

Winston Churchill Memorial Trust – Fellowship Report

WINSTON
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USING SOCIAL INNOVATION TO DRIVE ENTREPRENEURSHIP AMONG YOUNG UNEMPLOYED PEOPLE.



Roger Warnock – Fellow 2013

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I aspire to be a true social innovator, so in that vein I believe in open innovation and collaboration and maximising joint efforts to solve social issues. So if you feel any of my ideas may be useful to your work or if I can help in any way, all you have to do is ask.

So don't be mean and steal other people's ideas like mine, live by the ethics of like minded people tackling social issues and share. The copyright is only here for those mean folk who don't like to ask, collaborate and make the world a better place together.

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be nice.

***else you'll spend
the rest of your
life fighting and
competing and
you'll never trust
anyone and you
will end up just
not being happy
and stuff.***

The Winston Churchill Memorial Trust



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The Winston Churchill Memorial Trust is a not for profit organisation with the charitable objects of:

“The advancement and propagation of education in any part of the world for the benefit of British Citizens of all walks of life in such exclusively charitable manner that such education will make its recipients more effective in their life and work, whilst benefiting themselves and their communities, and ultimately the UK as a whole.”

The Trust offers Travelling Fellowships to British Citizens from all walks of life to travel overseas, to bring back knowledge and best practice for the benefit of others in their UK professions and communities.

Information about the Winston Churchill Memorial Trust can be found at www.wcmt.org.uk

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Finally big thanks to all those friends and likeminded folk who offered me advice prior to my travels and are too many to mention – Thanks!

Itinerary



In my original submission to the Winston Churchill Memorial Trust I had proposed travelling to Brazil, Colombia and the USA. Unfortunately due to problems establishing contact with organisations in Colombia I decided to concentrate on Brazil and the USA. My final travel itinerary included the following cities used as bases in each country:

- Rio de Janeiro, Brazil
- Sao Paulo, Brazil
- Miami, USA
- San Francisco, USA
- New York, USA,
- Akron/Cleveland, USA
- Boston, USA

The vast majority of the meetings were arranged prior to my travels, however local knowledge was also used to identify additional organisations and individuals which I endeavoured to make contact with and meet to gain additional information for my research.

About the Author

I have over 20 years hands-on business experience and a successful record in business start-up and entrepreneurship (even set up my own business!), business improvement and strategic marketing. I also have experience of working at board level, and over ten years' small business and SME mentoring and programme management experience. In what I call my real job I'm a Project Manager by trade and have successfully project managed multiple projects for blue chip, social economy sector and public sector organisations, such as Standard Life and currently the Department of Enterprise, Trade and Investment (Part of the Devolved Administration of Northern Ireland).



However I am really passionate about entrepreneurship and social innovation and am committed to trying to solve major social issues in Northern Ireland, the UK and further afield such as unemployment among young adults, inspiring people to tackle social issues and make the world a better place – Just the usual list of easy key objectives!

More Stuff About Me

- Fellow - Royal Society of Arts (RSA)
- Fellow - Chartered Management Institute and Chartered Manager (CMgr).
- Member - Institute of Consulting

- Founder and Director – Outhouse Consulting CIC
- Vice Chair - Community Change NI
- Vice Chair - Policing and Community Safety Partnership (Down District Council)
- Board Member - Stepping Stones (NI) Ltd.

- Masters in Business Administration (MBA) - Strategic Marketing
- Diploma in Management Consulting (Institute of Consulting)

Voluntary Mentoring

- Champion and Mentor – The Prince's Trust
- Business Mentor – Business in the Community NI

Introduction



Over the last ten years I have been involved in a wide variety of organisations trying to stem the rise in unemployment among young people, generally between the ages of 16 and 25. Yet even with all this great work the UK is facing one of its greatest challenges – the risk of a “lost generation”. In the United Kingdom in 2013, nearly 1.5 million young people are currently classed as not in education, employment or training or NEET’s as we commonly know them as. This equates to roughly 1 in 5 of our young people and if new and innovative processes are not implemented over the next few years, the UK will experience spiralling costs and a “crisis that we cannot afford.”¹

So the purpose of my research was to travel to Brazil and the United States of America to visit and identify methods and processes that could be integrated into a model that I have been developing over the last twelve months to initially tackle youth unemployment and secondly to inspire young adults to be more accountable for their communities and encourage them to tackle many of the United Kingdom’s intractable social issues through social innovation.

