R P R I S E S   W H E R E

PURPOSE + PROFIT =  
TRANSFORMATION

PURPOSE  
+PROFIT=  
CHANGE

# INTRODUCTION

**Social Enterprise 101** is specially designed as a basic guide, which highlights the stages that not-for-profits - or, in fact, any other organisation - needs to consider, when starting a social enterprise.

Whether you have an enterprising idea, or are already in business and want to transition to become a social enterprise, you will find **Social Enterprise 101** a useful and informative tool. It provides you with checklists, offers sound business advice from those who are on the journey of becoming a social enterprise, and aims to help build your own unique business. It will also help you to take a lot of the guesswork out of starting and operating a social enterprise. **Social Enterprise 101** assumes that you have a fundamental understanding of business, however, should the guide not cover all of your questions, there is a wealth of information available online to fill any gaps.

We will be discussing the definition of a social enterprise, providing guidelines for developing and implementing your business idea and offering resources that will help to make the social enterprise journey easier.

## SOCIAL ENTERPRISES WHERE

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SUCCESS

## SOCIAL ENTERPRISES WHERE

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+PROFIT=  
NURTURING

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

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

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

# CHAPTER 2 WHO IS A SOCIAL ENTREPRENEUR?

## CHANGE MAKERS

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

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

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

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

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

### Some commonly shared social entrepreneur characteristics:

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

### Are you a social entrepreneur?

## CHAPTER 2 WHO IS A SOCIAL ENTREPRENEUR?

Examples of leading social entrepreneurs in Jamaica include:

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

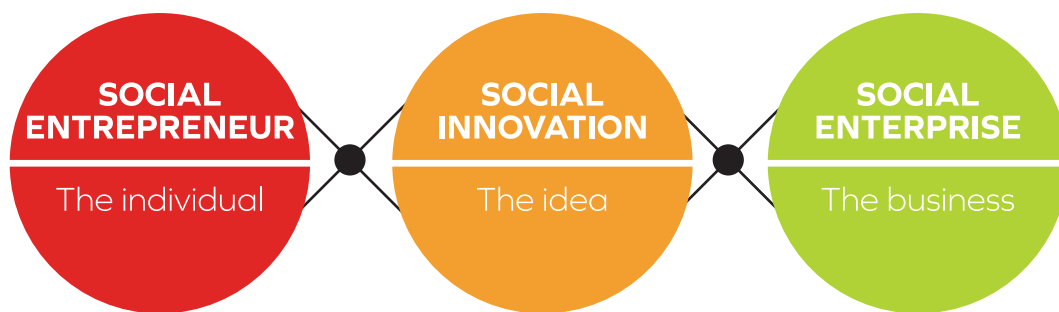
The organisation's 1929 amended constitution, the UNIA is described as a "social, friendly, humanitarian, charitable, educational, institutional, constructive and expansive society, founded by persons desiring to do the utmost to work for the general upliftment of the people of African ancestry of the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

- **Jamaica National Building Society** emerged from the collective action of a number of social entrepreneurs such as Reverend Henry Clarke, John Gerrard Marchalleck and John Kerr, just to name a few.

These individuals established building societies across the island, as far back as 1874, which enable its members to save and benefit from a pool of funds from which they could borrow to purchase property. These building societies were merged throughout the 96 year period to become Jamaica National Building Society in 1970.

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

As you can see, many of these individuals and groups turned their ideas into thriving social businesses and have emerged to become giants in our society, facilitating national growth over many years. These organisations were built on the commitment of individuals whose aim was to improve the economic and social standing of many.



# CHAPTER 3 WHAT IS A SOCIAL ENTERPRISE?

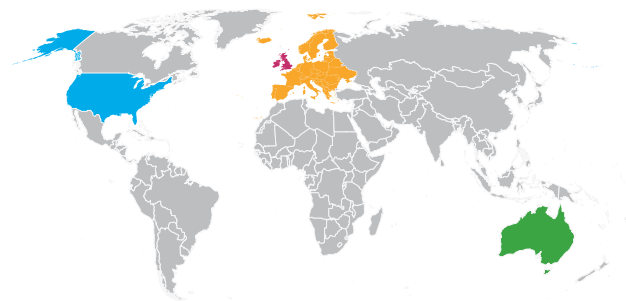
“ Social enterprises are not a new idea or concept but rather an old idea getting new attention and being described in new ways. ”

- K'adamawe K'nife, Office of Social Entrepreneurship, University of the West Indies

Social enterprise is not a new phenomenon but the field has experienced enormous growth over the years, and continues to draw attention to itself, due to the contribution that it is making to social, economic and environmental development around the world. Today it is one of the key players in the global Solution Revolution generating US\$2.1 billion in revenue in 2012, increasing by 15% annually.

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

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



- Over 650,000 active social enterprises registered in the United States
- 400,000 in Europe
- 70,000 in the UK
- 20,000 in Australia

## CHAPTER 3 WHAT IS A SOCIAL ENTERPRISE?

### SOCIAL ENTERPRISE DEFINED

In Jamaica, there's no legal definition for a social enterprise, however, efforts are being made to formalise the definition so that those operating in this area will be working within the same parameters, converse in the same language, become easily recognised in the market place and be accounted for in the Jamaican economy.

Definitions of a social enterprise include:

# uk

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

**UK Government**

# us

"A social enterprise is an organisation or venture that advances its primary social or environmental mission using business methods".

**The Social Enterprise Alliance (SEA)**

# can

"A social enterprise is a business owned by a non-profit".

**The Social Enterprise Council of Canada (SECC)**



# CHAPTER 3 WHAT IS A SOCIAL ENTERPRISE?

BUSINESS SOCIAL GOOD  
 PROFIT FOR NOT-FOR-PROFIT  
 ENVIRONMENTAL MISSION CULTURAL  
 IMPACT COMMUNITY ENTREPRENEURIAL  
 INCLUSIVE RESPONSIBLE PARTICIPATORY  
**SOCIAL ENTERPRISE**  
 MIXED REVENUE STREAMS INCOME INNOVATION  
 PRODUCTS OR SERVICES FOR PROFIT  
 OPEN/TRANSPARENT SURPLUS  
 REINVESTMENT LIMITED PROFIT DISTRIBUTION  
 PARTICIPATORY GOVERNANCE CREATING SOLUTIONS  
 NOT FOR PROFIT ORGANISATIONS

What's important to mention here is that social enterprises are commercial businesses. They trade products and services to generate income to achieve their social or environmental goals, which is core to who they are and why they are in existence. Social enterprises always operate with people, planet and profit in mind.

## WHAT DO SOCIAL ENTERPRISES LOOK LIKE?

The range of businesses that fall into this category is wide. Some have large corporate-like structures and then there are those smaller organisations that more closely resemble 'moms and pops' enterprises.

There are organisations like The Big Issue, Blackburne House and Jamie Oliver's Fifteen Restaurant in the UK; and Thistle Farms, Village Capital and Benetech in the USA. In Jamaica, social enterprise businesses exist in the form of Mustard Seed Communities, Agency for Inner City Renewal, Caribshare and Alpha Boys.

## WHO IS STARTING SOCIAL ENTERPRISES?

Non-governmental organisations (NGOs), not-for-profits, charities, benevolent societies, co-operatives, community-based groups, who are usually reliant on grant-funding and donations. It is recognized that this is not sustainable; as their survival is reliant on the support of third parties.



