



# H A N D B O O K

**“Exploring Digital Social Entrepreneurship  
for seniors and adults with different abilities”**

**TITLE:**

Handbook “Exploring Digital Social Entrepreneurship for seniors and adults with different abilities”

**PROJECT:**

“Digital Social Entrepreneurship of seniors and adults with different abilities”, funded by the Nationale Agentur Bildung für Europa beim Bundesinstitut für Berufsbildung, the German National Agency for the Erasmus+ (Adult education) programme.

**Project partners are:**

- Outreach Hannover e.V., Germany
- LINK DMT SRL, Italy
- Learning Wizard d.o.o., Croatia
- Association for improvement of modern living skills "Realization", Croatia
- Company for professional rehabilitation and employment of persons with disabilities ITECCION, Serbia
- Centre for Non-formal education and Lifelong learning (CNELL), Serbia
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## ABOUT THE PROJECT

Project title: "Digital Social Entrepreneurship of seniors and adults with different abilities"

There are lots of seniors and adults with disabilities who lack employment and regular salary/income. With the current situation of Covid-19 pandemic and the fact that due to lockdown, isolation and other measures followed by citizens, lots of employers have fired their employees at the start of the pandemic measures or are not having enough revenues to keep the employees sufficiently paid. So, even with the economic help from the governments, we still find ourselves with higher unemployment rates and with lower economic levels now (especially of our target groups) than before the pandemic measures started.

Quite often, both salaries of the employed citizens, as well as the pensions for the retired seniors, where exist - are not fully sufficient for the high costs of life in those "older" ages when their youngsters have left households to pursue their own career and life in separate households of their own. More and more seniors and adults (with disabilities), thus, are looking forward to another way of regular money incoming into their households. In addition, persons with disabilities often face societal barriers and disability evokes negative perceptions and discrimination in many societies.

For this target group, formal education takes too much time and is not a preferred option to take, nor is feasible for them for different reasons often. Adult education is a very appreciated option both for seniors and adults with disabilities and is perceived as a better option, as it is easier to enrol in an adult education programme, as well as the courses last shorter and are following the latest trends and needs of society and opportunities existing.

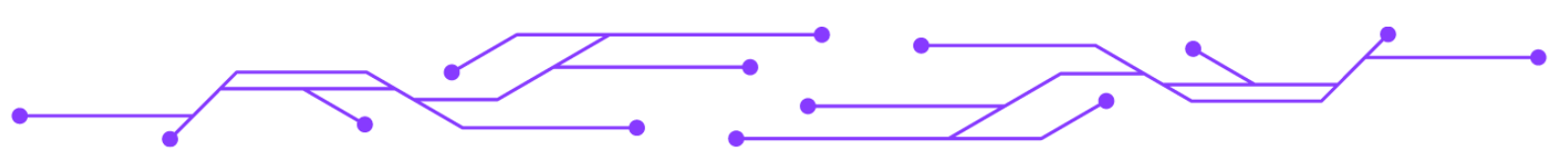
Motivation of partners in this project is to "equip" seniors and adults with disabilities with set of skills needed to work on personal development in fields of digital-social-entrepreneurial intelligence and creating (self-)employment opportunities proactively in today's reality of employment uncertainty and the world of extinction of many known jobs and occupation now and even more in the future. With this project, we want our beneficiaries, seniors and adults with disabilities, to improve their digital social entrepreneurial skills, and we also aim to empower more adult educators for organising digital social entrepreneurial learning activities, in line with the newest updates.

Therefore, objectives of the project are:

- Empower seniors and unemployed adults with disabilities for digital social entrepreneurship start-up through development of inspiring, innovative and up-to-date handbook, as well as the online course.
- Empower our adult educators and improve knowledge management of our organisations in theory and practice for building competences of educators in digital social entrepreneurship for seniors and adults with disabilities, through LTTA, innovative curriculum for educators' training and useful toolkit with workshops for beneficiaries.
- Exchange good practices and further develop quality strategic partnership among partners from 4 European countries with different realities in regard to employment and digital/social entrepreneurship.

Project activities are:

- A1 – Project Management
- M1 – Kick-off meeting
- O1 – Handbook "Exploring Digital Social Entrepreneurship for seniors and adults with different abilities"
- M2 – Second meeting

- 
- O2 – Curriculum “Empowering adult educators to encourage Digital Social Entrepreneurship start-ups among seniors and adults with different abilities”
  - O3 – Toolkit “Mentoring and supporting seniors and adults with different abilities for Digital Social Entrepreneurship startup”
  - M3 – Third meeting
  - O4 – E-learning course “Digital Social Entrepreneurship start-up course for seniors and adults with different abilities”
  - C1 - LTTA Training of trainers
  - E1, E2, E3, E4 – Open conferences in HR, RS, IT, DE
  - M4 – Evaluation meeting

At the end of this project, the project partners, as well as other organisations and stakeholders, will have at their disposal more effective tools and more competent staff to engage in education for digital social entrepreneurship of adults with different abilities.

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## INTRODUCTION TO THIS HANDBOOK

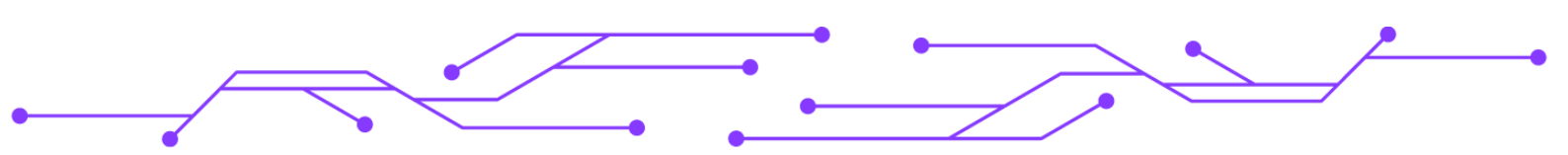
The importance of digital media and tools emerged significantly during the pandemic times. Most of our lives were transferred to an online environment and mainly those who provided digital services or used digital tools for work, managed to live through the economic crisis. The social businesses that have not been digitalised could not sell their products during the quarantine and curfews in many countries. Today, everyone can be a digital social entrepreneur, conducting business even through mobile phones.

Target group of this project (seniors and adults with disabilities) is characterised by high level of unemployment, low degree of financial independence and social power, and very low involvement in managerial and entrepreneurship positions, especially due to the fact that quite some of them also have been involved in adapted education possibilities - without many updates to the new technologies.

New digital technologies such as social media, big data, and mobile and cloud solutions technologies give rise to new ways of collaborating, leveraging resources, product/service design, development and deployment over open standards and shared technologies. This provides opportunities for seniors and adults with different abilities, some of whom couldn't participate in traditional labour market. In digital sector, mostly, the only necessary physical tool is a computer or a mobile phone. This enables people with different physical disabilities to create, write, draw, or sing and to actively participate in the business process.

This handbook explores the newly constructed term “digital social entrepreneurship” (DSE) with a special accent on target groups of seniors and adults with disabilities. The innovative character of this Handbook is a unique all-in-one guide developed in cooperation with highly profiled experts in the fields of adult education, psychology, digital entrepreneurship, social entrepreneurship, internet marketing and coming from cross-sectorial cooperation in the project. This is a step-by-step guide for successfully preparing seniors and adults with disabilities to start-up digital social business with simplified instructions on needed steps. The publication will also serve as theoretical and conceptual resource for adult educators when organising further empowerment of beneficiaries in DSE, in line with the latest developments. This handbook consist of the following chapters:

- What is Digital Social Entrepreneurship (DSE)
- Benefits of DSE
- Digital Socio-economic context - Specificities of DSE in pandemic times and crises
- The role of digital social innovations in an entrepreneurial context of seniors and adults with disabilities
- Stakeholders of DSE
- Competences for starting DSE
- The latest technology products and tools to use when establishing the DSE
- Going beyond Local: Multicultural Awareness and Acceptance in a DSE on a digital European level, without national borders
- Adaptation of different Digital Models for DSE of seniors and adults with disabilities - Business models beyond profit
- Social capital needed for DSE of seniors and adults with disabilities
- Raising funds for starting a DSE
- Content marketing vs Ads for DSE



## Practical examples: Case study of the Social Occupational Centre

In addition to dealing with the theoretical aspects of these issues and topics, the authors believe that it is also important to give some application ideas. In various chapters some examples of real companies and start-ups are exposed, describing their history and experience. However, to give a concrete idea in each chapter the handbook content have outlined a hypothetical case study to which we will apply the topics covered in each chapter from time to time. In this way, at the end of each chapter the theoretical concepts just read will be consolidated by applying them to this case study, created specifically for this handbook.

The case study that will be analysed from chapter to chapter is the following: a Social Occupational Centre hosting adults with different abilities that carries out social marketing as a work activity for small local businesses, associations, Public Administration and schools. The adults with disabilities will deal with social media management, promotion of culture and local events through virtual exhibitions and interactive online shows. Often the Social Occupational Centres carry out small activities on behalf of third parties, without actually developing their own business. Creating a real digital social enterprise would be an opportunity to encourage the work inclusion of adults with different abilities.





## What is Digital Social Entrepreneurship (DSE)

### Definition of digital entrepreneurship

The European Commission (2015) suggests the following definition for digital entrepreneurship: digital entrepreneurship includes all new initiatives and the transformation of existing companies that drive economic and / or social value, creating and using new digital technologies. Digital companies are characterised by a high intensity of use of innovative digital technologies (in particular of "social", "big data", mobile phones and "cloud" services) to increase business operations, invent new business models, refine business intelligence and engage with customers and the various stakeholders involved. They create the growing jobs and opportunities of the future<sup>1</sup>.

A digital ecosystem includes all platforms connected to a certain web (www). The presence in the network is essential to start a stable and successful online business (called "e-business"). This type of entrepreneurship has new peculiarities compared to the traditional one, as it allows one to reach a geographic market without the entrepreneur and the company being physically present in that place. Therefore, for small businesses it is possible to run their businesses in locations that allow low cost and low taxation or directly from their home. However, this also leads to new challenges, for example in terms of market analysis of countries that they do not know directly or the need to create international networks thanks to new technologies.

Technological transformation can, if implemented in an inclusive way, offer people with disabilities better access to the labour market. The direct involvement of people with disabilities in innovation processes is fundamental and will also lead to better products and services for all, a clear example of how the inclusion of disability contributes to innovation and competitiveness<sup>2</sup>. Consequently, the digital entrepreneurship of people with different skills turns out to be both an opportunity and a necessity.

### Definition of social entrepreneurship

According to the definition of the European Commission: "A social enterprise is a social economy operator whose main goal is to have a social impact rather than make a profit for its owners or shareholders. It operates by providing goods and services to the market in an entrepreneurial and innovative way and uses its profits mainly to achieve social objectives. It is managed in an open and responsible way and, in particular, it involves employees, consumers and stakeholders interested in its commercial activities<sup>3</sup>.

The Commission uses the term "social enterprise" to indicate the following types of activities:

- Those for whom the social aspect or social goal of the common good is the reason for commercial activity, often in the form of a high level of social innovation;
- Those whose profits are mainly reinvested to achieve this social goal;
- Those in which the method of organisation or ownership system reflects the mission of the enterprise, using democratic or participatory principles or focusing on social justice.

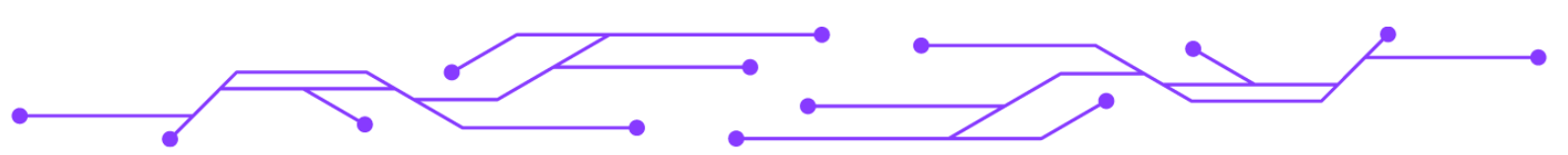
There is no single legal form for social enterprises. Many social enterprises operate in the form of social cooperatives, some are registered as limited liability companies with guarantee, others are

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<sup>1</sup> Strategic Policy Forum on Digital Entrepreneurship. (2014). In European Commission. European Commission. [https://single-market-economy.ec.europa.eu/industry/strategy/advanced-technologies/strategic-policy-forum-digital-entrepreneurship\\_en](https://single-market-economy.ec.europa.eu/industry/strategy/advanced-technologies/strategic-policy-forum-digital-entrepreneurship_en)

<sup>2</sup> Fundación ONCE & ILO Global Business and Disability Network. (2019). Making the future of work inclusive of people with disabilities. [https://disabilityhub.eu/sites/disabilityhub/files/making\\_the\\_future\\_of\\_work\\_inclusive\\_of\\_persons\\_with\\_disabilities\\_vf.pdf](https://disabilityhub.eu/sites/disabilityhub/files/making_the_future_of_work_inclusive_of_persons_with_disabilities_vf.pdf)

<sup>3</sup> Social enterprises. (n.d.). Internal Market, Industry, Entrepreneurship and SMEs. [https://single-market-economy.ec.europa.eu/sectors/proximity-and-social-economy/social-economy-eu/social-enterprises\\_en](https://single-market-economy.ec.europa.eu/sectors/proximity-and-social-economy/social-economy-eu/social-enterprises_en)



mutual and many of them are non-profit organisations such as pension companies, associations, voluntary organisations, charities or foundations.