PART 1: CONTEXT

Rationale & Aims of the Research

As I have already highlighted above I have been involved in mentoring young people for many years, however I have always struggled with the “short termism” of the majority of this support across organisations in the United Kingdom, mostly a few days of classroom teaching and then sporadic mentoring from a wide range of volunteer mentors (many with questionable capability). It may appear that I’m being harsh as many organisations struggle with lack of both funds and resources and I have to praise organisations such as the Prince’s Trust who I have been involved with for many years and newer organisations such as the Bright Ideas Trust in London.

However when you look at how many young people the Prince’s Trust works with on an annual basis (approximately 3,500 in Northern Ireland across all programmes) and compare this with both the official level of unemployed young adults (18-24) in Northern Ireland (approximately 24,000 in 2013) and the unofficial figure (estimated at 46,000 – includes the young adults who have technically “gone of radar”) you can clearly see the scale of the problem.

Scale the problem up across the UK and the clear fact that we are looking at a ticking time-bomb and a potential “lost generation” becomes evident.

Now add to this unemployment problem, the social issues that many of these young people face in disadvantaged areas where many of them reside. In the majority of cases it is a lot easier for someone from a standard middle class background to achieve their own personal goals in life (i.e. attain good education, get a professional job, etc). I recently spoke at the European Business Conference and stated that I am one of those typical middle class people who had parents who encouraged me and supported me in everything that I chose to do and provided for me anything that I needed. I wasn’t subjected to many of the social issues that many of young adults then and now are subjected to on a daily basis. The key question is how do we tackle these issues by using social innovation and engaging with these young adults?

So the aims of my research are as follows:

- ✓ Identify key stakeholders across Brazil and the United States currently involved in tackling social exclusion and unemployment in young adults.
- ✓ Identify key organisations driving forward social innovation in Brazil and the United States and benchmark their processes and methodology.
- ✓ Identify and learn best practice from experts in these organisations and bring this knowledge back to the United Kingdom.
- ✓ Build key relationships with these key experts and establish ongoing knowledge transfer partnerships.

From these key aims I have one core objective:

- ✓ Design a sustainable model to encourage and support young entrepreneurs in the United Kingdom through sustained longer term (2 years+) support which is complementary to partner organisations involved in the same area. Also critical to this model is placing social innovators

and entrepreneurs in the same environment to cross-pollinate ideas and inspire these young people to become involved in solving social issues in their own communities.

Northern Ireland – “The Tilted Scales”