## CHAPTER 3 WHAT IS A SOCIAL ENTERPRISE?

### TYPES OF SOCIAL ENTERPRISES

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



## CHAPTER 3 WHAT IS A SOCIAL ENTERPRISE?

### Training and employment opportunities for young men

“Our tools are 100% made by inner city youth trained in welding and fabrication, made by Jamaicans for Jamaicans.

Each time you buy Jamaican Bamboo tools, you help us train more Jamaican youth, especially in Bamboo-related machine building and design.”



Michael Barnett  
– New Horizons Christian Outreach Ministries' Machinery Design and Development Economic Project

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

- Earl Jarrett, General Manager, Jamaica National Building Society (JNBS) & Chairman, JNBS Foundation

## CHAPTER 3 WHAT IS A SOCIAL ENTERPRISE?

### HOW DOES YOUR EXISTING ORGANISATION DIFFER FROM A SOCIAL ENTERPRISE?

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

Below we summarise the different types of organisations that currently exist in Jamaica.

<b>BENEVOLENT SOCIETY</b>	<ul style="list-style-type: none"> <li>• Raising funds from its membership/customers</li> <li>• Funds used to provide common services to all members</li> <li>• Owned by and run for the benefit of its members</li> </ul>
<b>MUTUAL ORGANISATION</b>	<ul style="list-style-type: none"> <li>• An organisation (which is often, but not always, a company or business)</li> <li>• Based on the principle of mutuality</li> <li>• Members usually do not contribute to the capital of the company by direct investment, but derive their right to profits and votes through their customer relationship</li> </ul>
<b>CO-OPERATIVE</b>	<ul style="list-style-type: none"> <li>• Autonomous group of people</li> <li>• Joined together on a voluntary basis to achieve a common objective</li> <li>• Forms a business organisation that is democratically controlled</li> </ul>
<b>NOT FOR PROFIT</b>	<ul style="list-style-type: none"> <li>• Has a social mission</li> <li>• Does not earn profits for its owners</li> <li>• Funds raised (grants etc) are used in pursuing the organisation's objectives.</li> </ul>
<b>ASSOCIATION</b>	<ul style="list-style-type: none"> <li>• A group who have joined together for a particular purpose</li> <li>• Can be formal, with rules and/or by-laws, membership requirements, or it can be a collection of people without structure.</li> <li>• An association is not a legally-established corporation or a partnership</li> </ul>
<b>CHARITY</b>	<ul style="list-style-type: none"> <li>• An institution which is established for a charitable purpose</li> <li>• Charitable Purpose includes for, example: the prevention or relief of poverty; the advancement of education; religion, health, community development; the arts, culture, heritage, amateur sports; human rights conflict resolution or reconciliation</li> </ul>
<b>SOCIAL ENTERPRISE</b>	<ul style="list-style-type: none"> <li>• Focused on people, planet, profit</li> <li>• Does not make profits for external shareholders</li> <li>• Sells products or services</li> <li>• May take the form of a co-operative, mutual organisation, a social business or a charity organisation</li> </ul>
<b>SOLE TRADER</b>	<ul style="list-style-type: none"> <li>• Runs business as an individual</li> <li>• Can keep all business profits after tax</li> </ul>
<b>PARTNERSHIP</b>	<ul style="list-style-type: none"> <li>• Two or more individuals</li> <li>• Funds, skills and other resources are pooled</li> <li>• Shared profit and loss</li> </ul>
<b>COMPANY</b>	<ul style="list-style-type: none"> <li>• Limited by guarantee</li> <li>• Incorporated company without share capital</li> <li>• Liability of its members</li> </ul>

## CHAPTER 3 WHAT IS A SOCIAL ENTERPRISE?

### WHAT DIFFERENTIATES A SOCIAL ENTERPRISE FROM A TRADITIONAL BUSINESS?

#### 'More-than-profit'

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

NOT-FOR-PROFIT	SOCIAL ENTERPRISE	TRADITIONAL BUSINESS
<ul style="list-style-type: none"> <li>• Heavily reliant on grants and donations</li> <li>• Success measured by social or environmental impact</li> <li>• Benefits society</li> <li>• No trading - zero per cent from sales</li> <li>• Dependent</li> </ul>	<ul style="list-style-type: none"> <li>• Mission driven, addressing social needs</li> <li>• Focuses on generating income through the sale of goods and services</li> <li>• Earned income streams supplement or replaces grants and donations</li> <li>• Reduced dependence on public and philanthropic funds</li> <li>• Profit/surplus reinvested</li> </ul>	<ul style="list-style-type: none"> <li>• Measures performance in profit and return</li> <li>• Generates income</li> <li>• Corporate social responsibility or company allocates percentage to charity</li> <li>• Finance first</li> <li>• Self-sustaining</li> <li>• Investors</li> <li>• 100 per cent from sales</li> </ul>

Social enterprises can be game changers for the social sector, ushering in a window of long-term, high impact and sustainable activity for their organisations. While it works perfectly in theory, it is not a magic wand and will require an underlying paradigm shift and strong leadership for it to work.

So are you ready? **Well let's get started.**

# CHAPTER 5 - GETTING STARTED

## REGISTERING AS A SOCIAL ENTERPRISE

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

A social enterprise is about adopting a set of operational principles. These include:

- Having a clear social and/or environmental mission (set out in your governing documents)
- Generating the majority of your income through trade

- Reinvesting the majority of your profits to further the social mission

This is regardless of what form the organisation takes.

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

## A social enterprise is about adopting a set of operational principles

### Charity vs. Co-operative Status

"Deciding on an appropriate structure was not as simple as we thought it would have been. At first we thought that we should register as a charity but there was no guarantee that our organisation would have been considered for this status, and the application process was extremely difficult for us to complete, being blind, so we had to work with an attorney for guidance. After a considerable amount of time investigating this area, we decided to venture into the world of co-operatives

instead, which ended up being more complicated than we had anticipated. The Friendly & Cooperative Society requested a business plan, financial projections (2-3 years, broken down by months), and a number of other items, which, fortunately for us we had, because we were participants in the SEBI programme. If we had not been in the programme we have no idea what we would have done, as we never had a business plan, even though we had been in business for several years."



Dyntie Davis, Superior Crafts & More

To get first-hand experience it is always a good idea to speak to individuals, groups or organisations that have been in a similar position as you are now in; so do use your personal and professional networks, or contact those who have been featured in the case studies, to find out about their real-life experience of setting up a social enterprise.

# THINK OUTSIDE OF THE BOX

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

- K'adamawe K'nife, Office of Social Entrepreneurship, The University of the West Indies

# CHAPTER 6 BEFORE YOU GET STARTED



## WHAT DO YOU KNOW ABOUT SOCIAL ENTERPRISE?

We mentioned earlier that social enterprise is a distinct way of doing business, as it undertakes commercial activities to achieve their social mission; and it is this route that many voluntary organisations, including NGOs, civil society and charities, for example, take to ensure the sustainability of their social programmes; and it has proven in many instances to be an effective way to address the many social challenges that are generally being overlooked by society.