Despite their diversity, social enterprises operate mainly in the following 4 fields:

- Work integration - training and integration of people with disabilities and the unemployed;
- Social services to the person - health, wellness and medical assistance, vocational training, education, health services, childcare services, services for the elderly or help for the disadvantaged people;
- Local development of disadvantaged areas - social enterprises in remote rural areas, neighbourhood development / rehabilitation programs in urban areas, development aid and development cooperation with third countries;
- Other - including recycling, environmental protection, sport, art, culture or historical preservation, science, research and innovation, consumer protection and amateur sports"<sup>4</sup>.

It should be noted that social enterprises are not just a structural element of a non-profit organisation. In fact, social entrepreneurship does not necessarily have to be non-profit, even if it is often assumed incorrectly. A social enterprise can earn profits like traditional enterprises, but their primary objective must remain the achievement of a positive social impact. At the same time, however, social enterprises in the non-profit form can earn an income for their goods or services, but they must necessarily use it to support their mission. In recent years, many non-profits have chosen to use social enterprise models as an alternative to reliance on often insufficient charitable donations<sup>5</sup>.

We must also be careful not to confuse social enterprises with traditional enterprises that apply Corporate Social Responsibility. In fact, many commercial enterprises would consider having social objectives, but the commitment to these objectives is motivated by the idea that such commitment will make the company more profitable.

## Examples of digital social enterprises with adults with different abilities

Below are two examples of digital social enterprises that were founded by adults with disabilities or enterprises where they work:

- Ability Post Production Academy ( <https://abilityacademy.co.uk/> )

It is an affordable, inclusive and accessible online video and film editing academy. Courses can be delivered live online with an experienced tutor. The programme focuses on students' natural abilities rather than their disability. They offer training to both corporate clients and individual students. They keep the classes small, so that students have a lot of support in training. Trainers are not just teachers, they are leading film and television industry professionals with years of experience. Ability Academy was founded by Nigel G Honey. Nigel was told that he would never be a film editor due to his disability. He went on to edit films for Aberdeen, Cannes, Raindance, Edinburgh International and BAFTA Film Festivals. Now his social enterprise trains disabled people in post-production editing and the latest software in the industry. They particularly work with young people with disabilities, also helping with their confidence, teamwork and communication skills. As there is a real skill shortage for publishers in Scotland, they have the opportunity to change the industry with new partnerships with broadcasters.

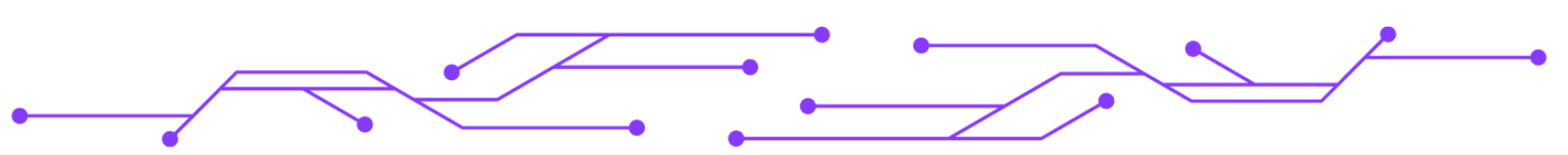
- Ability Today ( <https://abilitytoday.com/> )

It is an online platform created by social entrepreneur Grant Logan to host journalism for the disabled community, from the disabled community. They also collect information on products and services relevant to their community. All of their activities are designed to provide volunteer work experience

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<sup>4</sup> Social enterprises. (n.d.). Internal Market, Industry, Entrepreneurship and SMEs. [https://single-market-economy.ec.europa.eu/sectors/proximity-and-social-economy/social-economy-eu/social-enterprises\\_en](https://single-market-economy.ec.europa.eu/sectors/proximity-and-social-economy/social-economy-eu/social-enterprises_en)

<sup>5</sup> Bielefeld, W. (2009). Issues in Social Enterprise and Social Entrepreneurship. *Journal of Public Affairs Education*, 15(1), 69–86. <https://doi.org/10.1080/15236803.2009.12001544>



and internships by developing the skills, beliefs, motivation and confidence to enter the workplace. In recent years they have also created the Academy for Disabled Journalists in collaboration with the National Council for the Training of Journalists (NCTJ), all delivered in a fully inclusive and accessible environment. This course is a qualification that provides an introduction to journalism. The course is taught by experienced NCTJ tutors and is a mix of tutorials and webinar-based courses. The course allows students with a wide range of skills to participate and acquire a valuable qualification. Students have up to 3 years to complete the course and turn in all assignments allowing time for hospital visits or other personal reasons. All online sessions have a live stenographer providing Streamtext and a transcript available at the end of the session. Sessions are also recorded for later review. In addition to the weekly lessons and webinars there are individual tutorials at the end of each module.

### **Case study: DSE and Social Occupational Centre**

Our case study fully corresponds to the definition of a digital social enterprise run by adults with different abilities. In particular, it responds to the definition of a digital business as it is based on an online presence via a website and on the publication of content and marketing within online platforms such as social media. The digital activities carried out range from the management of social pages and publication of posts to cultural promotion and events through virtual exhibitions and interactive online shows. This greatly increases the chances of adapting the activity and the working environment, in fact adults with different abilities have the opportunity to work from their home avoiding potential barriers.

At the same time, it can be considered a social enterprise since it has as its objective the online promotion of the territory, culture and associations and non-profit status, working on behalf of local businesses, associations, public administrations and schools.



## Benefits of DSE

### Differences between classical and digital entrepreneurship – digital entrepreneurship benefits and threats

First of all, it must be specified that digital entrepreneurship is a sub-category of entrepreneurship that stands out for the means used. As defined above, digital entrepreneurship is based on digital technology while classic entrepreneurship is linked to traditional business strategies and processes. According to a new research conducted by Rojko (2020), there are certain benefits as well as threats of digital businesses compared to traditional ones. Below is shown a list of benefits for the company, users, and the community, as well as categories of potential threats.

#### Benefits for the company:

- More adaptability to innovations and new technologies;
- Easier start-up and cost reduction: no need for factories, warehouses, production plants;
- No restrictions on factories or suppliers located in a specific place;
- Increase in time (potentially 24 hours a day) and in the geographical area (internet access required) of reference;
- Products and services tailored to the customer without excessive customization costs;
- New, leaner business models to meet new needs;
- Less time for production or provision of services to the market, intangible assets;
- Reduced communication costs through digital means (often free of charge);
- Increase in customer relationships, easier and more frequent interaction possible;
- Updating of the organization's materials through online platforms<sup>6</sup>.

#### Benefits for users:

- Wider range of products and services;
- Tailor-made products and services;
- Cheaper products and services;
- Home delivery on request, immediate availability possible after purchase;
- Availability of constantly updated data and information;
- Online cooperation and interaction with the company<sup>7</sup>.

#### Benefits for the community:

- Significant greater opportunities for the poor, the disabled and the elderly;
- Accessibility to Public Administration services;
- Business that is sustainable for the environment;
- More work and opportunities for everyone<sup>8</sup>.

#### Technological threats:

- Lack of global standards of quality, safety and reliability in the network;
- Insufficient channels for the production volume;
- Complexity in making digital solutions coexist and integrate with existing ones;
- Need to have an internet connection and related cost;
- Constraints and risks of online payments<sup>9</sup>.

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<sup>6</sup> Rojko, K. R. (2020). E-poslovanje. E-Poslovanje, 659.23:004. <https://moodle.fis.unm.si/login/index.php>

<sup>7</sup> Rojko, K. R. (2020). E-poslovanje. E-Poslovanje, 659.23:004. <https://moodle.fis.unm.si/login/index.php>

<sup>8</sup> Rojko, K. R. (2020). E-poslovanje. E-Poslovanje, 659.23:004. <https://moodle.fis.unm.si/login/index.php>

<sup>9</sup> Rojko, K. R. (2020). E-poslovanje. E-Poslovanje, 659.23:004. <https://moodle.fis.unm.si/login/index.php>



Non-technological threats:

- Few secure data, privacy threats and possible scams;
- Unresolved legal restrictions (fees);
- National and international restrictions on e-commerce;
- Difficulty measuring benefits;
- For some products it is still necessary to try or see and touch at the time of purchase<sup>10</sup>.

## DSE uniqueness

Digital social enterprises represent a unique fusion of some characteristics and benefits of digital and social enterprises such as:

- More adaptability to innovations, new technologies and social needs;
- Products and services tailored to the customer without excessive customisation costs, projects to solve specific problems in harmony with the environment, society or people;
- New leaner business models to meet new needs;
- Achieve social change by improving the quality of life of people in their community with innovative digital solutions;
- Significant greater opportunities for the poor, the disabled and the elderly thanks to the removal of social and operational barriers;
- Increase in customer relations, creation of a relationship of trust thanks to direct digital communication.

## Case study – Benefits and uniqueness of the Social Occupational Centre

The communication start-up as a digital company does not require a high initial investment as at least one computer and a tablet are sufficient to create the promotional material and an internet connection (potentially already available to the Social Occupational Centre) to use the major social media (free or low cost). With a simple business model, based on the production of personalised communication services, it is able to respond to the need for an effective digital presence on the network of its target.

In addition, as a social enterprise, it has the possibility of providing these services at a reduced price, meeting the needs of associations, public administrations, schools and small local businesses. In fact, these organisations often do not have the resources in terms of budget, time and skills for communication, although this brings significant benefits if carried out in a structured and creative way by professionals. However, due to the low budget of these realities, they are often not considered as potential customers by the classic communication agencies, leaving a space in the market in which our start-up can be inserted. All this converges perfectly with the social mission of promoting culture and associations in the area.

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<sup>10</sup> Rojko, K. R. (2020). E-poslovanje. E-Poslovanje, 659.23:004. <https://moodle.fis.unm.si/login/index.php>



## Digital Socio-economic context - Specificities of DSE in pandemic times and crises

Covid-19 pandemic, like other past crises, has accelerated trends that will reconfigure work even after the pandemic has subsided and has revealed the characteristics necessary to face unexpected moments of difficulty with resilience. In this section, the focus is in particular on the aspects that most directly involve digital social enterprises, and which could also be useful for the future.

### TRENDS

#### **Redefinition of globalisation and affirmation of social capitalism**

Unregulated and free market globalisation could gradually end due to COVID-19 which exposes the serious risks of countries' independent and uncoordinated actions on the global economy and people's well-being.

A new form of globalisation will begin to emerge that recognises the interdependence and good of humanity established on the collective actions of countries, businesses and people. Consequently, companies will change their corporate governance and management models with a larger focus on corporate social responsibility and the well-being of people. With the spreading of social capitalism, not only markets and market regulation, but also what is good for communities and society, will guide corporate strategy<sup>11</sup>.

#### **Remote work and new workplace concept**

The McKinsey Global Institute (2022), found that jobs in work areas with higher levels of physical proximity are likely to undergo greater transformation after the pandemic, triggering ripple effects in other work areas, with business models shifting by. Remote working and virtual meetings are likely to continue, albeit less intensely than at the peak of the pandemic<sup>12</sup>.

This could induce a major shift in the geography of work as individuals and companies move from big cities to suburbs and small towns. Some companies are already planning to move to flexible workspaces after successful remote working experiences during the pandemic. Remote working could also significantly reduce business travel, as the widespread use of video conferencing during the pandemic ushered in a new acknowledgement of virtual meetings and other aspects of work.

#### **Acceleration of digital transformation**

The notion of digital transformation is now quite advanced with many organisations working to transform businesses over the past couple of years, if not more. COVID-19 will definitely affect in forcing companies to take radical steps to adopt technological advances and modernise culture, organisational structures, measurement systems and operational architectures.

E-commerce, telemedicine, online banking and entertainment streaming and other virtual transactions are booming. Covid will push towards the faster adoption of automation and AI, especially in work areas with greater physical proximity. Companies have historically controlled costs and mitigated uncertainty during recessions by embracing automation and redesigning work procedures, which diminish the share of jobs that primarily involve routine tasks.

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<sup>11</sup> Parakala, K. P. (n.d.). Ten emerging trends shaping our new future. GHD. <https://www.ghd.com/en/perspectives/ten-emerging-trends-shaping-our-new-future.aspx>

<sup>12</sup> Lund, S., Madgavkar, A., Manyika, J., Smit, S., Ellingrud, K., & Robinson, O. (2022, August 2). The future of work after COVID-19. McKinsey & Company. <https://www.mckinsey.com/featured-insights/future-of-work/the-future-of-work-after-covid-19>



## RESILIENCE FACTORS

### **Asset solidity**

The presence of a solid and well-developed asset structure has allowed a greater capacity to withstand the emergency, both in terms of support for workers and the ability to cope with ordinary activities. Greater stability from an entrepreneurial-economic point of view has in fact allowed them both to anticipate salary supplements for their employees, and to have a wider margin of action for the reshaping of services and / or for the possible implementation of new activities<sup>13</sup>.

### **Intrinsic motivation of workers and volunteers**

This willing and proactive attitude is the result of a perception of one's work as a priority mission to produce social value. And it is precisely this motivation that moves the world of social entrepreneurship, made up of people driven by strong ideals and the desire to satisfy social needs even in difficult situations, regardless of current regulations or contractual obligations. The same determination and desire to offer concrete help to users was also found among the volunteers.

### **Organisational flexibility**

Being able to make decisions quickly and without having to deal with suffocating bureaucracies has represented an important advantage for social enterprises, allowing them to have immediate and effective responses. This flexibility deriving from their private nature distinguishes them from public administrations. Especially during the pandemic, this adaptability has allowed social enterprises to face unexpected situations, which required sudden and targeted interventions that were difficult to predict.

