

# TELOS

## Design Thinking & Social Business Model Canvas (SBMC)

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Hochschule  
für Wirtschaft und Umwelt  
Nürtingen-Geislingen



SAPIENZA  
UNIVERSITÀ DI ROMA

LE:NOTRE *Institute*  
*Linking Landscape Education, Research and Innovative Practice*



ULB  
Faculté  
d'Architecture  
La Cambre Horta



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# PEOPLE, LANDSCAPE, SUSTAINABILITY

A Handbook for Community Innovation Promoters



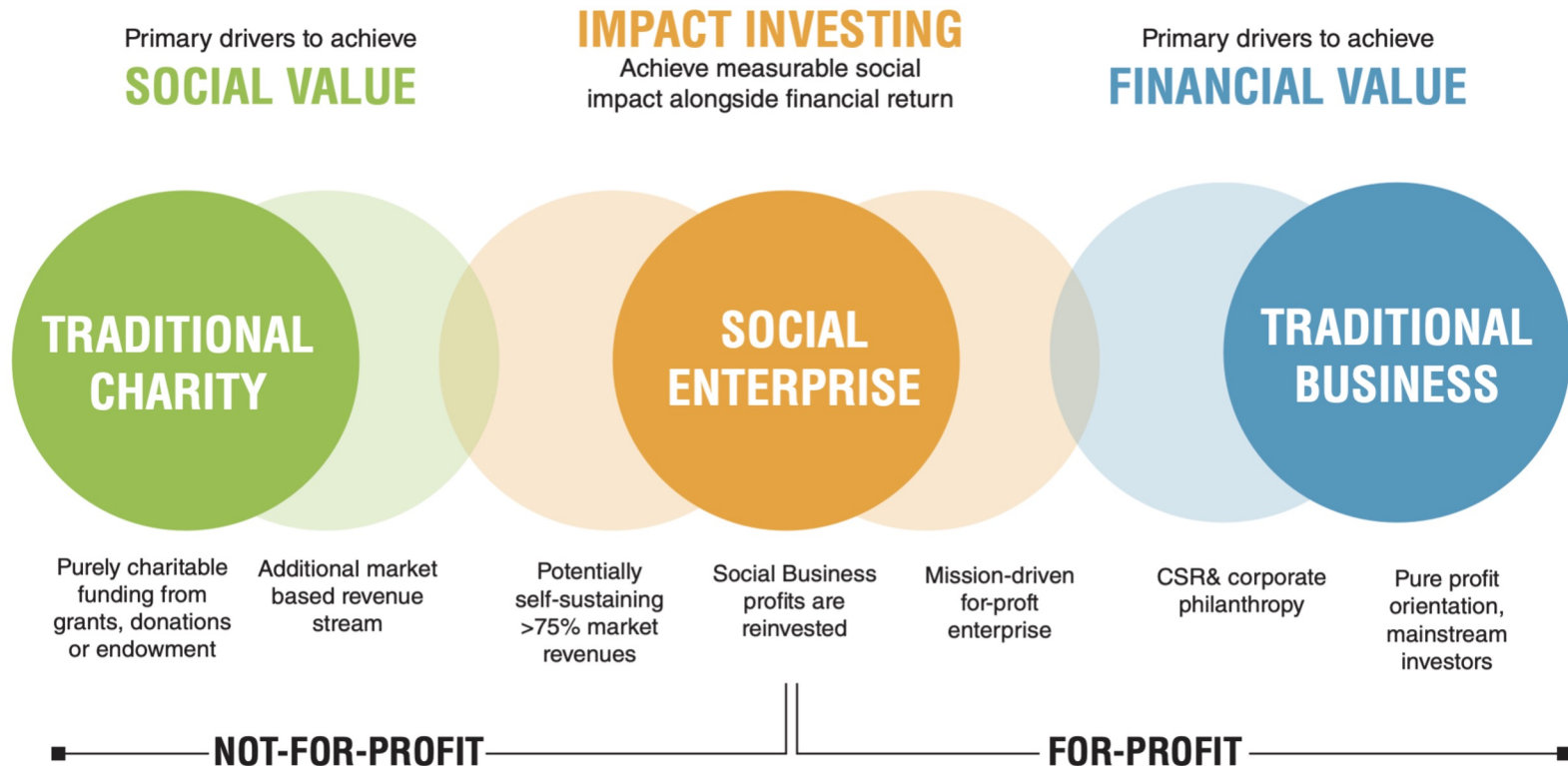
DIRK FUNCK, BEATA DREKSLER, ELLEN FETZER  
SUPPORTED BY ANNA SZILÁGYI-NAGY

**Link to free ebook / pdf:**

<https://cuvillier.de/de/shop/publications/8827-people-landscape-sustainability>

# What is a Social Enterprise?

- A social enterprise is a cause-driven business whose primary reason for being is to improve social objectives and serve the common good.”
- This does not mean that social enterprises cannot be highly profitable, it simply means that when they are, they reinvest into their social mission and don't pay it out to shareholders. [Cadwell, A.: https://www.thegoodtrade.com/features/what-is-a-social-enterprise](https://www.thegoodtrade.com/features/what-is-a-social-enterprise); 10.04.2020





# Examples for Social Enterprises

## SEKEM (Egypt)

- Produced medicinal, herbal, gastronomical and aesthetically focused products
- biodynamic farms
- educational establishment for children to emphasize creativity and analytical thought
- Instituted a healthcare center (holistic medicine)



## Fair-Trade Shop (Germany, Nürtingen)

- Offer sustainable products - especially from fair trade (fair payment, appropriate working conditions)
- 2 full-time staff and over 30 volunteers
- Support for development projects in the global south
- Educational work in schools and kindergardens



In both cases: profits are reinvested!



# Our case for today: Wörth park in Nürtingen – current situation

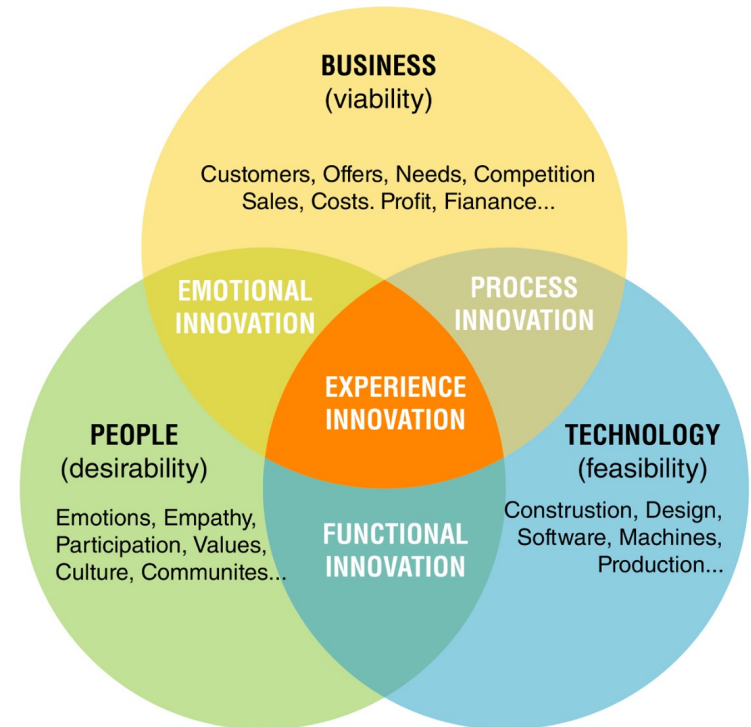


It is a plot of land in the flood protection area near the city centre of Nürtingen, directly on the Neckar. It is largely owned by the city of Nürtingen. There is an urban gardening initiative that has – temporarily – been granted permission to use part of the property. Today, the entire site also includes a rowing club, a cross-country track for bicycles, a playground, a wooded area and parking spaces. Now the idea was born to create a coherent city park here.

# Design Thinking

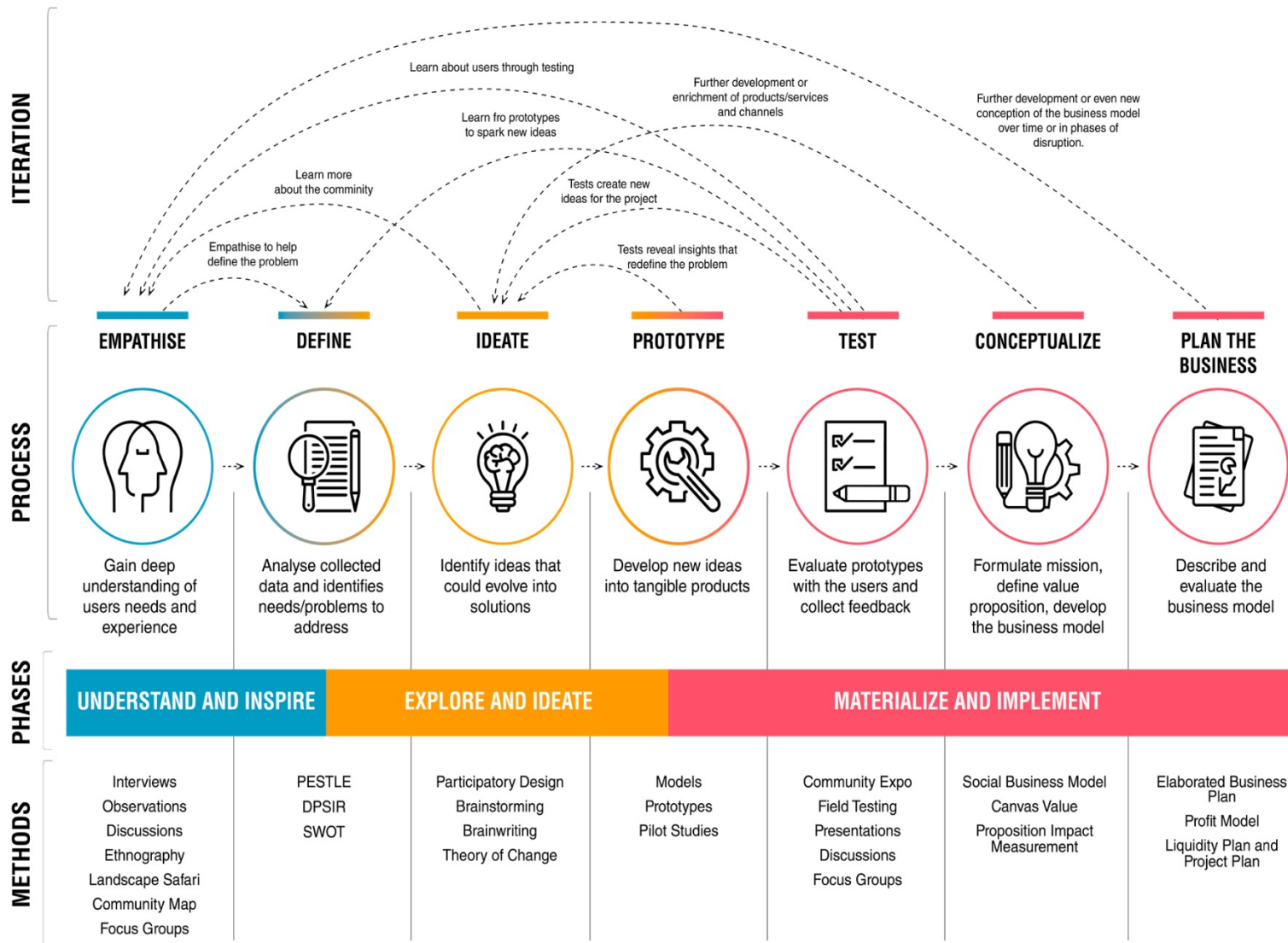
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Design thinking is a process to understand customers/beneficiaries wishes, needs and visions. It relies on observing, with empathy, how people interact with their environments, and employs an iterative, hands-on approach to creating innovative solutions. It is a human-centered approach to innovation that draws from the designer's toolkit to integrate the needs of people, the possibilities of technology, and the requirements for business success.



Funck et al., 2023, p.32

# Process model for the development of a social enterprise



Funck et al.,  
2023, p. 36.



# Seven Steps to SI/SE

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- 1. Empathize:** Put yourself in the shoes of your target audience/beneficiaries. See the world through their eyes. What motivates them? What are their pains and gains? What dreams do they have and what constraints are they under? Understand the landscape they live in. What are the potentials and limitations? Who is in power? Which are the resources? This is the phase of questions. Be curious, empathetic and unbiased.
- 2. Define:** What are the key challenges? What are the causes of existing problems? What images of the future do we want to pursue? Never underestimate the complexity that comes with social problems and their causes. Ask the final "Why?"
- 3. Ideate:** What could be solutions? Do not lose a thought. Be open to creative and unconventional ideas and thoughts. The quality in this phase is determined by diversity and the willingness to think beyond existing boundaries.
- 4. Prototype:** Once you have your top ideas selected, materialise them. Sketch out a quick, inexpensive scaled-down version of your final solution. It is a simulation or sample version which enables you to test your ideas and designs before investing time and money into the further process of developing the final 'product'.

# Seven Steps to SI/SE

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- 5. Test:** Without an understanding of what customers/beneficiaries need, you will fail. Each stage should provide new insights to inform your understanding and help you define or redefine the various problems that the customers/beneficiaries might face. Therefore, you must seek feedback whenever possible, use real people for testing purposes, and analyse results in order to determine what is right and what is wrong with the proposed solution.
- 6. Conceptualize:** Summarize the collected ideas in a concept. It is a model that summarizes the essential features and key components of the planned solution. It is a detailed description of the prototype in order to better check the feasibility.#+
- 7. Plan the business:** A document that guides you through each stage of starting and managing your social innovation or business. It is a roadmap for how to structure, run, and grow your developed concept. Business plans can help you find investors, get funding or bring on new business partners.

# Step I: emphasize

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Put yourself in the shoes of your target audience/beneficiaries. See the world through their eyes. What motivates them? What are their pains and gains? What dreams do they have and what constraints are they under? Understand the landscape they live in. What are the potentials and limitations? Who is in power? Which are the resources? This is the phase of questions. Be curious, empathetic and unbiased.



# Landscape safari

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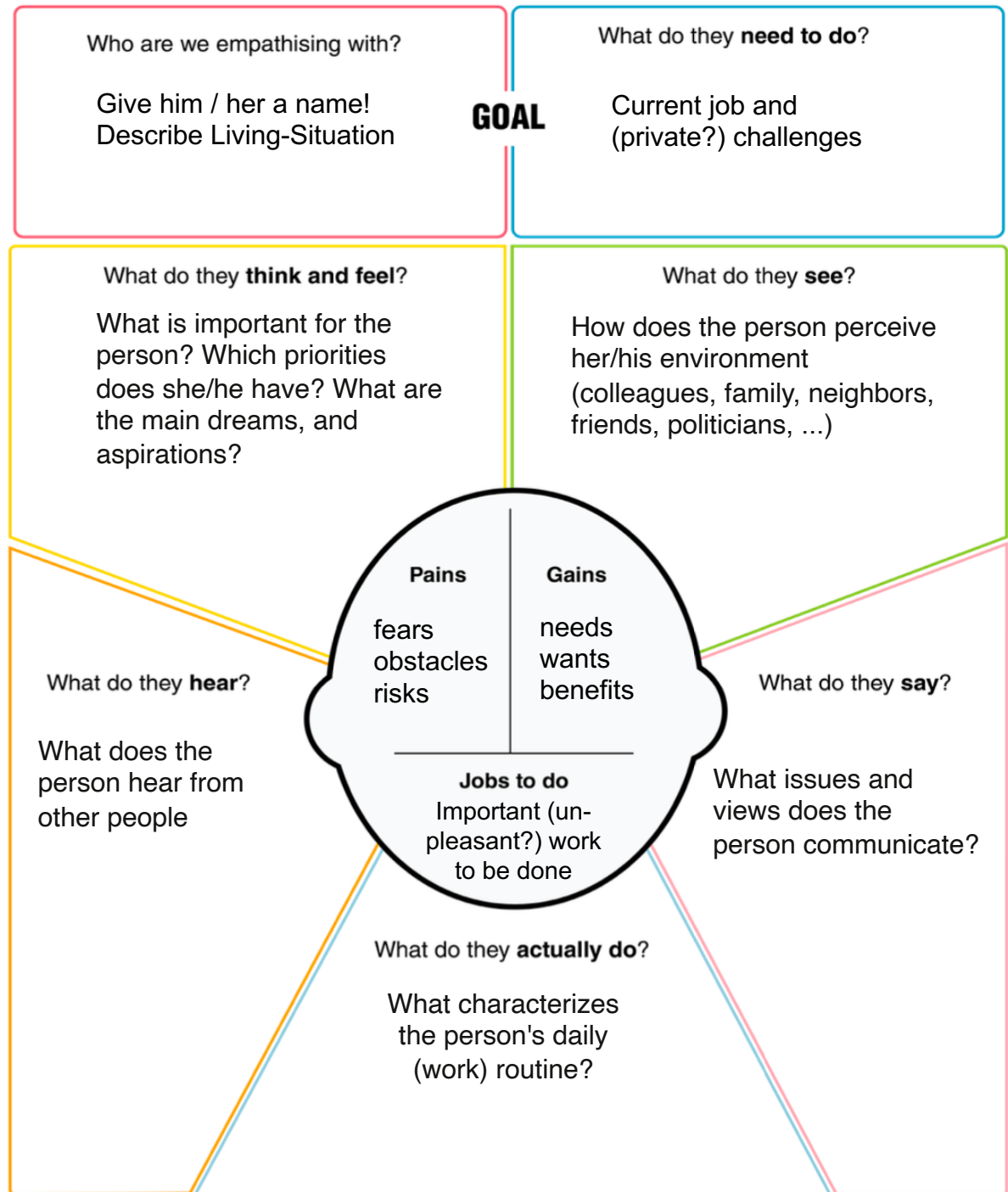
- **ethnographic field notes** (records and analyzes culture, society and/or community)
- **qualitative interviews** (with the community members: might be conducted informally, conversationally or in an open ended interview)
- **direct observation** (unstructured observation of the community members) and
- **participant observation** (researcher takes part in the community's everyday life)



Meeting with community in  
Wörth park, 6/23

# Empathy-Map: template and guideline

Put yourself in the shoes of your target audience/beneficiaries. See the world through their eyes. What motivates them? What are their pains and gains? What dreams do they have and what constraints are they under? Understand the landscape they live in. What are the potentials and limitations? Who is in power? Which are the resources? This is the phase of questions. Be curious, empathetic and unbiased.



# Exercise „Empathizing“

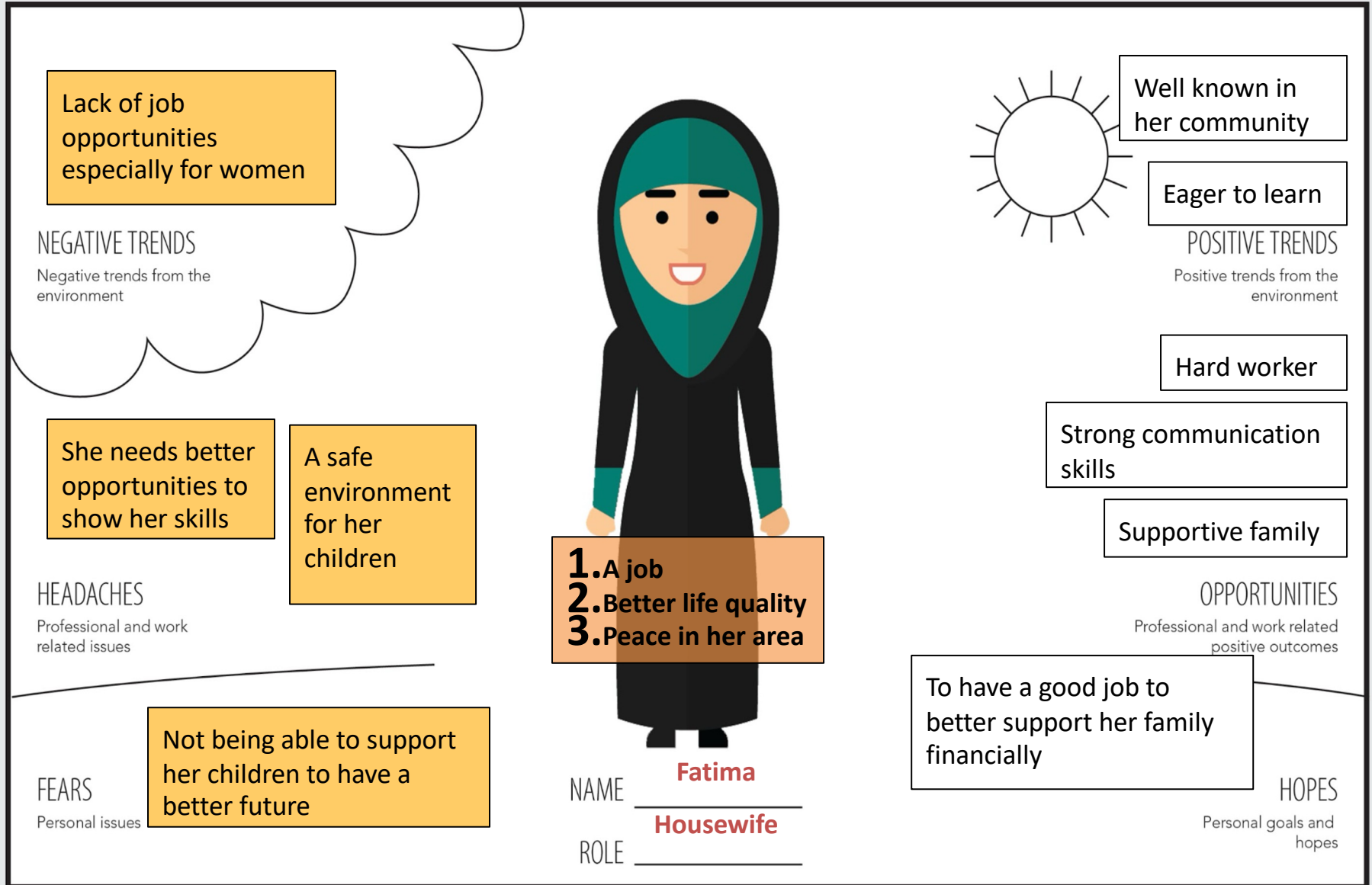
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- You are a project group tasked with planning a new public park in a city. Their first task, according to the Design Thinking approach, is to build empathy with the potential users of the park – their local community. Gain a better understanding of the living situation of your community – especially in connection with the design of public space. How does the person perceive their own environment and neighborhood? What goals and desires are associated with a new park in the neighborhood?
- Exercise: You will be divided into groups of about 4-5 people. The members of the group take on three different roles:
- **Community member (one person):** Imagine your hometown. A new park is to be built very close to her home. Get involved in the situation. What do you think about it? What impact would this have on life and coexistence in the neighborhood? Respond appropriately to the questions asked.
- **Interviewer (one person):** You ask the questions. Ask as openly as possible; try to get to know the selected community member in person. Questions about your life situation, hobbies and habits are also welcome. What goals, wishes and expectations does the person associate with the future new park?
- **Listeners and note-takers (two – three):** Listen carefully and write key terms in the prepared template of an empathy map.

<https://app.mural.co/t/hfwunurtingengeislingenfbf4048/m/hfwunurtingengeislingenfbf4048/1701686303673/8d2646d3b109c3c5befad70f39867771356ef75b?sender=u78ab473c539255221c3d6248>



# PERSONA CANVAS



## What are the benefits of a community map?

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- It illustrates your **own** understanding of the community
- It illustrates your **group members'** understanding
- You develop a **joint understanding** within your team

### **And:**

- It helps you to communicate your understanding of the community to the community
- It allows the community to make corrections, so that step-by-step a deeper understanding evolves.