## CHAPTER 6 BEFORE YOU GET STARTED

**NOT-FOR-PROFIT VS. PROFIT**

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

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

- Saffrey Brown, General Manager, JN Foundation

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

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

- Ann Astwood, MultiCare Foundation

**REASONS FOR STARTING A SOCIAL ENTERPRISE**

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

- Filling a need the market will never meet on its own, such as employment for underserved communities, groups with disabilities, ex-offenders and underprivileged women
- Providing an opportunity to advance the organisation's mission with additional income
- Creating an alternative way to generate funds to ensure the survival of programmes and to reduce the reliance on third party donations, funding and grants, which is not only declining but becoming more difficult to obtain
- Enhancing the organisation's financial sustainability through the generation of profits that flow to a social purpose
- Providing alternative solutions to help alleviate poverty, create healthy environments and improve social services for all
- Creating an alternative entrepreneurial, self-sustaining business to create revenue streams to support a social mission

**A GREAT IDEA IN BUSINESS IS A TERRIBLE  
THING TO WASTE!**

## CHAPTER 6 BEFORE YOU GET STARTED



### MUSTARD SEED COMMUNITIES

The enterprises at MSC was the vision of Father Gregory Ramkisson, Mustard Seed Communities Jamaica, who realised early on that there was a strong need to sustain their organisation, which was providing a loving, caring and safe haven for children with special needs: those with mental and physical challenges that had been abandoned.

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

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

Father Gregory Ramkisson's passion and drive are still very much alive and have influenced the culture of the organisation.

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

### WHAT'S YOUR ORGANISATION'S MOTIVATION?

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

You need to be crystal clear about this as your motivation is what will be the driving force behind the idea.

If you are still not clear, then now would be a good time for you to seriously consider whether a social enterprise is right for you.

“ Social enterprise can serve as an innovative means for non-profits to safeguard themselves from the uncertainties associated with funding from public and private sector. ”

- Hon. Anthony Hylton, Minister of Industry & Commerce.

### EXAMPLES OF SOCIAL AIMS:

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

## CHAPTER 6 BEFORE YOU GET STARTED

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

- Julien Pringle, The Source – Savanna-la-Mar

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

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

“ Whatever motivates your organisation to set up a social enterprise, never, deviate from your mission ”

- Peter Holbrook, CEO, Social Enterprise UK

### Social enterprises face the same challenges as the rest of the Micro, Small and Medium Enterprises (MSME) sector:

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

But there is one fundamental difference: these businesses are driven by their social and environmental mission, which defines who they are, and is the sole purpose for them being in business. Whether a social enterprise or a traditional business, and no matter where in the world you are, there are those businesses that succeed and those businesses that fail.

## CHAPTER 6 BEFORE YOU GET STARTED

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

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

### ANSWER THESE QUESTIONS BEFORE STARTING A SOCIAL ENTERPRISE

- ▶ Does your organisation fully understand what a social enterprise is?
- ▶ Why do you want to start a social enterprise?
- ▶ What's your purpose/social mission? What is the problem that you are trying to resolve?
- ▶ What does your organisation hope to achieve by starting a social enterprise?
- ▶ Do you have a business idea?
- ▶ Do you know what it takes to start and run a business?
- ▶ What is your business model?
- ▶ What are the current skills, capacity, experience within your organisation
- ▶ Is your organisation prepared to commit resources (human and financial)
- ▶ Where will the resources come from?
- ▶ Do you or your organisation have the passion and drive to take this initiative forward?
- ▶ Do you understand the risks associated with running a business? And that there is no guarantee of success.
- ▶ Are you prepared to change your mindset and culture e.g not-for-profit vs. profit?
- ▶ Is the organisation prepared to adapt and change to ensure the success of the social enterprise?
- ▶ Are you prepared to invest time and a considerable amount of energy into researching, planning and implementing your idea?
- ▶ Do you know enough about developing a social enterprise to know if this is the right option for you?

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## CHAPTER 6 BEFORE YOU GET STARTED

SOCIAL ENTERPRISES WHERE

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SUCCESS

So can  
**SOCIAL  
ENTERPRISES  
SUCCEED?**

# YES.

It is important for organisations to be aware of their strengths and weaknesses before venturing into the world of social enterprise, or any other business. As you develop your social business, you will need to ensure that your weaknesses are addressed, and aim to reduce the barriers, challenges and risks associated with running your business; remember that they cannot be avoided altogether but you can be prepared to deal with them.

# CHAPTER 7 IDENTIFYING AN OPPORTUNITY

## WHAT'S YOUR IDEA?

Does your idea make good business sense and how do you know? Are you eager to transform it into a social enterprise/social business? Before jumping in head first, you need to recognise that there needs to be a well thought out step by step approach that will enable you to move your idea from a concept into a viable and sustainable enterprise. It is this process that will allow you to get your idea off the ground, and one that everyone wishing to start a business has to undergo.

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

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## THERE ARE MANY WAYS TO IDENTIFY OPPORTUNITIES, INCLUDING:

- Changing demographics, e.g. ageing population, baby boom and young population create demands for new products and services
- Identifying under-utilised organisation and community assets, such as a building or a green field
- Identifying gaps in the market e.g. the creation of a sorrel harvesting machine
- Adding value to something that might already exist e.g. Televisions have become SMART TVs
- Commercialising an existing service that you are currently offering e.g. in-house training programme made available to the private sector
- Challenge conventional methods or thinking, e.g. the use of cassava in beer production

## CHAPTER 7 - IDENTIFYING AN OPPORTUNITY

- Acquiring, franchising or licencing rights from an existing organisation e.g. Dress for Success, KFC and Burger King
- Emergence of new markets, e.g. Grace enters the African market place
- New technologies, such as the internet, have resulted in the creation of online universities and other services
- Regulatory change, which allows for new markets to be created, e.g. Government ended the Cable & Wireless monopoly and created an open market resulting in Digicel and Claro entering the Jamaican market place
- Social change, such as change in tastes and lifestyle, e.g. convenience foods

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

- Peter Holbrook, SE UK

## CHAPTER 7 - IDENTIFYING AN OPPORTUNITY

## Creating employment for seniors

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

'The Vision 2030 Jamaica' publication highlighted the major concerns of the elderly, and these included: their ability to take care of themselves financially, the cost of healthcare, the eroding purchasing power of those on pension, inability to afford transportation and

utility expenses, poor condition of state homes and poor housing conditions of elderly living alone. Another concern is unemployment, particularly among older women which is currently 3% of the unemployed labour force, or approximately 33,000 women.

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

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

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

- Office of Social Entrepreneurship, The University of the West Indies



## CHAPTER 7 - IDENTIFYING AN OPPORTUNITY

### An employment focused social enterprise

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

Combining and experimenting with new and traditional recipes,

the group has developed a range of high quality yam treats including yam pizza, ice-cream, punches, cakes and pastries.

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



## CHAPTER 7 - IDENTIFYING AN OPPORTUNITY

Before moving to the next stage of development, you must screen your idea to weed out all of the bad ones; this will allow you to focus on the very best idea.

### A space for everyone

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

For 22 years, the Foundation had survived on the interest gained from their endowment fund and they also sourced funding from sponsorship and grants. As the dollar devalued and with increasing economic strains, these source of income rapidly declined.

The group had an idea to develop a screen printing business, which would allow them to not only train the community in screen-printing techniques

but would create self-employment opportunities for those trained and generate income for the organisation and its programmes. As the group explored the idea, it became apparent that they did not have the skills to get the venture off the ground, and more importantly, the idea was not viable.