### **Presence of young people**

The presence of young people is seen as a source of innovation, also in consideration of their greater propensity to use and their greater familiarity with technology. It follows that young people, according to some, have played a crucial role in designing and implementing the resilience strategies of social enterprises.

### **Relations with Public Administrations**

In some cases, the public administrations have been able to support, both in economic and organisational terms, the work of social enterprises and this was all the more evident where the collaboration between social organisations and public administrations was already in place before the outbreak of the pandemic. The presence of pre-existing links between third party entities and public administrations was an important distinction, which facilitated dialogue between the actors, also by virtue of mutual and consolidated trust.

## Examples of active DSE during the pandemic

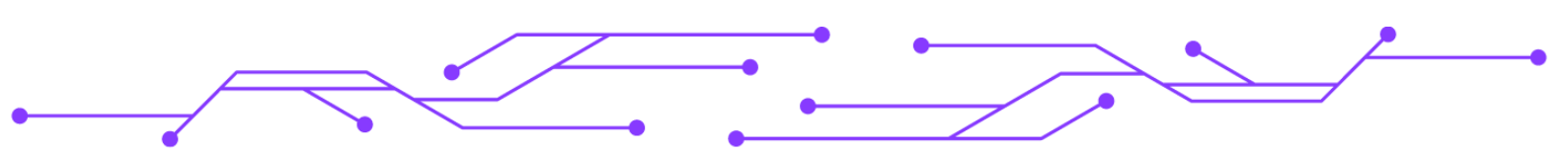
Below are two examples of digital social enterprises that have successfully operated during the pandemic times:

- Open Group ( [www.opengroup.eu](http://www.opengroup.eu) )

The Open Group social enterprise is a multisectoral (partly digital) social cooperative from Bologna (Italy). It operates in the social and educational fields, in the management of cultural heritage, as well as in communication and information. It deals with disabilities, addictions, integration, housing emergencies, street education, school support, training, job placements for disadvantaged people. In

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<sup>13</sup> L'impresa sociale in Italia. Identità, ruoli e resilienza. (2021). Iris Network. <https://irisnetwork.it/wp-content/uploads/2021/04/IV-Rapporto-IS.pdf>



its activities, it combines culture and inclusion, fragility and empowerment, innovation and communication<sup>14</sup>.

During the lockdown, it activated an anti-covid check point for businesses and public bodies and a home delivery service. In addition, it has transformed / enhanced many of its activities on its social and web channels, for example projects for teenagers, the literacy service for foreign students, a service for people suffering from a gambling disorder, a consultancy service dedicated to young people on the subject of addictions, as well as workshops and digital coaches for the disabled, children and their families. During the pandemic, Open Group also carried out some ad hoc activities such as the video contest "Your quarantine's stories", the music contest "Rap trap", the photo contest "#ioinquinquarantena", an online treasure hunt and an online course against fakes news.

- The Food Assembly ( <https://laruchequiditoui.fr/en> )

The Food Assembly is an online platform that allows a more efficient distribution of local products. The sales platform favours direct exchanges between local producers and communities of consumers who find themselves creating small temporary markets at Km 0, known as Assemblies. This project combines entrepreneurship and digital innovation to create a social enterprise model. Each Assembly is unique and at the same time part of a larger network. The adventure of The Food Assembly began in 2015 and joined the European movement of Food Assemblies, developing a simple and precise idea: to create a new method to find and sell local products thanks to the potential of the Internet and social media. The project started in France in 2010 and after thousands of hours of programming the first web platform was born, the first Consumer communities were created, the Producers began to show interest in the project and a manager began to direct the whole orchestra.

Thanks to the simple and quick purchase method, this service was able to continue successfully and safely even during lockdowns due to the pandemic, supporting local producers in a time of crisis. The modality is as follows:

- Each week the Assembly Manager publishes a selection of local products online to present to the Assembly Members. Before the opening of the sale, each producer has already freely set the price of its products and the minimum order to be reached in order to deliver.
- Members have 6 days to place their order on the site by clicking on the products they want to purchase. No obligation, no subscription, no minimum purchase: each Member is free to decide whether to buy or not.
- Once the orders have been received, if the manufacturer has reached the minimum order, he proceeds with the preparation. The evening before distribution, Members will receive the complete list of ordered products that they will collect for distribution at the Assembly.

## Case study – Social Occupational Centre and online events

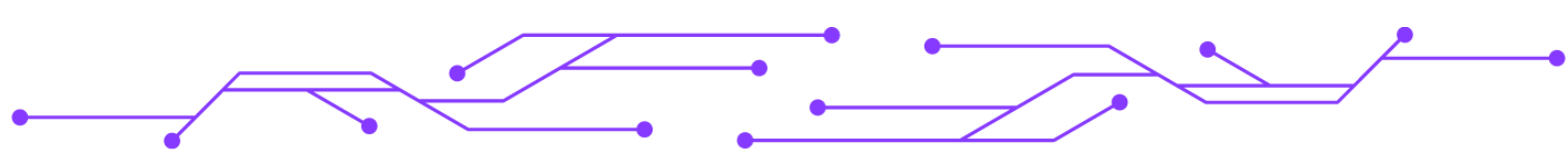
During the pandemic, online events and experiences spread exponentially since it was not possible to carry them out in person. This allowed spectators and organisers to experience a new way of attending and creating live events through digital tools.

It is a completely different way of experiencing and creating it which has some disadvantages compared to a live event, but which has interesting potential and peculiarities. Some of the advantages of online events is the possibility of reaching a potentially very high number of spectators at very low costs, of following the event without having to go to the site in case it is impossible (for example for a serious disability), to directly involve all spectators with digital interactive tools and to invite exceptional guests who attract a large audience but who would not be able to participate in presence.

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<sup>14</sup> L'impresa sociale in Italia. Identità, ruoli e resilienza. (2021). Iris Network. <https://irisnetwork.it/wp-content/uploads/2021/04/IV-Rapporto-IS.pdf>





All these features can be exploited by the start-up to create tailor-made online events for its customers. These events can be organised with the collaboration of other professionals in the sector, but with the technical and creative support of the users of the Social Occupational Centre. Some examples of potential online events are interactive shows in which participants influence the course of history with their choices through voting via a special button or virtual guided visits to exhibitions or organisations' locations.





## The role of digital social innovations in an entrepreneurial context of seniors and adults with disabilities

Social innovation is a very broad term that includes ideas, ways and means, innovative strategies to meet the needs of the public, especially the people most in need. It can include innovative fields in a wide variety of domains such as education, healthcare, community development etc<sup>15</sup>. Social innovation brings together a large number of different subjects: from society to institutions, from companies to non-profit associations, up to individual citizens. What these subjects have in common is the need to find useful and effective solutions to the problems that affect the entire community.

Social enterprises represent a key player that can catalyse the different stakeholders in a single project. Digital Social Innovation (DSI) shares principles and objectives of social innovation, with the only difference being to use digital technologies to disseminate these principles and achieve these goals more quickly.

According to Qureshi et al. (2021), digital (and non-digital) social innovation can be divided into the following successive steps:

- Identification of the problem and the opportunity - simultaneously understanding the capacities and constraints imposed by their social roots, identifying the various challenges faced by communities and their ability to face these challenges. As DSI initiatives focus on creating social value and social impact, these initiatives can be understood based on their impact on the Sustainable Development Goals (SDGs).
- Structuring the DSI, taking into account the context, hierarchies and social structures, informal institutions and intersectionality that results in social and digital exclusion. Providing access to digital technologies, while important, is only a first step. DSIs should strive to maximise social impact. If a digital technology can achieve the goal set for social impact, then it is the right one even if simple and primitive. Since DSIs are mainly implemented in contexts characterised by resource constraints and binding social norms, local cultural resources must be exploited as much as possible and combined in an innovative way to create possibilities where they do not exist.
- Scaling social impact, not necessarily scaling organisations. The SDGs present opportunities and a daunting challenge due to the breadth and depth of the problems facing global communities. Current approaches to scaling organisations may not be a practical or sustainable strategy considering the various costs and management. Indeed, in some cases, the scaling of organisations has led organisations to drift away from their social mission. In addition, many SDGs are classified as such complex problems that no single organisation can effectively address them alone, so DSIs bring together partnerships that could increase their social impact.
- Making system-wide changes, meaning changes that are not easy and take a long time to manifest. A system is an interconnected set of elements organised to achieve specific goals. Complex systems are often intractable and embedded in networks of cause and effect. Systemic change is a process of collective and interconnected actions designed to alter the individual levels of the system and their interrelationships to solve a social problem. For any DSI to have a significant and lasting social impact, it is important not to be distracted by immediate problems, but instead focus on long-term change, addressing the root causes of social problems rather than their symptoms<sup>16</sup>.

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<sup>15</sup> What is Social Innovation ? (n.d.). <https://www.managementstudyguide.com/social-innovation.htm>

<sup>16</sup> Qureshi, I., Pan, S. L., & Zheng, Y. (2021). Digital social innovation: An overview and research framework. *Information Systems Journal*, 31(5), 647–671. <https://doi.org/10.1111/isi.12362>



## Market innovation

Due to its nature, its collective / decision-making dimension and its strong link with citizens and civil society, social entrepreneurship is often at the forefront of major socio-economic and environmental transformations such as that of the digital transition. Due to this peculiarity, digital social enterprises can potentially establish themselves in the market and provide by spreading social innovation globally and on a large scale.

According to Pastorelli (2022), this challenge is particularly difficult for two reasons:

- The social and environmental concerns accompanying digital technologies can hold back the transition. An important step is to promote the awareness and skills of communities and users to show the potential benefit of digital technologies and that citizens can lead this transformation if they choose to participate in digital social economy enterprises.
- As the usefulness of platforms increases thanks to the number of users they host, it becomes more difficult to convince users to move from a large monopolist to a "social economy" provider. A key to unlocking the potential of digital social enterprises is a qualitative leap in the digital interoperability of its networks, ecosystems and initiatives. This should be seen as a preliminary step to seize the opportunity to move progressively, and over time, towards the creation of a system centred on people and sustainability<sup>17</sup>.

Interoperability can be defined as the ability of systems, components or equipment to provide services and to accept services from other systems, components or equipment and to use the services exchanged to allow them to operate effectively together. In the European Commission's Digital Agenda, the lack of interoperability has been identified as one of the main obstacles to the digital economy. The EU Commission and several other actors have supported far-reaching policies to ensure the interoperability of digital communications goods, services, platforms and networks. From this point of view, digital social enterprises have an advantage as it is based on an ecosystem approach. Building infrastructure networks for the exchange of knowledge and ideas and a shared system of intangible assets are necessary to further develop innovation and better measure the impact of its activities. A digital networking strategy that includes all or most of social enterprises can bring the solutions activated in more dynamic ecosystems even to less connected communities.

## Policy innovation

In parallel to an affirmation in the market, digital social enterprises have the possibility of spreading social innovation through the change of local, regional, state or international policies by advocacy actions or collaborating with institutions. In the case of digital social enterprises led by people with different abilities, they can bring innovation in the social policies of the company's mission and in employment and entrepreneurial policies for people with disabilities. In both cases, social enterprises need to collaborate with public authorities, the business sector, academia, trade unions and NGOs to effectively achieve this goal.

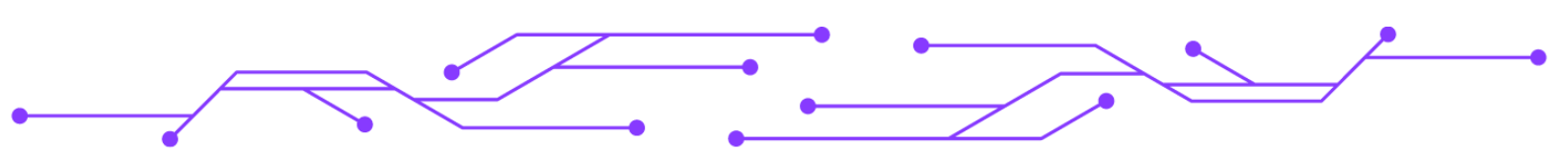
Efforts to include people with disabilities in work have already been oriented towards an inclusive and equitable future, but a more international and articulated movement is required with the participation of all stakeholders, with the dynamic participation of persons with disabilities and their associations to decision-making or implementation processes.

As for the policies related to employment and entrepreneurial initiatives of people with different abilities, the needs and consequent objectives of innovation are:

- New forms of work and employment relationships that integrate the inclusion of disability;
- Skills development and inclusive lifelong learning of people with disabilities;
- Universal design integrated in the development of all new infrastructures, products and services;
- Assistive technologies, existing and newly conceived, to be made accessible and available;

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<sup>17</sup> Pastorelli, G. (2022, March 15). L'Economia Sociale Digitale e la sfida dell'interoperabilità: verso una prossima economia sociale? Rivista Impresa Sociale. <https://www.rivistaimpresasociale.it/rivista/articolo/economia-sociale-sfida-transizione-digitale>

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- Measures to include people with disabilities in the growing and developing areas of the economy.

In order to achieve these goals, the inclusion of disability needs to be further integrated with other initiatives that contribute to a fair future of work. There will be ample scope to strengthen the link between actions on gender equality and the inclusion of disability, or to further develop the links between disability and initiatives for mental health and well-being at work, for example<sup>18</sup>.

A virtuous example of collaboration is the shift towards technological innovation in disability policies of accessibility and digital inclusion programs in China and Australia. On one hand, governments have played a fundamental role in the formulation and implementation of digital policies on disability, while on the other hand, people with disabilities have exploited market opportunities through economic participation in the digital economy. As a result, the state has responded positively to the action of people with disabilities in social development and participation by opening up opportunities for research grants, start-up funds, advertising and political support. These examples of such a collaborative and mutually constitutive approach to innovative social policies give hope for inclusive and sustainable growth, something that deserves comparative and concerted research and evaluation by policymakers<sup>19</sup>.