**Dont talk about solutions. First try to understand the situation, the challenges and the main reasons for the problems!**

# What are elements of a community map? (1)

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## Social groups from within the community

**For example:** the youth, students, parents, the retired, the tourists etc.

Typically, these groups have **group-specific needs**, which you can also make explicit on the map.

These people might **not** be organized in any way, but they are usually present in the context you are observing



# What are key elements of a community map? (2)

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## Local stakeholders and stakeholder groups

These groups are organized in one or the other way.

They only exist within the community context you are observing and they have **concrete and specific interests** (stakes)

**For example:** the local community center, local churches, local interest groups, the landowners, the small business owner and retailers



**External stakeholder groups** are **not** living/working in the community, but they still have stakes and interests.

These can be local authorities, politicians, associations, care services etc.

## What are the key elements of a community map? (3)

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For each group, you may identify their **needs, objectives, power and capacities** >> can be a matrix format or persona canvas

If your community is linked to a physical location (i.e. neighborhood, village) you may also represent the **local landscape context**, cultural elements and other spatial characteristics

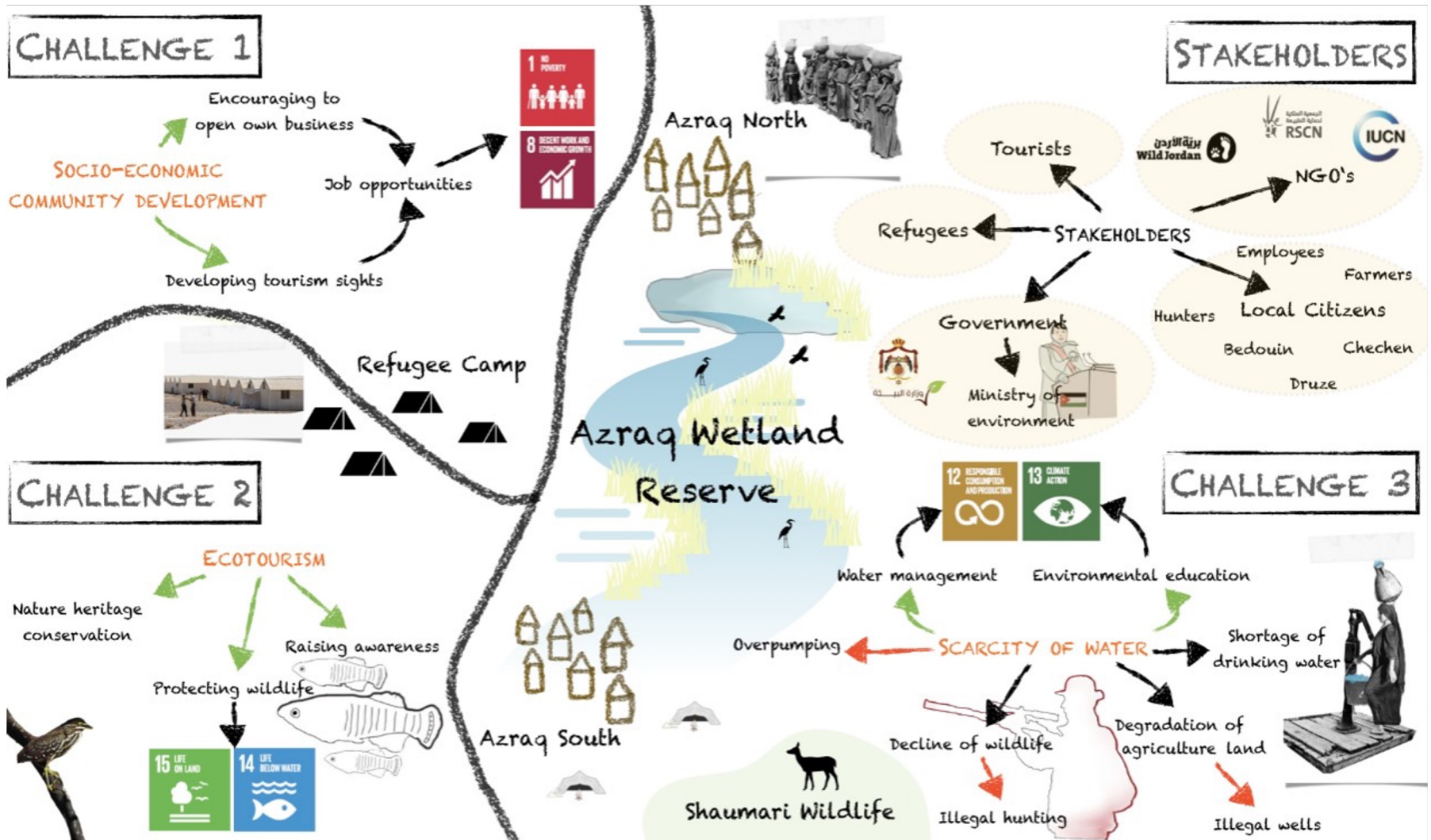
You may also identify **gaps** and **power conflicts**. Are there any **invisible communities**?

**Important:** Try not to represent these elements as separated from each other. What is the **relationship** between them?

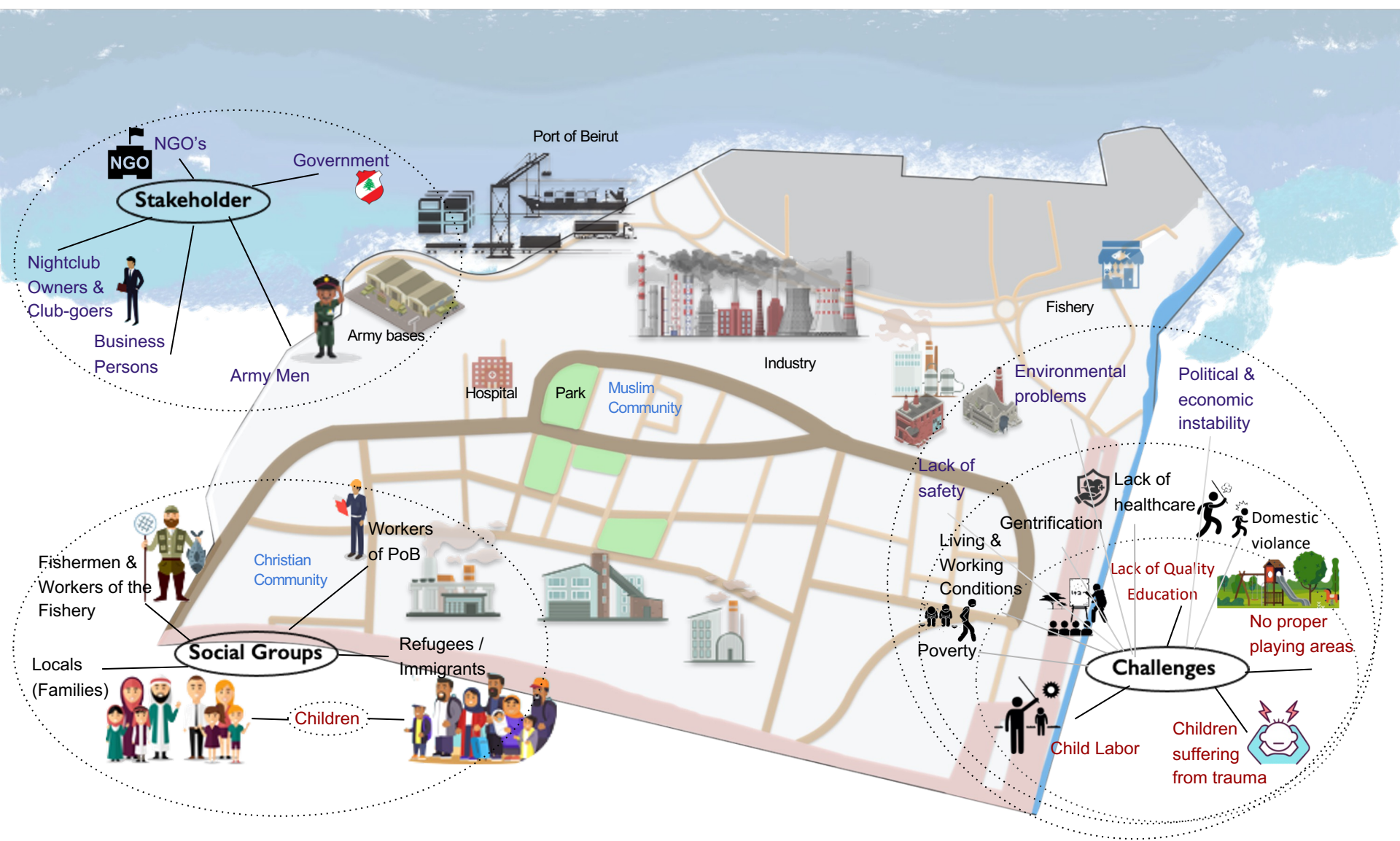
- Are they close or distanced from each other?
- Who is more powerful? Which voices are hardly heard?
- Do they have any shared concerns?



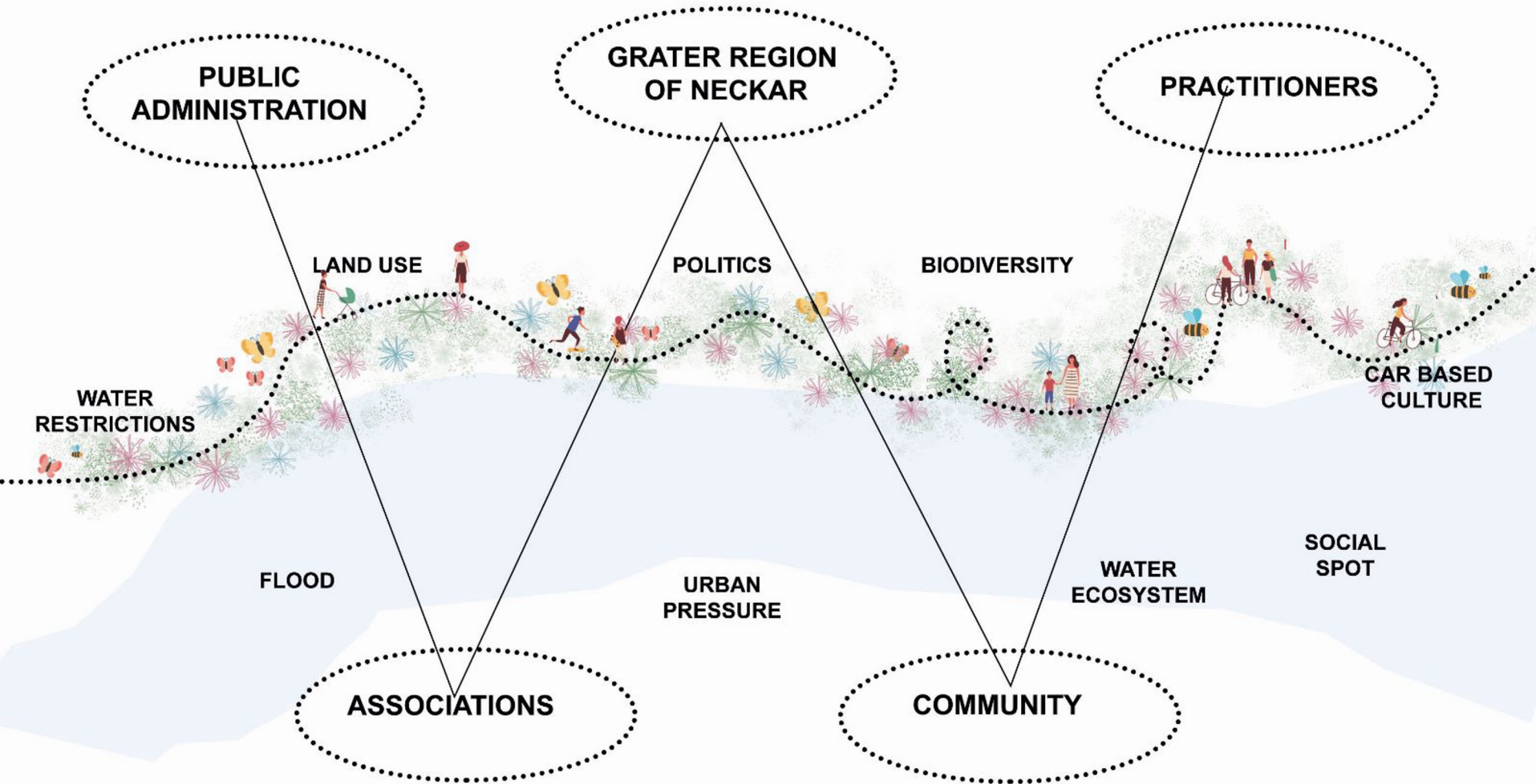
# Example Community-Mapping MESIL Summer 2020 (Azraq, Jordan)



# Example Community-Mapping MESIL Summer 2021 (Beirut/Karantina, Lebanon)

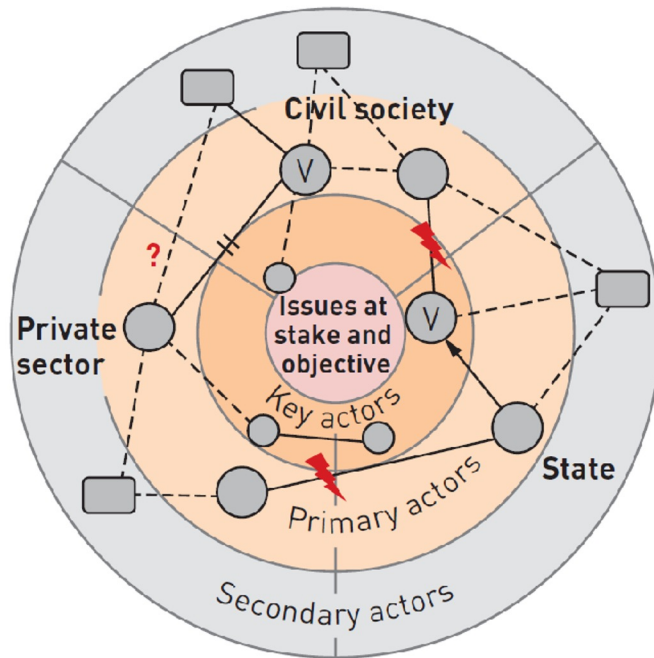


# Community map Würth park; Nürtingen June 2023 project group of students

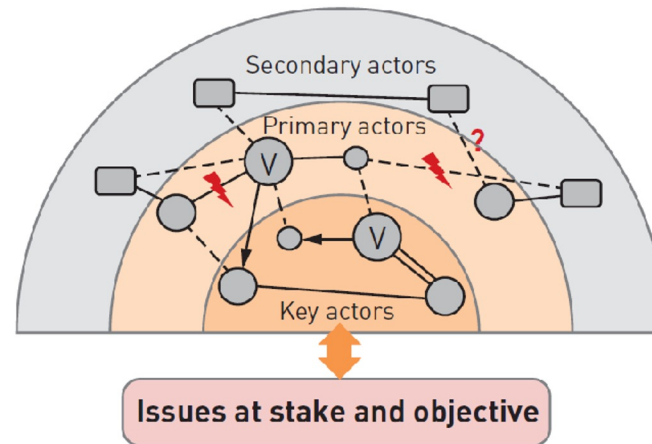




# Map of actors



Think about the community, region and/or social challenge, you want to address: which are the relevant actors?

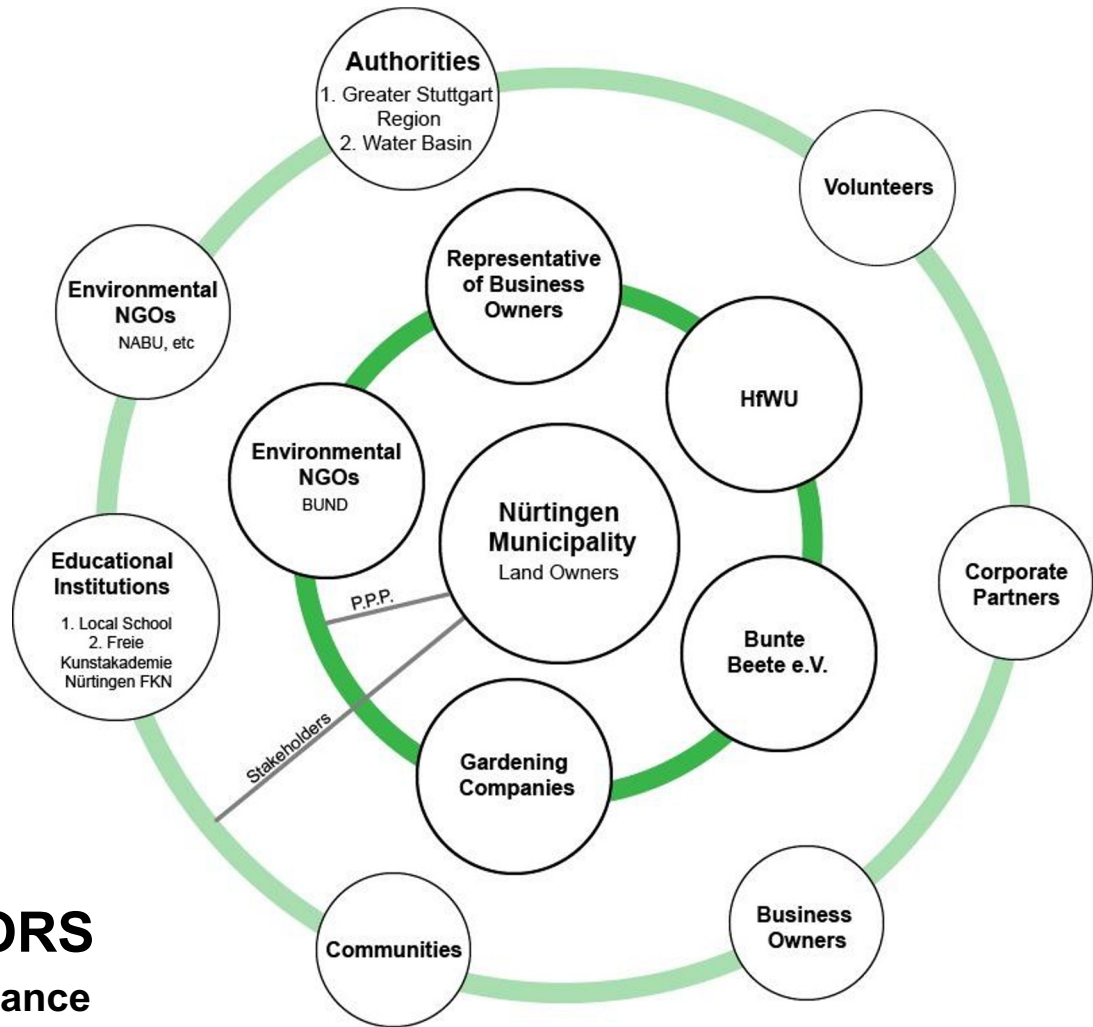


	Key or primary actor with little influence
	Key or primary actor with little influence
	Veto player
	Veto player

	Solid lines symbolise close relationships in terms of information exchange, frequency of contact, overlap of interests, coordination, mutual trust, etc.
	Dotted lines symbolise weak or informal relationships. The question mark is added where the nature of the relationship is not yet clear.
	Double lines symbolise alliances and cooperation partnerships that are formalised contractually or institutionally.
	Arrows symbolise the dominance of one actor over another.
	Lines crossed by a bolt of lightning symbolise relationships marked by tension, conflicting interests or other forms of conflict.
	Cross lines symbolise relationships that have been interrupted or damaged.

giz (ed.), 2015, p. 134-135.

# Map of actors: Wörth park in Nürtingen



## PARTICIPATION and ACTORS

Collaborative Environmental Governance

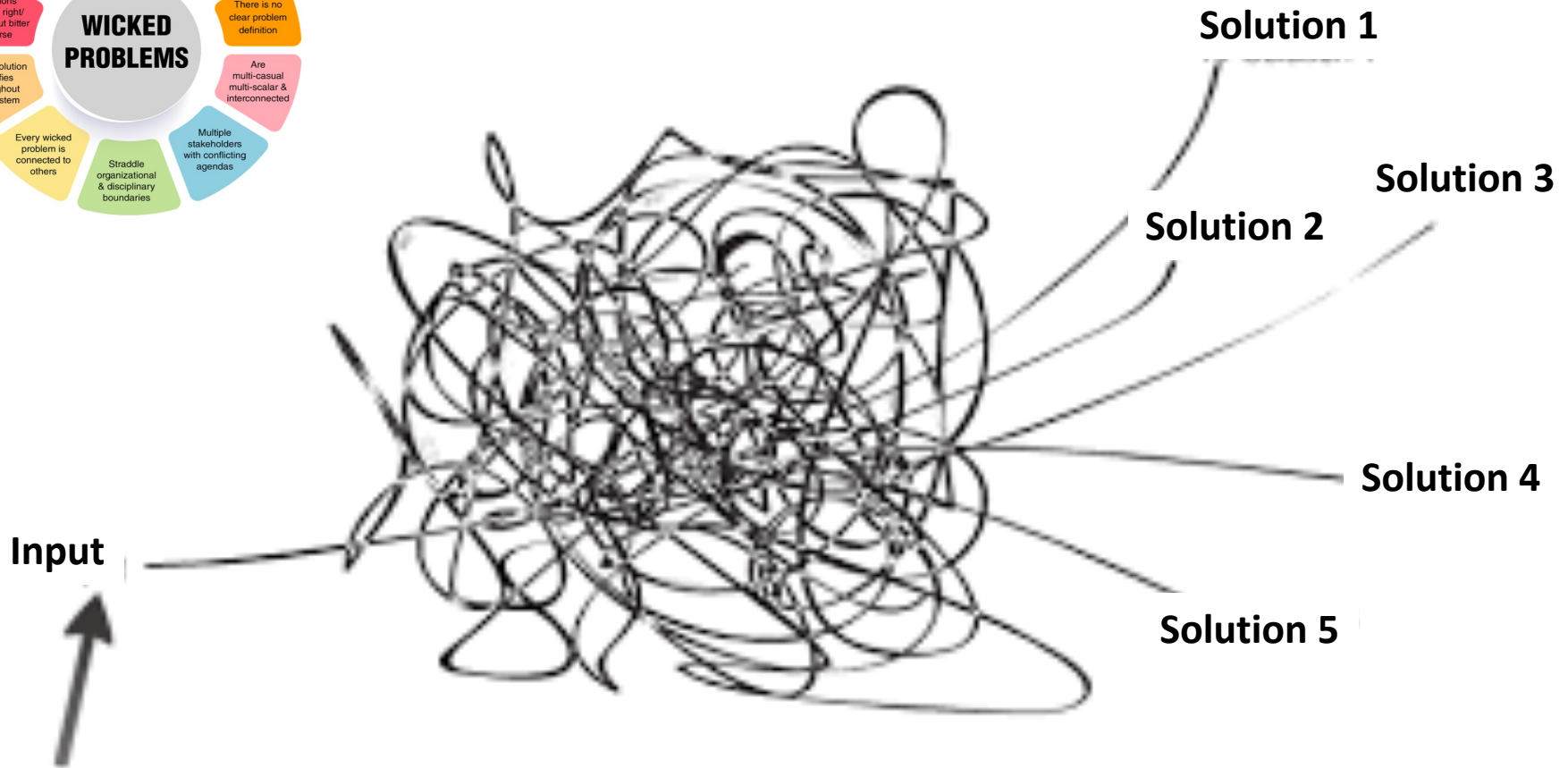


## Step 2: define

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What are the key challenges? What are the causes of existing problems? What images of the future do we want to pursue? Never underestimate the complexity that comes with social problems and their causes. Ask the final "Why".

