

VIVE

**SUPPORT FOR THE
DEVELOPMENT OF
ENTREPRENEURIAL
SKILLS**

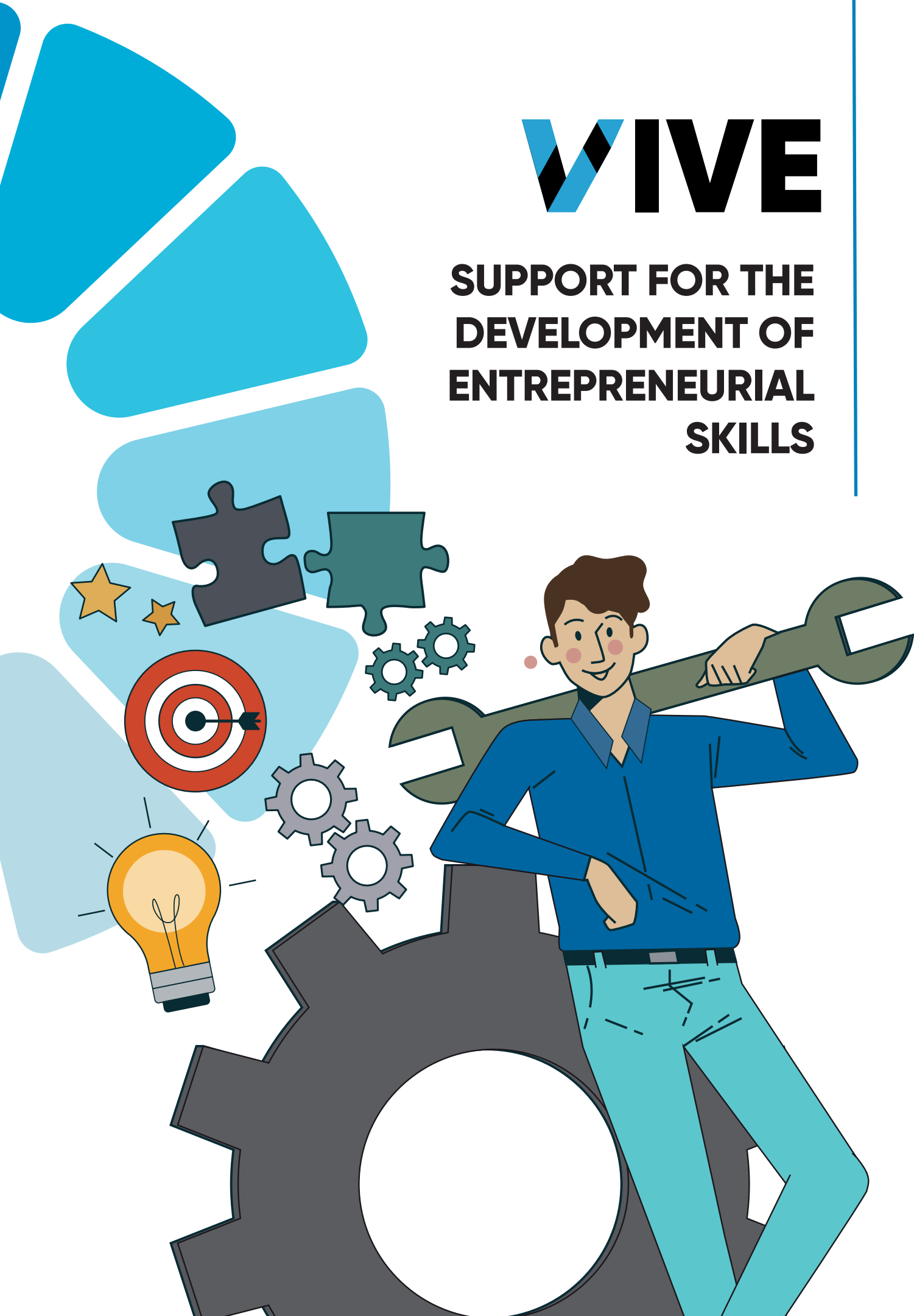




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FOREWORD

The Vive capacity-building project - Vive la durabilité des actions de jeunesse¹ - aims to address the needs of Moroccan youth structures operating in the Oriental region (provinces of Jerada and Nador) and in the provinces of Chichaoua and Taroudant.

These fragile areas are characterised by a low labour supply, high unemployment, a lack of digital and entrepreneurial skills, and environmental problems due to climate change and human intervention.

The overall aim of this project is to equip partner youth organisations with the knowledge, methods and tools they need to strengthen their capacity to respond directly and effectively to the needs of their beneficiaries, with a particular focus on young people and women. It is therefore a capacity-building programme that actively involves six partner organisations.

Over the 24 months of the project, Moroccan organisations have participated in exchanges of good practice on a range of topics and will work with the two European partners to deliver a series of training courses. These training courses will be based on non-formal education tools and methods. Through their active participation, the organisations involved will improve the quality of their practices and strengthen the support they offer to young people, especially those with fewer opportunities.



Previous training courses organised as part of the Vive project have focused on needs assessment, planning, the impact and sustainability of youth projects, volunteering management, as well as dematerialisation and responsible use of digital technology when working with young people.