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<sup>18</sup> Fundación ONCE & ILO Global Business and Disability Network. (2019). Making the future of work inclusive of people with disabilities. [https://disabilityhub.eu/sites/disabilityhub/files/making\\_the\\_future\\_of\\_work\\_inclusive\\_of\\_persons\\_with\\_disabilities\\_vf.pdf](https://disabilityhub.eu/sites/disabilityhub/files/making_the_future_of_work_inclusive_of_persons_with_disabilities_vf.pdf)

<sup>19</sup> Goggjin, G., Yu, H., Fisher, K. R., & Li, B. (2018). Disability, technology innovation and social development in China and Australia. *Journal of Asian Public Policy*, 12(1), 34–50. <https://doi.org/10.1080/17516234.2018.1492067>



## Stakeholders of DSE

The stakeholders are the participants of the project. They are both individuals and organisations that participate in the project in a proactive way, and individuals who have any interest in the impacts of the project. In short, stakeholders are all those who influence and are influenced in some way by the project. Choosing the stakeholders should be a very careful process since they are the ones directly having an impact in the project and thus having the right ones is a must. It is important to note that stakeholders can also be those who feel potentially damaged by the project and with whom it is therefore essential to deal with in order to avoid problems.

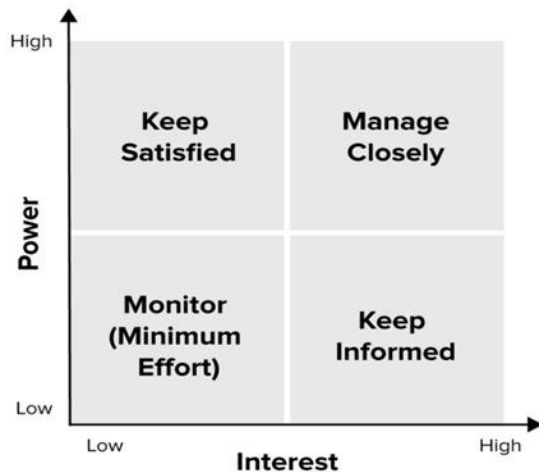


Figure: Stakeholders interest and power, Source: Mendelow, A.L. (1981). Environmental Scanning-The Impact of the Stakeholder Concept. International Conference on Interaction Sciences.

The grid above is very helpful in understanding how to interact and what actions to take with the stakeholders by focusing on the following:

- **Manage Closely:** Give your best, stay satisfied, be involved with them on a daily basis;
- **Keep Satisfied:** Get them involved and keep giving them enough to keep them satisfied;
- **Keep Informed:** Inform them enough and make sure no significant problems happen;
- **Monitor - Minimum effort:** Keep them informed, but not in a boring way with a bunch of communications<sup>20</sup>.

## Stakeholders of digital companies

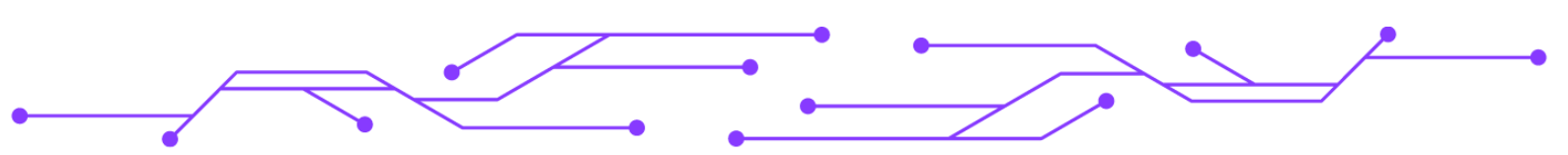
Digital entrepreneurship is very often part of the digital transformation process. This process involves pre-existing realities which, in order to remain competitive, require the replacement or integration of old processes with new digital technologies. A global survey by McKinsey (2012) shows how powerful the Internet is and its impact on creating new job opportunities. Every single work "destroyed" by the Internet, in the end, produced 2.6 new works. This change, however, is not always successful due to resistance in favour of the old practices that people have now used. Consequently, the right involvement of key stakeholders is essential for digital businesses that want to promote digital transformation.

Considering a customer company of a digital company as the reference subject, the stakeholders to be involved are the following:

- End users - people who will interact with the technology more frequently (direct users) or who suffer an impact as a result of its use (secondary users). They have a thorough understanding

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<sup>20</sup> Mendelow, A.L. (1981). Environmental Scanning-The Impact of the Stakeholder Concept. International Conference on Interaction Sciences.



of the needs of the company and the tasks to be performed, but do not have to include the necessary technologies.

- Beneficiaries - a group that enjoys the fruits of the work of direct and secondary users.
- Competent authorities and decision makers.
- Project team and collaborators who have the responsibility to find the right technology together with the digital enterprise to meet the needs of users since they understand the technologies and know the business context.
- External partners (if any), such as agencies or consulting firms, who bring high levels of specific skills and knowledge to digital initiatives. It is important to be transparent about why the external partner is involved and about the request to be fulfilled

## Stakeholders of social enterprise

Due to the nature of social entrepreneurship, stakeholders vary drastically from those of purely for-profit businesses. While the dimension of power is the most commonly considered to determine a stakeholder in for-profit enterprises (Johnson et al., 2011), social enterprises are more likely to consider more the legitimacy and urgency of the request. This leads to the fact that shareholders, which is one of the strongest stakeholder groups in a for-profit enterprise, are secondary to social enterprises. With a mission to achieve social impact, communities and other social organisations move to the centre of interest. However, it is necessary to underline the importance of addressing the stakeholders on both the commercial and the social side of the company<sup>21</sup>. Smith and Lewis' (2011) speak of a paradox when organisations pursue conflicting goals and address inconsistent demands among multiple stakeholders. Further on, Hough and McNamara (2015) argue that paradoxes arise from the clash between qualitative and quantitative success criteria and the simplicity and complexity associated with both. This is evident in social enterprises that pursue social impact and financial return metrics. The wide range of stakeholders with competing demands makes decision making a complex process for these organisations<sup>22</sup>.

Moreover, a possible classification of the stakeholders can be the following:

- Customers who purchase products or services, for themselves or others; it is important to meet their needs as they are fundamental for long-term sustainability.
- Beneficiaries who use the products and services directly and benefit from them. It is fundamental to understanding that their needs have to be met in order to have a significant social impact.
- Key actors, who influence customers' purchasing choice. It is essential to not make decisions but have a strong influence on them with positive or negative opinions.
- Other stakeholders that can be suppliers, vendors, sponsors, financiers, volunteers, local authorities and institutions and the local community (if not already included in the previous categories)<sup>23</sup>.

## Case study – Stakeholders of Social Occupational Centre

In regard to the case study and the reference start-up, the following stakeholders can be considered:

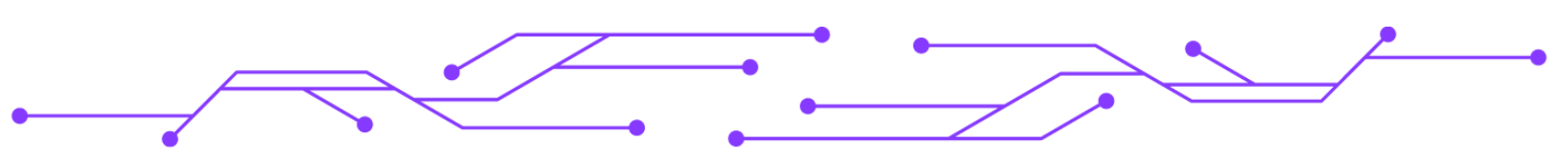
- Users / customers, i.e., the people who deal with communication and organisation of events in customer organisations. It is important to involve them to understand how to collaborate effectively to create a service that meets their requests considering that they will potentially

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<sup>21</sup> Social Enterprises, Hybridity, Stakeholders, and Social Capital. (2015). Social Enterprises, Hybridity, Stakeholders, and Social Capital, 13 2015, 21–31. <https://www.otago.ac.nz/management/research/otago-graduate-management-review/otago632080.pdf>

<sup>22</sup> Caffrey, J. K. (2020, June). A PROFILE OF SOCIAL ENTERPRISE AND THEIR STAKEHOLDER NETWORKS AND ENGAGEMENT. Irish Social Business Campus (ISBC). <https://socialimpactireland.ie/wp-content/uploads/2020/12/Research-Report.pdf>

<sup>23</sup> LearningFromWOeRK. (2011, September 12). Stakeholders in Social Enterprise [Video]. YouTube. <https://www.youtube.com/watch?v=WjxvP5eitzk>



have to accept a change from the communication techniques used previously (e.g., from leaflets to posts on social media).

- Beneficiaries, i.e., the people reached by the communication services as recipients. It may be important to directly involve a representative sample of this category to understand needs and preferences in order to create an increasingly effective and improving strategy based on feedback. In this case they are important indicators of social impact.
- Lenders, i.e., the people who financially support the start-up for a potential gain. In this case, it is necessary to discuss business strategies and economic sustainability, with always bearing in mind that the primary purpose of the start-up is to have a positive impact on local culture and associations. In this case, economic indicators are also important.



## Competences for starting DSE

It is widely recognised that entrepreneurial skills determine business performance, growth and success. The management structures and independence of small businesses mean that entrepreneurs play a key role. Empirical studies in various countries show that entrepreneurial skills directly or indirectly affect business performance. Therefore, it can be emphasised that new entrepreneurs need to develop their skills to achieve good business performance.

According to Forbes (2017), some key competences for entrepreneurship are:

- Curiosity and improvement - discover new problems, reveal potential niche opportunities, reframe their original business process and innovate.
- Time management, careful prioritisation, setting milestones, execution is all important. None of this would lead to progress without the right project management and time allocation methodology to get the job done.
- Strategic, analytical and creative thinking, learning to break down a problem to the end, reveal opportunities for growth, find creative solutions based on models and reference schemes.
- Accept and act on the feedback. This skill requires humility and the ability to accept a compromise with respect to the initial idea.
- Resilience
- Clear and concise communication, essential for any interaction with customers, partners, colleagues, customers, potential customers.
- Create networks, to facilitate business opportunities, partnership agreements, search for subcontractors or future employees.
- Finance, having basic theoretical knowledge, managing resources correctly and carefully evaluating investments is an important requirement<sup>24</sup>.

## Digital competences

Entry-level digital skills - the skills needed to make basic use of digital devices and online applications are widely regarded as part of a new set of literacy skills in the digital age, alongside the traditional ability to read, writing and numerical skills. In the broad range of digital skills, there are the higher-level skills that allow users to use digital technologies in ways that empower and transform. Major digital transformations such as Digital Intelligence (AI), machine learning and "Big Data" change the skill requirements. In turn, these transformations impact capacity building and skills development for the 21st century digital economy. To thrive in the dialogue between economy and society, digital skills must be integrated with other skills, such as mathematical skills, critical and innovative thinking, problem solving, collaboration skills and socio-emotional skills.<sup>25</sup>

The European Digital Competence Framework for Citizens, also known as "DigComp", offers a tool to improve citizens' digital skills. "DigComp" was first published in 2013 and has become a reference for the development and strategic planning of digital skills initiatives at European and Member State level. As reported by the Joint Research Center in DigiComp 2.1 - The Digital Competence Framework for Citizens, there are 5 areas of digital competence:

1. Information and data literacy
2. Communication and collaboration
3. Creation of digital content

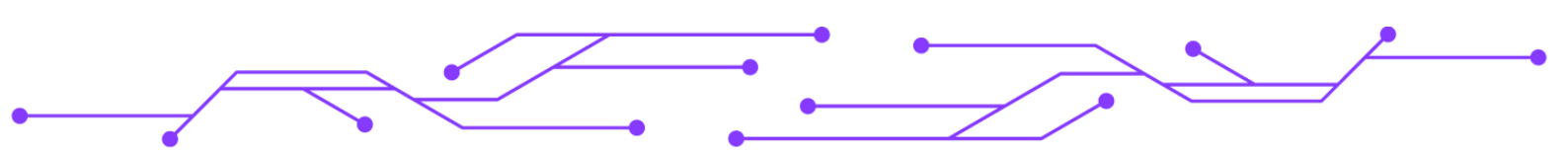
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<sup>24</sup> Quora. (2017, September 11). What Are The Most Important Skills Entrepreneurs Need? Forbes.

<https://www.forbes.com/sites/quora/2017/09/11/what-are-the-most-important-skills-entrepreneurs-need/?sh=228537aa106c>

<sup>25</sup> Carretero, S.; Vuorikari, R. and Punie, Y. (2017). DigComp 2.1: The Digital Competence Framework for Citizens with eight proficiency levels and examples of use, <https://op.europa.eu/en/publication-detail/-/publication/3c5e7879-308f-11e7-9412-01aa75ed71a1/language-en>



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4. Safety
  5. Problem-solving<sup>26</sup>.