# You can only solve problems, when you understand them. Ask the last „why“!

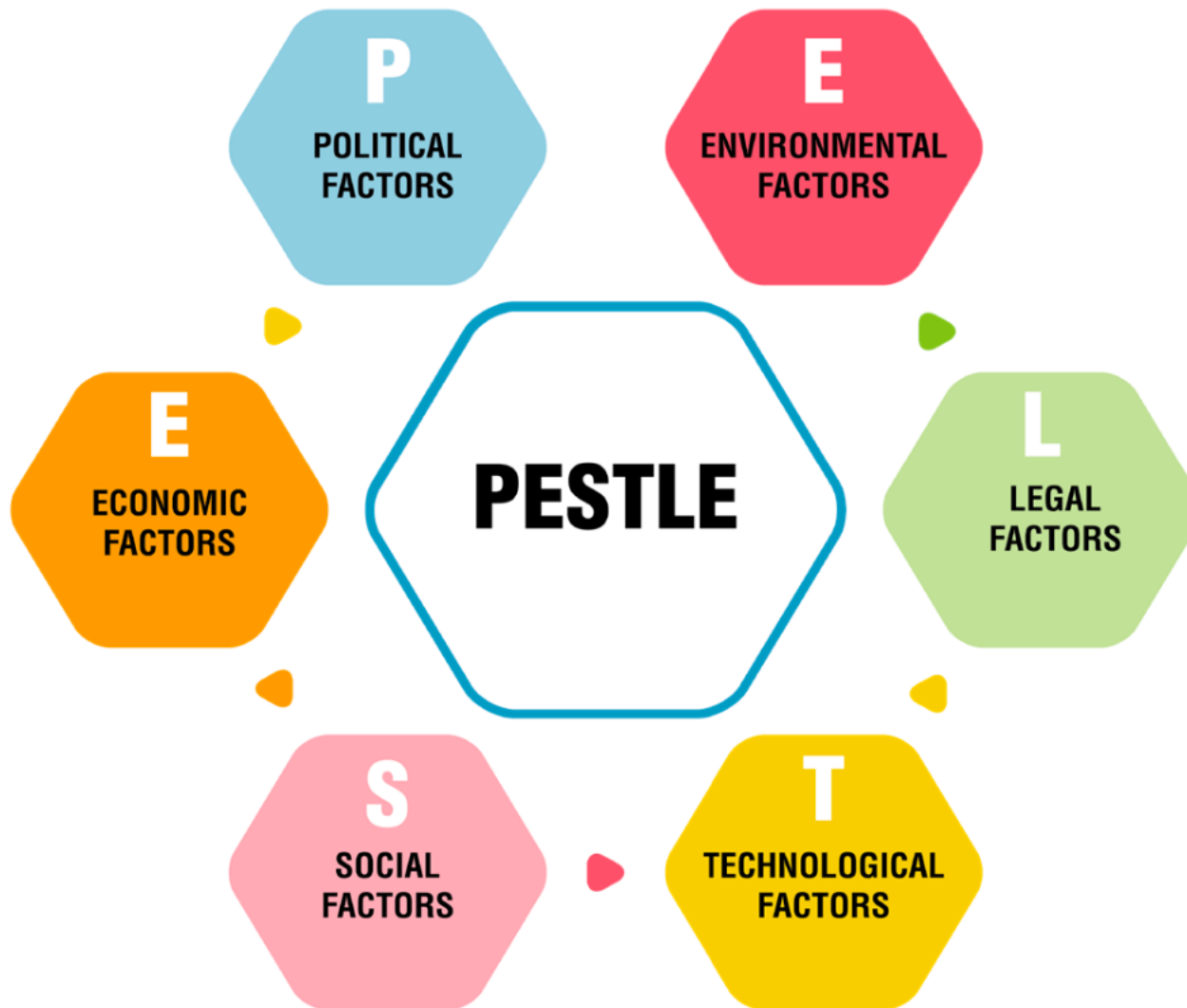


Some educators call this: **Disorientation as a learning objective.** Good luck!

<https://publish.illinois.edu/bradly-alicea/tag/wicked-problems/>

# PESTLE: analyze external factors

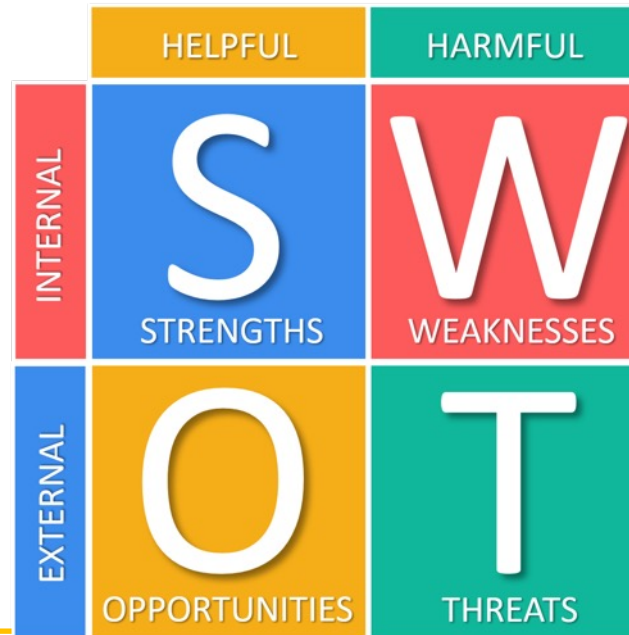
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# SWOT-Analysis (-Matrix)

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- framework to assess factors that may have a profound impact on a institution, region, community or company
- Dimensions
  - Perspectives: internal or external factors
  - Impact: favourable / helpful or unfavourable / harmful
- As a result one can draw a matrix consisting of four quadrants:
  - **S**trengths
  - **W**eaknesses,
  - **O**pportunities
  - **T**hreats.





# „How might we ...?“-question“ - requirements

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The WMW question is a simple method of open-ended development of ideas and solutions that was developed by Procter & Gamble in the 1970s. In the design process, the method is used to formulate problems and challenges as inspiring questions. The same introductory words "How might we..." form an ideal basis for writing the question as positively, openly and solution-oriented as possible.

- A good HMW question names a **precise target group**. It does not make sense to address all people in solution development, this complicates the creative process and leads to generic results. That's why we also define a precise target group This focus facilitates the development of ideas.
- A good HMW question describes a **persona-centered problem**, not its solution. A good question offers the greatest possible openness in the development of ideas. In order to promote the diversity of ideas, I avoid naming solutions or suggestively leading them in a certain direction.
- A good user-centered CHP question points to the **added value** that arises. This is created by solving the problem for the target group – and not for the company. Often, this added value is based on a real insight from user research. Negative example: How can we sell more products to our target group so that sales increase?

# „How might we ...?“-question“ – Wörth gareden



**How can we .....**  
{Audience/User}

**support .....**  
{use verbs; describe the challenge}

**so that .....**  
{what added value is created for the target group}

How can we support people of Nürtingen, especially the **neighborhood of Klein-Tischardt and the inner city**

by **providing** them with an **vivid and inclusive public spaces**

so that **people and nature can interact by way of sport, educational, recreational and agricultural activities.**

## Step 3: ideate

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What could be solutions? Do not lose a thought. Be open to creative and unconventional ideas and thoughts. The quality in this phase is determined by diversity and the willingness to think beyond existing boundaries.

**> Ellen, next week!**



## Design Ideas



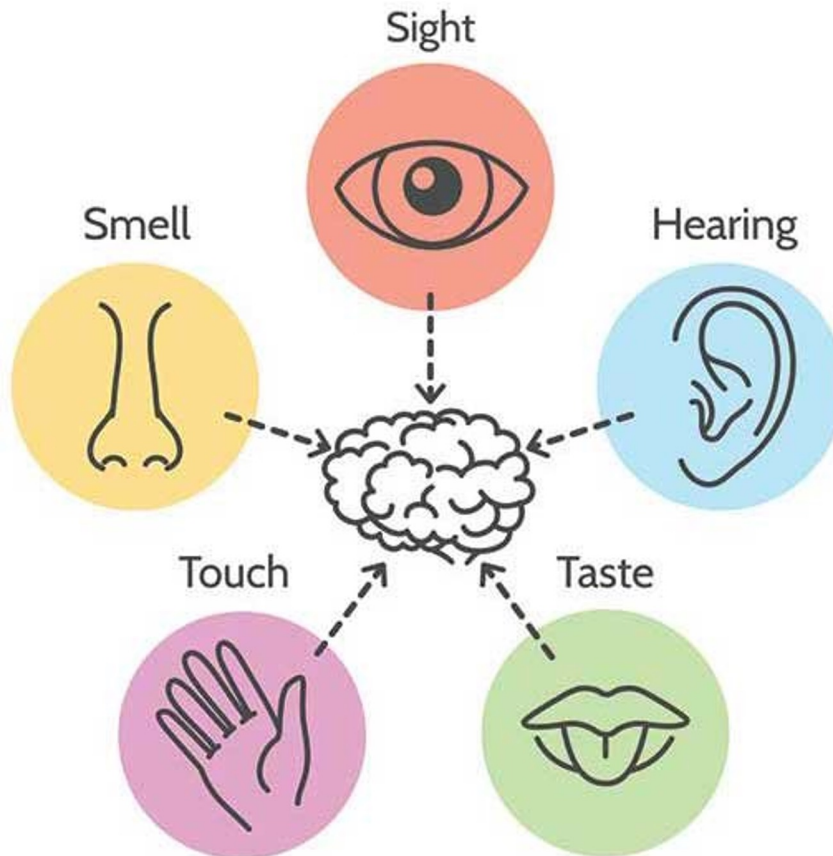
# Step 4: Prototype

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Once you have your top ideas selected, materialise them. Sketch out a quick, inexpensive scaled-down version of your final solution. It is a simulation or sample version which enables you to test your ideas and designs before investing time and money into the further process of developing the final ,product‘.

# Physical prototype

perceived through the senses tangible or concrete  
can involve bodily contact or activity



- + sight
- + smell
- + hearing
- + touching
- + tasting
- + movement
- + balance
- + interoception

Image source:  
<https://images.ctfassets.net/4yflszkpcwkt/7sT0K21ZL81ky4k5YZhZ67/c13fb05a0ad6d30393f01d529e9fda22/FxX5caie56ynm27UafJo4uLsYqjXh4AGMRyGMkcaRAWLoAz8Bh7yST6hvZokKPzGmuZa8B3Kk1dAxywrjw4k4pz7zpx9at4d2GFVwQWVNhka>

# Prototypes can help you to

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- further develop ideas together in groups
- test designs and ideas
- see how people use the design
- understand people's experiences
- collect feedback from people
- develop the design further based on the feedback of the people
- refute assumptions
- ensure the design concept works
- generate shared understanding
- ...

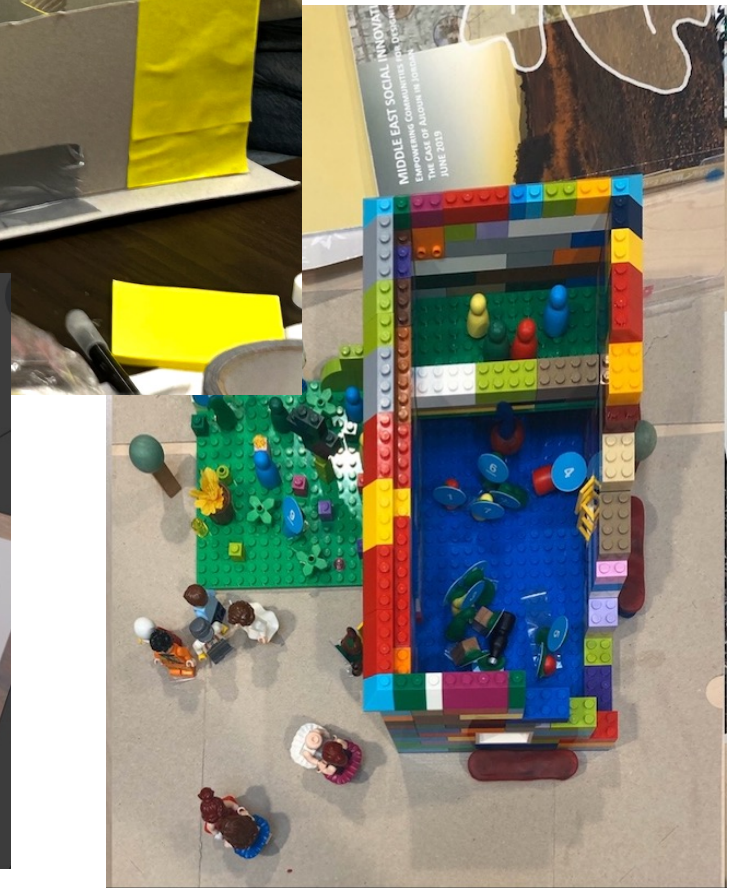
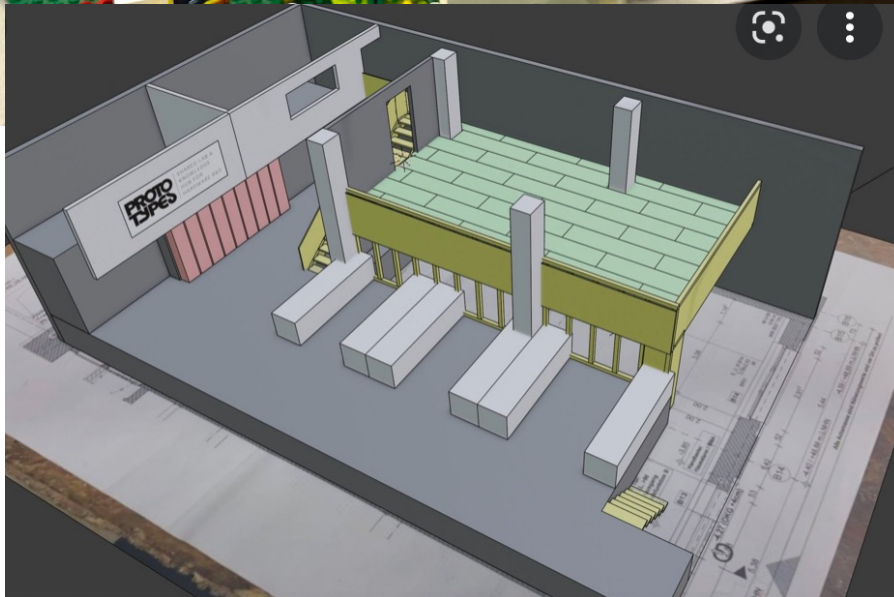
# Examples for prototypes - landscape



**Wörth park**



# Examples for prototypes - buildings





# Examples for prototypes – demonstrations / role play





# How to build a prototype

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- **Techniques:** sketches, renderings, flowcharts, diagrams, small mock-ups, 1:1 models, presentations, montages, which help to present some characteristics of the idea (design detail such as size or colour, the functions, the processes, etc.).
- **Digital or analogue:** Most of the techniques work digitally and analogically. How do you reach your audience best? What is feasible (fast, cheap and effective)?
- **Static or dynamic:** In addition to static display of the idea, feel free, to think about movable and changeable parts so that your testers, can interact with your prototypes. Another way to encourage, interaction is to create a short simulation or situational game in, which the audience can try out how your idea works.
- **Not just visual:** In certain situations, it may be worthwhile to focus on other senses instead of vision. Imagine how you can convey your idea (its effect, characteristics, etc.) if the tester closes his eyes. It can be exciting to express what you have to say with a song or a poem, to influence the feeling of well-being with a line of sounds, a scent sample, the movement of air or changing the temperature, and to trigger a physical reaction. You can play with the different tactile materials on your prototype, as well as the movement associated with it.

# Step 5: test

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Without an understanding of what customers/beneficiaries need, you will fail. Each stage should provide new insights to inform your understanding and help you define or redefine the various problems that the customers/beneficiaries might face. Therefore, you must seek feedback whenever possible, use real people for testing purposes, and analyse results in order to determine what is right and what is wrong with the proposed solution.

# Tips for testing prototypes

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- Start with **an icebreaker** (with a question or game) to create trust and a safe atmosphere for feedback.
- Plan your **questions**. What do you want to know / understand?
- Think about the different **roles** before the test! Who is the facilitator? Who is the note taker: Who documents the testing and with what?
- Communicate the **rights of the participants**. Clarify the question of anonymity. Respect if the participants wish to remain anonymous in the documentation. Ask for their agreement to their responses being used. And clarify the data storage and disposal of GDPR policy.

# Testing: involve your customers / beneficiaries

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# Step 6: conceptualize

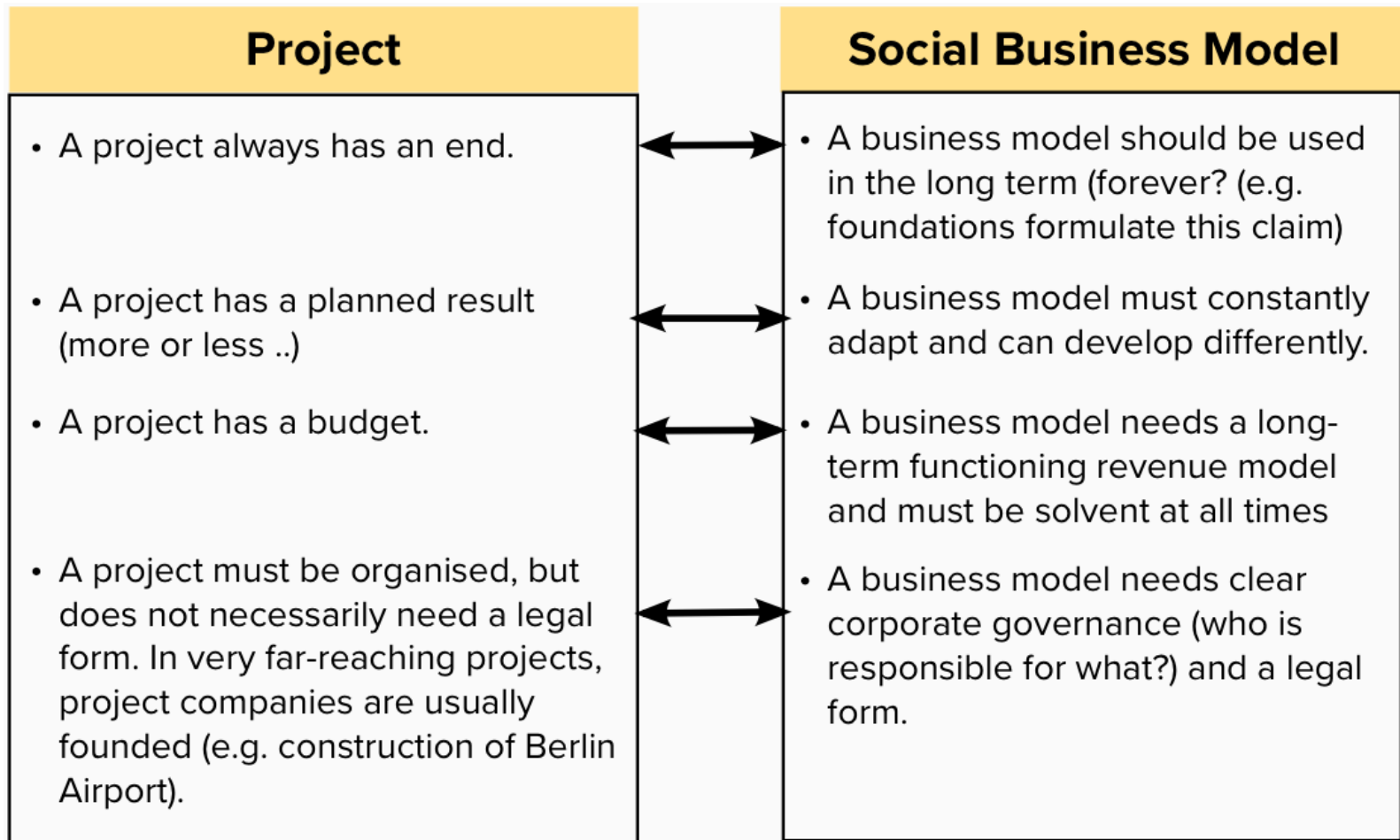
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Summarize the collected ideas in a concept. It is a model that summarizes the essential features and key components of the planned solution. It is a detailed description of the prototype in order to better check the feasibility.



# Project vs. Social Business Model

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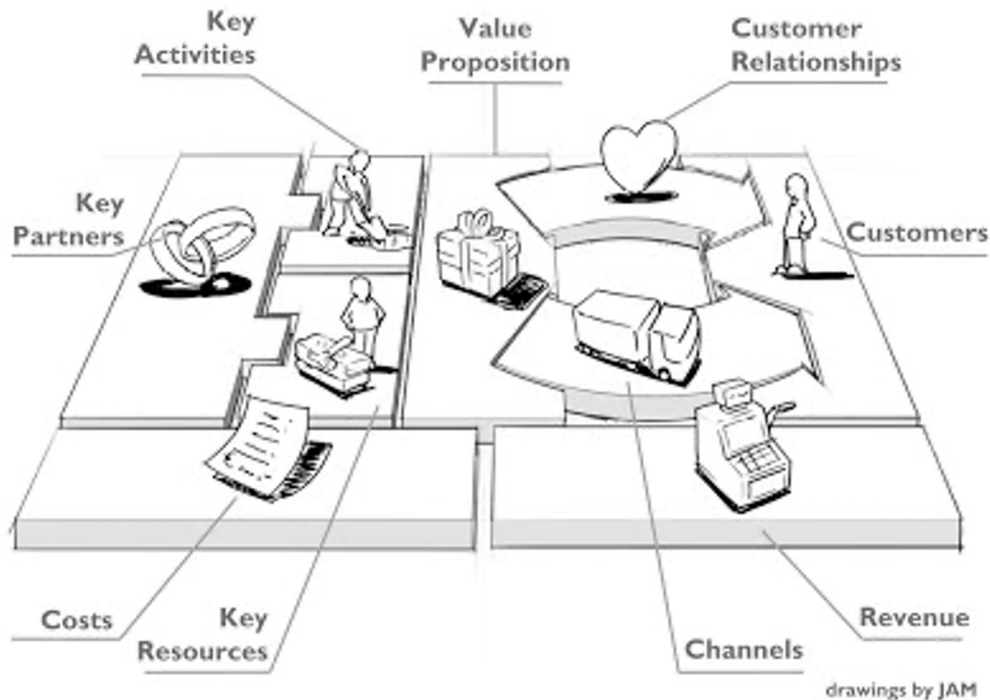
# A business model for a park?

Designing and, if necessary, creating a park is a project. But to operate a park on a permanent basis, we need a business model. What aspects need to be regulated? What questions need to be answered? Please post your ideas in the chat.



# (Social) Business Model Canvas: Definition

- A social business model is the way a business generates, provides and retains value. In other words, how we **create and sustain** impact for consumers and beneficiaries
- The Social Business Model Canvas is a scheme in which we find the essential elements that constitute any business model.



## Based on:

Osterwalder, A., Pigneur, Y., Wiley, J. & Sons, 2013.