As soon as the group let go of their original idea, it became apparent that they had overlooked the green space that they were leasing to host sporting events, which had the potential of becoming something special. Breezy Castle an all-inclusive recreational and cultural venue on the waterfront, the only green space in Downtown Kingston, was born.



# CHAPTER 8 DEVELOPING THE CONCEPT

## THE CONCEPT IS DRIVEN BY THE CUSTOMER!

Now it is time for you to gauge your target audience's/potential customer's reaction to your idea. You and your team may think it's the best idea ever, but what do those that you are targeting really think about your idea? Why not bring together a small group of people and conduct an informal focus group (three individual groups consisting of six people), which will allow you to gather some useful information, which can be used in your decision-making process.

### An all-inclusive, resident-led community resource centre in the heart of the community

The Source, developed as a social enterprise franchise by the JN Foundation, became a beacon for community development in Savanna-la-mar when the fifth and largest in the series of Source Centres was opened. Julien Pringle, administrator, noted the two years of consultation with the communities done by JN, help the centre to establish what services they would offer at this resident-led community resource centre.



## CHAPTER 8 DEVELOPING THE CONCEPT

If the idea receives positive results, you will now need to look at whether it is viable. And if the idea is rejected? Maybe it can be tweaked; if not, back to the drawing board.

If viable, you can then create the product, or test run the service, and refine it where necessary.

# SO IS YOUR PRODUCT OR SERVICE READY FOR THE MARKET?

## Change from the inside out

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

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

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

# CHAPTER 9 WHAT RESOURCES WILL YOU REQUIRE?

## RESOURCES

A resource is defined as “a stock or supply of money, materials, staff and other assets that can be drawn on by a person or organisation in order to function effectively.”

There are four broad types of resources:

FINANCIAL	INFRASTRUCTURE	HUMAN RESOURCES	ORGANISATIONAL
<ul style="list-style-type: none"> <li>• Money</li> <li>• Shares</li> <li>• Other assets</li> </ul>	<ul style="list-style-type: none"> <li>• Facilities</li> <li>• Buildings</li> <li>• Space</li> <li>• Equipment</li> <li>• Material</li> <li>• Technology</li> </ul>	<ul style="list-style-type: none"> <li>• Management</li> <li>• Staff</li> <li>• Knowledge</li> <li>• Training</li> <li>• Experience</li> </ul>	<ul style="list-style-type: none"> <li>• Structures</li> <li>• Systems</li> <li>• Principles and ethics</li> </ul>

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



## WHAT DO YOU REQUIRE?

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

“

It wasn't until we started developing our business plan that we realised the resources that would be required to get our business off the ground and to operate our business. At first we operated from our homes but would now require a dedicated production facility and commercial catering equipment if we are going to be able to meet the demand for our products.

”

- Ulster Spring Women's group - an employment focused social enterprise

## CHAPTER 9 WHAT RESOURCES WILL YOU REQUIRE?

The resources required will vary and depend on the nature, type and size of your business. It is necessary to determine the resource requirements of your business and acquire these in order to effectively operate your business.

## Creating opportunities for the visually impaired and blind.

Superior Crafts and More is a furniture-making, woodwork and craft enterprise, operated by a small, dynamic group of blind and visually-impaired individuals. The company focuses on hand-made wooden furniture that incorporates the time-honoured art of caning, and it provides full-time employment for 16 visually impaired skilled craftsmen and women.

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

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

When developing their business plan, it was recognised that one of the critical success factors to operating in the furniture sector was the production of well-designed, high-quality, durable furniture; but they needed specialised equipment to do so, which they lacked. They also had limited expertise in design and production methods. Efforts were made to turn these major weaknesses into strengths.



Access to resources can be extremely difficult, particularly for start-up businesses. One of the hardest things for all of those who participated in the SEBI programme, was accessing financial support to get their start-ups off the ground.

In the start-up stage, the most important resources are finance, knowledge, work space, supplies and equipment, without which your ability to get your social off the ground can be greatly limited.

## **SOME OF THE MOST DIFFICULT BARRIERS TO YOUR ORGANISATION'S SUSTAINABILITY AND/OR GROWTH**

OBTAINING FINANCE

CASH FLOW

SHORTAGE OF MANAGERIAL AND ADMINISTRATIVE SKILLS

There are many small businesses that minimize these requirements by operating their businesses from home initially. As the business grows, the management of these organisations reinvests their profits into the development of the business, and at this point they grow into a new business space. There are also organisations that look to partner/collaborate with other organisations who share the same social objectives.

## CHAPTER 10 BUSINESS PLANNING

“ A vision without a plan is just a dream. A plan without a vision is just drudgery. But a vision with a plan can change the world.”

- Anonymous

## THE BUSINESS MODEL

Mustard Seed’s Communities’ business model is to make money from the rearing and sale of tilapia fish, chickens and eggs. The model for the Image Training Centre (Dress for Success Jamaica), is to generate income from the creation and delivery of training sessions to those who wish to improve their skills; and Superior Crafts & More generates revenue from the refurbishment of furniture for customers who wish to restore their family heirlooms. This description highlights how they planned to make money, however, there were a number of other areas that they had to consider, including:

- How they plan to create value?
- Who are they creating value for?
- What is their competitive advantage?
- How will they differentiate themselves?
- What size business are they planning to run

A useful tool that can be found online is the ‘business model canvas’ which outlines several areas that must be considered when developing your model. It enables both start-ups and existing businesses to focus on their operations as well as their strategy, and it is an ideal template that can be used for brainstorming with the team.



# CHAPTER 10 BUSINESS PLANNING

A sample from [www.businessmodelsinc.com](http://www.businessmodelsinc.com) is below for your reference.



There is a lot more information online, which will take you through the steps of developing your business model.

## THE BUSINESS PLAN

A business plan is "a formal statement of business goals, reasons they are attainable, and plans for reaching them", (Wikipedia). It provides the full details of your business, which were summarised in the business model. Should the business model change, then the business plan also has to change.

The development of the plan is an essential process that must be undertaken before any decision can be made regarding the development of your business, and will ensure that your potential business is taken seriously by third parties, especially those that are seeking either development/investment finance and/or support to start your social enterprise.

You must be prepared to invest time and a considerable amount of energy into researching and planning your idea, in order to establish whether it is a feasible, viable and sustainable business idea.

## CHAPTER 10 BUSINESS PLANNING

Business planning will help you to determine the feasibility of your plan, demonstrate that you are using a thought out business approach and is likely to help you attract investment, as investors are more likely to take your organisation seriously.

### DON'T FORGET YOUR SOCIAL MISSION!

The plan will become your road map and will guide the operation of the business. There are many examples of a business plan online, and ones for social businesses. The components of the plan can vary, however, some of the areas that you can expect to find are included in the diagram below:



Your plan is not cast in stone, and must be adjusted in line with what is taking place in the market.

## CHAPTER 10 BUSINESS PLANNING

**Taking care of children with very special needs**

It may surprise many that when Mustard Seed Communities (MSC) entered the Social Enterprise Boost Initiative programme in 2013, it did not have a business plan or a plan of action on how they would grow our businesses. Today they have a comprehensive business plan for their eggs and fish businesses, and have taken all of the key learning from the SEBI training and support, and are applying it to all of their businesses; they have also hired a business development manager whose responsibility is to grow all of MSC's businesses.