This brochure has been designed to equip professionals in the youth field to support young Moroccans in the process of developing entrepreneurial skills and creating structures that will have a significant and lasting impact on local communities in Morocco.

Two videos presenting the key points of this brochure are available on the Vive platform and on the various social networks of the six project partners.

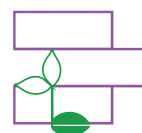
The Vive la durabilité des actions de jeunesse project is coordinated by *Association pour le Développement des Initiatives Citoyennes et Européennes - ADICE* (France), co-funded by the European Union as part of the Erasmus+ Youth programme and carried out in partnership with *Associazione Solidarietà Paesi Emergenti - ASPEM* (Italy), *Association Isaaf Jerada Solidarité et Développement* (Morocco), *Association Amuddu Chantiers Sans Frontières* (Morocco), *Association Thissaghnasse pour la culture et développement - ASTICUDE* (Morocco), *TILDAT pour le développement et la coopération* (Morocco).



¹ This project is co-funded by the European Union. However, the views and opinions expressed are solely those of the authors and do not necessarily reflect those of the European Union. Neither the European Union nor the funding authority can be held responsible



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INTRODUCTION

The social and solidarity economy (SSE) and social entrepreneurship are emerging as key levers in the search for positive and sustainable impact, particularly in terms of strengthening the entrepreneurial skills of young people.

These innovative approaches transcend the conventional boundaries of the business world by focusing on the creation of meaningful structures. By bringing together initiatives within associations, cooperatives and mutual societies, the SSE offers a framework conducive to achieving economic objectives while incorporating values of solidarity, democracy and fair redistribution of profits.

In a complementary way, social entrepreneurship engages young people in using their entrepreneurial skills to tackle pressing social and environmental challenges. By investing in strengthening young people's entrepreneurial skills, these approaches open up promising prospects for creating sustainable structures, bringing about positive change in local communities and beyond.

This introduction aims to highlight the importance of SSE and social entrepreneurship as catalysts for change, offering young people the opportunity to become key actors in building a socially responsible future.

Today, the social and solidarity economy (SSE) is widely discussed in the Maghreb nations, particularly in Morocco. The concept is attracting keen interest from civil society, public policy and national and international organisations.



The SSE encompasses a variety of activities managed by associations, cooperatives and mutual societies, both in the private sector and with state support.

In addition to the economic objectives linked to agriculture, trade and industry, the fundamental principles of these organisations are based on ideas such as civic solidarity, democracy, community service, redistribution of profits and associative reinvestment.

These organisations are involved in creating development projects, supporting income-generating activities, particularly in the field of micro-credit, and promoting social or participatory entrepreneurship. They emphasise an approach focused on the environment, seeking to encourage development that is not only spontaneous but also sustainable.

This brochure aims to provide a quick overview of the importance of the concept and the adoption of SSE in Morocco. It covers definitions and concepts, principles and foundations, as well as funding and technical support mechanisms.

1

SOCIAL AND SOLIDARITY ECONOMY

This chapter aims to provide information on the foundations of the social economy and its various actors.

1.1 DEFINITION OF SOCIAL AND SOLIDARITY ECONOMY

The social and solidarity economy (SSE) is an economic model based on principles of solidarity, cooperation and sustainability. At the heart of this concept are structures that aim to reconcile economic performance with social utility. Unlike a strictly profit-making approach, the SSE promotes an inclusive vision in which economic actors work together to meet social, cultural or environmental needs.

The SSE plays an essential role in Morocco's economic and social development by actively contributing to the creation and sustainability of income-generating activities and jobs. The social and solidarity economy (SSE) is emerging as a dynamic driver of the economy, promoting the inclusion and employability of young people. By encouraging the creation of enterprises with a social purpose, the SSE offers significant employment opportunities to young people who often face challenges in the traditional labour market. By favouring participative governance models and fair practices, SSE structures contribute to social inclusion by creating working environments conducive to skills development and professional fulfilment for young people. By putting people at the centre of its concerns,



SSE is a powerful lever for boosting local economies while offering real prospects to emerging generations.

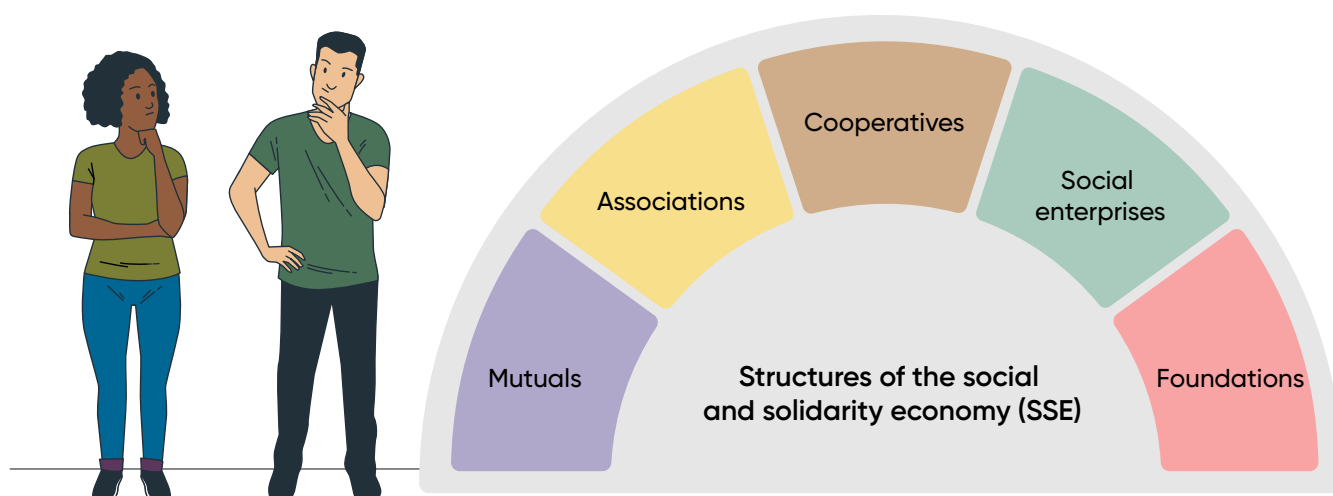
In the context of youth employment, the SSE offers innovative solutions by creating opportunities for professional integration. SSE initiatives extend to a variety of fields such as the circular economy, fair trade, sustainable agriculture, the solidarity-based digital economy, and many others. These sectors offer young people spaces where they can develop their skills, express their creativity and actively participate in projects with a positive social impact.