„Business Model Generation is a handbook for visionaries, game changers, and challengers striving to defy outmoded business models and design tomorrow's enterprises.“

# Functions of a Business Model Canvas

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to **describe** the business model



to **analyze** the business model



to **improve** the business model

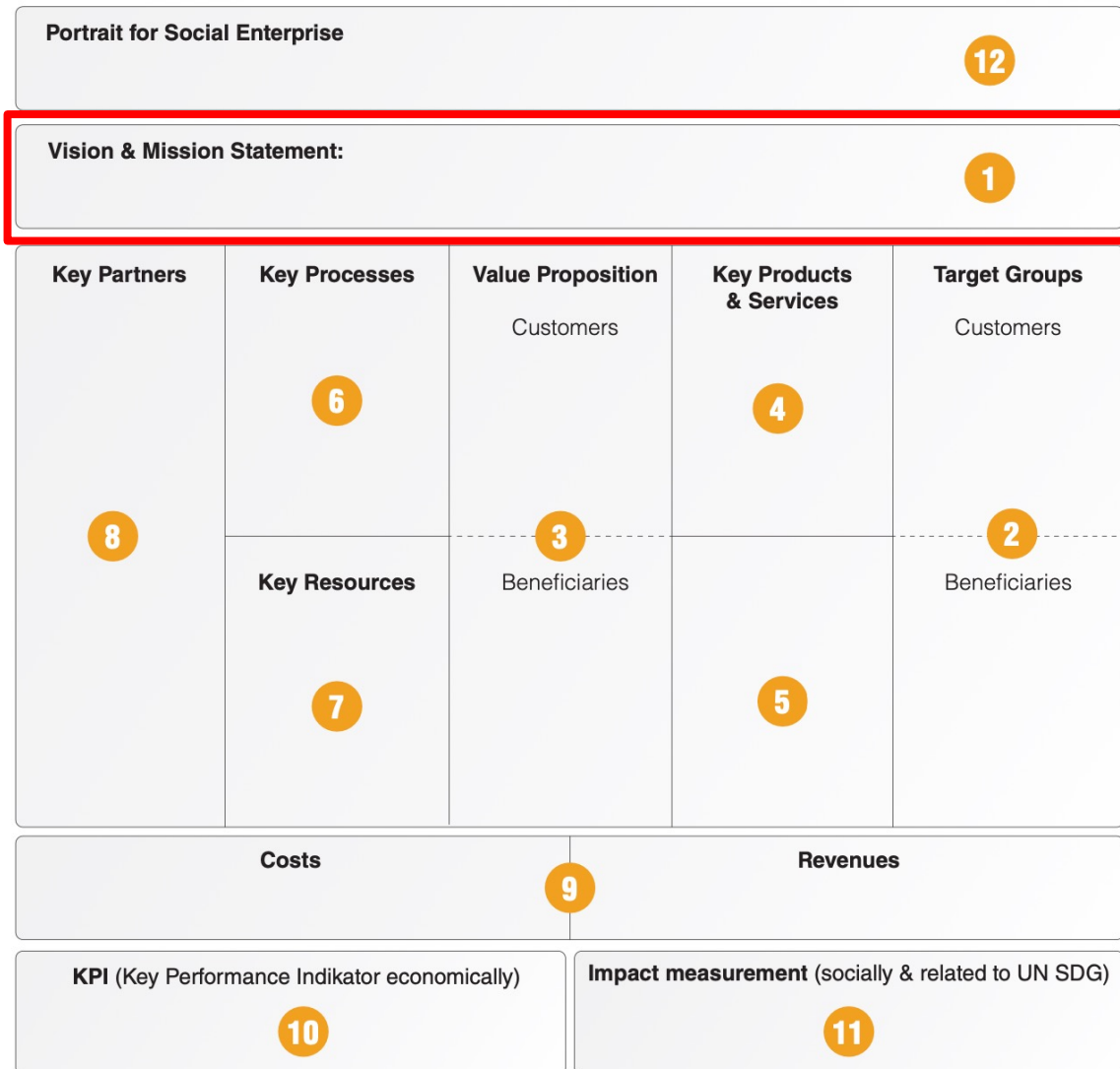


to **inspire** innovations for the business model



In addition it serves as a **project map** and helps to structure change-processes. Thereby it gives orientation for all involved people while planning and realizing projects

# Social Business Model Canvas (SBMC) – the order





# Mission vs. Vision

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	Mission Statement	Vision Statement
About	A Mission statement talks about HOW you will get to where you want to be. Defines the purpose and primary objectives related to your customer needs and team values.	A Vision statement outlines WHERE you want to be. Communicates both the purpose and values of your business.
Answer	It answers the question, “What do we do? What makes us different?”	It answers the question, “Where do we aim to be?”
Time	A mission statement talks about the present leading to its future.	A vision statement talks about your future.
Function	It lists the broad goals for which the organization is formed. Its prime function is internal; to define the key measure or measures of the organization’s success and its prime audience is the leadership, team and stockholders.	It lists where you see yourself some years from now. It inspires you to give your best. It shapes your understanding of why you are working here.

# Vision

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The starting point for formulating a mission is the vision of an organization.

The vision describes what should be different or better at a point in the future or what goal should be achieved.

In social enterprises, the focus is on overcoming challenges of a social or ecological nature, which has motivated and inspired the founders.

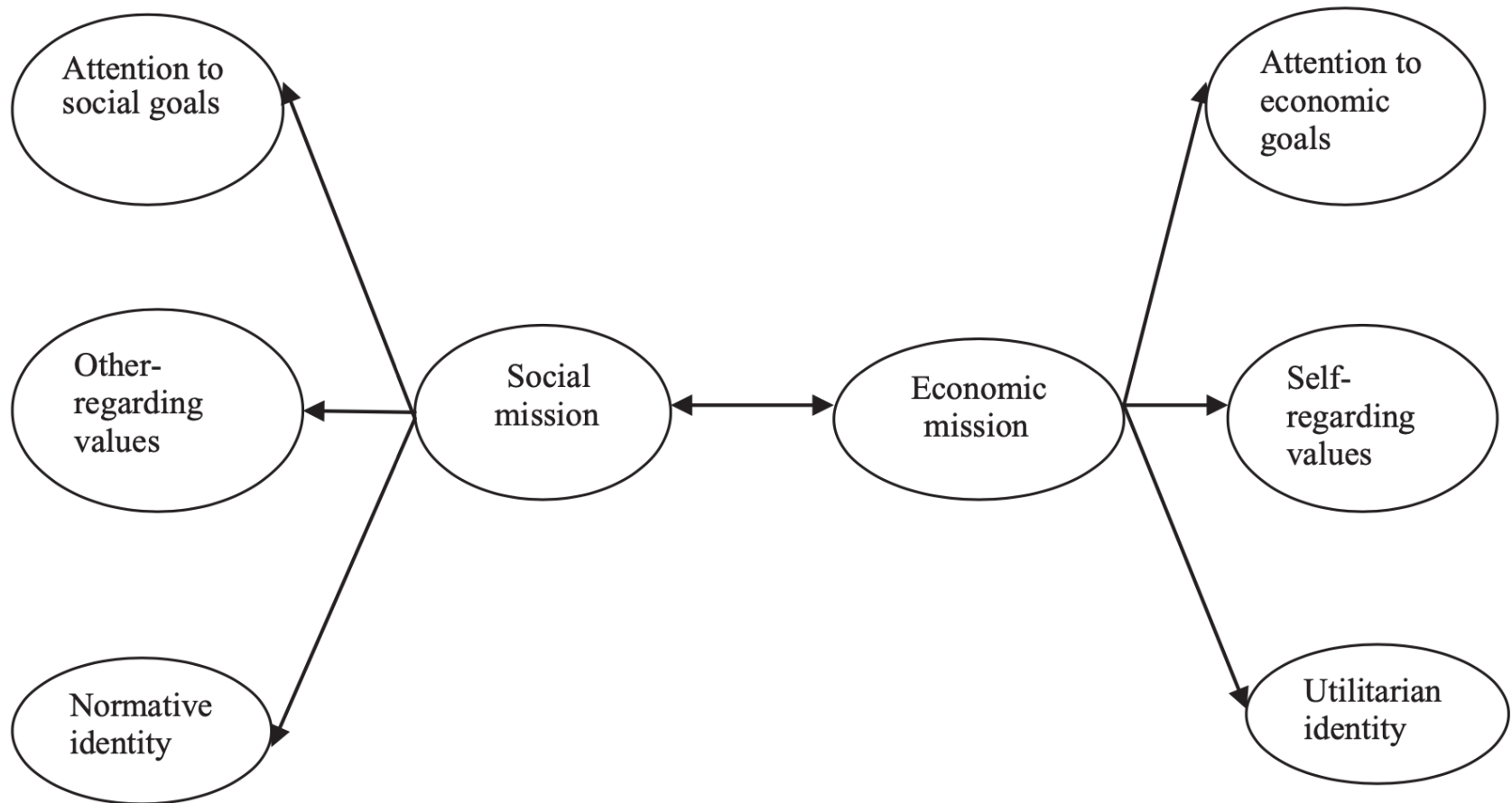
The vision thus answers – if possible, in one sentence – the question of which image of the future to strive for.

For example, Jimmy Wales, co-founder of **Wikipedia**, formulated the following vision:

**“Imagine a world in which every single person on the planet is given free access to the sum of all human knowledge.” (Wales, 2022)**

# the (social) mission

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Robin Stevens, R., Nathalie Moray, N., Johan Bruneel, J. (2015): The Social and Economic Mission of Social Enterprises: Dimensions, Measurement, Validation, and Relation in: ENTREPRENEURSHIP THEORY and PRACTICE p. 1051 – 1082; here: p. 1061. DOI: 10.1111/etap.12091

# Elements of a Mission

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- **What do we do (purpose)?** What is the business idea, the business model, the raison d'être of the company?
- **Who are we doing it for?** Who are our target audiences in the market? Who do we want to reach with our products or our services?
- **How do we do it (offer)?** What is our unique approach? How and why do we make exactly this offer to our customers and other stakeholders?
- **What value do we create?** Tangible and intangible values.

## Wikipedia

**Vision:** Imagine a world in which every single person on the planet is given free access to the sum of all human knowledge.

**Mission:** "Our mission is to empower and engage **(purpose)** people around the world **(people)** to collect and develop educational content under a free license or in the public domain **(offer)**, and to disseminate it effectively and globally **(values)**."

# What makes a good mission?

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- address the target market, the target group and/or the customers.
- say what makes the company special/unique.
- are realistic and reasonable and pompous.
- are relevant, specific and credible.
- inspire the staff and volunteers.
- strengthen the organization's legitimacy vis-à-vis its stakeholders
- are short and to the point. A study of 50 nonprofit mission statements found an average length of 15 words. It may be 30 to (max.) 40.

**In fact, our results corroborate previous studies suggesting that managers who develop a mission statement with the aim of inspiring organizational members, promoting shared values, and providing a common direction, are most likely to increase their organization's performance. (Macedo et al., 2015, p. 43)**



# Examples

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- **ChariTea** is a start-up whose business idea is to distribute organically produced and fair trade iced teas. The company pays attention to fair working conditions and supports social projects in the countries where its teas are grown. His mission statement is: Drinking tea to change the world.
- **Wikipedia** states in its mission statement that its raison d'être is to create a world in which every single person is given free access to the sum of all human knowledge.
- **Ärzte ohne Grenzen:** „Doctors without Borders works in nearly 70 countries providing medical aid to those most in need regardless of their race, religion, or political affiliation.“
- **Google's** mission is to organize the world's information and make it universally accessible and useful.“

# Vision and Mission - Case Study Women on Wheels (WoW)

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Context: It is a business model for a women's empowerment project in Beirut (Karantina district) in Lebanon. This was developed by an interdisciplinary student project group as part of a DAAD-funded seminar in the summer of 2021. Karantina is located near the port of Beirut, where the catastrophic explosion that killed over 200 people, injured 7,000, and caused immeasurable property damage occurred on August 4, 2020. Karantina was greatly affected by the consequences of the explosion - emotionally and materially.



**Vision:** Karantina is a livable intercultural and resilient neighborhood where people live together as equals - a model for other distressed communities in the region. **Mission Statement:** With "Women on Wheels" we provide citizens and tourists in Beirut with high-quality and diverse food from the region, which we prepare with love and passion. In doing so, we empower women through entrepreneurship and create employment opportunities in Karantina.

# Vision for the Wörth park «Eco paradise»

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‘Eco Paradise’ is an environmentally sound interactive space where people can be a part of the nature at the Neckar in Nürtingen .

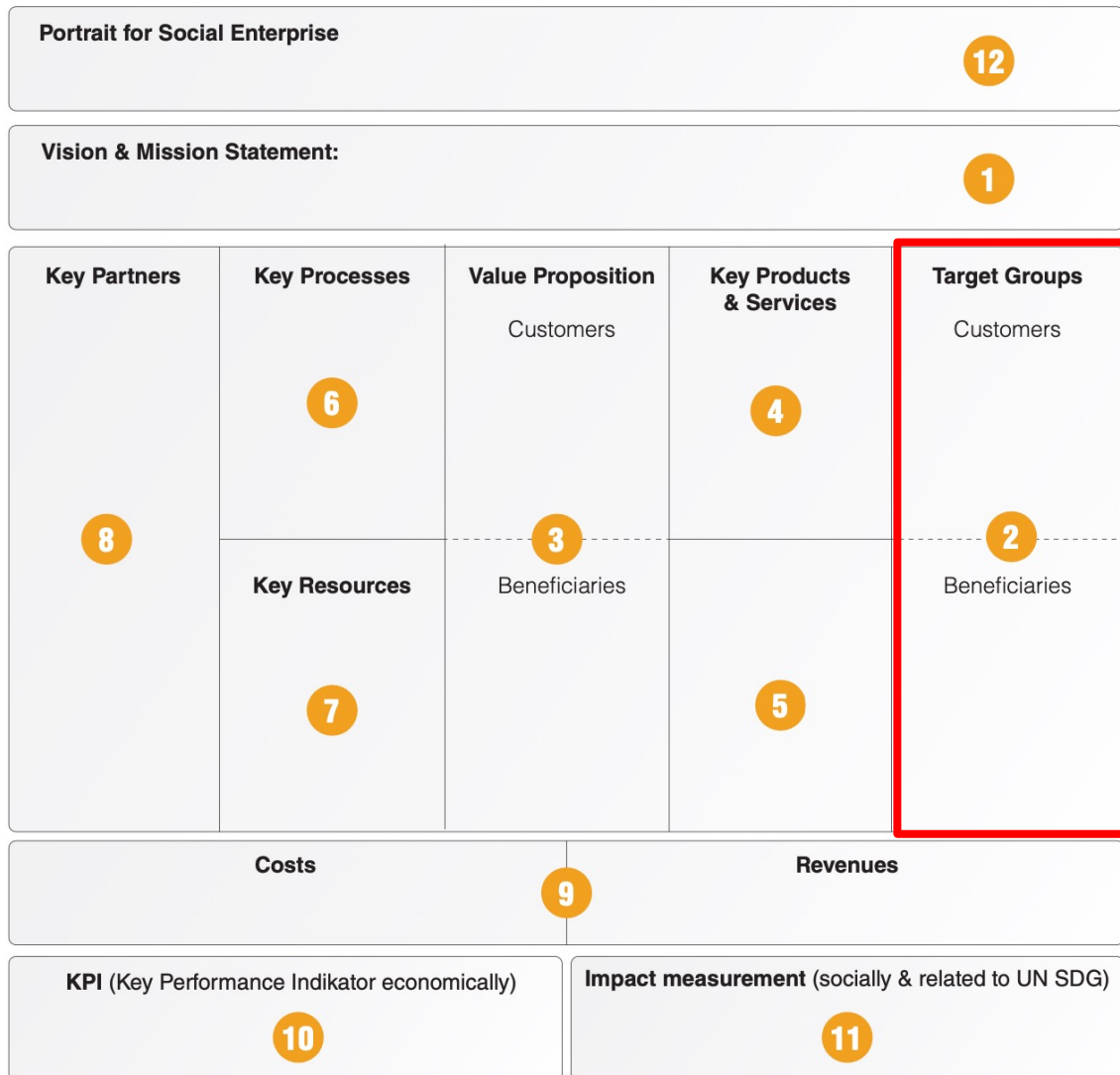
# Mission for the Wörth park «Eco paradise»

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With 'Eco Paradise' we provide intermediate and inclusive spaces where people and nature interact by way of sport, educational, recreational and agricultural activities. With respect to the ecological necessities intergenerational people can be a part of the whole system for the revitalization of Nürtingen.



# Social Business Model Canvas (SBMC)





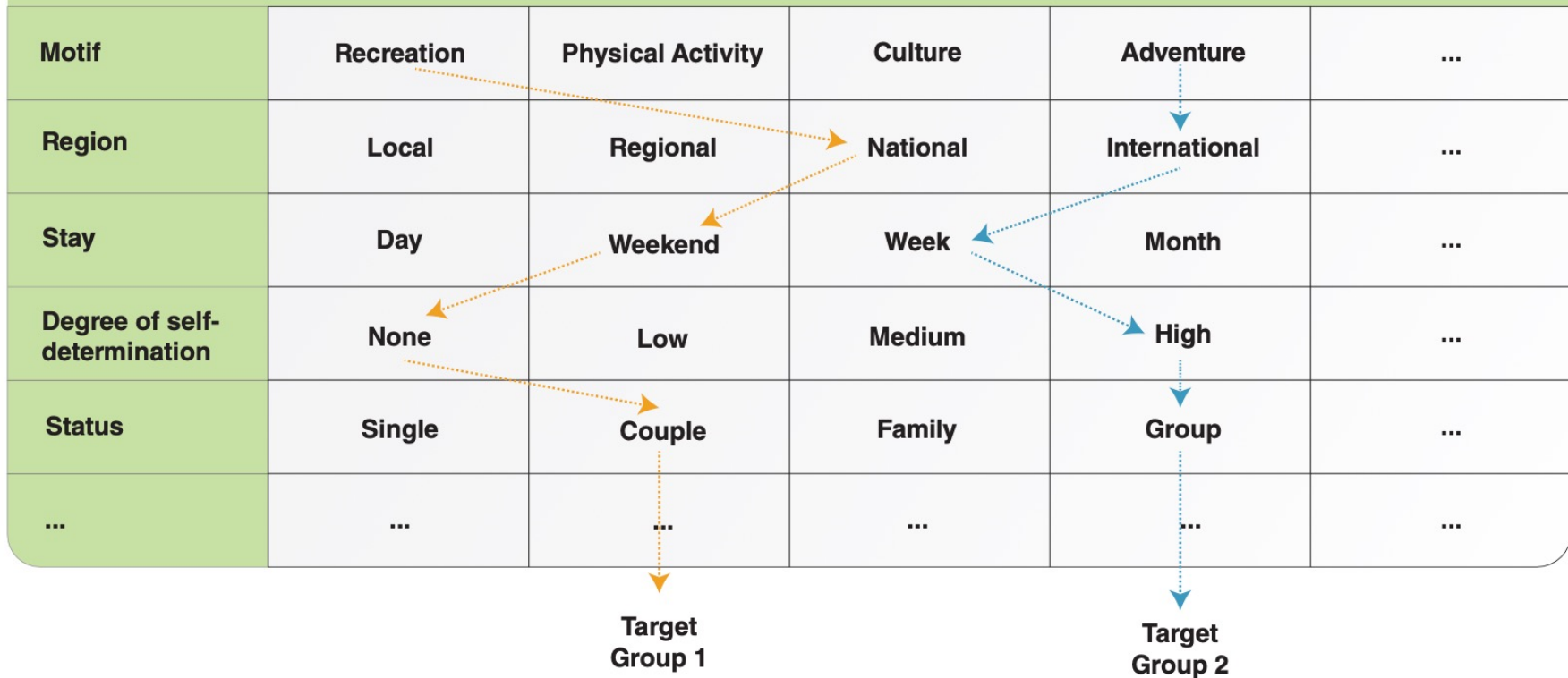
# customers & beneficiaries

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- **Customers** are those persons who purchase something. Customers are one and could be even the most important source of income for a company. At the same time, all companies and organizations operating in the economic cycle are competing to a greater or lesser extent for commercial or private customers and their available budgets for the purchase of products and services.
  - buyers of products or services (companies, end consumers)
  - public institutions that assume costs for social services provided or distribute subsidies (e.g., publicly funded women's shelter).
  - services can be provided to beneficiaries for somebody else pays (parents pay for the care of their disabled child).
- **Beneficiaries** are those persons or institutions who benefit from the social enterprise's performance without having to pay anything for it themselves.
  - This often involves socially disadvantaged groups of people or individuals (e.g., in issues of youth unemployment, fair trade, or integration projects).
  - Businesses that have an impact on the quality of life of people in local or regional areas such as neighborhoods, communities or cities are also conceivable.
  - In the case of environmental protection-related business models, subsequent generations can also be among the beneficiaries

# Defining target groups (example sustainable tourism)

**TARGET GROUPS IN SUSTAINABLE TOURISM**



## Beneficiary Personas Women of Karantina vs. Community Member

### Soumaya, 36

Soumaya fled to Lebanon a few years ago with her then daughter Yasmin after her husband was killed in Palestine. Since then, she has been working occasionally but has not found a permanent job. Her husband had a small shop in Jerusalem, and she used to do the accounting and manage the inventory. Unfortunately, she has no degree. WOW is the perfect opportunity for Soumaya to find a permanent job, where she can combine both her skills. So that she can afford a better life for Yasmin and herself.



### Sara, 12

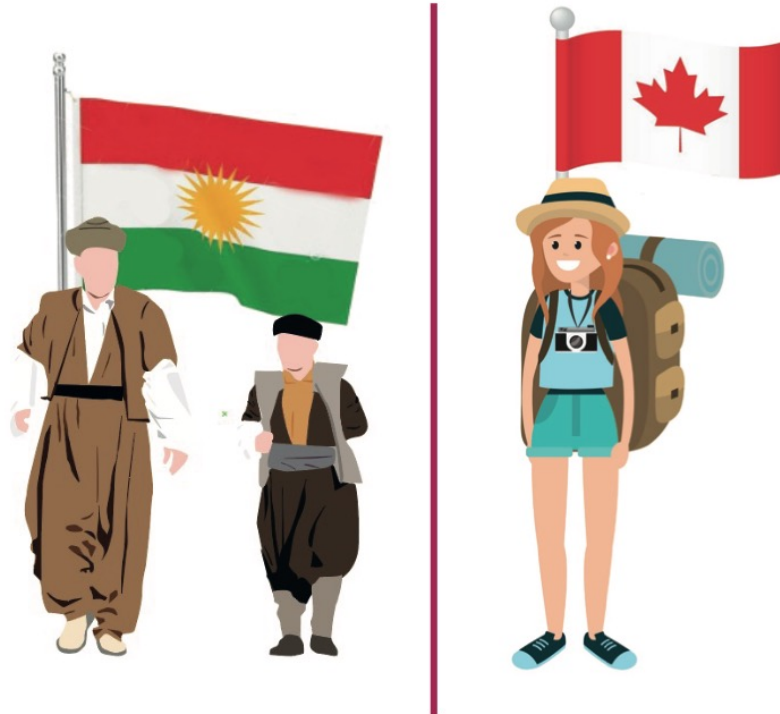
Sara left Syria with her siblings and mother four years ago and have been living in Karantina, since her parents divorced, for three years now. She doesn't like to live in this neighbourhood, because of the old and ugly buildings with all the noise from the mechanics and nowhere to go for fun. Her school is also in another neighbourhood. Her mother worked only occasionally and the family is living from donations. Fortunately her mother is a great cook, she loves cooking with her and afterwards sitting together and enjoying the meals. Sara dreams of her mother finally finding a job so that they can move to a different area.



## Customer Personas Residents vs. Tourists

### Fawzi, 49

Works part-time, he has 2 children 13 and 16 years old, Kurdish origins  
Buys his groceries from the souk. Buying Kurdish food from the wow team always reminds him of the food his mother and great mother used to make. Also buys food for his family to share with his kids the Kurdish culture. He buys deli products and offers them to his guests. His son Hadi is a digital native and posts everything on the different social media platforms. He is proud of his origins and the spicy kurdish dishes and posts them everytime.