"We are sharing our new found knowledge with our other Mustard Seed Communities Apostolates, and we believe, because of the SEBI programme and our business plan, we were able to secure funding of over J\$4.5m to bolster our existing projects at our Jerusalem location. And as a result of our efforts we are reaping the benefits of a well thought out business plan".

Darcy Tulloch-Williams, Executive Director, Mustard Seed Communities

**THE OPERATIONAL PLAN**

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

## CHAPTER 10 BUSINESS PLANNING

### THINGS TO CONSIDER BEFORE WRITING A BUSINESS PLAN!

- You are writing a plan for a social enterprise, not a traditional business. You are, however, using business principles.
- Objectives must be SMART  
Specific – Measurable – Attainable – Realistic – Timeframe
- Financial and social goals
- Ensure that all key areas are covered in the plan
- Have different groups overseeing the social vs. business side

# SWOT ANALYSIS



## CHAPTER 11 - THINGS YOU NEED TO CONSIDER

- Promote your social objectives along with the product and service
- Your plan must describe the potential “return” on investment for investors and the desired social outcomes
- Building your team – do they share the vision of the organisation?
- Who does your organisation plan to do business with?
- Understand the industry that you are operating in and the competition
- Don’t forget that you are a social enterprise
- Consider the risks and come up with solutions
- Don’t be afraid from change your original plans. ‘The only thing that is constant is change!’
- Constantly review and update the plan
- How do you plan to reinvest your surplus/profit?
- The plan is a guide, you will still need to create detailed operational plans
- Don’t forget to use your plan!



## CHAPTER 12 ACQUIRING THE NECESSARY FINANCING

As part of the business planning process, you will have to determine how much money you will require to get the business off the ground and to run the business. Start-up costs are the initial one-off outlays for starting the business, and may include items such as business registration, registration of trademarks, purchasing of equipment and office supplies. And, let's not forget that during the early days of your business, you may not be generating adequate revenue to cover salaries, utilities and rent, for example, therefore you will also have to consider initial working capital, until your business is able to make an adequate return to cover these costs.

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

- Saffrey Brown, General Manager, JN Foundation

There are many different funding options available from a wide variety of sources, however not all of these options will be suitable or even available to your organisation. Depending on the type of organisation that you are running, your options may be limited, and for others, there may be numerous options. It is of paramount importance that you do your homework to establish which of the following funding options are best for you.

## CHAPTER 12 ACQUIRING THE NECESSARY FINANCING

### A sample of funding options

<b>Equity</b>	Shares distributed in exchange for financial investment	Private investors/venture capitalists	<ul style="list-style-type: none"> <li>• All of the risk of loss is not on you alone</li> <li>• There could be active partners</li> <li>• Inactive silent partners who simply provide capital and wait for their returns</li> <li>• You give up a certain element of control over the company</li> <li>• Regardless of the amount of the company you retain, you are still answerable to your investors</li> <li>• If you share the risk with your investors, then you will also have to share your profits</li> </ul>
<b>Loans</b>	Commercial loans at market rate that include term loans, mortgages and bank overdrafts	Banks and credit unions	<ul style="list-style-type: none"> <li>• A good source of funding</li> <li>• It allows you to keep your personal cash on hand to use for other expenses</li> <li>• It may be more difficult to obtain and you will have to meet the institution's requirements</li> <li>• You are going to need collateral to secure the loan</li> <li>• You have to pay back the loan with interest</li> <li>• Repayments will be due regardless of the state of the business: good or bad</li> </ul>
<b>Grants</b>	Funding, which does not have to be repaid	Donor agencies, Foundations	<ul style="list-style-type: none"> <li>• Application for funding in response to 'call for proposals';</li> <li>• Funding attached to key objectives</li> <li>• No guarantee that you will receive the grant – competitive environment for funding</li> <li>• A formal agreement</li> <li>• Terms and conditions are attached to the grant</li> <li>• Grantor's budget may affect the availability of funding from year to year</li> <li>• Grantor's focus may not be the area that you are focused on, and, therefore, funding will not be available for your cause</li> </ul>
<b>Crowd funding</b>	Raising funds from a large number of people interested in your project or venture via the Internet	<ul style="list-style-type: none"> <li>• <a href="http://Globalgiving.org">Globalgiving.org</a></li> <li>• <a href="http://Kiva.org">Kiva.org</a></li> <li>• <a href="http://Isupportjamaica.com">Isupportjamaica.com</a></li> <li>• <a href="http://Jalawelo.org">Jalawelo.org</a></li> <li>• <a href="http://Kickstarter.com">Kickstarter.com</a></li> <li>• <a href="http://Indiegogo.com">Indiegogo.com</a></li> </ul>	<ul style="list-style-type: none"> <li>• Those who are interested in your cause provide funding to get your initiative off the ground</li> <li>• The amount does not have to be paid back</li> <li>• You have to drive the donations (publicizing that you are on the site)</li> <li>• The company takes a fee (which is often hidden)</li> </ul>
<b>Family/friends</b>	Engage friends, family, community members to donate funds to the social enterprise for capital investment	Family & Friends	<ul style="list-style-type: none"> <li>• Cheap and easy form of finance</li> <li>• May/may not have to be paid back</li> <li>• May/may not have terms and conditions</li> <li>• May potentially affect your relationships</li> </ul>
<b>Angel Investors</b>	Individual or individuals who provides capital for a business start-up, usually in exchange for equity/share of the business	First Angels Jamaica	<ul style="list-style-type: none"> <li>• No "set amount" for angel investors</li> <li>• Angel investment is extremely difficult to raise</li> <li>• Angel investors seek ventures that have the potential for a high return on investment</li> <li>• You will no longer have complete ownership</li> </ul>



# CHAPTER 13 IMPLEMENTING YOUR PLAN

You have spent several months developing your plan and you have now completed the business plan. Now what? There now needs to be a process for implementing it which can vary from organisation to organisation, but one thing that's important is that your goals and objectives need to be tracked and monitored. Some tips:

- Review the final plan with the team so that you are all familiar with it. Remember, there are social and business objectives
- Convert your business plan into an actionable plan, detailing all of the activities
- Prioritise the goals and outline the activities that need to be completed within set deadlines
- Assign tasks to key members of the team

## ● Implementation of plan

## ● Monitoring performance

## ● Achievement of performance goals

- Schedule regular meetings and have members submit progress reports to establish whether the activities are on schedule, ahead of schedule, or behind schedule. This will also create the opportunity to establish any key achievements or major challenges that need to be addressed.
- Provide updates at management meetings, to keep your team abreast of developments, and to include them in the process.
- Highlight key achievements – Tell the story!

## ● Measure, record and report

## CHAPTER 13 IMPLEMENTING YOUR PLAN

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

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

- Elizabeth Chambers, Ulster Spring Women's Group

You will need to research and understand what key performance indicators, financial ratios and social impact measures best suit your organisation.