Each area of expertise is divided into 8 skill levels: Basic (Level 1 and Level 2), Intermediate (Level 3 and Level 4), Advanced (Level 5 and Level 6), Highly specialised (Level 7 and Level 8). To test and self-assess digital skills, one can use two online tools:

- The Digital Skills Accelerator is a project co-funded by the European Commission, with the aim of strengthening the analysis of digital skills and which consists of a self-assessment quiz based on the areas of expertise of DigiComp 2.1. <https://www.digitalskillsaccelerator.eu/about/>
- The wheel of digital skills was developed from the result of the largest EU research project, DigiCom. Evaluation with questions of 16 areas of digital skills have been grouped into 4 different areas of expertise: Security, Information, Production, Communication <https://digital-competence.eu/dc/>

## Social competences

In addition to the typical skills of traditional entrepreneurship, social enterprises require specific skills related to their mission. Although there is not yet a broad and consistent reference literature, some research has identified the following key competences:

- Consumer-oriented approach, primary attention to the needs and requests of customers / beneficiaries.
- Systematic capacity for fundraising, efficiency and diversification of funding sources and the subsequent formulation of possible strategies with respect to the resources available or those that could be acquired, in a spirit of risk typical of solidarity entrepreneurship<sup>27</sup>.
- Marketing skills, of extreme importance to be more competitive and market oriented.
- Optimism - strong sense of self-efficacy and the belief of having the ability to change circumstances.
- Empathy - being able to put yourself in the shoes of others and imagine different perspectives from your own; this is one of the most valuable qualities for understanding the needs of others who serve. Social entrepreneurs start by identifying a problem. Most of the time they choose a fundamentally stable but unjust social circumstance that excludes or marginalises a part of humanity.
- Emotional and social intelligence - the ability to connect with others and build strong relationships.

## Case study – Social Occupational Centre in relation to DSE competences

All the skills mentioned above are very important in a digital social start-up, but an important consideration to highlight is that not necessarily all of these skills must belong to a single person. For example, in the case of Social Occupational Centre start-up run by adults with different abilities, these core competencies can be distributed among the various members. For this reason, it is important to focus on the development of complementary skills, specific for each person based on their talents, and on teamwork that allows you to combine all the skills.

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<sup>26</sup> Carretero, S.; Vuorikari, R. and Punie, Y. (2017). DigComp 2.1: The Digital Competence Framework for Citizens with eight proficiency levels and examples of use, <https://op.europa.eu/en/publication-detail/-/publication/3c5e7879-308f-11e7-9412-01aa75ed71a1/language-en>

<sup>27</sup> Il valore dell'Impresa Sociale in provincia di Milano. (2011, May). Camera Di Commercio Milano. [https://www.milomb.camcom.it/c/document\\_library/get\\_file?uuid=5b7ca79d-f30b-4cc2-b302-dd8839d2b876&groupId=10157](https://www.milomb.camcom.it/c/document_library/get_file?uuid=5b7ca79d-f30b-4cc2-b302-dd8839d2b876&groupId=10157)



## The latest technology products and tools to use when establishing the DSE

In a company, some tools and programs are not easy to use for people with disabilities. Assistive technologies are creating new opportunities in society and in the labour market. It is important that these technologies are widely available and part of the catalogue of solutions provided by employers and training institutions<sup>28</sup>.

Assistive technologies are evolving at a rapid pace. While not directly aimed at supporting entrepreneurship, these technologies can help someone set up a business in three broad ways. First, improving an individual's ability to participate in society increases their self-esteem and confidence, increasing the chances of starting a business. Collecting and managing information is critical to full participation in today's society, and various assistive technologies allow people with different types of disabilities to access computer systems. Second, assistive technologies can help people with disabilities interact with customers and develop relationships with suppliers, business partners and financiers. Depending on their disability, an individual will prefer one channel to another. Third, technologies can help entrepreneurs with disabilities manage and control their business processes. In addition to the information and communication issues already discussed, the achievement of business objectives requires continuous planning and monitoring<sup>29</sup>.

According to a study by the Alvernia University (2019), taking into account people with various disabilities, the following suggestions are provided for their validity in making it easier to use technology on a daily basis:

- Screen reader - useful for people with visual impairments as it transmits the text displayed on the screen in an auditory, tactile, or a combination of the two. Most screen readers work via text-to-speech which reads text aloud, others can also communicate data via a rechargeable braille display. Some more expensive ones use crystals that can expand when exposed to particular voltage levels, allowing users to use their fingers to read the text displayed on the screen. Some examples are web extensions for screen readers, Intel Reader or Kurzweil 3000 (visual impairment)<sup>30</sup>.
- Adapted keyboard - there are several on the market: braille keyboard (visual impairment), simplified coloured keyboard with coloured keys according to their function sometimes used by children to learn (intellectual disability), on-screen keyboard that can be used with the mouse or with visual recognition by means of special hardware or keyboard of reduced dimensions to be used with one hand (impediment of the upper limbs)<sup>31</sup>.
- Correction software - useful for supporting learning or intellectual disabilities, can be added as an expansion to the Internet browser or downloaded. It finds everything written on a specific computer and provides grammar suggestions and corrections. A tool like Ginger includes the following features: grammar check, word prediction and sentence reformulation, text-to-speech (TTS) function to make a person hear what they are typing, and so on. Most software, including Ghotit or Grammarly, are free of charge.
- Sip-and-puff (SNP system), send signals to the device, using air pressure through the "sip" (inhalation) or "puff" (exhalation) into a straw, tube or wand. Mouth-controlled input provides users with severe limb impairment a simple and effective way to control mouse movement. The movement and operation of this joystick is similar to that of a mouth stick. Clicking the

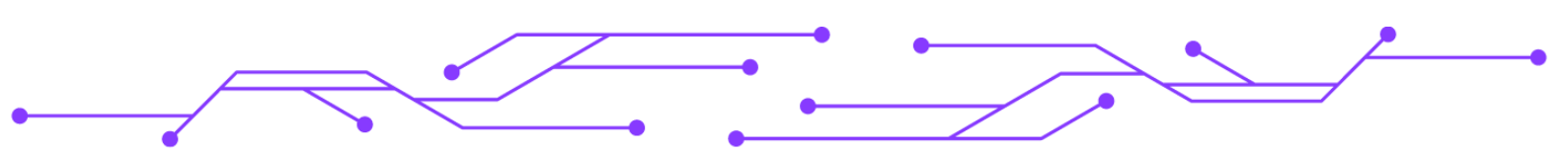
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<sup>28</sup> Fundación ONCE & ILO Global Business and Disability Network. (2019). Making the future of work inclusive of people with disabilities. [https://disabilityhub.eu/sites/disabilityhub/files/making\\_the\\_future\\_of\\_work\\_inclusive\\_of\\_persons\\_with\\_disabilities\\_vf.pdf](https://disabilityhub.eu/sites/disabilityhub/files/making_the_future_of_work_inclusive_of_persons_with_disabilities_vf.pdf)

<sup>29</sup> OECD & European Union. (2013). Policy Brief on Entrepreneurship for People with Disabilities. In OECD (ISBN 978-92-79-33519-8). Publications Office of the European Union. <https://www.oecd.org/cfe/leed/Policy-brief-entrepreneurship-people-disabilities.pdf>

<sup>30</sup> Check for more at: <https://usabilitygeek.com/10-free-screen-reader-blind-visually-impaired-users/>

<sup>31</sup> Check for more at: <http://portale.siva.it/en-GB/databases/products/detail/id-20695>



mouse button is achieved with the help of the joystick sip and puff function. Input from a sip-and-puff device combined with computer accessibility software allows you to use many keyboard programs accessible with this device.

- Footmouse-the foot-operated mouse gives upper limb impaired users the ability to move the cursor and click various buttons with the use of their feet. It is slower than the traditional computer mouse but can be a viable alternative when used in conjunction with the keyboard.
- Organisational software and graphic organiser help an individual with ADHD, PTSD, intellectual disability to draw a course of action. Depending on the type of writing, it may suggest that the writers describe an object, chart a course of events, or carry out some activities to help plan the part. OneNote is part of the Microsoft Office series, while Evernote is free and has a mobile application<sup>32</sup>.

Since these are innovative technologies, in addition to well-established products, there are start-ups that are developing new adaptive technologies, such as:

- BlindHelper - is a low-cost and open-source printer designed to facilitate inclusion processes: it allows you to transcribe texts in Braille, facilitating and speeding up the preparation of documents for blind and visually impaired people.
- Ava - provides real-time closed captioning for the deaf or hard of hearing to follow any conversation and be included. It is based on Artificial Intelligence (AI) and can be used to meet new people, individually or in a group, for in-person or online meetings, informal conversations with work colleagues or when attending a conference.
- OrCam - offers an advanced wearable assistive technology device for the blind and visually impaired that reads text, recognizes faces and identifies objects. The company's device includes a miniature video camera and a processing unit that can be connected to glasses and uses a computer vision algorithm<sup>33</sup>.
- SignAll - is a developer of computer vision technology intended to automate translation into sign language. The company's technology leverages artificial intelligence to automatically recognise and translate sign language in real time, enabling workplaces to facilitate effective communication between hearing impaired people<sup>34</sup>.
- eSight - is a visual platform organisation that enables people with visual impairments to integrate seamlessly into any workplace. ESight's wireless electronic glasses consist of three parts: a headset, a custom prescription lens frame attached to the inside of the headset, and a controller that allows the wearer to adjust eSight's video settings to suit their individual needs and current activity.
- Emotiv - develops hardware and software, the company's wireless headphones use a method of recording electrical activity in the brain called electroencephalography (EEG). In combination with mental command algorithms, it recognises trained thoughts that can be assigned to control virtual and real objects simply by thinking<sup>35</sup>.

In addition to solutions already available on the market, there are also projects under development or organizational practices that aim to include people with different skills in the technological revolution. According to Fundación ONCE & ILO Global Business and Disability Network (2019) some examples are:

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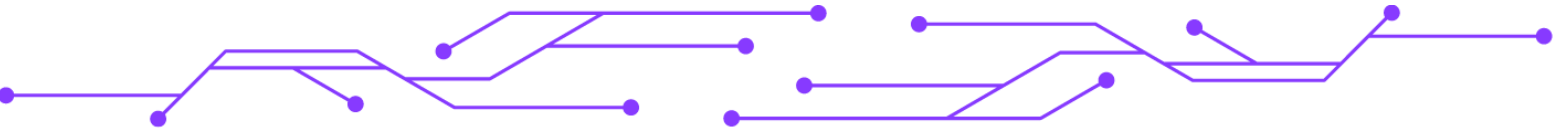
<sup>32</sup> Alvernia University. (2019, April 4). 5 Assistive Technology Tools That Are Making a Difference. Alvernia Online.

<https://online.alvernia.edu/articles/5-assistive-technology-tools-that-are-making-a-difference/>

<sup>33</sup> OrCam | Visually Impaired Assistive Technology - Closing The Gap. <https://www.closingthegap.com/orcam-advanced-wearable-ai-devices-for-the-blind/>

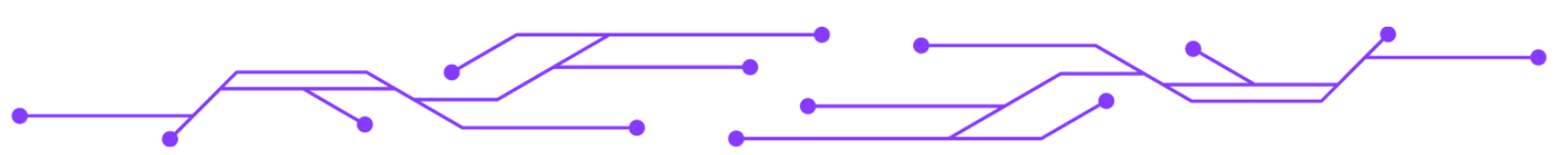
<sup>34</sup> MTB's Must-Watch Scaleup list: AT Tools in the Workplace. <https://mindthebridge.com/mtbs-must-watch-scaleup-list-assistive-technology-tools-in-the-workplace/>

<sup>35</sup> MTB's Must-Watch Scaleup list: AT Tools in the Workplace. <https://mindthebridge.com/mtbs-must-watch-scaleup-list-assistive-technology-tools-in-the-workplace/>

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- Samsung - aims to offer accessible products to people with disabilities and to do so, the company develops its products under the 4C Principles (Consideration, Consistency, Completeness, Co-creation) for designing the accessibility experience. The company also uses the "Accessibility UX (User Experience) Design Guide" and "Checklist" to ensure that its designers and developers consider and integrate accessibility factors in product design into the real process.
  - The "Teach Access" organization in the United States - a collaboration between academia, industry and advocates of people with disabilities, formed to address the urgent need to improve the skills of higher education students as they learn to design and develop mobile and desktop technologies. The goal is to ensure that future technologies are "born accessible," by disseminating core competencies and concepts for the design and development of accessible technologies in traditional design, computing and other related disciplines.
  - AI for Accessibility - is a Microsoft grant program that harnesses the power of AI to amplify human capabilities for people with disabilities. AI for Accessibility aims to do this through grants, investments in technology and skills. The AI for Accessibility programme awards grants in areas vital to building a sustainable future for people with disabilities: employment (AI for developing more advanced skills and for inclusive hiring), everyday life (making software and devices smarter and contextually relevant) and communication and connection (creating new possibilities through technology).
  - Israeli firm Atvisor - has created an artificial intelligence-based system for consulting and procurement of assistive technologies online that can advise businesses, people with disabilities and professionals on the best product available. While not specific to the workplace, it does include assistive technologies that can be provided in the form of workplace adjustments. The company collaborates with the competent ministries and is therefore a good example of public / private partnership<sup>36</sup>.

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<sup>36</sup> Making the Future of Work Inclusive of Persons with Disabilities.  
[https://disabilityhub.eu/sites/disabilityhub/files/making\\_the\\_future\\_of\\_work\\_inclusive\\_of\\_persons\\_with\\_disabilities\\_vf.pdf](https://disabilityhub.eu/sites/disabilityhub/files/making_the_future_of_work_inclusive_of_persons_with_disabilities_vf.pdf)



## Going beyond Local: Multicultural Awareness and Acceptance in a DSE on a digital European level, without national borders

Social enterprises benefit from being members of a social enterprise network because they provide access to a shared heritage of resources, skills, contacts and peer support. The case of a location in a rural and remote location can add specific challenges for rural areas, so it is even more important to have an online platform to discuss and share with people and organisations similar approaches, solutions and experiences to address common challenges. Social enterprise networks exist at the local, regional, national and international levels. Their members are linked by geography, theme, social mission, or a combination of these<sup>37</sup>.