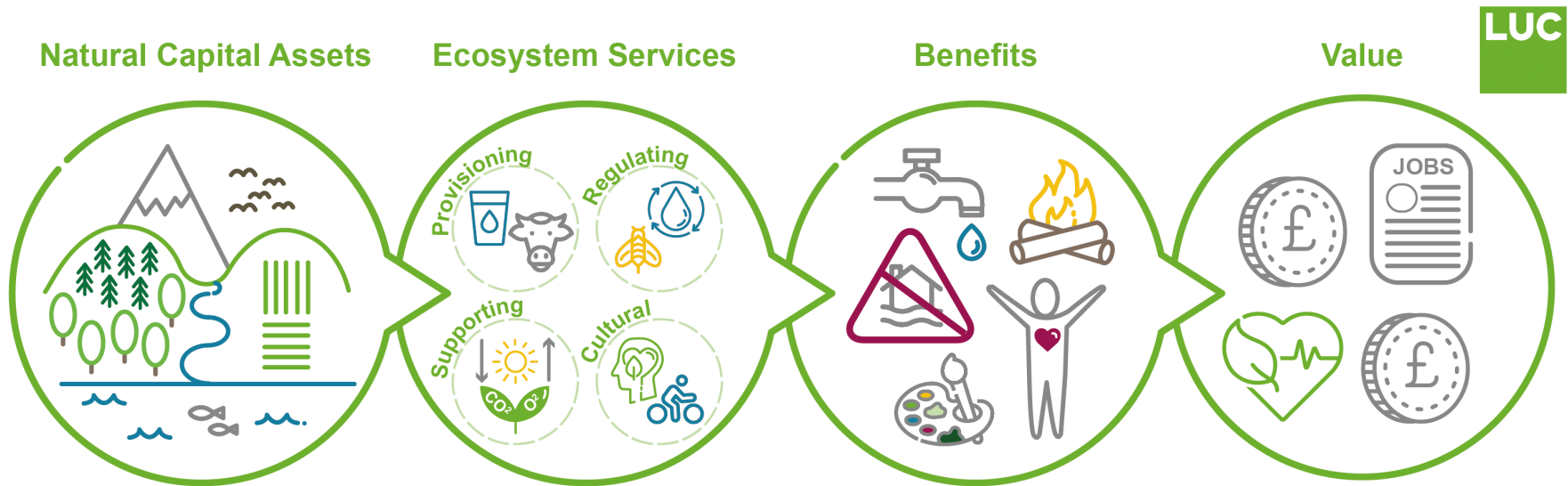


### Rachel, 22

Rachel couldn't think of a better start for her Middle East tour than in Beirut. After finishing college she wanted to visit the beautiful region that is housing so many different religions and their history. Grown up in Toronto she is familiar to some of the middle eastern food like falafel or hummus. After checking some delicious food locations on Instagram she visits the souk el tayeab, looking for the WOW van she has seen online.

# Natural Capital – Ecosystem Services – Benefits - Value

Ecosystem services can provide direct, clearly definable benefits, such as agricultural employment or flood control, as well as indirect, less tangible benefits. For example, natural capital as a whole contributes to the sense of place, which in turn supports people's well-being, recreation, and the tourism industry.



Potschin-Young and Haines-Young, 2011, p. 578



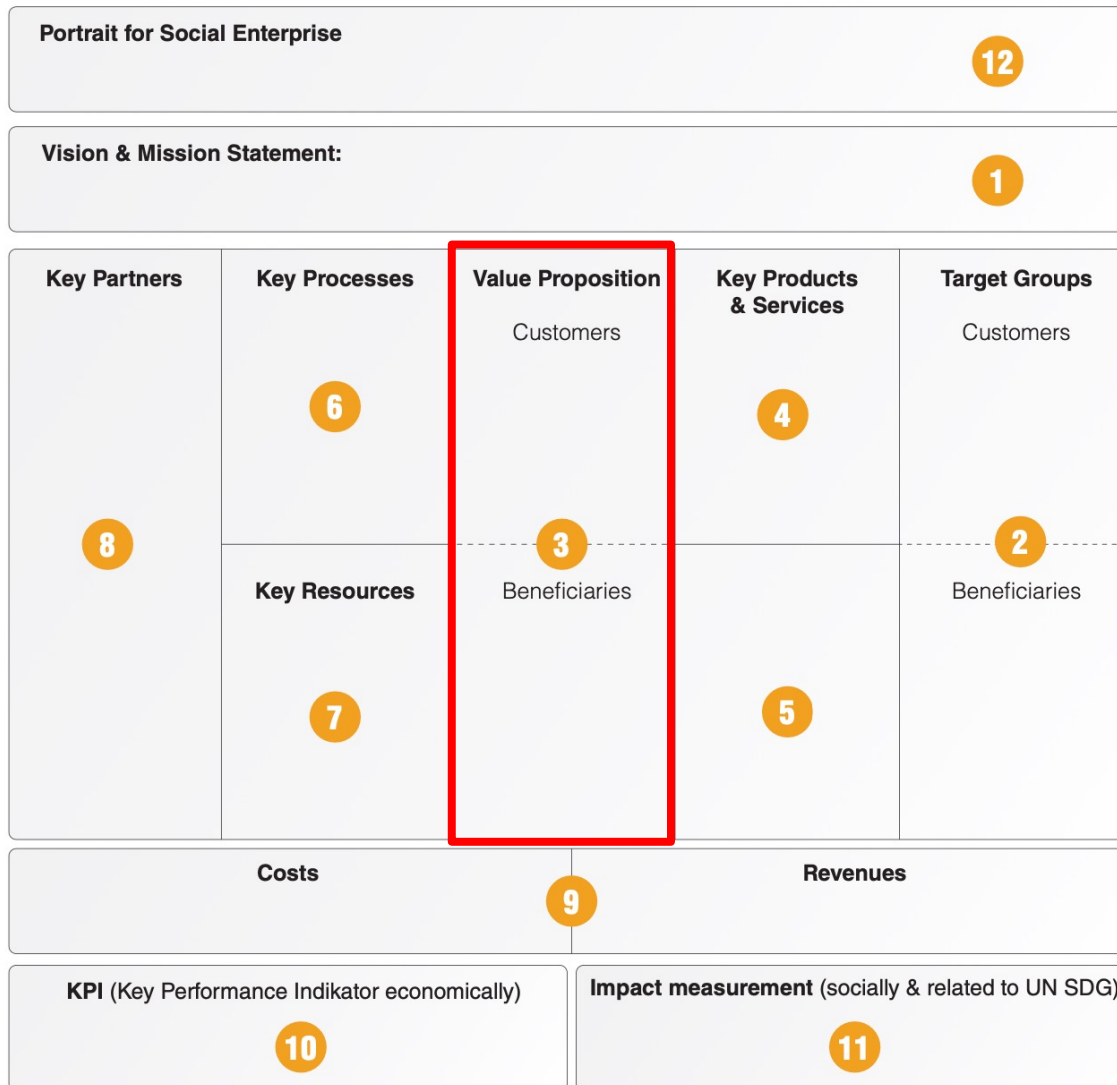
# Beneficiaries and eco system services



- **Provisioning services** provide products such as food or water.
- **Regulating services** regulate a natural process to our benefit, such as reducing flooding or air quality.
- **Supporting services** help other ecosystem services function, such as photosynthesis and soil formation.
- **Cultural services** provide non-material benefits that are important to our health and well-being, such as a sense of place, recreation, and aesthetic quality.

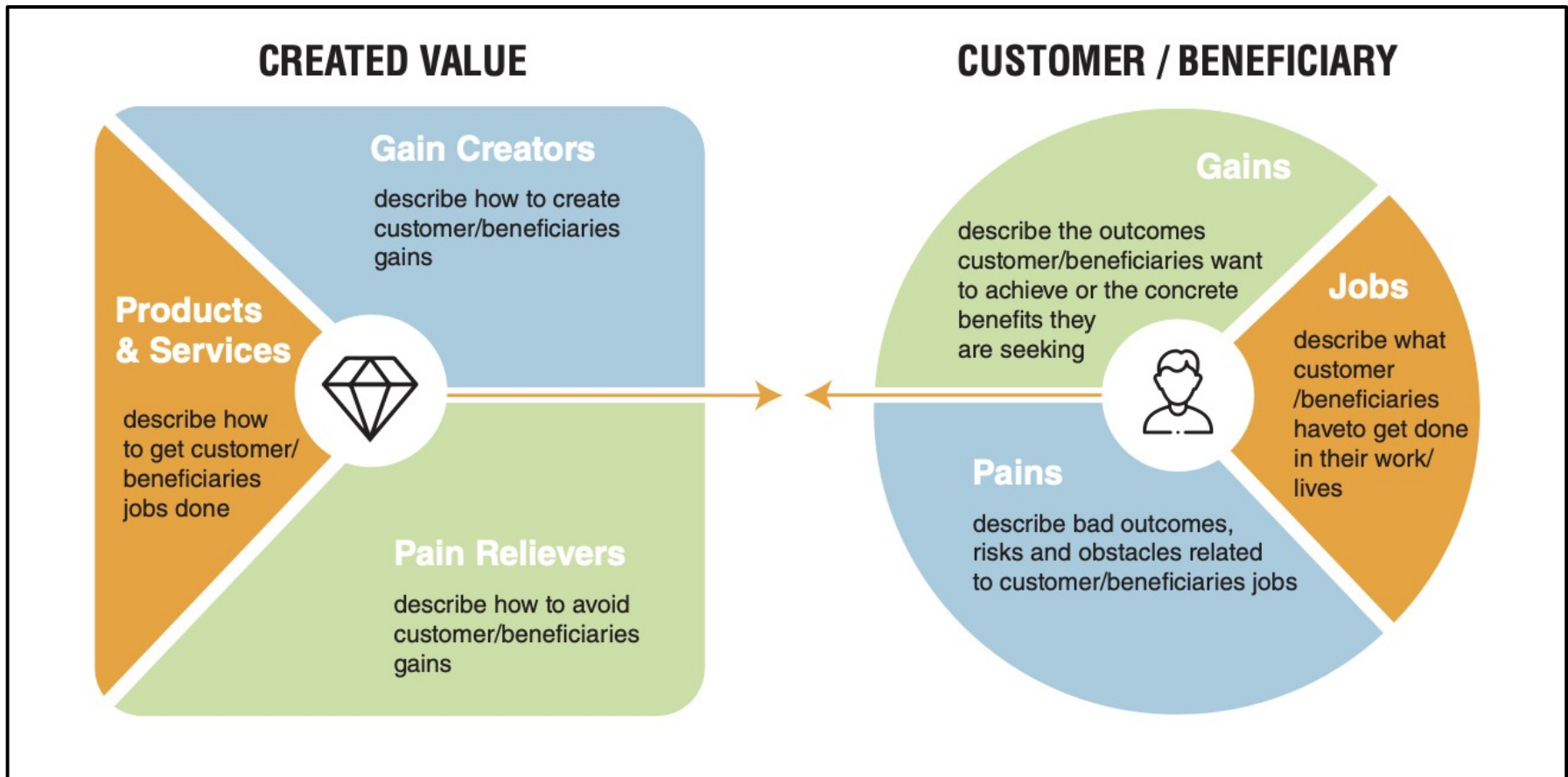
WWF, 2016, p.51.

# Social Business Model Canvas (SBMC)



# Value Proposition

**Define which values do you want to create for whom. Be as specific as possible. Understand your customers / beneficiaries gains, pains and jobs!**



## gains & gain creators

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- Gains describe the outcomes and benefits that customers and beneficiaries expect from an activity or purchase of a product or service.
- What will become better, more sufficient, easier, nicer, more pleasant, faster or cheaper?
- gain creators:
  - customers: tasteful food, fashionable clothing, punctual means of transportation, an entertaining vacation or the trouble-free repair of a product would be such gain creators.
  - beneficiaries: creating jobs, qualifying people, organizing access to important resources such as water and energy, or even designing public places where people can relax and recuperate.

# pains & pain relievers

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- Pains describe anything that troubles, disturbs, seems difficult, causes stress, or prevents customers or beneficiaries from completing a task.
- Subjective perception of activities or conditions that are seen as a risk or obstacle. Problems can also arise from the lack of aesthetics or functionality of goods.
- pain relievers
  - Customers: short waiting or delivery times, strong WiFi or high range of electric cars with a high number of charging stations, insurance for impending illness or unemployment.
  - Beneficiaries: waste reduction, less air pollution, reduction of unemployment, or support in case of illness or need for care are addressed. In relation to the company's customers, for example, insurance is a classic "pain reliever", as risks are reduced, e.g., in the event of impending illness, unemployment or in relation to provision for old age, and provisions can be made.



## jobs to be done / product & services

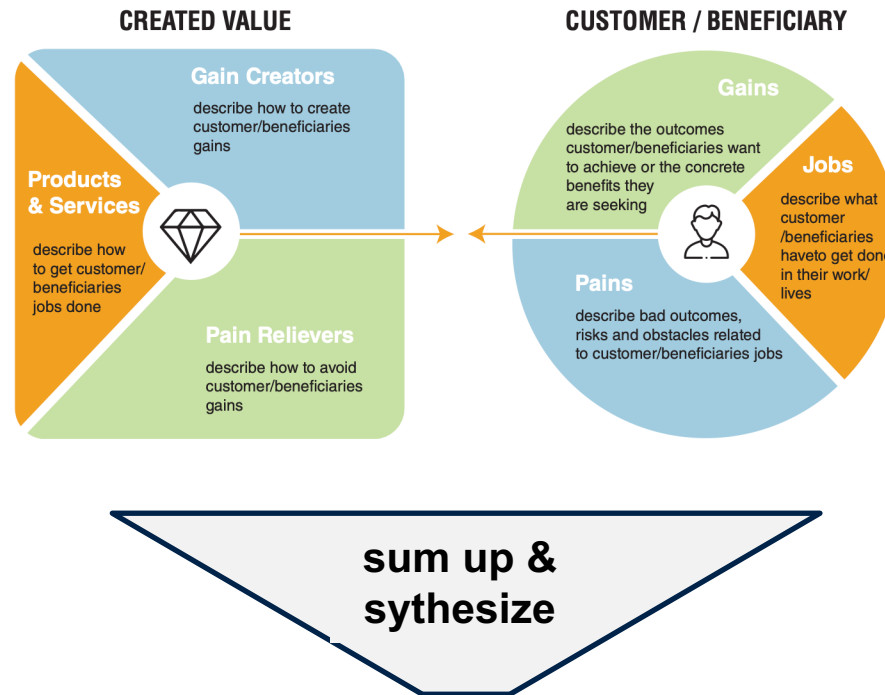
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- What tasks or activities that the customer/beneficiary must perform could be taken over by the company to be established?
- Possible jobs to be done in a customer's or beneficiaries' daily life that can be starting points for the creation of products or services are mowing the lawn, eating healthy, finding a job, repairing something, transporting something, taking care of children, etc.
- Products/services:
  - Customer: online store with delivery service (don't have to drive to the store),
  - Beneficiary: For women for whom we create a work opportunity, it could also be important to organize childcare during working hours.

# Pains, gains and jobs in our case study

Value Proposition Canvas "WOW"						
	pains	pain relievers	gains	gain creators	jobs	products & services
<b>customers</b>						
<b>residents of Beirut (daily food or events)</b>	long wait for food	ready to eat food	quality food	standards, trained staff	cooking	prepared food
<b>tourists</b>	no satisfactory range of offers	multi ethnic food	affordable price	social pricing	search for good restaurants	multi-channel distribution
<b>beneficiaries</b>						
<b>women in Karantina</b>	no or low income	social entrepreneurship and fair wages	higher life satisfaction	demanding self-determined employment	search for job opportunities	social entrepreneurship
<b>community of Karantina</b>	unemployment rate	creating new jobs	higher income	paying taxes	education & training of unemployed	training for entrepreneurs & staff
<b>communities in Karantina</b>	lack of optimism	best practice WOW	lack of Inspiration	best practice WOW	developing own concepts	support and know how transfer

# The last step to your value proposition



**To describe your „Value Proposition“ answer these questions:**

- Which product or service is offered to whom?
- What is the benefit of the offer?
- What makes the offer special and, if applicable, unique?

# Value Proposition for Customers and Beneficiaries - WOW

**Vision:** Karantina is a livable intercultural and resilient neighborhood where people live together as equals - a model for other distressed communities in the region. **Mission Statement:** With "Women on Wheels" we provide citizens and tourists in Beirut with high-quality and diverse food from the region, which we prepare with love and passion. In doing so, we empower women through entrepreneurship and create employment opportunities in Karantina.



# Group work: value proposition (Which values do you create for whom?)

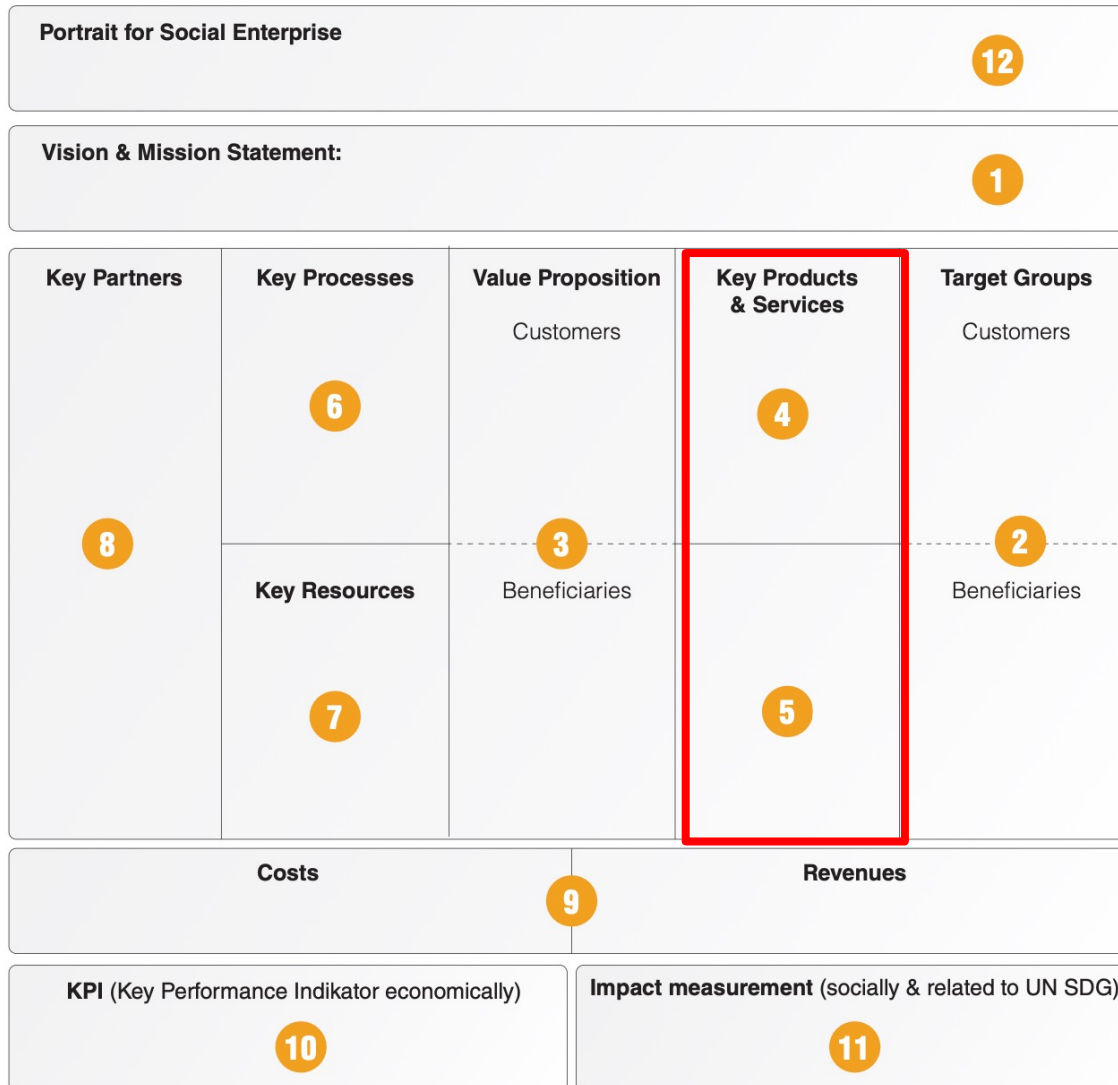
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## Questions:

1. Which are the main customers and beneficiaries?
2. Explain for one customer and one beneficiary (at least 2 out of the three)
  1. Most relevant pain and pain reliver
  2. Most relevant gain and gain creator
  3. Most relevant „job to be done“ and the corresponding product/service“
- Formulate a summary value proposition that answers the following three questions for customers and beneficiaries: (1) Which product or service is offered to whom? (2) What is the benefit of the offer? (3) What makes the offer special and, if applicable, unique?
- Time: 30 minutes



# Social Business Model Canvas (SBMC)



# Products & Services



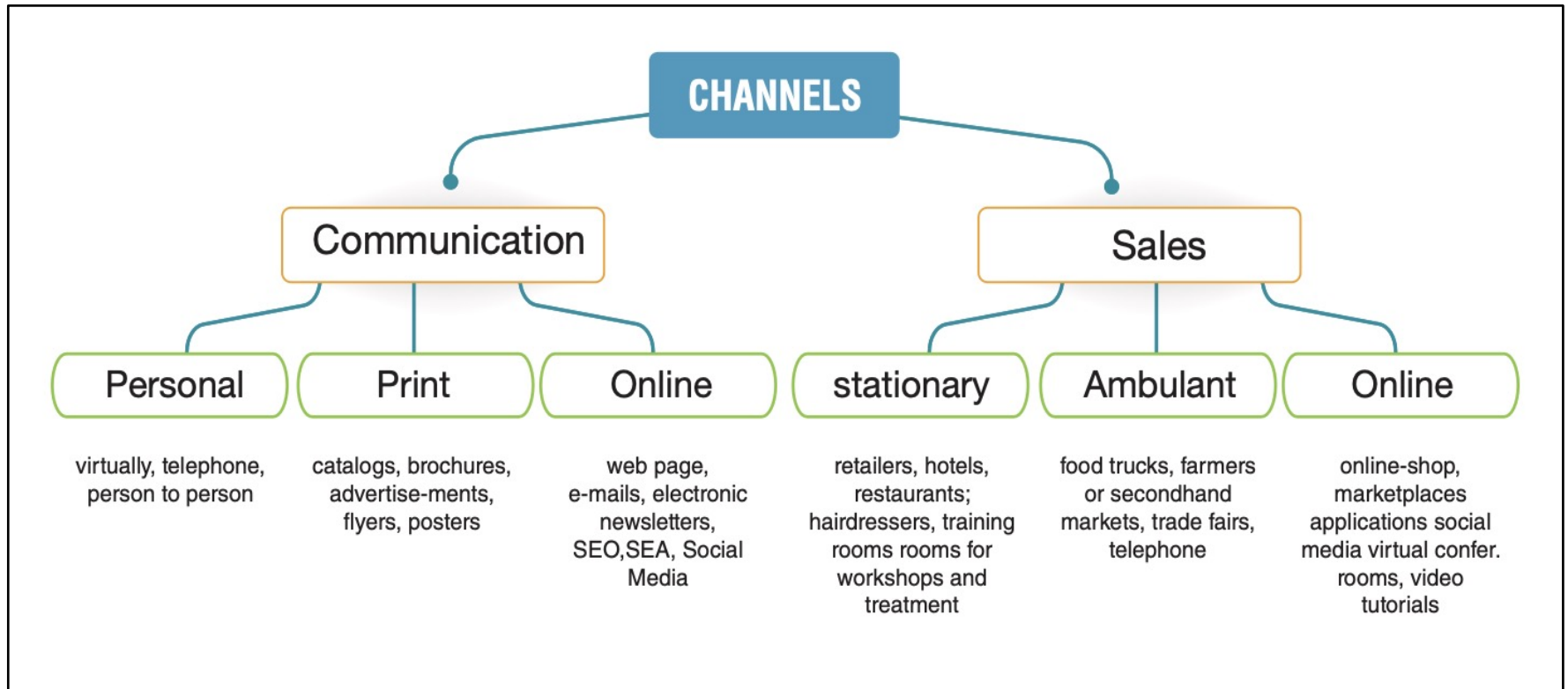
**Products & Services**

The central offer of WOW is the food offer, consisting of sixteen authentic ethnic dishes of high quality (see chart below). In addition, there is a range of prepared dishes to take away and prepare at home as well as a delivery service. We also offer cooking classes and, with beneficiaries in mind, training and coaching on social entrepreneurship.