# CHAPTER 14 WHY BUSINESSES FAIL

“ Failure is part of the process. You learn as much from failure as you do from success. ”

- Peter Holbrook, CEO, Social Enterprise UK

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

- Poor planning
- Inexperienced leadership
- Unviable and unsustainable business
- Lack of financing
- Undisciplined approach to business
- The transition towards running a commercial business proved to be more challenging than expected
- No business plan and therefore no clear direction
- Limited understanding of the market's needs
- Poor cash flow leading to the inability to pay bills

## ● Entrepreneurs' lack of ability to develop and manage their businesses

- Fierce competition
- Loss of critical staff with no succession planning in place
- Poor financial management
- Organization not adequately equipped to run a social enterprise
- Failure in adopting proper methods/practices to handle growth and expansion

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**The Small Business Administration (US) estimates that 50% of small businesses fail within the first five years!**

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# CHAPTER 15 KEY LESSONS LEARNT

## KEY LESSONS LEARNT FROM A SOCIAL ENTERPRISE OPERATING IN JAMAICA

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

- Julien Pringle, The Source Savanna-la-Mar

- Be prepared to invest a considerable amount of time in the business model and the business plan
  - A start-up has many challenges, especially finding the funds to get off the ground
  - Teams evolve (some for the better/some for the worse)
  - Planning for the transition from social to business enterprise requires a change of mindset and culture
- **Government departments aren't familiar with social enterprises, and in the majority of instances the available legal structures are not suitable.**
    - You must have really good processes in place, and employees must be accountable
    - Sometimes the team doesn't share the vision so you need to select your team carefully
    - You must never forget that this is a social enterprise and you must always be guided by the organisation's principles
    - You have to be open and transparent
  - **Some people get distracted when you start talking about making money/profit**

## CHAPTER 15 KEY LESSONS LEARNT

- Surround yourself with people who share your values, vision, passion and ideas
- Diversity is good – diversity of thinking , approaches, skills, perspectives and ideas

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# Uncover your strengths

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- Conduct research and understand the sector that you will be operating in
- Ensure that your idea is feasible and sustainable
- Networking and collaborating are important – you don't have to do it on your own
- High growth, high re-investment strategy must be pursued as a path to success
- Your plan is not cast in stone, and must be adjusted in line with what is taking place in the market
- You carry a mission that gives value to your product – so tell the story
- Does the product have value in the marketplace, can it hold up?
- Command shelf space, keep expanding your product range
- Learn to do your own distribution
- There should be a team approach, and the plan should receive the buy-in of all
- Choose your board carefully, and for the right reasons, ensuring that they have the capacity to run the business
- The board must share the vision

## ● A paradigm shift is needed for organisations and their members to justify the new model and to keep it going and growing even under pressure

- Employees must have the requisite skills (even when they are community members)
- Community sensitisation and engagement are of paramount importance
- Keep the needs of the customer and the beneficiaries at the forefront of everything that you do
- You are taken more seriously when you have a business plan

# CHAPTER 16 PLACES TO GET SUPPORT

There are numerous organisations within and outside of Jamaica that offer support to social enterprises, so take some time to learn about them, and see how they can help you.

## BUSINESS SUPPORT ORGANISATIONS

### Branson Entrepreneurship

Unit 14, Bogue City Centre, Montego Bay

**Tel:** (876) 631-5348/632-5134

**Website:** [www.bransoncentre.co](http://www.bransoncentre.co)

**Facebook:** <https://www.facebook.com/BransonCentreCaribbean/>

**Twitter:** bransoncentre

### Jamaica Business Development Corporation

14 Camp Road, Kingston 4

**Tel:** (876) 928-5161-5

**Website:** [www.jbdc.net](http://www.jbdc.net)

**Facebook:** <https://www.facebook.com/JamaicaBusinessDevelopmentCorporation>

**Twitter:** jbdcjamaica

### JAMBIC

14 Camp Road, Kingston 4

**Tel:** (876) 928-5161-5

**Email:** [jambic@jbdc.net](mailto:jambic@jbdc.net)

### JBDC Business Centres

- Kingston  
Mona Technology Park  
UWI, Mona Campus, Kingston  
Tel: (876) 656-8990
- St. James  
Shop 11, 4 Cottage Road  
Impact Plaza, Montego Bay  
Tel: (876) 953-4477
- Westmoreland  
The Source CRC  
Lot 224 Barracks Road  
Savanna-la-mar, Westmoreland  
Tel: (876) 918-1333

## CHAPTER 16 PLACES TO GET SUPPORT

- Manchester  
Suite 26, The RADA Building  
23 Caledonia Road, Mandeville  
Manchester  
Tel: (876) 625-3406
- St. Ann  
St Ann Chamber of Commerce  
Pineapple Place, Ocho Rios, St Ann  
Tel: (876) 508-2104/974-3998

### JAMPRO

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

### Social Enterprise Boost Initiative (JN Foundation)

32 ½ Duke Street, Kingston 5  
**Tel:** (876) 926-1344 Ext: 4746  
**Email:** [jnfsebi@gmail.com](mailto:jnfsebi@gmail.com)  
**Website:** <http://www.sebijm.com/>  
**Facebook:** <https://www.facebook.com/SEBIjm>  
**Twitter:** @sebijm

## OTHER SUPPORT SERVICES

### Bureau of Standards

6 Winchester Rd, Kingston  
**Tel:** (876) 632-4275  
**Website:** <http://www.bsj.org.jm/>  
**Facebook:** <https://www.facebook.com/pages/Bureau-of-Standards-Jamaica>  
**Twitter:** @StandardsJaCompanies Office of Jamaica

### Department of Co-operatives and Friendly Societies (DCFS)

The Registrar, 2 Musgrave Avenue, Kingston 10  
**Tel:** (876) 978-1946/927-6572  
**Website:** <http://www.dcfjamaica.org/>  
**Facebook:** [www.facebook.com/dcfjsja](http://www.facebook.com/dcfjsja)

## CHAPTER 16 PLACES TO GET SUPPORT

### FOUNDATIONS

#### Digicel Foundation

14 Ocean Boulevard, Kingston

**Tel:** (876) 619-5000

**Email:** DigicelFoundationJA@digicelgroup.com;

**Website:** <http://www.digicelfoundation.org/>

**Facebook:** <http://www.facebook.com/digiceljafoundation>

**Twitter:** digiceljafdn

#### GraceKennedy Foundation

73 Harbour Street, Kingston

Tel: (876) 932-3181/922-3440/9

**Email:** gkfoundation@gkco.com

**Website:** <http://www.gracekennedy.com>

**Facebook:** gracekennedycares

**Twitter:** @gkcares

#### Issa Trust Foundation

10392 State Road 84 Unit 101 Davie, Florida 33324

**Website:** <http://issatrustfoundation.com/>

**Facebook:** IssaTrustFoundation

**Twitter:** IssaTrust

#### Jamaica National Building Society Foundation

32 ½ Duke Street, Kingston 5

**Tel:** (876) 926-1344

**Email:** foundation@jnbs.com

**Website:** [www.jnfboundation.com](http://www.jnfboundation.com)

**Facebook:** <http://www.facebook.com/jnfboundation>

**Twitter:** jnfboundation

#### NCB Foundation

The Atrium, 32 Trafalgar Road, Kingston 10

**Tel:** (876) 929-9050

**Email:** ncbfoundation@ncb.com

**Website:** [www.ncbfoundation.org](http://www.ncbfoundation.org)

**Facebook:** <http://www.facebook.com/ncbfoundation>

**Twitter:** @NCBFoundation



## CHAPTER 16 PLACES TO GET SUPPORT

### Sandals Foundation

5 Kent Avenue, Montego Bay

**Email:** [foundation@grp.sandals.com](mailto:foundation@grp.sandals.com)

**Website:** [www.sandalsfoundation.org](http://www.sandalsfoundation.org)

**Facebook:** TheSandalsFoundation

**Twitter:** sandalsfdn

### Scotia Bank Foundation

**Website:** [www.scotiabank.com](http://www.scotiabank.com)

**Twitter:** @ScotiabankJM

## FUNDING & GRANT SUPPORT

### British High Commission

28 Trafalgar Rd Kingston 10

**Tel:** (876) 936-0717/936-0700

**Website:** [www.gov.uk/government/world/organisations/uk-trade-investment-jamaica](http://www.gov.uk/government/world/organisations/uk-trade-investment-jamaica)