In addition, the SSE favours an inclusive approach by combating discrimination and promoting equal opportunities. SSE companies seek to create fair working conditions, with decent wages, adapted working hours and recognition of the central role of workers in the decision-making process.

By placing social and solidarity-based values at the heart of the economy, the SSE contributes not only to the creation of sustainable jobs for young people, but also to the emergence of a fairer and more balanced economy.

1.2. SOCIAL AND SOLIDARITY ECONOMY ACTORS

Within the social and solidarity economy (SSE) in Morocco, several types of structures offer unique opportunities to young entrepreneurs:



Mutuals

Mainly present in the health, insurance and finance sectors, mutuals encourage solidarity by offering services to their members. They provide young people with opportunities to create innovative and accessible mutualist initiatives.

Associations

Playing an essential role in social mobilisation, Moroccan associations often operate in a variety of fields such as education, health and community development. They offer young people opportunities to get involved in projects that have a direct impact on society.

Cooperatives

These collective enterprises allow members to share equally in decisions and profits. They are common in sectors such as agriculture, crafts and services, offering young people the chance to work together to achieve common goals.

Social enterprises

These hybrid structures pursue both economic and social objectives. Young entrepreneurs can create innovative social enterprises focused on solving specific social problems while generating sustainable income.

Foundations

These non-profit bodies play a crucial role in mobilising financial resources to support projects of general interest. Young people can get involved in foundations to contribute to philanthropic or development initiatives.

Each of these structures offers young entrepreneurs the opportunity to reconcile their professional aspirations with values of solidarity, sustainability and social impact, thus creating a diversified ecosystem within the Moroccan SSE.

EXAMPLE

The Tamettuth Cooperative²

Located in the Agadir region, this cooperative produces organic argan oil. It is made up mainly of Berber women who work together to extract argan oil from the argan nuts. The cooperative aims to empower women in the region by offering them stable employment and a sustainable income, while preserving traditional argan oil production techniques.

² All the examples cited in this brochure are fictitious for explanatory purposes.

QUIZ

- **1. What is the Social and Solidarity Economy?**
 - a. A business model that serves the interests of large companies and commercial groups.
 - b. A business model that reconciles economic performance and social benefits.
 - c. An alternative form of economy that follows the law of the existing market.

- **2. The objective of a social structure**
 - a. Maximising profits only.
 - b. Solving social problems while generating sustainable income.
 - c. Meeting social needs through non-profit activities.

- **3. The type of management within an SSE structure is:**
 - a. Directive management.
 - b. Traditional hierarchical management.
 - c. Participative and fair management.

- **4. What are the objectives of the social economy?**
 - a. Combating social inequality, promoting inclusion and integration into the world of work.
 - b. Maximising profits for shareholders.
 - c. Dominate the market by eliminating the competition.



The answers: 1.b, 2.b, 3.c, 4.a

2

SOCIAL ENTREPRENEURSHIP

The aim of this chapter is to provide information on the principles of social entrepreneurship and the specificities of managing an SSE structure.

Social entrepreneurship is an innovative approach that stands out from traditional entrepreneurship in terms of its specific business model. Unlike an exclusive focus on financial profitability, social entrepreneurship emphasises the notion of impact. Social entrepreneurs seek to solve social and environmental problems while operating in an economically viable way. Their model incorporates impact indicators that measure the social benefits generated, going beyond financial results alone.

These initiatives aim to create lasting positive change in society by targeting issues such as poverty, education and access to healthcare. In this way, social entrepreneurship in Morocco offers a holistic approach that reconciles economic success with the creation of tangible social value, giving young entrepreneurs the opportunity to implement innovative solutions to local challenges.



2.1. PRINCIPLES OF SOCIAL ENTREPRENEURSHIP

Social entrepreneurship is based on four fundamental principles that define the essential contours of Social and Solidarity Economy (SSE) structures.