## WOW Culturally Includ

PALESTINIAN ORIGIN		ARMENI	
MUSAKHAN		VOSPOV KOFTA	
Layers of traditional bread, onion, chicken, and sumak.	\$ 13	Red Lentil Kofte vegan dish made of red lentils, bulgur, and sauteed onion.	\$ 9
QIDREH		HARISSA	
Slow cooked rice with chickpeas and lamb	\$ 11	Porridge made from cracked wheat and fat-rich meat.	\$ 12
CHICKEN MAQLUBA		LAHMAJOUN	
Fried vegetable medley with rice and chicken, served upside down.	\$ 15	Thin piece of dough with minced meat, minced vegetables and herbs	\$ 8
TRADITIONAL FARMERS SALAD		GHAPAMA	
Traditional salad with olive oil and lemon dressing	\$ 6	Vegan stuffed pumpkin dish	\$ 7
KURDISH ORIGIN		SYRIAN ORIGIN	
DOKLIW		KIBBEH B KARAZ	
Traditional spring yoghurt stew	\$ 10	Meatballs in Sour Cherry Sauce	\$ 12
KELLANE		SHISH BARAK	
Scallion green onion flat bread fried to golden brown	\$ 6	Dumplings filled with seasoned lamb, onions, and pine nuts	\$ 15
KULLERENASKE		FATIT DAJAJ	
Traditional Kurdish dish	\$ 11	Fried bread with sumak coated shredded chicken in a tahini sauce.	\$ 10
BURGUL PILAF		HARRAA OSBAO	
Vegan dish bulgar cooked with vegetables	\$ 11	Lentil pasta dish with pomegranate molasses and fried onions	\$ 7

# communication and sales channels



## Beirut Hotspots



- 1** DOWNTOWN CLOCK TOWER
- 2** TRAIN STATIONS
- 3** MARTYRS SQUARE
- 4** THE EGG AMINE MOSQUE
- 5** GEMMAYZE STREET
- 6** KARANTINA STREET
- 7** BOURJ HAMMOUD SOUK
- 8** SOUK AL TAYEB

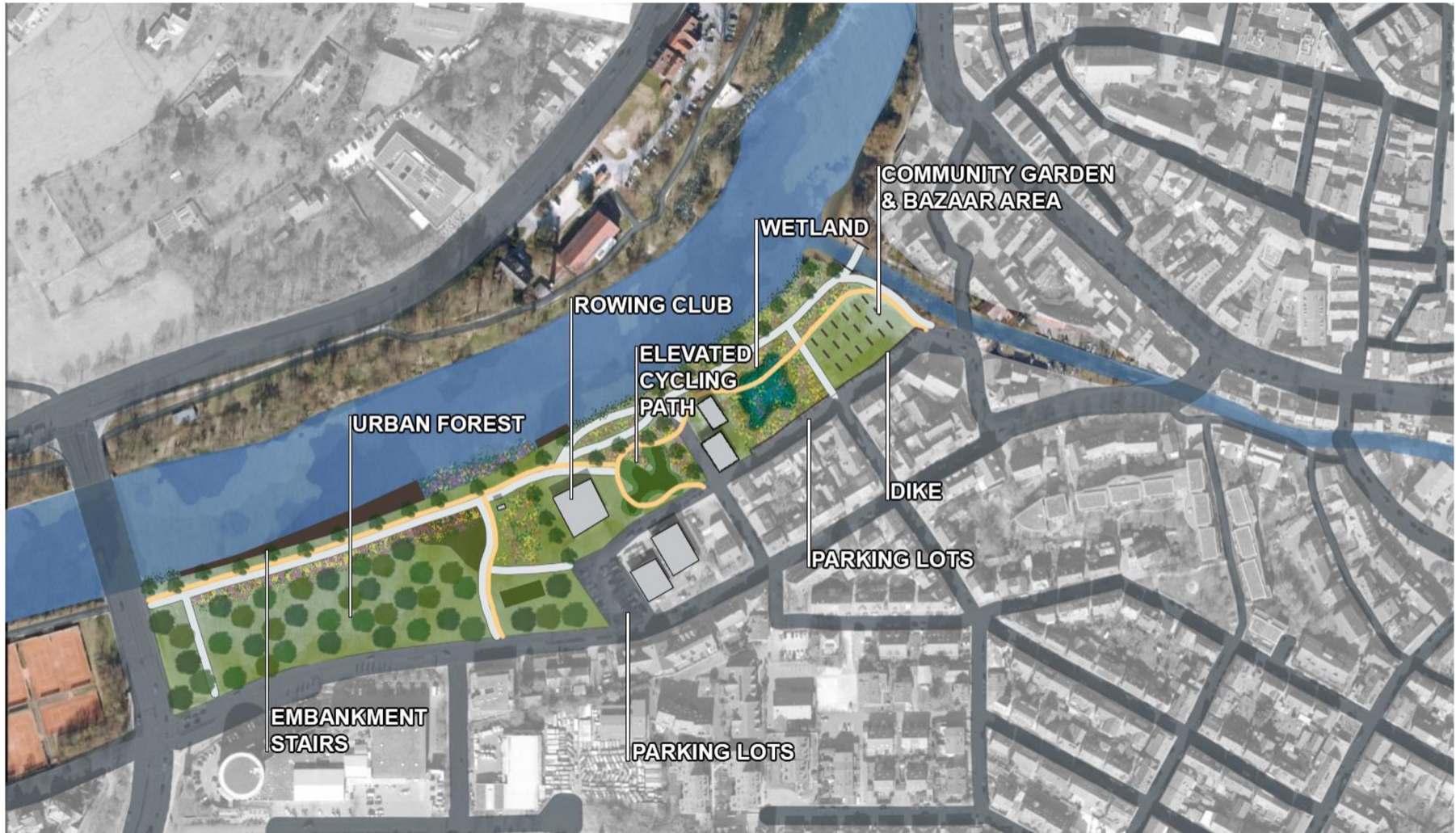
# WOW communication & sales channels



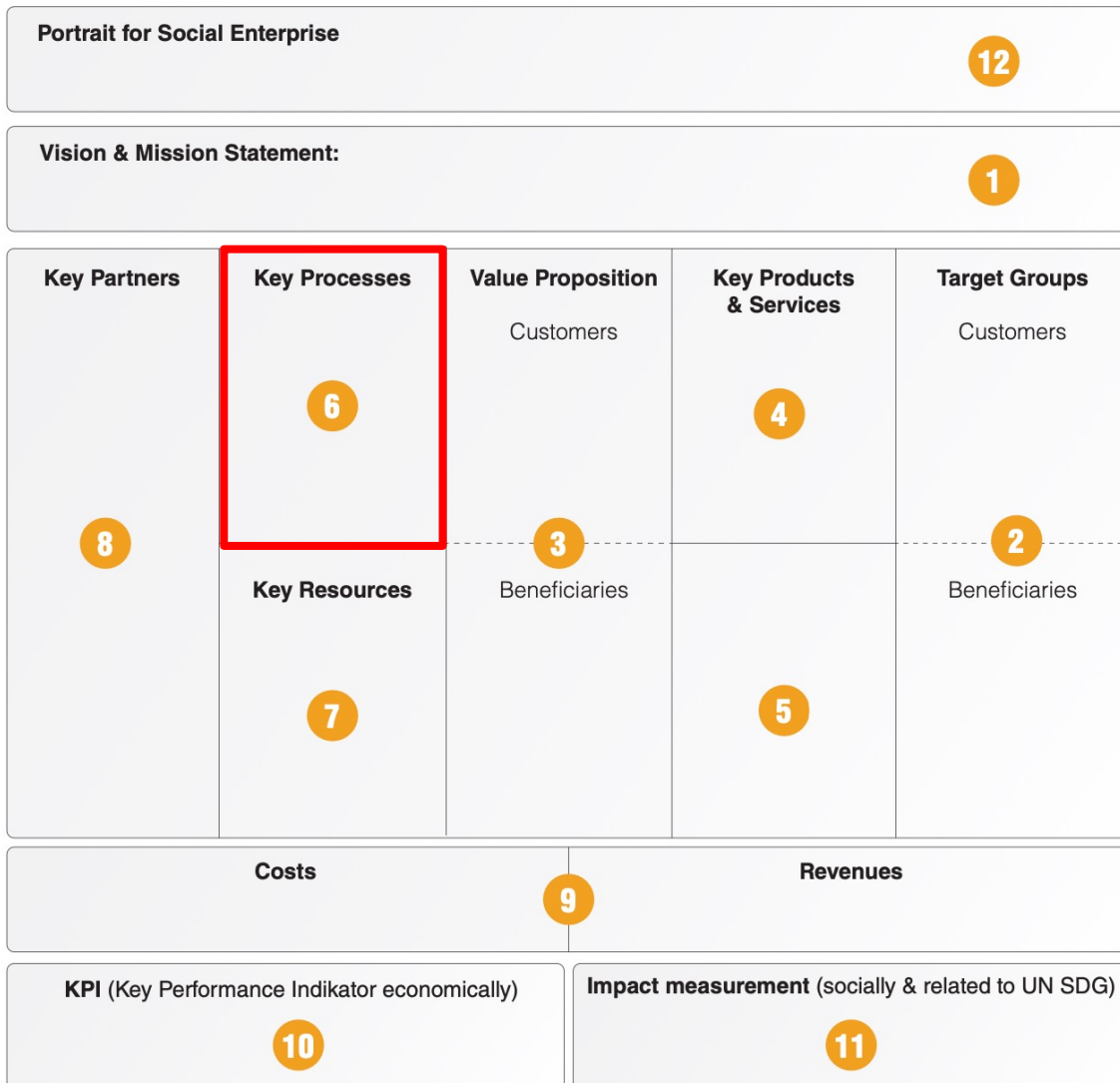
<p><b>Value Proposition</b></p> <p><b>Customers:</b> We are the only food truck service with high quality food from different cultural areas of the Middle East. Citizens &amp; tourists can choose from a wide selection of affordable food at different locations.</p>	<p><b>Key Products &amp; Services</b></p> <ul style="list-style-type: none"> <li>• Sixteen authentic ethnic dishes of high quality</li> <li>• Assortment of preserved products</li> <li>• Cooking classes</li> <li>• Catering services</li> </ul>	<p><b>Target Groups</b></p> <p>Customers</p> <ul style="list-style-type: none"> <li>• Residents / workers of Beirut</li> <li>• Tourists</li> <li>• People looking for authentic ethnic food</li> </ul>
<p><b>Beneficiaries:</b> Women from Karantina are qualified and employed on a long-term basis. Jobs are created and additional tax revenue is generated for the community. We are a hope-giving example for other actors in Karantina and communities in the region</p>	<p><b>Channels communication:</b> Web-Site, Online-Marketing, Social Media, Flyer, Poster</p> <p><b>Sales:</b> Food Truck, WOW-Shop, Farmers Market, Community Kitchen</p>	<p>Beneficiaries</p> <ul style="list-style-type: none"> <li>• Women in Karantina</li> <li>• Communities (Karantina and others in the region)</li> </ul>



# Wörth park in Nürtingen – Master-Plan of EcoParadise

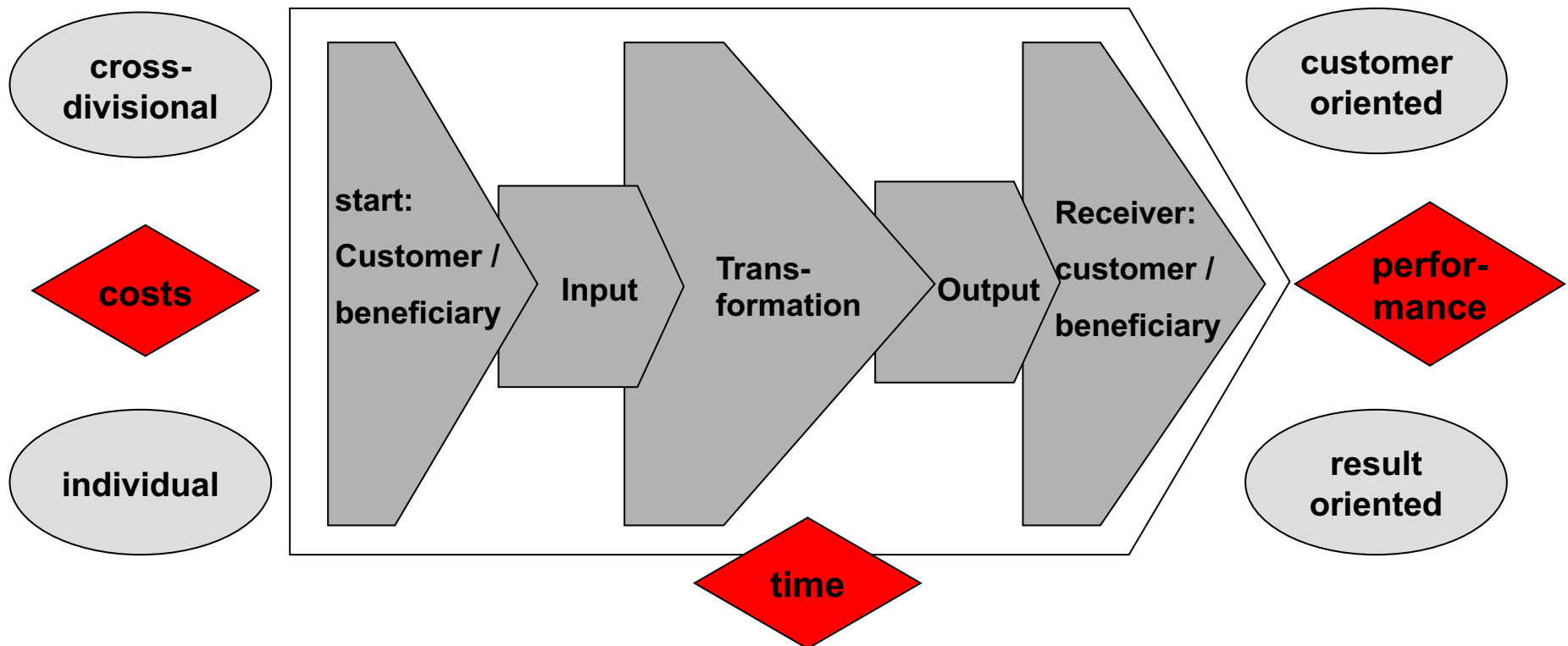


# Social Business Model Canvas (SBMC)



# What is a process?

A process is the sum of activities or operations that transform an input (e.g., customer inquiry) into a result (e.g., service provided). A business process should generate added value for customers. Key processes are derived from the vision and goals, target group(s) and their benefits, positioning in competition, core competencies, value creation.



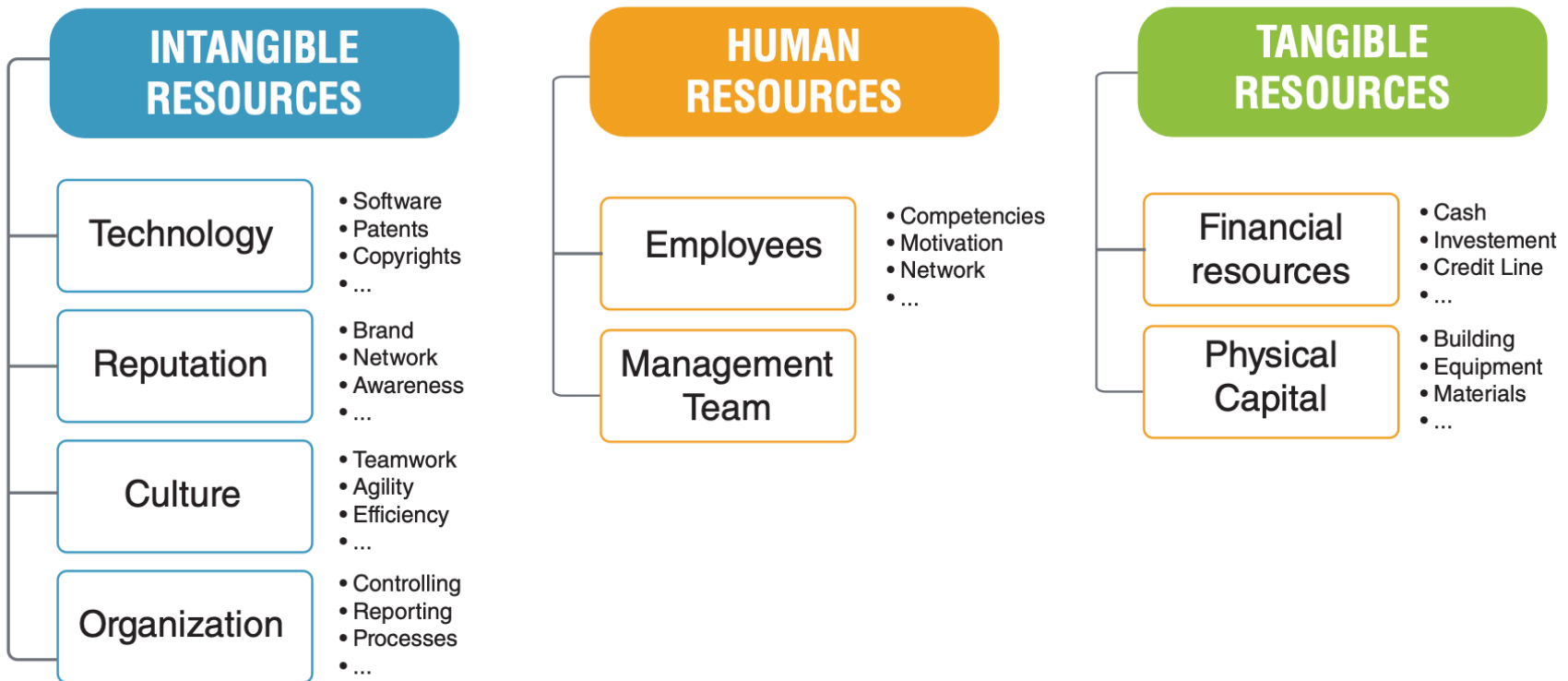
## Key Processes

Based on the mission and value proposition, the focus is on offering high-quality food (fresh and prepared) and organizing cooking courses. These offers should be made known to the customer and be attractive enough to create sufficient demand for the social enterprise to be founded. As a result, women from Karantina will be able to find jobs and earn income as entrepreneurs and employees. However, they must be trained accordingly. The central prerequisite for the business model is the food truck. This must be financed and should be reliably operational. The following key processes are derived from this:

<b>management processes:</b>	financing / funding
<b>core processes:</b>	buy ingredients, prepare food, marketing, sell food; conduct cooking classes
<b>supporting processes:</b>	recruitment, education, operation, and maintenance of the food truck

# possible resources of (social) enterprises

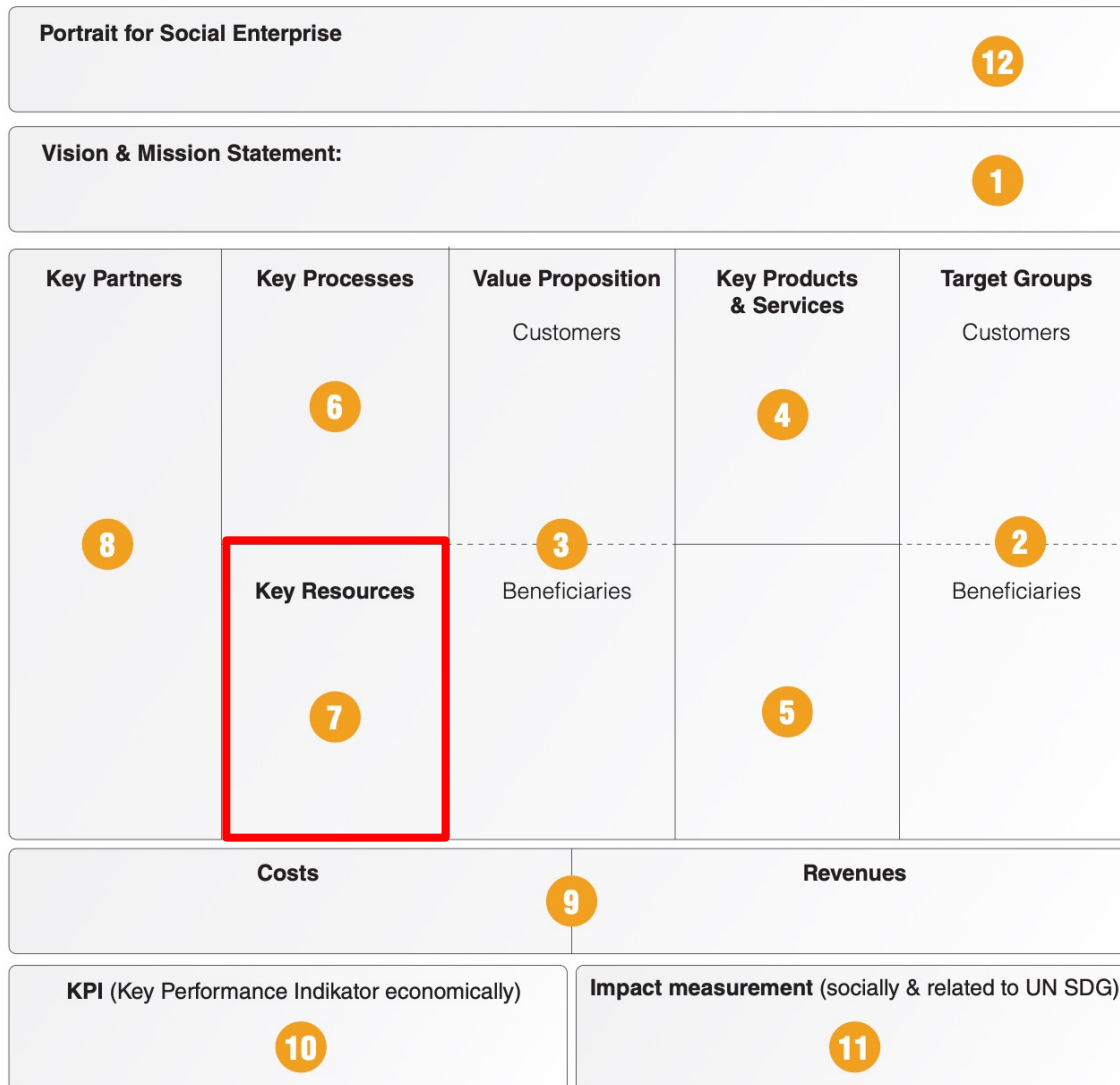
Above-average profits result from resources that a company has at its disposal. Resources are thus centrally responsible for the competitive position and the attainment of competitive advantages.



Reuter, 2011, p. 15.