### Create a digital network

Social networks are not a new concept; they have always existed but in different forms. Digital networking builds relationships through social media. Just like in traditional networks, which meant participating in activities, shaking hands and exchanging business cards, in this case one will have to read people's posts, comment and share in the digital world. More and more companies are recognising the benefits of social media in their business, both for communicating with and connecting with potential customers, and for attracting new talents to the company. Communication through social networks takes place on a daily basis and interaction is no longer one-sided. Social networks allow numerous activities, such as recommendations, market research, creation and validation of ideas, development of new products, customer relationship management and all forms of promotion and communication. Some of the most popular business-related social networks today are Facebook, Instagram, Twitter, and LinkedIn.

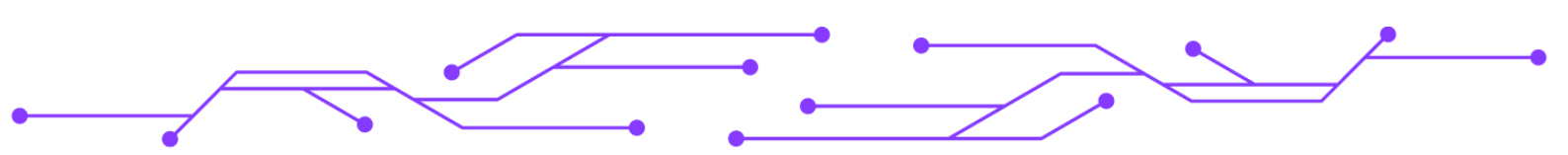
**Facebook** has replaced traditional advertisements in recent years. The popularity of this social network is not surprising, since there can be found all the necessary information: job or apartment ads, news from all over the world and everyone has the opportunity to join groups for different fields or occupations. From a business perspective, Facebook has become the perfect channel for finding the desired audience and spreading the desired message thanks to the elimination of geographical barriers and the removal from traditional commercial advertisements. It has become easier to reach the intended audience. A big advantage of Facebook is that its commercial value can be directly measured through Facebook statistics.

**Twitter** is a public micro-blogging service that publishes short text messages, so-called tweets of up to 280 characters. Twitter can be used via a browser in a web environment, as an application on a mobile device and via an SMS service. Using the correct hashtags ensures that people can rank among the most read tweets with their posts. The peculiarity of Twitter is that the posts multiply every day without being seen as spam. This sets it apart from Facebook. On Twitter it's really easy to brand a company and create a certain image of it and that's a good thing from a business point of view. In addition, it is very easy to find comments on the company or discover recurring topics and, therefore, always be in trend.

**Instagram** is primarily intended for use on mobile devices and the focus is on the visual. As with Twitter, one can also have followers here and coverage can best be achieved through hashtags (#). It is very popular with young people, who recognise its potential and power, and have begun to take advantage of its benefits. Instagram has become the perfect platform for advertising for clothes, shoes, concerts, and a totally new profession is born - Instagram "influencer". Given that Instagram is

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<sup>37</sup> Social Enterprise Networking. (2022, January 19). Rural Social Enterprise Hub. <https://ruralsehub.net/project/chapter-social-enterprise-networking/>



a completely visual social network, and that humans are visual beings, it is the platform that has allowed companies to fully tell their story through photography and / or video.

**LinkedIn** is an employment-oriented online business service. It operates through websites and mobile applications. It is a platform used mainly for professional channels and allows job seekers to publish their resumes and employers to publish vacancies. As of February 2021, LinkedIn has registered 740 million members from 150 countries. LinkedIn allows members (workers and employers) to create profiles and “connect” with each other in an online social network that can represent the real professional relationships of the world. Members can invite anyone (whether they are an existing member or not) to become a “link”<sup>38</sup>.

In reality, new social networks emerge day by day. While some remain relatively unsuccessful, others have experienced great success, such as Pinterest, Tumblr, and TikTok, giving companies many new opportunities to create interesting content with many variations and thereby reach new target groups. This diversification has proven to be very effective because, among other things, it builds the value of the company or person through better recognition.<sup>39</sup>

## Multicultural awareness and acceptance

Through digital networking, individuals open social networks to interact with people from completely different backgrounds than theirs. In this way, everyone gets to know other cultures, languages, new religious characteristics, broaden their point of view on the world, and become more welcoming towards diversity.

In a world increasingly connected on a global level, it would be a serious loss not to open up to collaborations and networks with other realities at least at a European level. This mixture of different cultures and approaches can in fact lead to numerous benefits such as:

- Greater creativity - important in problem solving and decision making.
- Various perspectives, from a variety of different experiences and skills. Different perspectives will help the company to have various options to achieve the main goals of the business.
- Faster problem solving and improved decision making - a diverse team responds with different solutions to a given problem and more likely to achieve better decision making than individual decision makers.
- Useful language skills - different language skills can improve the efficiency and effectiveness of the network. Cultural differences and language barriers are two major factors that can hinder the performance of a business while still being able to reach the world via the Internet. Therefore, it is an excellent idea to involve companies with different characteristics and backgrounds in terms of cultural factors and language in the network<sup>40</sup>.

However, accepting different views and cultures can be challenging. A person's culture can influence the way he/she behaves in the workplace, the way of talking and interacting with the colleagues. It is important to be aware of cultural differences so that diversity-related conflicts can be avoided. To take only the best out of collaborating with other European partners one can use some of the following practices:

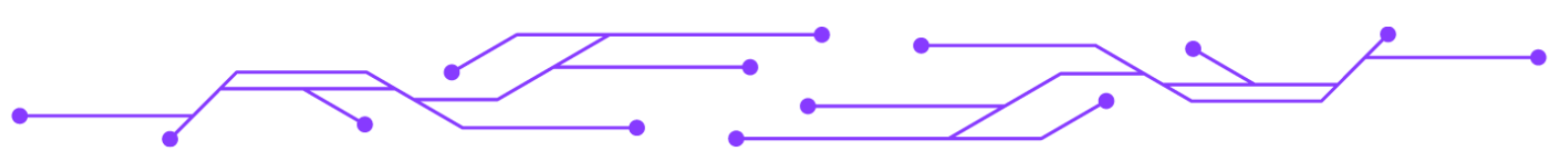
- Create cultural awareness guidelines and policies to ensure workers are culturally aware. By setting rules on what is acceptable and ethical in the workplace, clarity can be provided

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<sup>38</sup>About LinkedIn, <https://about.linkedin.com/>

<sup>39</sup> Ružić, Drago; Biloš, Antun; Turkalj, Davorin. 2014. E-Marketing: p357

<sup>40</sup> Malyk, M. (2022, October 25). Importance Of Cultural Awareness In The Workplace: How To Become More Culturally Aware. <https://www.easylama.com/blog/importance-of-cultural-awareness/>



on how workers from different backgrounds should interact with each other while avoiding all forms of discrimination.

- Celebrating uniqueness and cultures, for example by celebrating all the various cultural or religious festivals and creating moments of sharing mutual knowledge.
- Communicate clearly and avoid misunderstandings, considering that people from different cultural backgrounds often have different styles of communication (e.g., direct / indirect). When working with colleagues, partners and clients from other parts of the world, it is a good idea to spend time researching the communication norms of their cultures.
- Cultural awareness - understanding one's culture and how it shapes one's behaviour.

### **Case study – Digital network of Social Occupational Centre**

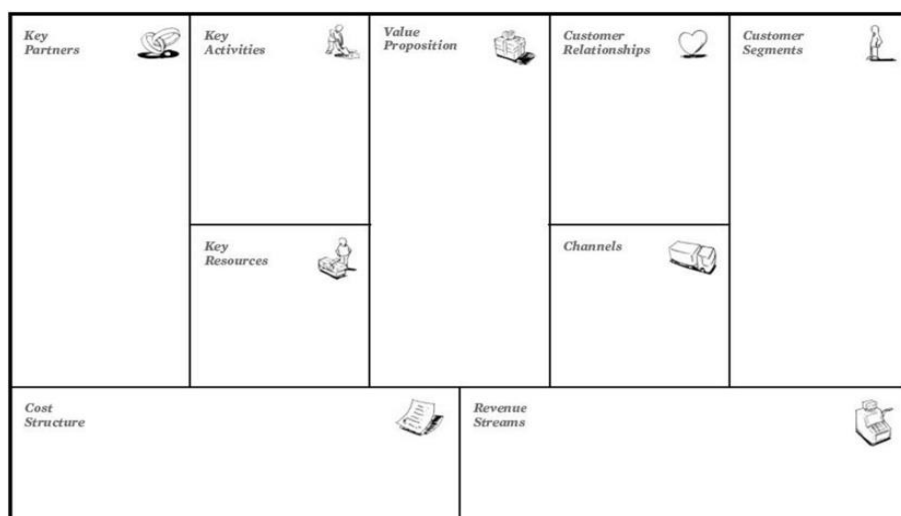
For the chosen communication start-up, social media will be the daily work environment. It will be essential to develop networks of contacts both for oneself and for customers in order to increase the audience reached and the impact of communication campaigns. In addition to local contacts more closely related to oneself and to customers, creating a national and international network can be a great opportunity. In fact, it can be an opportunity for collaboration and mutual inspiration with other communication companies or other digital social enterprises in Europe and around the world. In this way it is possible to exchange ideas, information and good practices as well as being a possibility of cultural enrichment.

## Adaptation of different Digital Models for DSE of seniors and adults with disabilities - Business models beyond profit

Each digital social enterprise has its own mission, a specific value proposition to offer and, above all, a solid business model. To do this, it is necessary to understand how each of these companies manages to create, supply and acquire value.

### Business Model Canvas and Lean Canvas

These frameworks can help reflect on some key aspects of an organisation or a start-up. A good way to keep them in the foreground is to use a Canvas. These simple models ask questions about economic positioning, strategic positioning and structural aspects. A Canvas can be made multiple times over time as various elements change. In principle, the Business Model Canvas (BMC) is suitable for new or existing businesses while the Lean Canvas is specifically dedicated to start-ups.



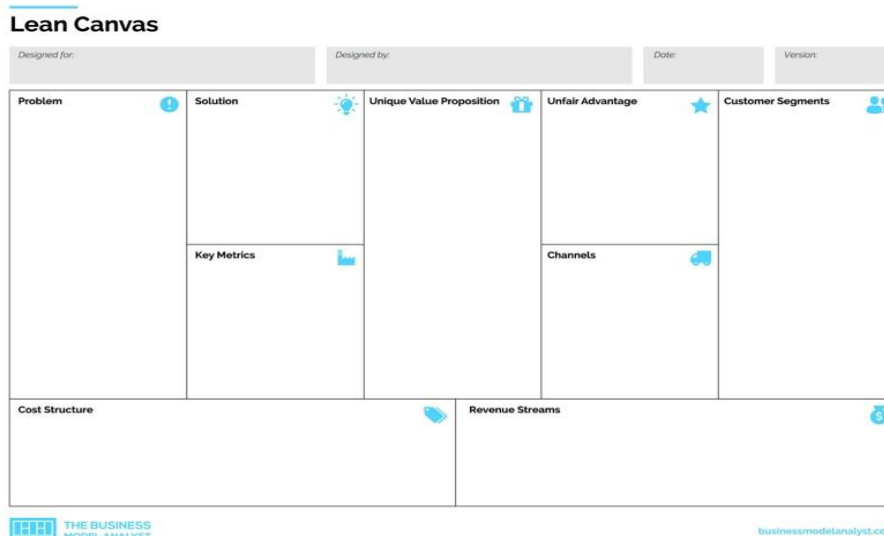
Picture: Business Model Canvas (BMC), Source: Business Model Canvas. (n.d.). Miro. [https://miro.medium.com/max/1400/0\\*Hs4HqT07L6U37K6s.jpg](https://miro.medium.com/max/1400/0*Hs4HqT07L6U37K6s.jpg)

Regarding the BMC, some reference descriptions to guide the analysis and compilation of the areas are as follows:

- **Value proposition:** information about what customer problems are solved, through which products and services, with what benefits for customers, how the customer perceives their value, and with what differences compared to the competition.
- **Customer segments:** information about which part of the customer do you want to serve primarily, which customers are the most important, how long will we involve the same customer.
- **Customer relationships:** information about what kind of relationship is expected with the customer, how to maintain it and by whom it is influenced, what relationship our customers have with competitors and how it changes compared to ours, as well as what kind of relationship the customer expects and how it can receive higher quality.
- **Channels:** information about channels through which one can reach their customer segment and about the flow of the current process, on how the channels are integrated, and which work best, information on how do customers know the value proposition and buy.
- **Key activities:** information on how your offer is produced, with which key competences and how these are used in the supply chain.



- **Key resources:** information on what are the key resources behind the IT system value proposition, human resources, tangible tools and localisation.
- **Key partner:** information about what they offer and what is offered in return, what relationship they have with their business, and which are the most important partners and how they influence our customers.
- **Cost structure:** information on what are the average costs, how much influence does it have on the value chain and how it can be optimised without decreasing the perception of quality by the customer.
- **Revenue Streams:** information on what the revenue stream is, how the profit is generated and what the customer pays for<sup>41</sup>.