1. In Firstly, an economically viable project is the cornerstone, characterised by its independence from public authorities. The company produces goods and/or services, generating jobs and wealth, but its objective goes beyond the simple quest for profit, considered as a means and not an end in itself.
2. Secondly, controlled profitability: this second principle places profitability at the service of social or environmental objectives. Any surpluses generated are devoted to the development of the social or environmental project, as well as to employee development. A proportion of these surpluses is devoted to social, cultural and environmental activities, and any return on capital is limited, underlining the priority commitment to the social mission.
3. The third principle, participative governance, defines a democratic and transparent structure. This governance encourages the information and involvement of all stakeholders, whether employees, customers, local authorities, funders, beneficiaries or suppliers.
4. Finally, the fourth principle emphasises a social and/or environmental purpose

that can be expressed through various facets of the company. This includes the very mission of the entity, the recruitment of its employees, the production methods adopted, and the customers or beneficiaries targeted. The aim is to meet a social need that is not adequately addressed by the state or the market, underlining the global impact of social entrepreneurship in solving societal challenges.

2.2. SOCIAL IMPACT MANAGEMENT

In the SSE sector, social impact stems from an organisation's or company's ability to identify needs that are unmet or poorly met, and to respond to them through its preventative, remedial or compensatory functions.

It is expressed in terms of individual well-being, behaviours, capabilities, sectoral practices, social innovations and public decisions.

Social impact assessment enables us to define, measure and attribute a social value to our actions: it examines the project by analysing its effects and the changes it generates for its stakeholders.



EXAMPLE ³

The «Argan» cooperative

Activities

Organising mountain hikes and stays in ecolodges.

Governance

Participative involves the members of the cooperative and the inhabitants of the partner villages in decisions concerning tourist activities and investments.

Profitability

Generates fixed income + reinvests profits in environmental conservation and support

Social/environmental objectives

To promote responsible tourism that enhances Berber culture, while contributing to the economic and social development of local communities and preserving natural resources.

EXAMPLE

To measure the social impact of an organisation, several types of qualitative and quantitative indicators need to be taken into account. Let's take the example of a honey production and sales cooperative.

To measure its social impact, it needs to measure the following indicators:

Employment and social inclusion	<ul style="list-style-type: none"> • Number of jobs created locally. • Employment rate of people with disabilities or from disadvantaged backgrounds. • Measures taken to promote social inclusion and equal opportunities in recruitment and employment practices.
Support for local producers	<ul style="list-style-type: none"> • Number of local honey producers supported. • Percentage of revenue paid back to local beekeepers. • Impact on the economic development of rural or marginalised communities where beekeepers operate.

²All the examples cited in this brochure are fictitious for explanatory purposes.

Environment and sustainability	<ul style="list-style-type: none"> • Environmental management practices adopted in honey production (organic farming, habitat conservation, responsible use of resources). • Reduced carbon footprint thanks to sustainable production methods and environmentally friendly logistics. • Involvement in preserving biodiversity and protecting bee populations.
Education and awareness	<ul style="list-style-type: none"> • Number of educational activities organised on beekeeping, environmental conservation and the importance of bees. • Participation in awareness-raising programmes in schools or local communities. • Measures taken to encourage responsible and ethical consumption of beekeeping products.
Local economic impact	<ul style="list-style-type: none"> • Volume of sales of honey and by-products. • Contribution to local economic development, measured by local purchases and investment in the community. • Multiplier effect on the local economy through the creation of added value and the stimulation of related economic activity.
Community quality of life	<ul style="list-style-type: none"> • Indicators of community well-being, such as improved access to healthy, natural food. • Contributing to the cultural and social vitality of local communities through community events or programmes supported by honey sales.

2.3. SPECIFIC FEATURES OF THE ORGANISATION OF AN SOCIAL AND SOLIDARITY ECONOMY STRUCTURE

The social and solidarity economy (SSE) is a specific type of organisation, distinguished by its values and principles:

Social or environmental purpose

SSE organisations have a primary mission oriented towards the common good, whether social, environmental, cultural or other. Profits generated are reinvested to pursue this mission rather than being distributed to shareholders.

Limits on individual profits

Unlike traditional companies, there is a ceiling on profits in the SSE sector. Any surpluses generated cannot be used for personal enrichment, but must be reinvested in achieving the organisation's social or environmental mission.



Solidarity and cooperation

Cooperation between members and solidarity are fundamental values of the SSE. Organisations in this sector often seek to promote a fairer economy and meet unmet social needs.

Local roots: Many SSE organisations have strong local roots, seeking to respond to local needs and contribute to the sustainable development of their community.

Plural economy

The SSE is part of a plural economy, where the market is not the only driving force. Economic relations are complemented by the logic of solidarity, cooperation and mutual support.

These specific features make the SSE an alternative economic model, based on social and environmental sustainability, democratic participation and the pursuit of the collective interest.



2.4. WHY DO BUSINESS?

Entrepreneurship, a means of inclusion

In the Moroccan context, the creation of SSE projects offers young people a unique opportunity to combine their economic aspirations with concrete social objectives.

It is in this context that professionals working with young people are called upon to encourage, support and guide these emerging talents towards SSE sectors such as eco-tourism, local crafts or community initiatives. Not only can these young people create successful businesses, but they can also contribute to solving specific social problems in Morocco. Encouraging social entrepreneurship among young people offers a route to economic auto-

nomy while promoting innovative and sustainable solutions to local challenges.

It's a unique opportunity to channel the energy and creativity of Morocco's youth into meaningful projects with a positive impact.