# Social Business Model Canvas (SBMC)



# Resources and Competitive Advantages

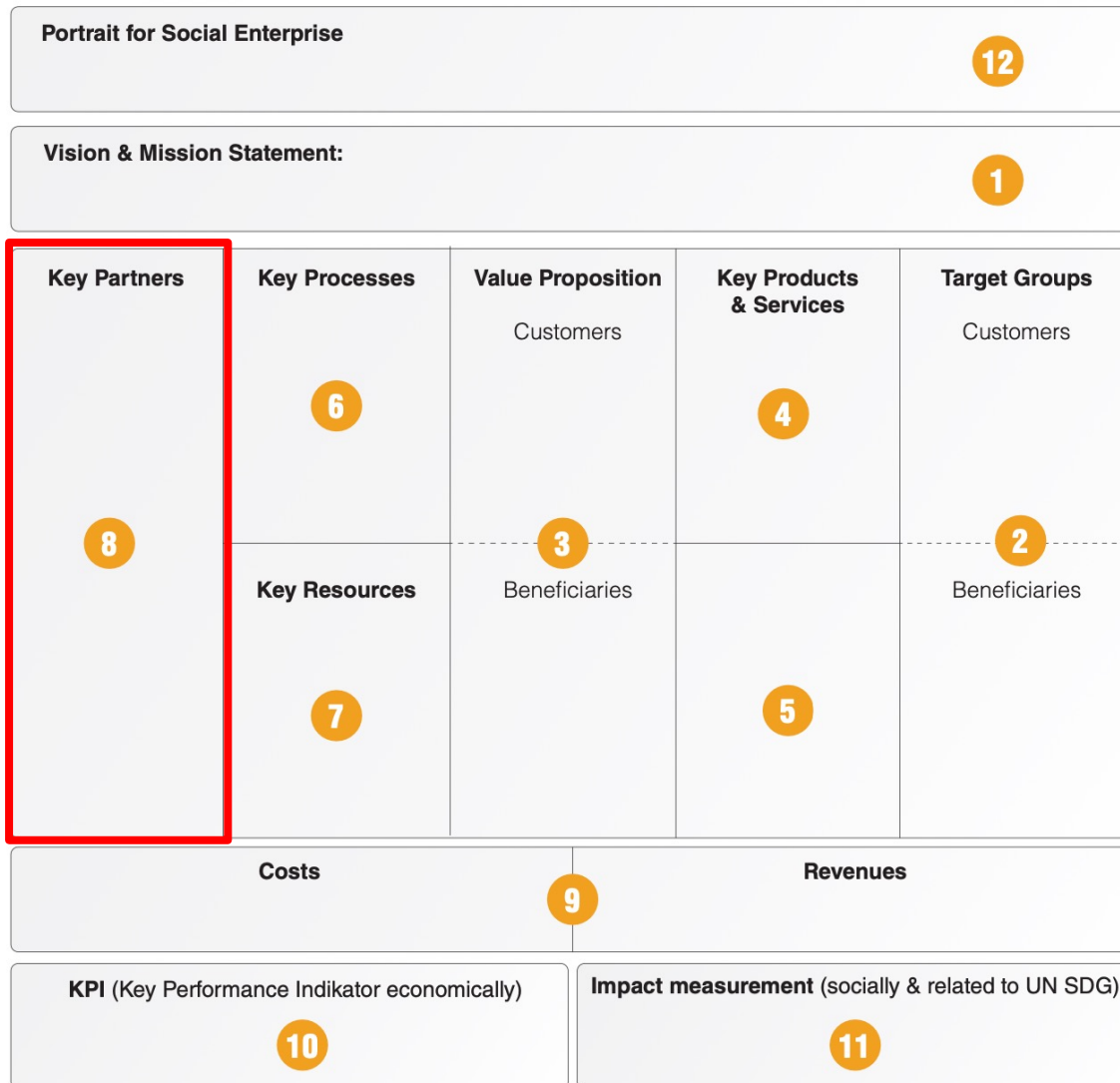
IS A RESOURCE...				EVALUATION		
Valuable	Rare	Difficult to initiate/ substitute	Exploite by the organisation	Economic performance	Competitive implication	Strength or weakess
No	No	No	<div style="text-align: center;"> <p><b>No</b></p> <p><b>Yes</b></p> </div>	Below normal	Competitive disadvantage	Weakness
Yes	No	No		Normal	Competitive parity	Strength
Yes	Yes	No		Above normal	Temporary competitive advantage	Strength and distinctive competence
Yes	Yes	Yes		Outstanding	Sustained competitive advantage	Strength and sustainable distinctive competence

## Key Resources

As with all smaller companies, which also belong to the service sector, the people (entrepreneurs and employees with their competence and motivation) are also of central importance to the success of the company at WOW. The appropriately equipped food truck as well as the store and the community kitchen are important material resources. The competitive difference ultimately also results from various intangible resources. In addition to the culinary art and recipes, these include creative marketing campaigns and an intercultural mindset. Not to be forgotten: WOW must secure the rights to also use the selected stand locations for the food truck.

<b>human:</b>	women entrepreneurs, good educated and motivated employees
<b>tangible:</b>	food truck (and investment), store, kitchen
<b>intangible:</b>	cooking know-how/recipes, creative marketing campaigns, intercultural mindset, rights to use the selected stand locations for the food truck

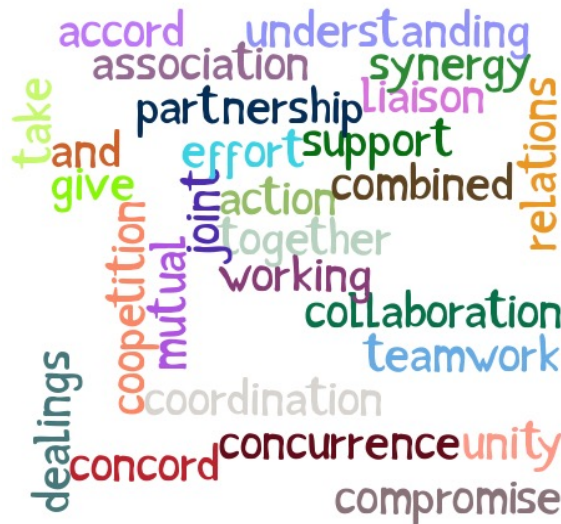
# Social Business Model Canvas (SBMC)



# Cooperation as a main instrument of Social Change

**Social Change either in a community-based approach or in a social enterprise requires involvement of and cooperation among multiple players drawn from both the private and public sectors. Facilitating organizations, including NGOs, government agencies, and cooperatives may be essential partners in the process. (Along the lines of Nielsen/Samia, JoCM, 2008, p. 441.)**

## Cooperation



A word cloud of terms related to cooperation, including: accord, understanding, synergy, association, partnership, liaison, support, effort, combined, relations, take, and, give, joint, action, working, together, collaboration, teamwork, competition, mutual, coordination, teamwork, dealing, concord, concurrence, unity, compromise.

- ... means to work together to the same end.
- ... inevitably results in giving up independency.
- ... always leads to transaction costs.

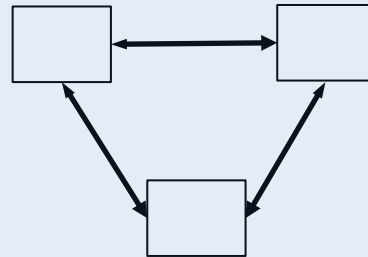


# complexity of cooperations & transaction costs

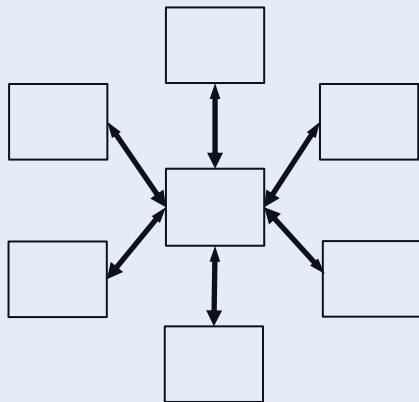
## bilateral cooperation



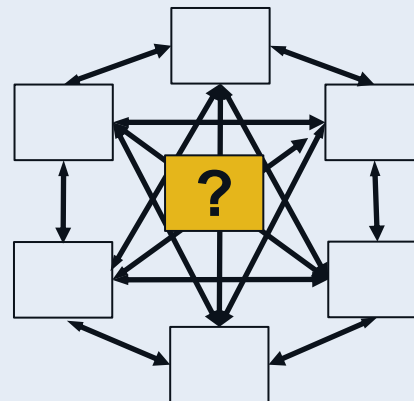
## trilateral cooperation



## simple networks



## complex networks



## Three levels of transactions



communication



physical transactions



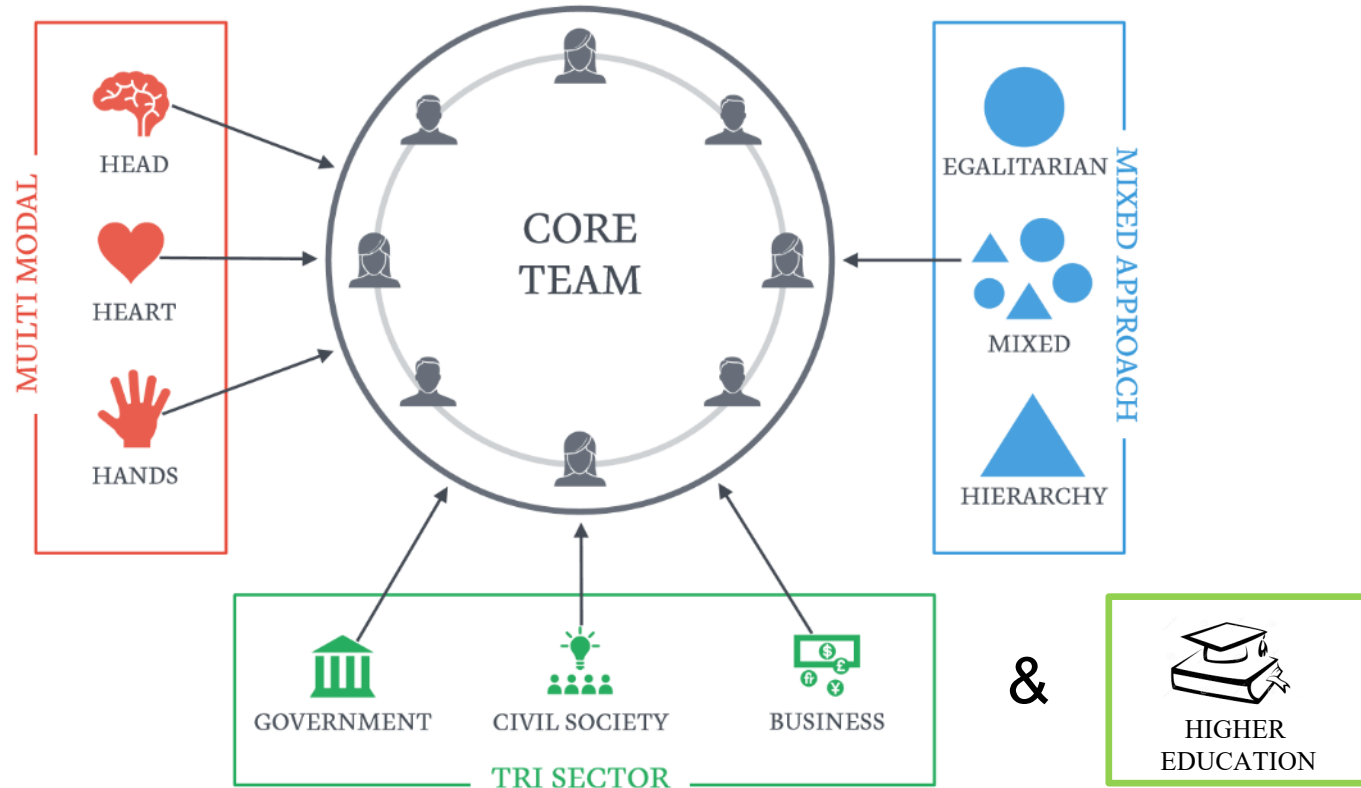
financial transactions

**Cooperation leads to „transaction costs“:**  
collecting information, communication, controlling,  
settling disputes, ...



**The more complex the cooperation, the higher the (expected) transaction costs.**

# Building a Team / Network for locally based Social Change



Hassan, 2015, p.22.

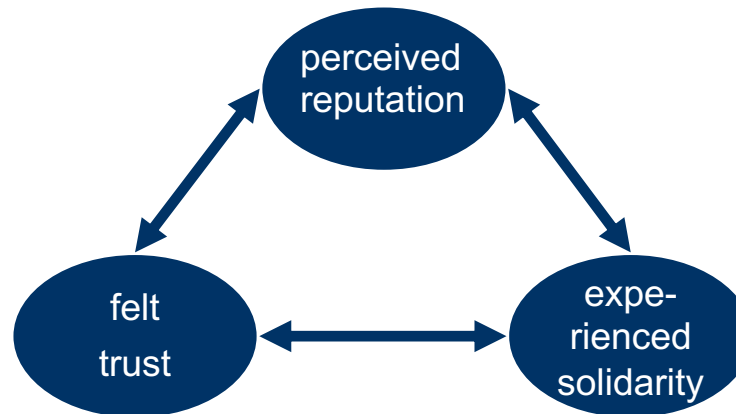
# How to build a successful cooperation

**homo cooperativus vs. homo oeconomicus:  
a majority is willing to cooperate under certain preconditions**

## 1. Motivation to cooperate

**common mission or goals and their strategic relevance**

## 2. Willingness to cooperate



## 3. Stability of cooperation

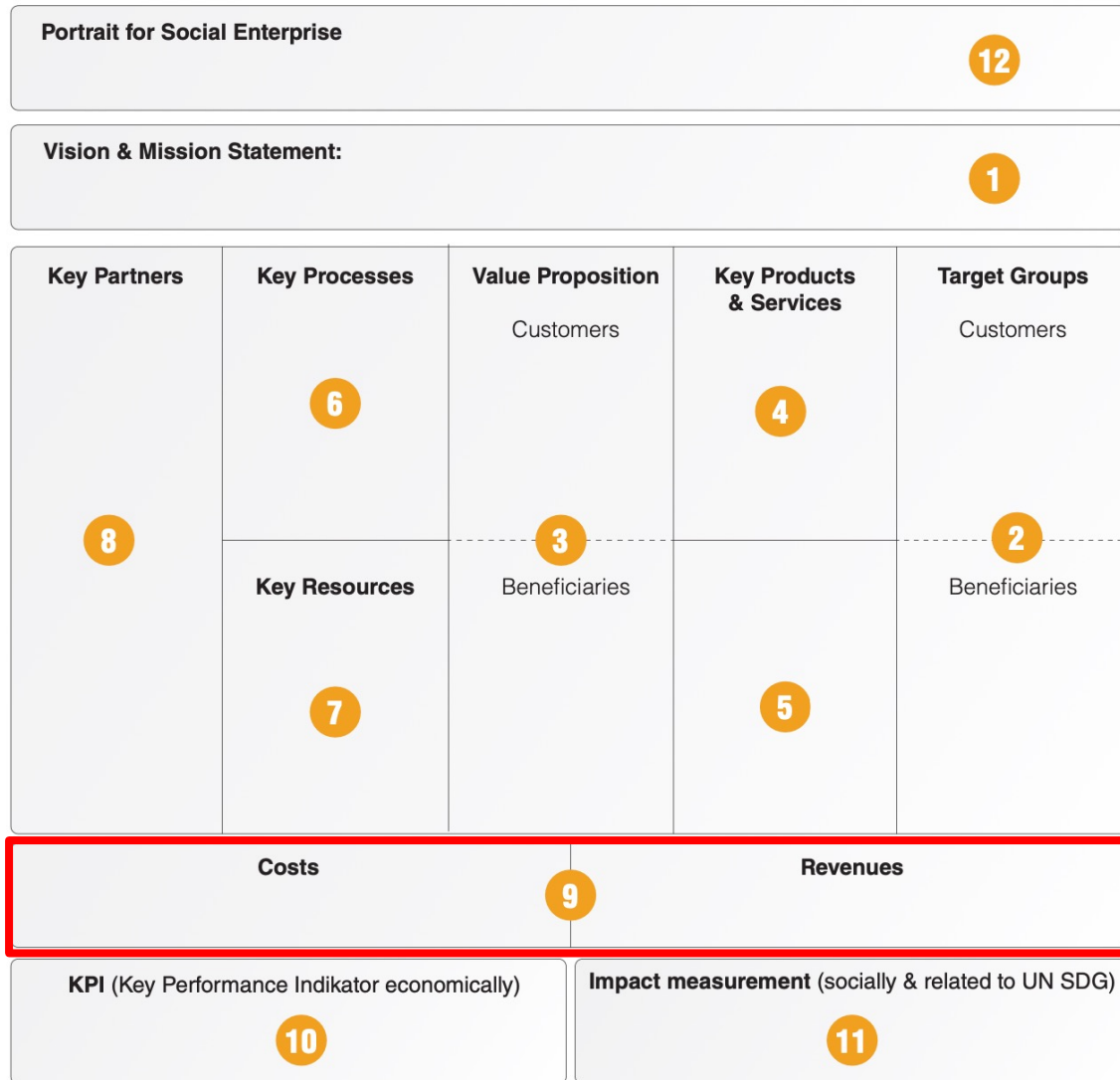
- fairness (you get what you give > subjective!)
- participation (high involvement only with high participation)
- agreed ways of solving conflicts (Advisory Board. Arbitrator.)
- potential sanctions

Along the lines of Morner/Wäldner, 2013.



Key Partners	Key Processes	Value Proposition	Key Products & Services	Target Groups
<p><b>Financial support:</b> private donors, corporate sponsors, funding agencies</p> <p><b>Rights for parking the truck:</b> landowners (private/public)</p>	<p><b>Management:</b> financing / funding</p> <p><b>Core:</b> marketing, buy ingredients, prepare &amp; sell food, conducting cooking classes</p> <p><b>Support:</b> recruitment, education, operation &amp; maintenance truck</p>	<p><b>Customers:</b></p> <p>We are the only food truck service with high quality food from different cultural areas of the Middle East. Citizens &amp; tourists can choose from a wide selection of affordable food at different locations.</p>	<ul style="list-style-type: none"> <li>• Sixteen authentic ethnic dishes of high quality</li> <li>• Assortment of preserved products</li> <li>• Cooking classes</li> <li>• Catering services</li> </ul>	<p>Customers</p> <ul style="list-style-type: none"> <li>• Residents / workers of Beirut</li> <li>• Tourists</li> <li>• People looking for authentic ethnic food</li> </ul>
<p><b>Public awareness:</b> press, municipality</p> <p><b>ensuring the supply of ingredients:</b> suppliers</p>	<p><b>Key Resources</b></p> <p><b>Human:</b> entrepreneurs, educated employees</p> <p><b>Tangible:</b> food truck store, kitchen</p> <p><b>Intangible:</b> cooking know-how, recipes, creativity, intercultural mindset, rights to use</p>	<p><b>Beneficiaries:</b></p> <p>Women from Karantina are qualified and employed on a long-term basis. Jobs are created and additional tax revenue is generated for the community. We are a hope-giving example for other actors in Karantina and communities in the region</p>	<p><b>Channels communication:</b> Web-Site, Online-Marketing, Social Media, Flyer, Poster</p> <p><b>Sales:</b> Food Truck, WOW-Shop, Farmers Market, Community Kitchen</p>	<p>Beneficiaries</p> <ul style="list-style-type: none"> <li>• Women in Karantina</li> <li>• Communities (Karantina and others in the region)</li> </ul>

# Social Business Model Canvas (SBMC)



# Types of Costs



- What are the most important cost items? Which ones have a strong dynamic? Which ones can be decisively influenced?
- WOW:
  - personnel
  - truck
  - equipment (kitchen etc.)
  - rent (office, shop, event space, community garden)
  - Ingredients for the food
  - (online) marketing
  - interests
  - ...

No.	cost type	explanation & examples
1	material costs	All raw materials, auxiliary materials and operating materials that are important for the production of goods (raw materials: wood, steel or ore; auxiliary materials: lubricating oil, packaging material; operating materials: electricity, gas, crude oil)
2	cost of goods procurement	Goods purchased in trading companies for resale (books, furniture, clothing, electrical appliances)
3	personnel costs	Wages & salaries as well as all personnel-related benefits such as bonuses, vacation and Christmas bonuses, personnel development, costs for company cars and social security contributions such as health insurance, pensions or even unemployment insurance
4	advertising & promotion	Print and online advertising, events, trade fairs. Travel expenses are often included here as well
5	utilities	Costs for third-party services like cleaning, tax consulting, management consulting, leasing costs, logistics
6	insurances	Liability insurance, building insurance, fire protection
7	depreciation & amortization	Depreciation on fixed assets (buildings, machinery, fixtures and fittings, vehicle fleet) is the scheduled allocation of the acquisition value over the expected life. If a motor vehicle costs €70,000 and its life is estimated at 7 years, then annual depreciation of €10,000 is incurred.
8	other costs	Costs that are small in amount are grouped under other costs. These include, for example, costs for telecommunications, office supplies, cleaning materials, postage, etc.
9	interests	Interest on loans in order to finance investments in the business model with them



- selling products
- delivery services
- cooking classes
- events
- rent
- donations
- grants
- ...

# Profit & Loss Account

## Scheme

ITEM	€
revenue stream 1	220,000 €
revenue stream 2	40,000 €
revenue stream 3	12,000 €
total net revenues	272,000 €
material costs	37,000 €
personnel cost	187,000 €
advertising & promotion	10,000 €
utilities	9,000 €
insurance	1,200 €
depreciation & amortization	14,000 €
other costs	8,000 €
total costs	266,200 €
EBIT	5,800 €
interests	2,500 €
tax	2,800 €
Net Earnings	500 €

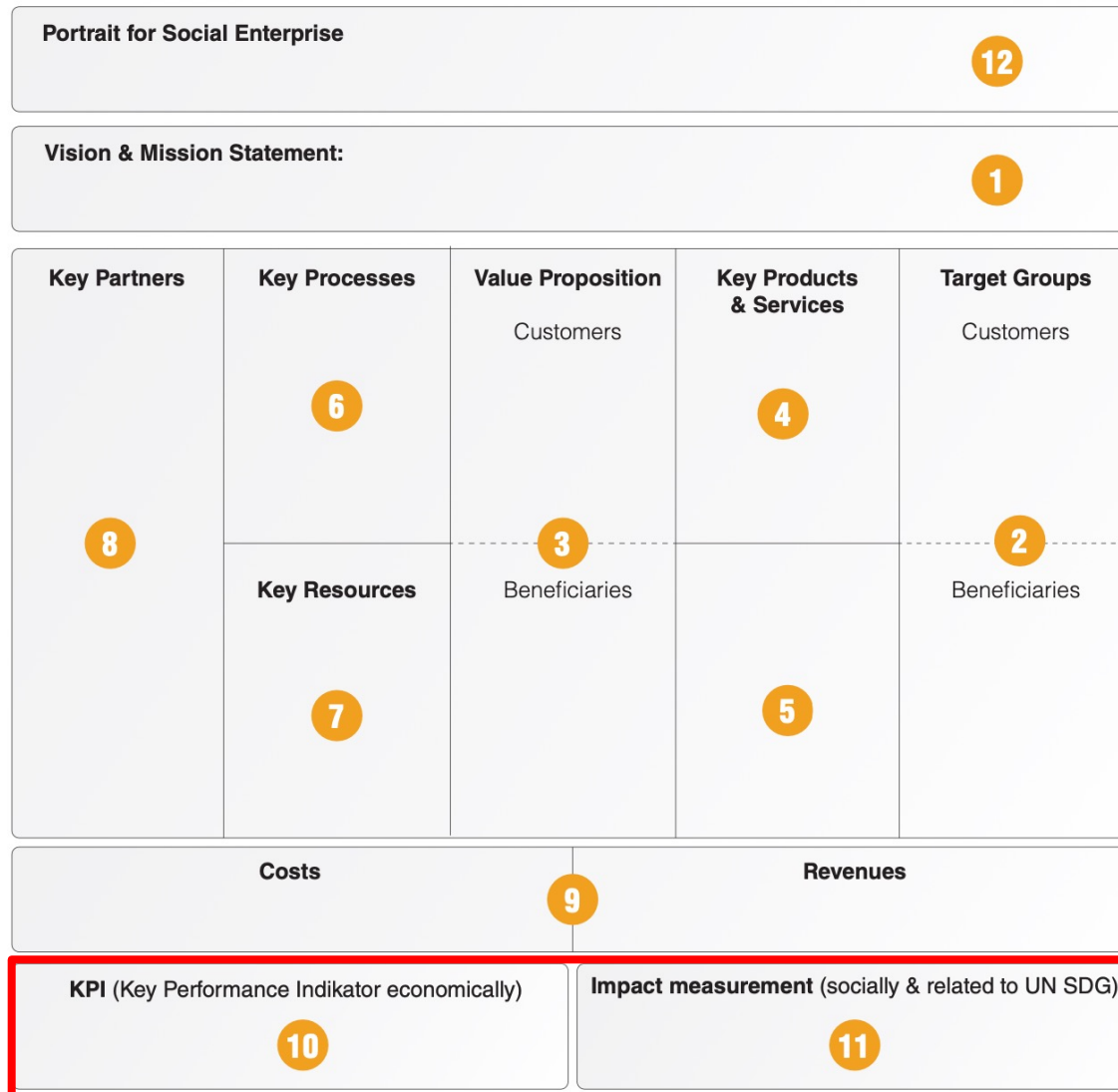


### Costs and revenues

The most important costs of WOW are the personnel costs (incl. contractor wages) and the costs for ingredients for cooking. Furthermore, the costs for the truck must be considered (depreciation and maintenance). Relevant costs finally result from the rent for the store and the online marketing.