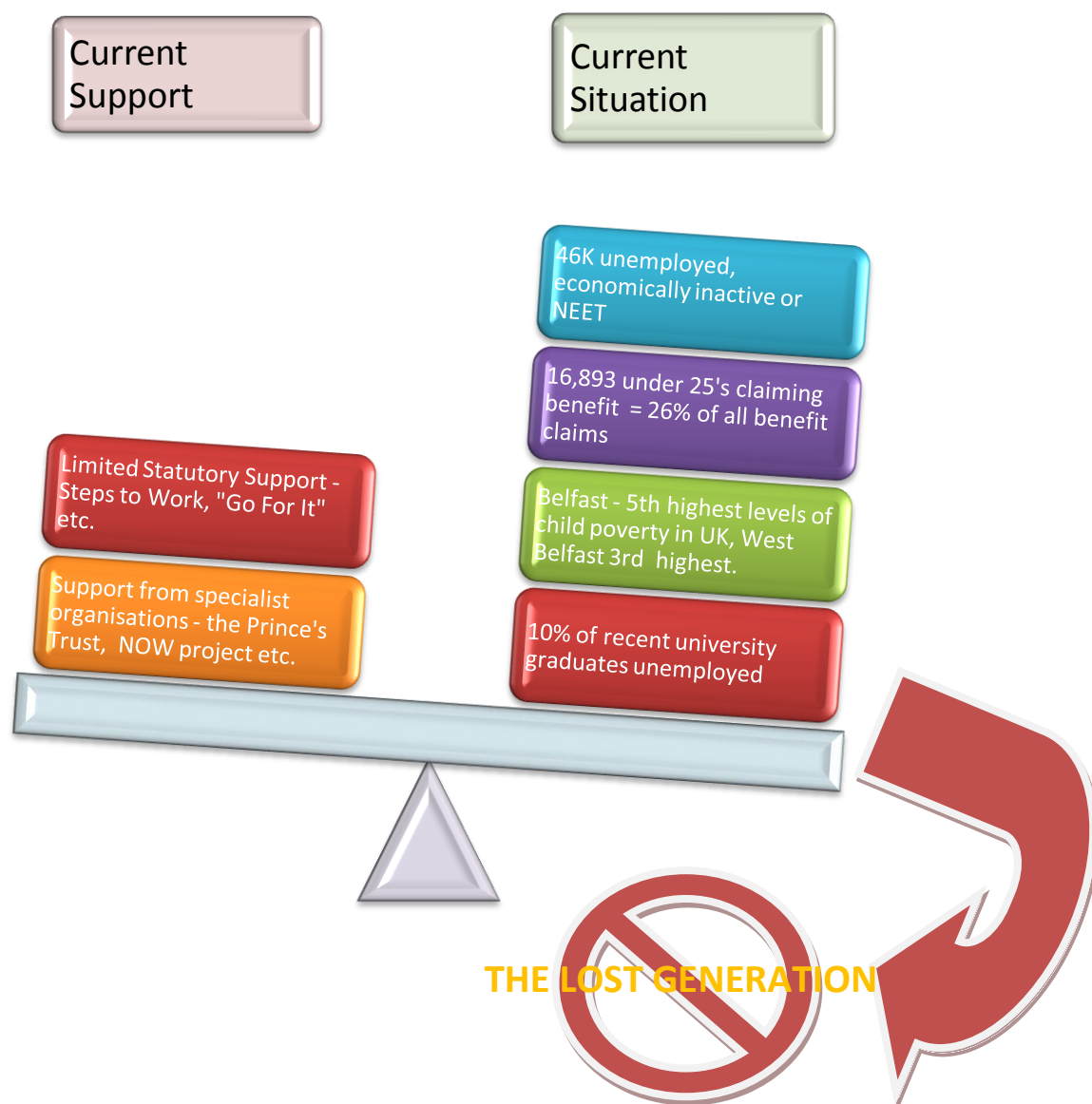


Diagram 1: "The Tilted Scales"

Further evidence of this “Lost Generation” is well documented in a large number of recent articles from organisations serving this youth sector, national newspapers and academic papers – a couple are included in this section to highlight the level of interest in this area of youth unemployment.

One in Ten Young People in Northern Ireland Feel Unable to Cope with Life.



Prince's Trust

One in ten young people in Northern Ireland feel they cannot cope with day-to-day life, warns a new report out today (2nd January, 2013)

The Prince's Trust Youth Index reveals that young people not in employment, education or training (NEETs) are significantly more likely to feel unable to cope than their peers.

The report – based on interviews with 2,136 16-to-25 year olds across the UK – also shows how more than one in six young people (16%) living in Northern Ireland did not have someone to talk to about their problems while they were growing up.

The Charity's fifth annual Youth Index – which gauges young people's wellbeing across a range of areas from family life to physical health – shows NEET young people are significantly less likely to have had someone to talk to about their problems.

Ian Jeffers, regional director of the Prince's Trust in Northern Ireland, said:

“A frightening number of unemployed young people in Northern Ireland feel unable to cope – and it is particularly tough for those who don't have a support network in place. We know at the Prince's Trust that it is often those from the most vulnerable backgrounds who end up furthest from the job market. Life can become a demoralising downward spiral from a challenging childhood into life as a jobless adult. But, with the right support, we can help get these lives on track across the region.”

According to research, NEETs are significantly less happy across all areas of their lives. The report reveals that while 21% of young people in Northern Ireland feel down or depressed “always” or “often”, this tends to be much higher among NEETs.

The research comes at a time when youth unemployment in Northern Ireland stands at over 20% and long term unemployment is on the rise with a 189% increase since the beginning of the recession.

The report reveals how more than one in seven young people (13%) living in Northern Ireland believe their prospects have been “permanently damaged” by the recession and one in seven young people felt they have no future due to the economic crisis. This is significantly more likely among those not in employment, education or training (NEETs).

The annual index also found that one in five unemployed young people across the UK (20%) believe their confidence will never recover from their spell out of work.

Richard Parish, CEO of the Royal Society of Public Health, said:

“The Youth Index clearly shows a worrying discrepancy between young people who are in work and those who are not. These unemployed young people need support to re-gain their self-worth and,

ultimately, get them back in the workplace. With recent record-breaking youth unemployment – the work of charities like the Prince’s Trust with vulnerable young people is more critical than ever.”