Picture: Lean Canvas, Source: Lean Canvas. (n.d.). Business Model Analyst. <https://businessmodelanalyst.com/wp-content/uploads/2019/07/learn-canvas-template-A2-scaled.jpg>

In the case of start-ups, some areas such as partners, activities, resources and the relationship with customers are not yet sufficiently defined. According to Social Business Design (2021), in the Lean Canvas these areas are replaced with others more suitable for a nascent company. These areas are:

- **Problem** - problems in your customer segment that need to be resolved.
- **Solution** - potential solution to the problem developed after discussion and collaboration with the customers themselves.
- **Key metrics** - indicators to evaluate and monitor performance.
- **Unfair advantage** - a distinctive element that can help when it comes to looking for partners and investors, something that cannot be copied or bought e.g., inside information, a dream team, getting expert approvals, existing customers<sup>42</sup>.

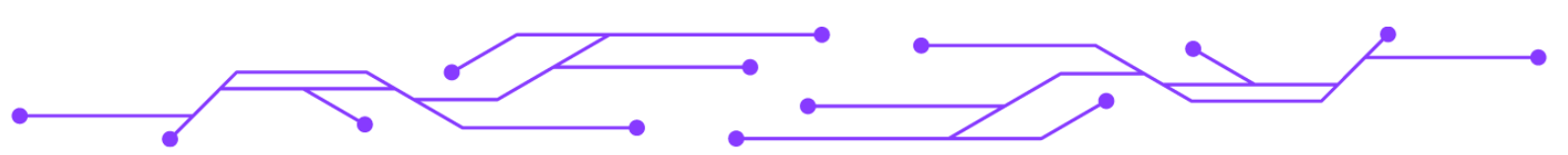
## Examples of business models

Some reference models used, typical of digital entrepreneurship, are described below which may also be suitable for social missions.

### Freemium

<sup>41</sup> Lestand, G. (2018, March 8). Key questions to be answered when you fill up a business model canvas. <https://www.linkedin.com/pulse/key-questions-answered-when-you-fill-up-business-model-lestand/>

<sup>42</sup> Social Business Design. (2021, October 17). Business Models for Social Enterprises. <https://socialbusinessdesign.org/business-models-for-social-enterprises/>



One of the main reasons why user internet adoption has soared globally is the rise of the "freemium" business model, where users can use a basic product or a service for free but have to pay for a premium version with additional features. When done correctly, the freemium business model can help drive massive traffic to corporate websites, deliver a "try before you buy" experience that overcomes users' resistance to payment and converts free users into paying customers. Previous research has shown that adding new, high-quality products as premium offerings can cause customers to increase their overall brand perception and are more willing to pay for premium alternatives. However, freemium products often subvert this strategy because customers perceive the benefits of the free product as greater than those expected from a cost-benefit model, disproportionately preferring it to other offerings due to the zero-price effect<sup>43</sup>.

### **Digital marketplace**

The marketplace is a digital platform where the owner connects sellers or suppliers with users interested in purchasing or booking products and / or services. The platform can be either a website or an app (mobile or desktop). In a traditional e-commerce, the owner sells directly to users. In a marketplace, on the other hand, the owner makes virtual spaces available to several external vendors / suppliers. The e-marketplaces can withhold commissions, fixed or proportional to turnover, on sales generated by sellers in exchange for using the platform. Useful paid services are often provided, such as marketing services, SEO, user tracking, number of sales and earnings, etc. Some advantages of this business model for suppliers are greater visibility for their product, brand promotion, better monitoring of competitors and access to the digital market with reduced investment, eliminating the costs of managing their own website and advertising.

### **Renting instead of buying**

The customer does not buy a product but rents it. This reduces the capital normally required to access the product so the business model makes it more accessible and reaches a wider market when the price of the product would be too high. The company itself benefits from higher profits on each product, as it is paid for the duration of the rental period. It also ensures regular income for those who rent, as the customer is required to periodically pay an amount agreed between the two parties. Both parties benefit from greater efficiency in using the product as downtime, which unnecessarily constrains capital, is reduced on each product.

## **Case study – Lean Canvas: suitable model for Social Occupational Centre**

By briefly analysing the Lean Canvas of the communication start-up, the lack of digital communication services that enhance associations and local culture for local associations, schools and public administration (customer segment) can be highlighted as a problem. Possible solution is the digital social start-up itself (solution) which offers a personalised quality service at a low price (unfair advantage). The services offered consist in the management of pages in various social media and live online events and are agreed directly with customers (unique value proposition) who have been reached directly in person as well-known local realities or through advertising on the social page of the start-up (channel). The main reference metrics concern the social impact in terms of beneficiaries involved and economic sustainability (key metrics) which considers the main costs in terms of human resources, technical expenses (cost structure) and the revenues from customers, lenders or sponsor (revenue streams).

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<sup>43</sup> How Companies Can Get the Most Out of a Freemium Business Model. <https://hbr.org/2019/03/how-companies-can-get-the-most-out-of-a-freemium-business-model>



## Social capital needed for DSE of seniors and adults with disabilities

Social capital refers to the extent, nature and quality of the social bonds that individuals or communities can mobilize in conducting their business. It is a concept that aims to emphasise the importance of social contacts between groups and within groups<sup>44</sup>. Online communities like Facebook, Twitter, LinkedIn and Instagram bring people with common interests and ideas together and connect with each other by providing information about each individual. It is evident that the exponential growth of Internet users has led to an increase in interactions between individuals on social networking sites. The great impact of social networking sites on social capital is that they have made it easier for people to gather information about each other and establish a relevant relationship between them. There are many possible cataloguing of types of social capital, one possible distinction is between<sup>45</sup>

- formal ties, i.e., institutionalized ties governed by fixed rules, such as relations established through contracts, etc.
- informal, more fluid and uncoded bonds between friends, like-minded people, supported and structured by mutual personal relationships.

Both types of relationships are important for building a varied network around the company. The following points illustrate how social capital is multidimensional:

- A large social network is important because it gives access to more potential resources, both in terms of total value and variety of resources. A larger network also increases the likelihood of accessing these resources when needed.
- Strong relationships develop over time through repeated interactions. It takes time to develop deep connections and establish norms which, if positive, can provide access to more valuable resources.
- Positive relationships are also important because social capital exists where there is trust, mutual respect, goodwill, favours or obligations.
- Relationships with people from different positions are important because there are a wide variety of assets that have value. Material goods and services are obvious, but they can also include aspects of human capital such as knowledge, skills and wisdom.
- Positive social structures refer to the social context within which relationships exist, for example in the context of the organization. Social structures, including social norms, provide the background context for interaction<sup>46</sup>.

In particular, social enterprises are based on the concept of social capital. The importance of a strong network of relationships is often much greater than other types of capital such as physical or financial, unlike traditional companies. Below are some reasons for the close link between the company and the share capital:

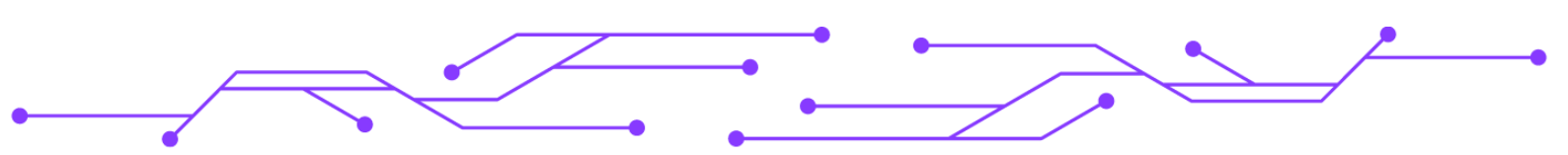
- Social entrepreneurship develops where there is a high awareness of the importance of social and economic relations for their functioning.
- An important factor in the development of social entrepreneurship is the attitude towards them of entities operating in the free market. "Traditional" companies are important players in this case as they activate socially responsible business opportunities. Possible examples are corporate foundations as an organisational form based on the knowledge "acquired" from the share capital or non-profit organizations, based on the social union

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<sup>44</sup> What is Social Capital ? - Meaning, Barriers and its Application. (n.d.). <https://www.managementstudyguide.com/social-capital.htm>

<sup>45</sup> <https://publications.jrc.ec.europa.eu/repository/bitstream/JRC36181/6181%20eur22673en.pdf>

<sup>46</sup> Zinnbauer, D. Z., European Commission, Directorate-General Joint Research Centre, & Institute for Prospective Technological Studies. (2007). What can Social Capital and ICT do for Inclusion? (ISBN 978-92-79-05014-5). Office for Official Publications of the European Communities. <http://www.jrc.es/>



of companies, public institutions and third sector organisations that operate and seek to interact locally

- Social enterprises not only rely on social capital, but they also develop it. Social entrepreneurship contains multidimensional potential for innovation. First, it has the ability to respond to locally identified needs characteristic of smaller companies. Secondly, it is based on democratic management that promotes the emergence of new business ideas. Third, public confidence in entrepreneurs operating in the local context of social capital is greater than that of anonymous market leaders.
- Education is the driving force of social entrepreneurship and social capital. Strengthening social relationships requires continuous ecological, economic and civic education. In relation to ecology, education should be based on a profound awareness of available resources, often at risk of exhaustion. Ecology as a socially discussed topic is also an important issue in the social responsibility (CSR) policy of traditional businesses. In relation to economics, it is worth focusing on implementing a deep understanding of market trade and its meaning for local citizens, communities and societies. In relation to civic activity, it seems important to emphasize the point of effect of individual activity, both in the context of social development and of the (local) economy. Education should involve children and young people, but also adults, both in the university setting and as part of all kinds of training projects aimed at people already operating on the market<sup>47</sup>.

## Case study – Main Players to develop social capital for Social Occupational Centre

By analysing the share capital of our communication start-up, we can identify some main players with whom it is possible to develop more or less formal relationships:

- Other local associations share the same mission of bringing a positive social impact to the territory and are already known for joint initiatives or as customers.
- Local institutions, such as the public administration, which are interested in the social impact on the community or as a customer and which can provide bureaucratic and administrative support.
- European social enterprises, known through social media or joint European projects and by maintaining a mutual exchange of ideas and good practices.
- Communication and digital professionals, with whom the organisation has collaborated for the creation of services or projects, useful for ideas and technical comparison.
- Lenders and sponsors that financially support the company, and it is important to maintain a periodic interview to align with the objectives and maintain their support.
- Friends, family members and acquaintances of adults with different abilities who support them on a daily basis and are interested in their personal success within the company.

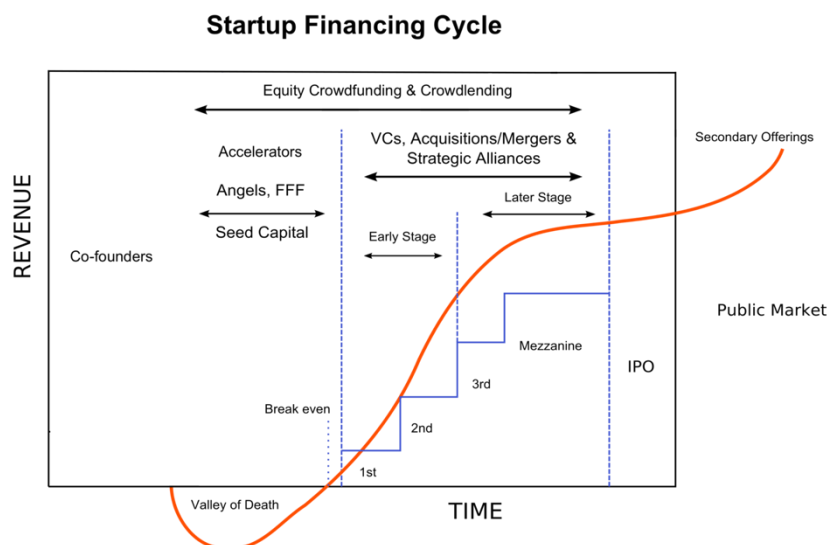
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<sup>47</sup> Waligóra, A. W. (2020). 5 APPLICATIONS FOR THE SOCIAL CAPITAL-CREATING ROLE OF SOCIAL ENTREPRENEURSHIP. 5 Applications for the Social Capital-Creating Role of Social Entrepreneurship, ISSN 0394-7947. <https://doi.org/10.14596/pisb.360>

## Raising funds for starting a DSE

Being funded is the most important thing in a business, especially at the beginning to achieve financial stability. The Internet offers the possibility of launching, promoting and growing businesses. Thanks to the visibility and the possibility of offering one's services or goods to potential customers on the global market, the search for a potential investor is easier. There are many potential investors in the market, but with a bigger market comes more competition.

## Start-up Financing Cycle



Picture: Financing Cycle of a start-up, Source: File: Startup Financing Cycle.png - Wikimedia Commons. (2015, June 25). [https://commons.wikimedia.org/wiki/File:Startup\\_financing\\_cycle.svg,+CC+BY-SA+3.0,+https://commons.wikimedia.org/w/index.php?curid=41190293](https://commons.wikimedia.org/wiki/File:Startup_financing_cycle.svg,+CC+BY-SA+3.0,+https://commons.wikimedia.org/w/index.php?curid=41190293)

The financing cycle of a start-up shows a funding diagram and profit trajectory over time. All funding options in the diagram are described below. All start-ups are financed through stages, and each has its own group of investors. Usually, several forms of financing are sought at the same time in order to reach a greater amount of money.