**Revenue Streams:** sale of food (fresh and prepared dishes to take away), fees for cooking classes and for renting the community kitchen.

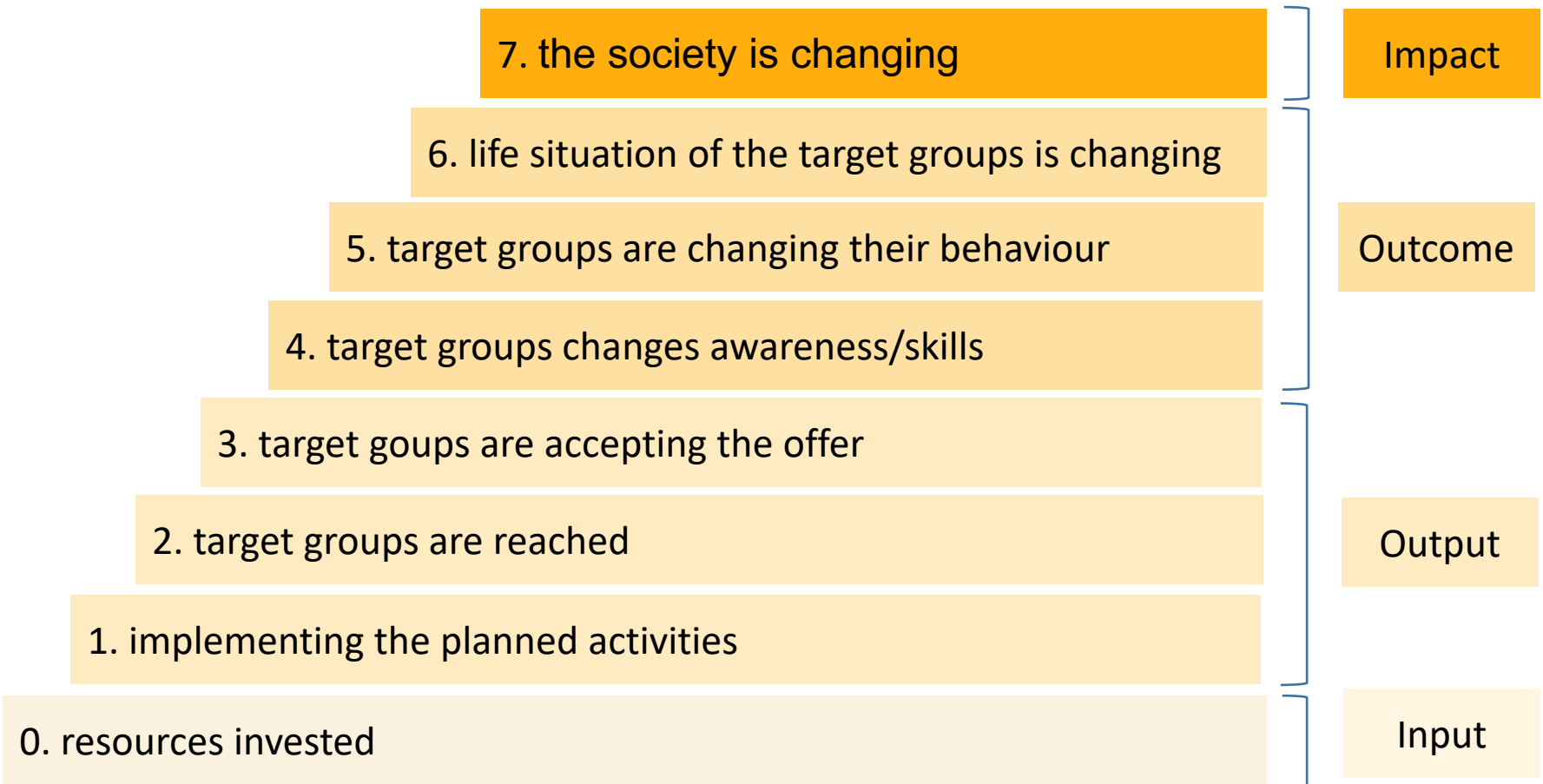
# Social Business Model Canvas (SBMC)



# The chain of effects

## Input – Output – Outcome – Impact

Measure the success of the social business model at different levels.



<https://fit-fuer-sozialunternehmen.de/social-entrepreneurship-gruendungsberatung/>

# Key Performance Indicators (KPI) & Impact Measurement

No.	step	example
0	resources	number of volunteers generated funding
1	Implementing	number of products produced number of trainings organized
2	target group reached	awareness of women in society participants in lectures / events
3	target group accepted offer	participants in trainings turnover
4	target groups changes awareness/skills	attitude towards gender equality knowledge about climate change
5	target groups changing behaviour	more jobs for women people use car-sharing
6	life situation of target group has changed	greater life satisfaction mobility behaviour has changed
7	society is changing	less women unemployment CO2-reduction

# Impact Measurement

## Social Impact Measurement

**resources invested:** funding, time and trust of the beneficiaries to walk the path together, food truck

**implementing the planned activities:** menu has been created, pitches have been rented, trainings have been designed, female entrepreneurs are being searched for

**target groups are reached:** Awareness of the offer among the target group, application of female employees and entrepreneurs

**target groups are accepting the offer:** number of female entrepreneurs, number of customers or dishes sold, participants in cooking courses

**target groups change awareness / skills:** women entrepreneurs run the business independently, attitudes towards gender equality open up

**target groups are changing their behavior:** more applications, more job offers for women, more start-ups by women

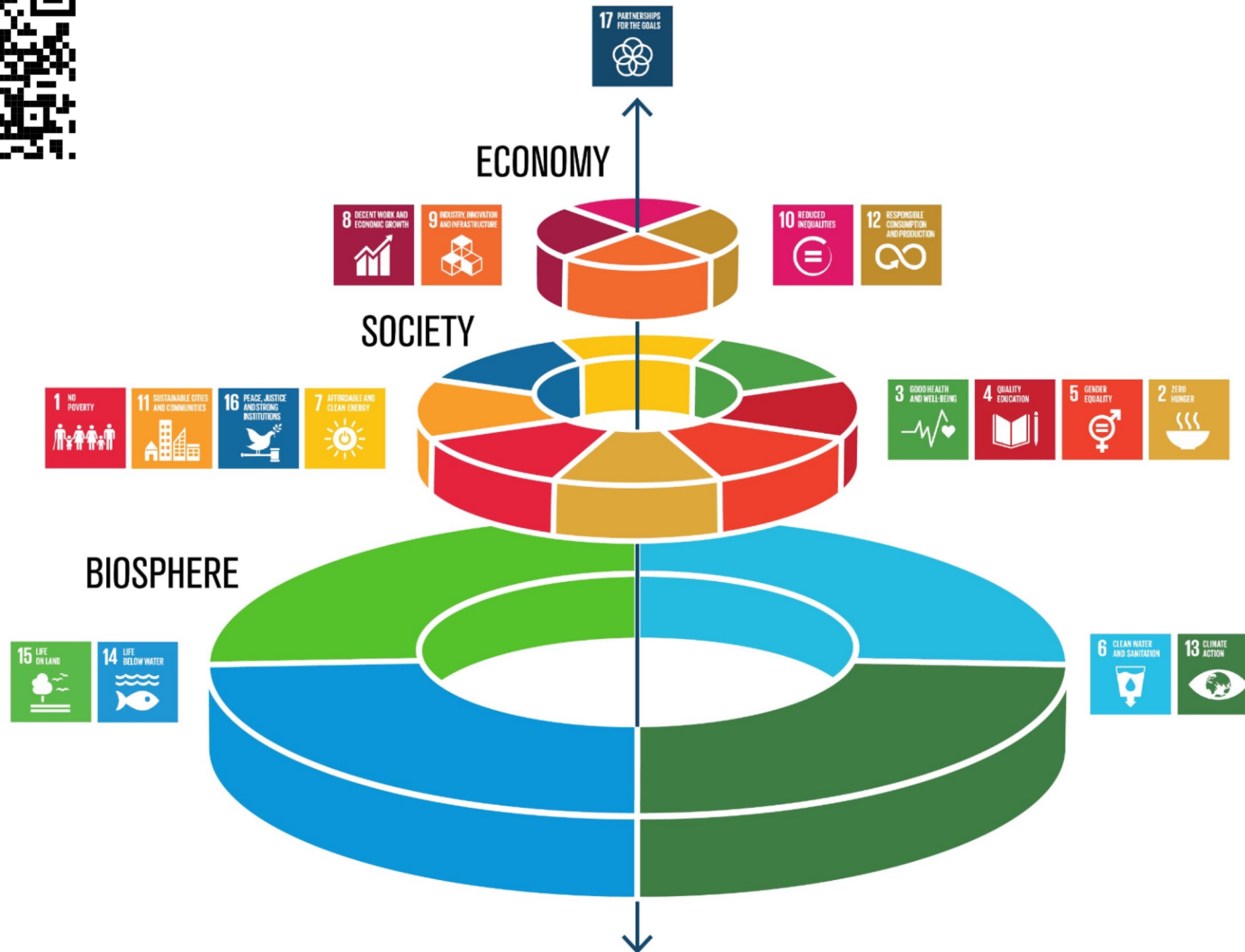
**live situation of target groups is changing:** higher income, more life satisfaction,

**society is changing:** unemployment of women decreases, share of female entrepreneurs increase

**UN SDG:** gender equality, good jobs & economic growth, responsible consumption



# Impact: link to Sustainable Development Goals (SDG)



Graphics by Jerker Lokras

# KPI & SDG

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## Economical Key Performance Indicators (KPI)

**Resources & Partners:** local farmers, editorial articles in local press, trained employees, employee satisfaction, stand locations in Beirut.

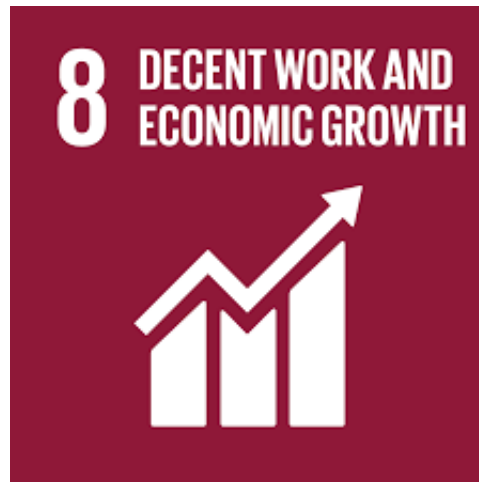
**Processes:** number of new recipes, waiting time of customers, quality of recruitment, number of followers in social media

**Value Proposition:** customer satisfaction, meals sold, number of cooking courses held, number of customers in the retail store, turnover

**Finances:** profit, EBIT, equity ratio, liquidity

## Social & Environmental Impact (SDG 5, 8 12)

**Input:** funding, time and trust of the beneficiaries to walk the path together, food truck; **Output:** menus been created, trainings have been designed, awareness of the offer, applications, number of customers or dishes sold, participants in cooking courses; **Outcome:** attitudes towards gender equality open up, more job offers for women, higher income, more life satisfaction; **Impact:** society is changing: unemployment of women decreases, share of female entrepreneurs



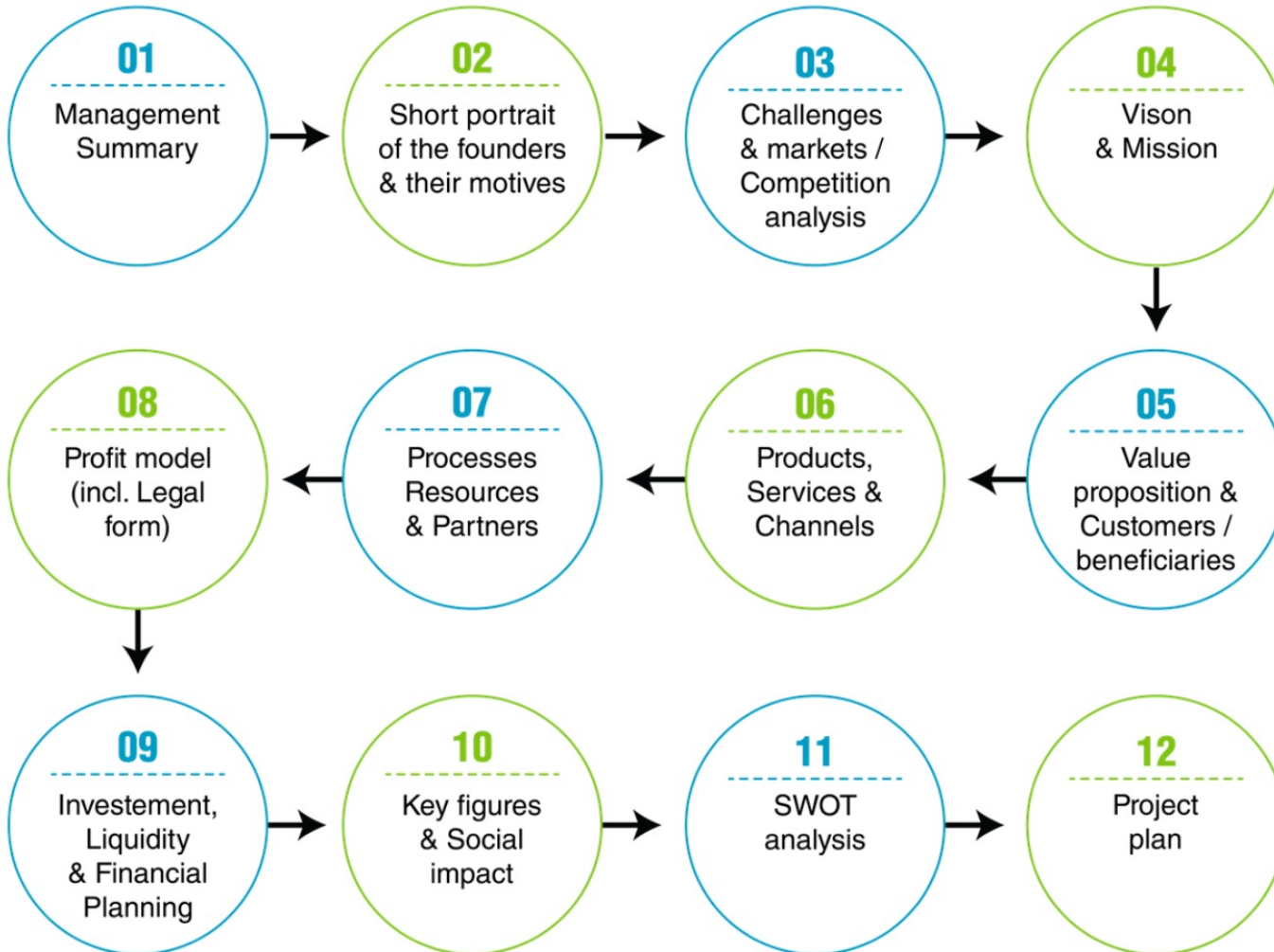
# Step 7: plan the business

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A document that guides you through each stage of starting and managing your social innovation or business. It is a roadmap for how to structure, run, and grow your developed concept. Business plans can help you find investors, get funding or bring on new business partners.

# Structure of Business Plan

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# profit-loss-report (income statement)

## Sales Revenue

Gross sales	\$352,117.00
Less: sales returns	\$4,028.00
Less: Discounts and Allowances	\$2,112.00
<b>Net Sales</b>	<b>\$345,977.00</b>

## Cost of Goods Sold

Goods manufactured: Raw materials	\$21,165.00
Goods manufactured: Direct Labor	\$22,000.00
Overhead	\$18,468.00
<b>Total Cost of Goods Sold</b>	<b>\$61,633.00</b>
<b>Gross Profit (Loss)</b>	<b>\$284,344.00</b>

The preparation and informative value of annual financial statements (balance sheet / income statement) depends on the legal form and varies from country to country. This also leads to sometimes very different tax payments. Basic distinction: partnership or corporation? Typical legal forms for social enterprises: associations, foundations or cooperatives.

## Operating Expenses

Advertising	\$8,000.00
Delivery/Freight Expense	\$6,419.00
Depreciation	\$4,000.00
Insurance	\$5,286.00
Interest	\$6,153.00
Mileage	\$3,017.00
Office Supplies	\$2,104.00
Rent/Lease	\$24,000.00
Maintenance and Repairs	\$3,640.00
Travel	\$4,229.00
Utilities/Telephone Expenses	\$2,216.00
Wages	\$114,800.00
Other Expenses	\$7,185.00
<b>Total Operating Expenses</b>	<b>\$191,049.00</b>
<b>Operating Profit (Loss)</b>	<b>\$93,295.00</b>
Interest Income	\$1,572.00
Other Income	\$6,414.00
<b>Profit (Loss) Before Taxes</b>	<b>\$101,281.00</b>
Less: Tax Expense	\$21,039.00
<b>Net Profit (Loss)</b>	<b>\$80,242.00</b>

# Profit Model

ITEM	Realistic case			Best case			worst case		
	t	t+1	t+2	t	t+1	t+2	t	t+1	t+2
revenue stream 1	200,000 €	220,000 €	240,000 €	220,000 €	242,000 €	264,000 €	180,000 €	198,000 €	216,000 €
revenue stream 2	30,000 €	35,000 €	40,000 €	33,000 €	38,500 €	44,000 €	27,000 €	31,500 €	36,000 €
revenue stream 3	5,000 €	8,000 €	12,000 €	5,500 €	8,800 €	13,200 €	4,500 €	7,200 €	10,800 €
total net revenues	235,000 €	263,000 €	292,000 €	258,500 €	289,300 €	321,200 €	211,500 €	236,700 €	262,800 €
material costs	34,000 €	37,400 €	40,800 €	35,700 €	39,270 €	42,840 €	32,300 €	35,530 €	38,760 €
personnel cost	140,000 €	160,000 €	160,000 €	147,000 €	168,000 €	168,000 €	133,000 €	152,000 €	152,000 €
advertising	12,000 €	14,000 €	16,000 €	12,600 €	14,700 €	16,800 €	11,400 €	13,300 €	15,200 €
utilities	9,000 €	9,000 €	9,000 €	9,450 €	9,450 €	9,450 €	8,550 €	8,550 €	8,550 €
insurance	1,200 €	1,200 €	1,200 €	1,260 €	1,260 €	1,260 €	1,140 €	1,140 €	1,140 €
depreciation	14,000 €	14,000 €	14,000 €	14,700 €	14,700 €	14,700 €	13,300 €	13,300 €	13,300 €
other costs	8,000 €	8,000 €	8,000 €	8,400 €	8,400 €	8,400 €	7,600 €	7,600 €	7,600 €
total costs	218,200 €	243,600 €	249,000 €	229,110 €	255,780 €	261,450 €	207,290 €	231,420 €	236,550 €
EBIT	16,800 €	19,400 €	43,000 €	29,390 €	33,520 €	59,750 €	4,210 €	5,280 €	26,250 €
interests	2,500 €	2,500 €	2,500 €	2,500 €	2,500 €	2,500 €	2,500 €	2,500 €	2,500 €
tax	5,000 €	5,900 €	14,000 €	9,500 €	11,000 €	20,000 €	600 €	975 €	8,313 €
Net Earnings	9,300 €	11,000 €	26,500 €	17,390 €	20,020 €	37,250 €	1,110 €	1,805 €	15,438 €



# Liquidity Plan

PERIODS (MONTHS)	1	2	3	4	5	6	7	8	9	10	11	12
Liquidity begin of period	9,583	7,390	13,374	5,983-	3,719-	3,648-	4,461-	1,948-	4,097-	6,740-	8,071-	4,758-
<b>Deposits</b>												
(Sales (incl. VAT	6,000	7,200	8,000	12,000	14,000	12,000	8,000	11,000	12,000	14,000	13,000	13,000
Income from investments	0	0	0	0	0	0	0	0	0	0	0	0
Borrowing	50,000	0	0	2,500	0	0	0	0	0	15,000	0	0
Start-up grant	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478
Refund of input tax	626	10,794	863	2,855	1,376	1,273	969	1,396	1,273	1,425	4,398	1,349
Refund of income tax	0	0	0	0	0	0	9,500	0	0	0	0	0
Private deposits	2,500	0	0	0	0	0	0	0	0	0	0	0
.....												
<b>Total deposits</b>	<b>61,604</b>	<b>20,472</b>	<b>11,341</b>	<b>19,833</b>	<b>17,855</b>	<b>15,751</b>	<b>20,947</b>	<b>14,875</b>	<b>15,751</b>	<b>32,903</b>	<b>19,877</b>	<b>16,827</b>
<b>Disbursements</b>												
Materials and supplies	2,880	3,200	6,000	5,600	4,800	3,200	4,400	4,800	5,600	5,200	5,200	0
Consulting costs	199	398	3,500	298	249	249	249	249	249	249	249	249
Advertising, marketing	750	750	1,580	750	750	750	1,800	750	750	1,800	750	750
Repair and maintenance	681	0	2,587	176	450	450	450	450	450	450	450	450
Insurances	305	305	305	305	305	305	305	305	305	305	305	305
Travel expenses	2,300	195	1,360	420	450	450	450	450	450	450	450	450
Value added tax payment	2,182	1,140	1,368	1,520	2,280	2,660	2,280	1,520	2,090	2,280	2,660	2,470
Investments	50,000	0	0	0	0	0	0	0	0	15,000	0	0
repayment, interest	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Private withdrawals	4,500	4,500	10,000	4,500	4,500	4,500	4,500	4,500	4,500	4,500	2,500	4,500
.....												
<b>Total disbursements</b>	<b>63,797</b>	<b>14,488</b>	<b>30,699</b>	<b>17,569</b>	<b>17,784</b>	<b>16,564</b>	<b>18,434</b>	<b>17,024</b>	<b>18,394</b>	<b>34,234</b>	<b>16,564</b>	<b>13,174</b>
Surplus/shortfall per month	2,193-	5,984	19,358-	2,265	71	813-	2,513	2,149-	2,643-	1,331-	3,313	3,653
Liquidity end of period	7,390	13,374	5,983-	3,719-	3,648-	4,461-	1,948-	4,097-	6,740-	8,071-	4,758-	1,105-
Limit overdraft	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Maximum liquidity	12,390	18,374	983-	1,281	1,352	539	3,052	903	1,740-	3,071-	242	3,895

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