**Twitter:** UKTI

### CARDI

Caribbean Agricultural Research & Development Institute

University of the West Indies, St. Augustine, Trinidad and Tobago

**Tel:** (868) 645 1205/6/7

**Email:** [infocentre@cardi.org](mailto:infocentre@cardi.org)

**Website:** <http://www.cardi.org/>

### British Council

28 Trafalgar Rd Kingston 10

**Tel:** (876) 906-8962

**Website:**

[www.caribbean.britishcouncil.org](http://www.caribbean.britishcouncil.org)

**Facebook:** britishcouncilcaribbean

### CEDA

Community & Economic Development Association

**Website:** [www.cedaorg.net](http://www.cedaorg.net)

## CHAPTER 16 PLACES TO GET SUPPORT

**CHASE****Website:** <https://www.chase.com/>**Facebook:** <https://www.facebook.com/chase>**Twitter:** chase**Compete Caribbean**

Inter-American Development Bank

**Email:** [competecaribbean@iadb.org](mailto:competecaribbean@iadb.org)**Tel:** (246) 627-8500**Website:** <http://competecaribbean.org/>**Facebook:** CompeteCaribbean**Twitter:** competecarib**Commonwealth Foundation**

Marlborough House Pall Mall London SW1Y 5HY, England

**Email:** [foundation@commonwealth.int](mailto:foundation@commonwealth.int)**Tel:** +44 (0)207 930-3783**Website:** <http://www.commonwealthfoundation.com/>**Facebook:** [www.facebook.com/commonwealthfoundation1](http://www.facebook.com/commonwealthfoundation1)**Twitter:** commonwealthorg**Embassy of Japan**

NCB Towers, North Tower

2 Oxford Road, Kingston 5.

**Email:** [info@kg.mofa.go.jp](mailto:info@kg.mofa.go.jp)**Tel:** (876) 929-3338**Website:** <http://www.jamaica.emb-japan.go.jp/>**Europe Aid**

Rue de la Loi 41

B-1049 Brussels

**Tel:** 00800 67 89 10 11; +32 2 299 11 11**Website:** [https://ec.europa.eu/europeaid/home\\_en](https://ec.europa.eu/europeaid/home_en)**Facebook:** europeaid**Twitter:** europeaid

## CHAPTER 16 PLACES TO GET SUPPORT

### Global Fund for Women

Global Fund for Women

800 Market Street, Seventh Floor, San Francisco, CA 94102 USA

**Tel:** (415) 248-4800

**Email:** [lac@globalfundforwomen.org](mailto:lac@globalfundforwomen.org)

**Website:** <http://www.globalfundforwomen.org/apply-for-a-grant/>

**Facebook:** GlobalFundforWomen

**Twitter:** GlobalFundWomen

### Grants and Resources for Sustainability

**Website:** [fundsforngos.org](http://fundsforngos.org)

**Facebook:** [fundsforngos.org](https://www.facebook.com/fundsforngos.org)

**Twitter:** fundsforngos

### HelpAge International

Unit 2, 123 Constant Spring Road, Kingston 8

**Tel:** (876) 969-6321

**Email:** [helpage@cwjamaica.com](mailto:helpage@cwjamaica.com)

**Website:** <http://www.helpage.org/where-we-work/caribbean/jamaica/>

### IDB

Inter-American Development Bank

40-46 Knutsford Boulevard

6th Floor, Kingston

**Tel:** (876) 764-0815

**Email:** [IDBJamaica@iadb.org](mailto:IDBJamaica@iadb.org)

**Website:** <http://www.iadb.org/en/countries/jamaica/jamaica-and-the-idb,1051.html>

**Facebook:** <https://www.facebook.com/IADB.org>

**Twitter:** @the\_IDB

### United Nations

The United Nations System

c/o United Nations Development Programme

1-3 Lady Musgrave Road

Kingston 5

**Website:** <https://www.un.int/jamaica/jamaica/un-offices-jamaica>

### UNICEF

United Nations Children's Fund

(UNICEF)

8th Floor, Pan Jamaican Building

60 Knutsford Boulevard, Kingston 5

**Tel:** (876) 926-7584-5

## CHAPTER 16 PLACES TO GET SUPPORT

### UNDP

United Nation Development Programme  
 1 - 3 Lady Musgrave Road Kingston 5

**Tel:** (876) 978-2390-9

**Email:** registry.jm@undp.org

**Website:** <http://www.jm.undp.org/content/jamaica/en/home.html>

**Facebook:** <https://www.facebook.com/UNDP-Jamaica-519385968085873/>

**Twitter:** UNDPJamaica

### United States Agency for International Development

Website: <https://www.usaid.gov/>

Facebook: USAID

### World Bank Group

Courtleigh Corporate Centre,  
 3rd Floor, 6 St. Lucia Avenue, Kingston 10

**Tel:** (876) 960-0459

**Website:** [www.worldbank.org](http://www.worldbank.org)

## ORGANISATIONS PROVIDING VOLUNTARY SUPPORT

### Action JA (JN Foundation)

32 ½ Duke Street, Kingston 5

**Tel:** (876) 926-1344 Ext: 4771

**Website:** [jnfoundation.com](http://jnfoundation.com)

**Facebook:** <http://www.facebook.com/jnfoundation>

**Twitter:** jnfoundation

### CUSO International Jamaica

17 Ruthven Road, Building, Kingston

**Tel:** (876) 929-8774/968-6951

**Website:** <http://cusointernacional.org/where-we-work/jamaica>

**Facebook:** <http://www.facebook.com/cusointernational>

### US Peace Corps

8 Worthington Avenue, Kingston 5

**Tel:** (876) 929-0495

**Website:** [jamaica.peacecorps.gov/](http://jamaica.peacecorps.gov/)

**Facebook:** <http://www.facebook.com/Peace Corps Jamaica>

## CHAPTER 16 PLACES TO GET SUPPORT

## FINANCIAL SUPPORT

**Jamaica National Small Business Loans**

32 ½ Duke Street, Kingston 5

**Tel:** (876) 948-7454-5 /948-9174**Website:** <http://www.jnsbl.com/>**Facebook:** <http://www.facebook.com/jnsbl>**Twitter:** jn\_sbl