Entrepreneurship, creating a real impact in your area

Social entrepreneurship offers an exceptional opportunity to create a significant impact on local areas. By engaging in initiatives within the social and solidarity economy (SSE), young entrepreneurs can truly transform their immediate environment. For example, eco-tourism projects can revitalise rural areas by showcasing Morocco's natural and cultural wealth. Similarly, support for local crafts can not only preserve cultural traditions, but also boost local markets.

Community initiatives, led by social entrepreneurs, can address issues specific to Moroccan communities, such as access to education, health or other essential services. By encouraging young people to get involved in projects that have a real impact on their local area, we are promoting sustainable and inclusive development that meets the specific needs of each region.

Entrepreneurship, a means of local economic development:

Entrepreneurship is emerging as a key driver of local economic development in Morocco. Job creation by social entrepreneurs contributes directly to improving the living conditions of local residents. By launching SSE projects, these entrepreneurs are also stimulating local economic activity by encouraging regional production and consumption.

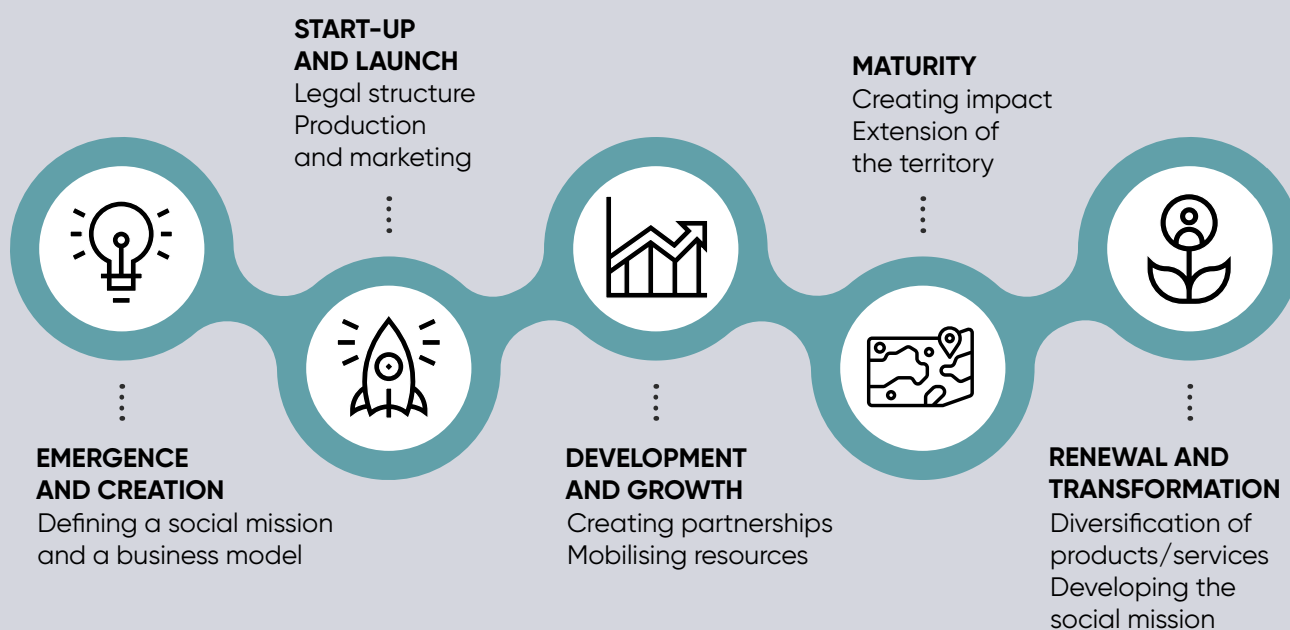
At the same time, the fiscal spin-offs generated by these initiatives strengthen local resources, enabling authorities to finance infrastructure and public service projects. Social entrepreneurship thus becomes a powerful lever for reducing economic disparities between regions, promoting more balanced development and offering eco-

conomic opportunities where they are most needed.

Encouraging young people to embrace social entrepreneurship in the Moroccan context thus becomes not only a successful individual initiative, but also an essential catalyst for collective progress, stren-

gthening the social fabric and promoting harmonious local economic development. It is a call to channel the entrepreneurial spirit towards initiatives that transcend the boundaries of financial success to create a lasting and positive impact within local communities.

2.5. LIFE CYCLE OF AN SSE STRUCTURE



A Social Solidarity Economy (SSE) organisation goes through several stages of development or life cycle in order to adapt to changes in its environment, consolidate its activities and increase its social impact. These stages often include the creation phase, where the initial idea is turned into a project, followed by a period of growth where the organisation expands its activities and influence.

This is followed by a consolidation phase in which the organisation consolidates its achievements, develops its skills and refines its processes. Finally, there is the maturity phase, when the organisation seeks to maintain its relevance and effectiveness over the long term.

These stages are essential to ensure the sustainability and longevity of social enterprises, while enabling them to respond proactively to the social and economic challenges of their environment.



Stage 1: Emergence and Creation

The emergence of a Social Solidarity Economy (SSE) structure begins with the identification of an idea or a crucial social need. The founders play a central role in this phase by conceptualising the project. They define a clear social mission and work on a viable economic model. This is a pe-

riod of strategic reflection when the foundations of the organisation are laid, defining its commitment to social well-being and establishing the basis of its identity.