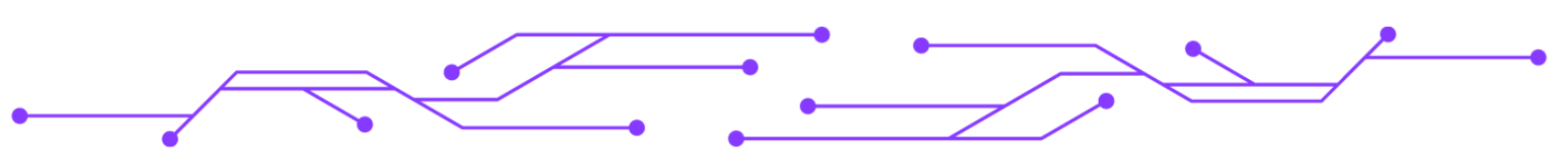
## Eight basic methods of financing

### Self-financing

Most start-ups use this funding model in the start-up phase. Owners invest their own money, often from earnings. Some of them wait years to set aside enough money to start developing their idea. These investments, in general, are not significant, but sufficient to start a business. There is no single way to be successful, but financial experts agree that SMART strategy and management times with the right finances can increase the chances of success. The advantage is that if the business is successful, the owners own 100% of the business and have complete control over the business.

### Angels

Investor angels are high net worth people who are ready to invest in exciting ideas or business opportunities. This type of investor mostly acts in the initial period of growth, in the embryonic state (seed capital). Angel investors want to see some results before investing and tend to be reluctant to lend but rather want to become part of the company (5-10% of the net worth). This can be positive



thanks to their professionalism, their knowledge and their channels. EBAN<sup>48</sup> is one of the best-known non-profit organisations, represents the pan-European community of early-stage investors, and brings together organisations and individuals from Europe and beyond.

### **FFF, Friends Family and Fools**

A loan from family and friends can be a great resource because investors know the founders directly and probably know something about the idea. They have more pleasure in investing in the business given the relationship they have towards the founders. This personal relationship can be problematic if you don't separate the personal from the business.

### **Crowdfunding**

"Crowdfunding (collective financing) is the practice of obtaining the necessary funding by soliciting contributions from a large number of people, especially those in the online community". In fact it is the preferred methodology of the digital economy. This type of financing is mostly provided by individuals. Deciding to be funded through online platforms can bring more media attention and allows one to get feedback and advice on how to improve the business idea. Below is a list of the best crowdfunding platforms in different categories:

- best overall = Kickstarter (<https://www.kickstarter.com/>),
- second best overall = Indiegogo (<https://www.indiegogo.com/>),
- best for Non-profits = Causes (<https://www.causes.com/>),
- best for creators = Patreon (<https://www.patreon.com/>),
- best for personal fundraising: GoFundMe (<https://www.gofundme.com/>),
- best for collective financing equity = CircleUp (<https://circleup.com/>).

### **Grant (non-repayable)**

As reported by the EU, one can obtain a grant in two different ways: direct and indirect funding, depending on the nature of the business or project. Calls for proposals are defined on the Financing and Procurement Portal<sup>49</sup>, where to apply and check the conditions necessary to be financed. In America, one can apply for a start-up grant at organisations such as Small Business Innovation Research (SBIR), the National Association for the Self-Employed (NASE) and Idea Café.<sup>50</sup> The advantages are the absence of reimbursement, easy access to information, increased visibility and credibility and consequent additional funding. The disadvantages are the high bureaucracy, the large competition, the uncertain renewal and the binding contract conditions.<sup>51</sup>

### **VCs, Venture Capitals**

Venture capital represents private equity financing, provided by companies with capital or by funds. This type of capital is invested in the start-up phase of start-ups in exchange for equity, but after it has already passed the embryonic stage. Knowing that start-ups face an uncertain future, venture capital investments predict a large number of failures, but some start-ups will have a great success that should outweigh other losses. Venture capital investments want to recover their investment, turn it into profit and move in search of the next "fresh" start-up.<sup>52</sup>

### **Bank loan**

A bank loan is probably a safe method of financing, but which requires considerable guarantees and requires the company stability typical in the more mature phases. The advantage is that one keeps

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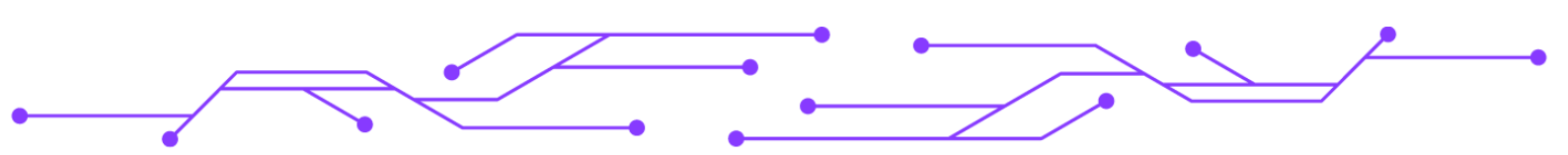
<sup>48</sup> <https://www.eban.org/>

<sup>49</sup> <https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/home>

<sup>50</sup> <https://www.forbes.com/sites/lilachbullock/2019/02/25/how-to-fund-your-start-up-business-idea/?sh=63aed4dc70f7>

<sup>51</sup> <https://www.businessgrants.org/2018/12/8-advantages-and-disadvantages-of-business-grants.html>

<sup>52</sup> Bullock, How To Fund Your Start-Up Business Idea, 2019, Forbes, <https://www.forbes.com/sites/lilachbullock/2019/02/25/how-to-fund-your-start-up-business-idea/?sh=63aed4dc70f7>



his/her equity. The disadvantage is that one has to repay the entire loan with interest within a defined deadline, so if a good investment plan is not created, there is a high risk for bankruptcy.

### **Bank micro-financing**

It is an excellent opportunity for people who do not have a good credit history or sufficient guarantees for a normal bank loan. These people are considered to be a high-risk group and the result is that they do not receive regular bank loan grants. Micro-financing represents a type of loan with a smaller amount of money, and which often requires a lot of documentation before being approved. In agreement with the European Commission, one can benefit from this type of financing if wanting to become self-employed or develop micro-enterprises, if is unemployed or when having difficulty in obtaining a regular credit.

### **Case study – Fundraising strategy for Social Occupational Centre**

For this case study it can be considered a start-up financial support from the organisation that manages the Social Occupational Centre which includes adult entrepreneurs with different skills. This initial capital can be increased with self-financing events involving the organisation's partners and supporters. In parallel, an online crowdfunding campaign can be launched that raises funds from other people close to the organisation or who learn about and believe in the project. In both of these funding opportunities it is essential to effectively illustrate the project with a compelling narrative that manages to convey the ideal and potential of the start-up, whether it is a live presentation or a post on the start-up's social page. This will allow to involve a greater number of people who believe in the project and support it. Later on, other forms of financing can also be evaluated.



## Content marketing vs Ads for DSE

Although traditional advertising methods such as radio commercials and TV ads have been at the top of marketing strategies for many decades, marketing is now moving in a digital direction. For every business, it's important to get their name and products known to the right people. Content marketing (content marketing) and advertising (advertising) can both be important to reach the customer, but they have very different purposes in the marketing strategy.

Advertising follows a simple basis and also works for information or awareness purposes. Through advertising, the brand gains good exposure across various platforms and demographics. Effective advertising draws attention to a product or service and the brand, changes the general perception of potential customers and pushes them to purchase<sup>53</sup>.

Some examples of digital advertising are:

- Display ads, graphics, texts and videos shown to people while they explore websites, apps, social media, with the intent of intriguing the potential customer and inviting them to discover or purchase a product or service.
- Video ads, promotional content that plays before, during, or after streaming video content.
- Ads on social media - that allow to reach a wider audience and increase brand awareness and engagement on their respective social media platforms. Social networks use user information to serve highly relevant ads based on interactions within a specific social media platform.
- Pay Per Click (PPC), an online advertising strategy where you only pay when people click on your ad.
- Retargeting, ads that allow you to show targeted ads to users who have previously visited your website but have not completed the purchase.

While advertising simply promotes a product, content marketing builds relationships. Content marketing is about attracting the public by providing valuable content that they are already looking for related to the product / service and building authority around their brand. Content marketing is considered to be a great way to increase the profits and even increase the number of loyal customers. The content posted on different social media channels not only promotes the brand but also attracts the interest of potential customers towards the brand.

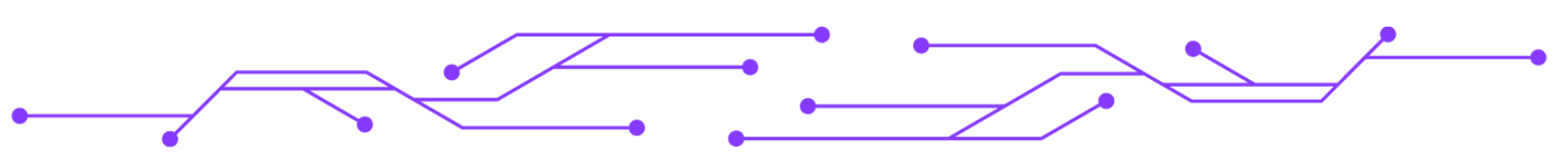
Some examples of digital content marketing are:

- Blogs - an excellent source of in-depth information, drive traffic to the website, generate new leads for the company and cultivate them, and offer a greater understanding of the customer base.
- Videos - spread brand awareness and provide a convenient way for potential customers to be informed about their offer. In addition, if one publishes regularly, people begin to become familiar, and connections are established between the company and the public.
- Webinar - helps to bring together a large and diverse group of people, simplify the positioning of products or services, and build trust and partnership between the existing or potential customer base and the company.
- eBooks - offer companies the opportunity to demonstrate the capabilities of their brand and improve customer relationships by demonstrating how the company overcomes the challenges of the sector by presenting its case studies.
- Podcasts - help build trust and allow to communicate knowledge and skills, thus building credibility. Regular podcasts with accurate information or ideas help establish the brand as an authority in the industry.

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<sup>53</sup> Team, B. B. F. (n.d.). Content Marketing vs. Advertising: What's the Difference? <https://www.bluefrogdm.com/blog/content-marketing-vs.-advertising-whats-the-difference>



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- Infographics - very effective way to show important stats and information in a way that helps the audience understand information easily, grabs audience attention quickly, and builds brand awareness quickly and easily.
  - Whitepaper - an information document usually issued by a business or non-profit organisation to promote a particular solution as the best for a particular problem. When used for commercial purposes can influence customer decision-making processes.

Content marketing is not as direct as advertising that aims at instant sale, instead of showing and proposing things to sell in an undifferentiated way, content marketing publishes informative and quality content that the target consumer finds interesting, useful or valuable and can create personal connections with customers. Content marketing increases audience interest in certain products or services and then redirects them to the sales funnel. Especially for social enterprises, content marketing is preferable for its ability to create relationships and an impact of value for the online community in line with the social mission. This does not mean that advertising is not profitable, it is often an important part of a marketing plan.

### **Case study – Social Occupational Centre’s type of marketing**

The chosen communication start-up will mainly focus on content marketing in line with the social mission of promoting culture and associations. It could also focus on the promotion and dissemination of awareness regarding social entrepreneurship and entrepreneurship of adults with different abilities, given that these are topics that are not covered but potentially very useful and interesting for the beneficiaries. Some examples of content that can be shared on social media are:

- Blog with articles that explore digital transformation in the field of communication and give tips on how to manage social media. These articles are useful for demonstrating to potential customers that the company is an expert in the area in which it operates.
- Webinar on methods and best practices in promoting associations and local culture, also involving experts and prominent guests. These events are useful for reaching a large audience and demonstrating to potential customers that the company is an expert in the area in which it operates.
- Informative podcast to learn more about social entrepreneurship, also involving other social enterprises in the network with our start-up. This can be useful for promoting awareness of social enterprises both for the benefit of oneself and of the network.
- Videos that tell the daily and professional experience of adult entrepreneurs with different skills. This could be an important testimony in favour of an authentic knowledge of people with disabilities against prejudice and discrimination by showing the actual skills and potential of these people put into play beyond the difficulties.



## CONCLUSION

Various theoretical aspects and some practical examples regarding digital social enterprises have been exposed in this manual. To conclude, it is presented below a list of suggestions that summarise the salient points for starting a digital social enterprise:

- **Understand the features, advantages and disadvantages of a DSE.** In order to fully exploit the potential of this new activity it is necessary to understand and be able to communicate its peculiarities.
- **Evaluate the context in which you want to establish the DSE.** An in-depth analysis of the current environmental and social situation and possible future developments allows to identify opportunities and risks.
- **Deepen the importance of innovation.** This not only from a technological and digital point of view, but above all as these technical innovations can be used to create social innovation.
- **Identify the stakeholders related to the DSE and assess** which are the critical actors and establish the best way to interface with them to collaborate in the success of the company.
- **Map the competences present in the DSE and compare them with the necessary ones.** This allows identifying the strengths and weaknesses of companies. Initially it is normal that the available skills are not sufficient. Having noted this, it is important to act accordingly by trying to find these skills from the market or through training.
- **Keep up to date when it comes to innovative technological products and tools.** These, in fact, can improve the work activity and its adaptability to meet the needs of workers with disabilities.
- **Collaborate with other digital social enterprises in Europe and around the world.** All this is made incredibly simple thanks to the new digital communication tools, allowing mutual enrichment between international companies thanks to intercultural exchange and good practices.
- **Create a business model suitable for the DSE.** This requires an adaptation of traditional business models to the social reality and mission of the company. A useful tool for this phase is the Business Model Canvas or the Lean Canvas.
- **Build a social network around the DSE.** Having a solid social capital of partners and professionals around the company is essential for the short-term but above all for the long-term success.
- **Create a fundraising strategy.** A well-made strategy works on several fronts, drawing on various types of financing and evolves over time according to the life phase of the company.
- **Create an effective communication strategy.** A balanced combination of content marketing and ads allows potential customers and partners to promote and fully understand the company's mission and activities.

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