## ANGEL INVESTORS

**Website:** <https://angel.co/jamaica/investors>**Facebook:** angellist**Twitter:** angellist

## CROWD FUNDING

**iSupportJA.com**

JN Foundation: 32 ½ Duke Street, Kingston

**Email:** [jmcneish@jnbs.com](mailto:jmcneish@jnbs.com)**Tel:** 926-1344; Ext 4749; 564-8182**Website:** <https://www.isupportjamaica.com/>**Facebook:** <http://www.facebook.com/iSupportjamaica/>**Twitter:** isupportjamaica

## UNIVERSITIES

**Office of Social Entrepreneurship**

Mona School of Business &amp; Management

The University of the West Indies

**Tel:** (876) 977-6976/977-4649/977-3808/977-3775**Email:** [msbm@uwimona.edu.jm](mailto:msbm@uwimona.edu.jm)**Website:** <http://www.mona.uwi.edu/msbm/news/office-social-entrepreneurship-ose->**Facebook:** MSBM.UWIMONA**Twitter:** MSBM\_Jamaica

## CHAPTER 16 PLACES TO GET SUPPORT

**University of Technology**

Incubator Centre, Kingston

**Tel:** (876) 970-5505

**Website:** [www.ticjamaica.com](http://www.ticjamaica.com)

**Facebook:** <http://www.facebook.com/technologyinnovationcentre>

**Twitter:** TICUTECH

**OTHER**

Start-Up Jamaica

7th Floor, JN Building, 32 ½ Duke Street, Kingston 5

**Tel:** (876) 948-7011/948-7013/948-7200

**Website:** <http://start-upjamaica.com/>

**Facebook:** <http://www.facebook.com/start-upjamaica>

**Twitter:** Start\_Up\_Ja

## APPENDIX I THE PARTNERS



**The JN Foundation** created a social enterprise franchise called The Source and implemented five centres across the island. SEBI was created as a result of the infrastructural gap that existed for social enterprises. Established in 1990, the JN Foundation is mandated to carry out the corporate social responsibility of the Jamaica National Building Society (JNBS), and by extension, the JN Group.

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

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

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

#### **The Social Enterprise Boost Initiative (SEBI)**

Having supported the role and importance of social enterprises within Jamaica for many years, the Foundation believed that it was time to create an environment for growth and development, and SEBI was conceptualized in January 2013, geared at developing the third sector as a viable sector within the Jamaican economy.

## APPENDIX I THE PARTNERS

### The Source Community Resource Centres

There are five Source centres, each developed to meet the specific needs and requirements of their host community. The Source franchise located in Savana-la-Mar Westmoreland, has been selected as one of the projects under the SEBI Programme.

### Bridging the gap to financial services for rural communities in Jamaica

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

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



### The SEBI project is a project is a JN Foundation initiative, in collaboration with USAID.

SEBI received grant funding of US\$1 million under the USAID Development Grant Programme. USAID's Jamaica Mission's priority goals include the promotion of economic prosperity and sustainable development and investing in people as its focus, which highlights the need for an initiative such as SEBI. By implementing a programme of enterprise development alongside the strengthening of an enabling environment, SEBI will increase the capacity of social enterprises to contribute to the national economy both directly as economic providers, and indirectly as examples of socially responsible businesses, whilst opening up and advocating for clear industry standards and a national framework for operating.



## APPENDIX I THE PARTNERS

Building the capacity of the social enterprise network to advocate for inclusion in the national economy, USAID and SEBI's programme objectives are in direct alignment with each other.

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

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

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

USAID Jamaica works with its local partners to help increase civic participation among young persons and to increase citizen participation in creating safer and more prosperous communities. Areas of support include community policing, anti-corruption and the development of local and regional strategies that tackle gang prevention. USAID recognises the economic dimension of community safety and security and the direct relationship between youth employment and violent crime. Therefore, the programme provides technical, financial and policy support to the private and public sectors to foster access to micro-enterprise and job creation initiatives.

PURPOSE  
+PROFIT=  
CHANGE

## APPENDIX II THE PARTNERS

### SOCIAL ENTERPRISE PIONEERS

Several groups participated in the Social Enterprise Boost Initiative.

#### The SEBI pioneers

SOCIAL ENTERPRISES WHERE

PURPOSE  
+PROFIT=  
SUCCESS

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

**Contact Name:** Charmaine Lewis

**Contact No:** (876) 483 1038

**Email Address:** Jamaica@dressforsuccess.org

**Facebook:** www.facebook.com/DFSJamaica/

**Website:** www.jamaica.dressforsuccess.org

SOCIAL ENTERPRISES WHERE

PURPOSE  
+PROFIT=  
PROGRESS

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

**Location:** 137 Darling Street

Savanna La Mar PO, Westmoreland

**Contact Name:** Heather Turner Clarke

**Contact no:** (876) 396-9099 / 829-6098

**Email Address:** grottojuices@gmail.com

SOCIAL ENTERPRISES WHERE

PURPOSE  
+PROFIT=  
H O P E

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

**Contact Name:** Mrs Ann Astwood / Mr. Stanford Watson

**Contact No:** (876) 922-6927 / 922-6670-9

**Email Address:** multicare@icdgroup.net

**Facebook:** www.facebook.com/multicarefoundation

SOCIAL ENTERPRISES WHERE

PURPOSE  
+PROFIT=  
NURTURING

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

**Contact Name:** David Silvera / Darcy Tulloch-Williams

**Contact no:** (876) 376-9911; 618-1537 | 574-0062

**Email Address:** david.silvera@mustardseed.com / darcy.williams@mustardseed.com

**Facebook:** www.facebook.com/MustardSeedCommunities/

**Website:** www.mustardseed.com

PURPOSE  
+PROFIT=  
CHANGE

## APPENDIX II THE PARTNERS

SOCIAL ENTERPRISES WHERE

PURPOSE  
+PROFIT=  
UPLIFTMENT

**Network of Women for Food Security** is a group that uses eco-friendly agricultural practices to provide income-generating opportunities and training for underserved rural women in Manchester. Their social enterprise focuses on the production and marketing of mushrooms.

**Contact Name:** Myrna Bailey

**Contact No:** (876) 625 - 5913 or cell 368 -8713

**E-mail Address:** dtsbailey@gmail.com

SOCIAL ENTERPRISES WHERE

PURPOSE  
+PROFIT=  
GROWTH

**The Source** is an all-inclusive community resource hub in Savanna-la-Mar, which provides affordable business centre services, adult literacy classes and a homework centre for underserved communities. Revenue generated from several initiatives, including venue rentals and an internet café, helps The Source to sustain its community programmes.

**Contact Name:** Julien Pringle

**Contact No:** (876) 918-0267 /389-8751 / 897-1868

**Email Address:** admin@sourcesav.com

**Facebook:** www.facebook.com/sourcesav

**Website:** www.sourcesav.com

SOCIAL ENTERPRISES WHERE

PURPOSE  
+PROFIT=  
INCLUSION

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

**Contact name:** Dyntie Davis

**Contact no:** (876) 779-4715 / 293-0186

**Email Address:** superiorcraft007@gmail.com

**Facebook:** facebook/superiorcraftandmore

SOCIAL ENTERPRISES WHERE

PURPOSE  
+PROFIT=  
EMPLOYMENT

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

**Contact Name:** Elizabeth Chambers

**Contact No:** (876) 584 3239: Digicel / 1876 340 6473: Lime

**Email Address:** cockpittreats@gmail.com

**Facebook:** www.facebook.com/cockpittreats

# 101 SOCIAL ENTERPRISE 101