Stage 2: Start-up and Launch

Once the idea has been solidified, the organisation moves on to the start-up and launch phase. This involves the official creation of the structure by following the legal procedures adapted to the SSE. The founders mobilise the necessary resources, whether in the form of funding, skills or partnerships. This stage gives concrete form to the organisation's first actions, bringing its social mission to life and launching its activities in the field.



Stage 3: Development and growth

Over time, the SSE enters a phase of development and growth. The organisation implements its activities in line with its social mission, seeking to increase its impact. The continuous acquisition of resources, whether financial or human, becomes crucial. If the operating model proves successful, the organisation may consider geographic or sectoral expansion, thereby strengthening its presence in the social economy.



Stage 4: Maturity

As the organisation achieves stability, it enters a phase of maturity. Operations are well established, and the organisation is recognised for its social impact. It makes an ongoing contribution to the well-being of the community. Maturity represents a period when the organisation can consolidate its strengths, improve its operational efficiency and identify new opportunities to strengthen its role in the SSE sector.



Stage 5: Renewal or Conversion

The renewal or transformation phase occurs when the organisation assesses its impact and continued relevance. Strategic reflection is undertaken, potentially leading to major adaptations. Depending on the challenges and opportunities identified, the organisation may choose to reinvent itself, diversify its activities or adapt to new social needs. This is a crucial stage in ensuring the long-term sustainability of the organisation.



CHECKLIST

THE CRITERIA FOR MY SSE STRUCTURE

- My idea for a structure corresponds to the objectives and principles of the SSE.
- The foundations of my organisation are based on the 4 principles of the SSE.
- I have identified the type of SSE structure I want to develop.
- I have identified my motivations and the social/environmental impact of my structure.
- I have put in place quantitative and qualitative impact measurement indicators.

3

TOOLS AND BEST PRACTICE



To optimise the development and management of a project as a project creator, it is necessary to adopt certain good practices and appropriate tools throughout the project.

3.1. DEFINE YOUR SOCIAL MISSION

When an SSE project or structure is set up, the question of its social mission arises from the earliest stages. This social mission means responding to a social or environmental problem that cannot be adequately addressed by traditional market mechanisms and requires an innovative approach for the common good.

A well-defined social mission must meet the following criteria:

- Correspond to a real situation and a precise context. If these change, it must be revised.
- Reflect the priorities and values of the organisation.
- Be timeless, in an equivalent context, i.e. it gives a line of action through time, which can remain valid over an indefinite period, despite possible revisions.
- Be clear, understandable to all and well thought through.

3.2. DEFINE CLEAR OBJECTIVES

The first crucial step in developing a project is to define clear, well-defined objectives in line with the overall vision of the project.

This stage helps the various members of the project to visualise the idea of the project in terms of objectives that will enable the actions on the ground to be put in place.

The SMART method is particularly relevant in this context, as it provides a framework for structuring the social mission and community impact of the project.

It is imperative to involve stakeholders at this stage to ensure that all voices are heard, establishing a shared understanding of objectives and expectations throughout the project.

Focus on the SMART method

The SMART method is a tool for defining objectives which ensures that they are specific, measurable, achievable, relevant and time-bound. These objectives must be formulated in a specific way to avoid any ambiguity and be measurable to enable progress to be accurately assessed.

They must also be attainable, achievable and relevant, in line with the overall vision of the project.

Constant progress is also guaranteed by the time aspect, which is integrated through defined deadlines.



Source: *The Management Toolbox*. 2019

3.3. DRAWING UP A SOLID BUSINESS PLAN

Every structure management involves putting in place a comprehensive business plan that details the project's constituent elements, objectives, values and strategies.

It usually begins with an in-depth description of the social mission, value proposition and short- and long-term objectives.

The business plan also includes a marketing strategy to raise awareness of the social cause, financial projections, budgets and contingency plans to mitigate risks.

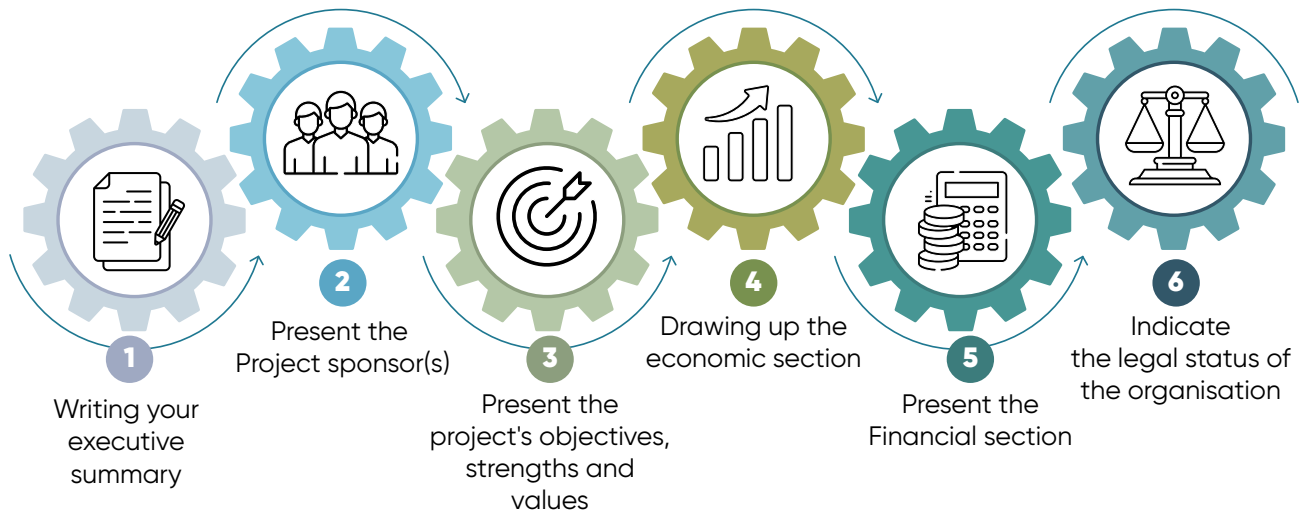
It serves as a strategic guide for day-to-day management, providing a clear roadmap for achieving social objectives while maintaining financial viability to attract partners, mobilise resources and measure social impact.



A solid business plan also helps to build credibility with investors, partners and stakeholders, creating a solid foundation for long-term success.

Incorporating a SWOT analysis into the business plan enables internal strengths, weaknesses, opportunities and external threats to be identified.

Focus Business Plan



Stage 1: Drafting the executive summary

The executive summary of an SSE organisation consists of a concise, hard-hitting presentation of the social or environmental project, highlighting its mission and potential impact. This summary, which is essential for arousing the interest of stakeholders, should captivate them in no more than one or two pages.

Stage 2: Introducing the founding team

In this phase, the SSE structure highlights the members of its founding team, highlighting their profiles, experience and skills that are relevant to achieving the social or environmental mission. The emphasis is on the complementary nature of the members and their shared commitment to the cause being defended.

Stage 3: Defining objectives, benefits and values

The social entrepreneur sets out the context of the project, describing the motivations behind its creation and highlighting the social or environmental objectives pursued. The company's core values, such as inclusion, sustainability and positive impact, are also presented.

Stage 4: Drawing up the economic and commercial strategy

This stage consists of demonstrating the financial viability of the SSE project by presenting a relevant market analysis, a business model adapted to the achievement of the social or environmental mission, and a commercial and communication strategy aligned with the company's values.

Stage 5: Financial and budget planning

The financial part of an SSE structure's business plan is of crucial importance. It enables the social enterprise to anticipate and plan its financial needs in order to achieve its mission. This includes developing financial projections over several years, managing cash flow and assessing social profitability.

Stage 6: Choice of legal and institutional status

The final stage involves choosing the most appropriate legal status for the SSE structure, taking into account legal, tax and governance aspects. This involves defining the legal form that best reflects the values and objectives of the social enterprise, while ensuring its sustainability and long-term impact.

Focus on the SWOT matrix



SWOT is a strategic analysis tool for business structures. It assesses Strengths, Weaknesses, Opportunities and Threats, providing a quick view of internal and external aspects. It helps to develop strategies by capitalising on strengths, mitigating weaknesses, seizing opportunities and anticipating threats.

3.4. DEVELOP A RELIABLE BUSINESS MODEL

In any entrepreneurial structure, the question of the economic model arises from the first stages of creation. Economic viability is a prerequisite for ensuring the long-term future of the project.

The development and formalisation of a viable and reliable impact-based business model is of crucial importance for organisations in the Social Solidarity Economy. This business model is the cornerstone of the organisation's financial sustainability, defining how it generates, uses and measures its income while maximising its social impact.

A well-thought-out business model enables a SSE organisation to reconcile its social missions with efficient financial management.

It provides a clear vision of how resources will be mobilised and allocated to achieve social objectives, thereby strengthening the organisation's credibility with stakeholders, social investors and partners.

By formalising this model through the construction of an SBMC, project sponsors can better anticipate financial challenges, identify opportunities for sustainable growth, and transparently demonstrate their commitment to social impact, thereby strengthening their sustainability and their positive contribution to society.

Focus SBMC

The Social Business Model Canvas is a succinct planning tool that helps social entrepreneurs conceptualise and visualise the key aspects of their business model, focusing on the social and environmental dimensions. It is based on the classic Business Model Canvas but adapted to incorporate specific elements relating to the social and environmental impact of businesses.

It enables the core concept to be understood, designed, articulated and discussed in the first instance. It can then be used to test and develop prototypes.



Key partners	Key activities	Value proposition	Distribution channels	Customers
What strategic partnerships are essential to the project?	How are you going to implement this project? What are the key activities?	Does the value proposition provide a solution to a problem or satisfy a need? What sales strategy should you adopt? How are you going to respond to the social issue you are targeting? With what products and services?	Which distribution channels should you choose?	Who are your customers?
	Key resources From which Resources you need			Beneficiaries Who are your beneficiaries? What are their needs, strengths and aspirations?
Cost structure		Surplus	Revenue structure	
What are the costs inherent in your project?		How do you invest the surplus?	What are your sources of income? How much does each type of income contribute to your overall income?	
Social and/or environmental impact				
<p>What are the short, medium and long-term results for your beneficiaries and for society as a whole?</p> <p>What management indicators could you put in place from the start of your project to monitor its progress?</p>				

Source: AVISE, «Se lancer dans l'entrepreneuriat social», 2020, avise.org

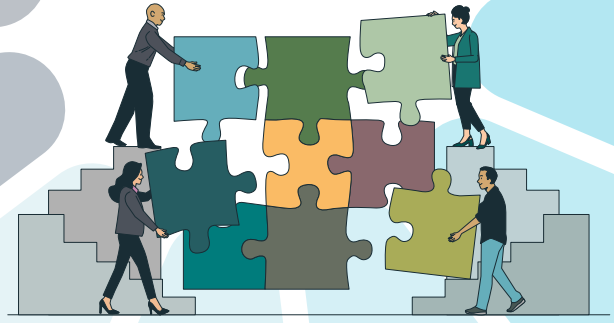
CHECKLIST

DEFINITION AND DEVELOPMENT OF MY SSE STRUCTURE

- I drew up a business plan for my business.
- I have defined the mission and clear objectives of my structure.
- I developed my structure's Business Model using the SBMC.
- I have estimated my needs in terms of human, material and financial resources.

4

DEVELOPMENT OF SSE STRUCTURES



4.1. SOURCES OF FUNDING

The structures of the Social and Solidarity Economy (SSE) have at their disposal a diversity of financing which encourages their development and which can be classified in several distinct categories:

Public subsidies

SSE organisations may receive direct subsidies from central, regional or local government. These subsidies are generally allocated as part of government programmes to support social, environmental or cultural initiatives.

Programmes have also been set up by public bodies to encourage the participation of development associations, networks and cooperatives in innovative projects.

Example: MOAZARA program

Solidarity loans

Solidarity financial institutions and ethical banks offer loans tailored to the specific needs of SSE enterprises. These loans often have advantageous conditions in terms of interest rates and repayment, thus encouraging the development of social projects.

Example: Banque Al Amal

Honor loans

Honor loans are an essential funding mechanism for social and solidarity economy (SSE) structures, offering financial support without requiring material guarantees. This type of financing encourages the development and sustainability of SSE initiatives.

Example: Réseau Entreprendre Maroc

Socially responsible investment

Institutional investors and socially responsible investment funds can inject capital into SSE projects. These investments aim to generate a positive social impact while seeking a reasonable financial return.

Example: Société Générale's subsidiary Sogécapital Gestion.

Crowdfunding

Crowdfunding platforms enable SSE projects to raise funds from a wide audience. Contributions can come from individuals, companies or organisations, creating a community dynamic around the financing of projects with a social impact.

Example: The Smala & co platform and the crowdfunding portal set up by the Moroccan Capital Market Authority.

European and international funds

SSE organisations can access funding from international organisations, development agencies and foreign foundations. These funds often aim to promote sustainable development, poverty reduction and other social objectives on a global scale.

Example: Tamkin Li Tanmia of AFD program

4.2. TECHNICAL SUPPORT

Beyond the financial aspect, the development of a social structure implies the mobilisation of technical skills and a certain know-how in terms of project management and understanding of the different aspects linked to the operation of the structure.

That is why it is important to get support for this kind of project, to get outside help to set up or develop your business. There are many and varied programmes and actors involved. They provide capacity-building in the various areas related to project management (market research, marketing, sales, communication, mobilisation of resources, etc.) through expert advice, peer mentoring, training, etc.

This support enables to overcome moments of doubt and technical difficulties, take a step back to move forward more effectively and enrich your vision and experience.

Turn to structures dedicated to this type of support, such as incubators, association networks, regional chambers of the social and solidarity economy, youth support associations, mentoring and sponsorship programmes, and public structures under the authority of the Ministry of Tourism, Crafts and the Social and Solidarity Economy.

Example: Impact Lab



4.3. EXPERIENCE AND CREATING PARTNERSHIPS

The sharing of experience and the creation of partnerships play an essential role in the development of projects in the field of the Social and Solidarity Economy (SSE).

These initiatives enable project creators to benefit from a wealth of knowledge and resources that can contribute to the growth and sustainability of their SSE structures. Creators' networks provide a space where social entrepreneurs can exchange ideas, challenges and solutions, thereby fostering mutual learning and innovation.

In addition, events and other meeting places facilitate opportunities for collaboration and partnership with other SSE actors, such as social enterprises, non-profit organisations and public institutions. These partnerships provide capacity building, access to funding and mutual support, contributing to the growth and positive impact of SSE entrepreneurial initiatives.

Example: REMESS +

CHECKLIST

FINANCING AND DEVELOPING MY BUSINESS

- I've estimated my financing requirements.
- I have identified the types of funding compatible with my structure.
- I've estimated my support needs.
- I've identified the financial/technical support structures I can turn to.
- I joined a network of entrepreneurs to create exchanges and partnerships.

5

CONCLUSION

In conclusion, the social and solidarity economy (SSE) represents an essential pillar for promoting sustainable and inclusive development in Morocco.

From the definition of the SSE to tools and good practice, not forgetting social entrepreneurship, this guide has highlighted the foundations and specific features of this booming sector.

However, to ensure the success and sustainability of SSE projects, it is imperative to support and equip young entrepreneurs, giving them the resources they need to realise their ambitions and make a positive contribution to societies.

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