The Prince’s Trust launched additional support for young people with mental health needs on its Team programme four years ago and has been increasing this support year-on-year ever since. More than 8,200 young people to date have benefited from the Working for Wellbeing project, which is funded by the Zurich Community Trust.

Last year, the Prince’s Trust worked with more than 3,000 disadvantaged young people across Northern Ireland giving them the skills, confidence and motivation to move into the workplace. More than three in four young people supported by the youth charity move into work, education or training.

Children with poor GCSE grades “will end up on benefits”²

The Daily Telegraph

Tens of thousands of teenagers expect to “end up on benefits” after leaving school with poor exam results, according to new research.

More than a third of pupils who finished compulsory education with substandard GCSE’s are resigned to spending part of their life on the dole because of a lack of job opportunities, it was claimed.

The Prince’s Trust warned that many young people had “abandoned their ambitions” after failing at school.

Research found that those school leavers with poor exam results at the age of 16 were almost twice as likely as better-performing peers to believe that they will “never amount to anything.”

..... Martina Milburn, CEO of the Prince’s Trust, called for more on-the-job training for those leaving school with poor results..... “Thousands of young people’s ambitions are crushed by exam results each year,” she said.

Getting It Straight – Definitions

As I've already highlighted the purpose of my research is to try and refine a model that I've developed that can hopefully tackle unemployment in young people and also cross-pollinate knowledge of how to tackle local community issues through social innovation.

I have added this section to give an overview of exactly how to define Entrepreneurship, Social Entrepreneurship and Social Innovation.

Entrepreneur³

Entrepreneur: "is an individual who organizes and operates a business, taking on financial risk to do so.

Entrepreneurship⁴

Entrepreneurship: is the quality of being an entrepreneur, (i.e. one who undertakes an enterprise). The term puts emphasis on the risk and effort taken by individuals who both own and manage a business, and on the innovations resulting from their pursuit of economic success.

"Entrepreneurship" in this sense may result in new organisations or may be part of revitalizing mature organisations in response to a perceived opportunity. The most obvious form of entrepreneurship is that of starting new businesses (start-up companies); in recent years, the term has been extended to include social and political forms of entrepreneurial activity

According to Joseph Schumpeter, an entrepreneur is a person who is willing and able to convert a new idea or invention into a successful innovation. (Schumpeter, 1950)

Entrepreneurship employs what Schumpeter called "the gale of creative destruction" to replace in whole or in part inferior innovations across markets and industries, simultaneously creating new products including new business models. In this way, creative destruction is largely responsible for the dynamism of industries and long-run economic growth. The supposition that entrepreneurship leads to economic growth is an interpretation of the residual in endogenous growth theory and as such is hotly debated in academic economics. An alternate description posited by Israel Kirzner suggests that the

The Lean Start-Up by Eric Reis

The five principles of Lean Start-Up by Eric Reis.

1. **Entrepreneurs are everywhere.** You don't have to work in a garage to be in a start-up. The concept of entrepreneurship includes anyone who works with my definition of a start-up: a human institution designed to create new products and services under conditions of extreme uncertainty. That means entrepreneurs are everywhere and the Lean Start-Up approach can work in any size of company, even a very large enterprise, in any sector or industry.
2. **Entrepreneurship is management.** A start-up is an institution, not just a product, and so it requires a new kind of management specifically geared to its context of extreme uncertainty. In fact, I believe "entrepreneur" should be considered a job title in all modern companies that depend on innovation for their growth.
3. **Validated Learning.** Start-ups exist not just to make stuff, make money, or even serve customers. They exist to learn how to build a sustainable business. This learning can be validated scientifically by running frequent experiments that allow entrepreneurs to test each element of their vision.

majority of innovations may be much more incremental improvements such as the replacement of paper with plastic in the construction of a drinking straw.

Ultimately entrepreneurship is about taking a risk. The behaviour of the entrepreneur reflects a kind of person willing to put his or her career and financial security on the line and take risks in the name of an idea, spending much time as well as capital on an uncertain venture.

Social Entrepreneurship⁵

Over the past two decades, the citizen sector has discovered what the business sector learned long ago: There is nothing as powerful as a new idea in the hands of a first-class entrepreneur.

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

Rather than leaving societal needs to the government or business sectors, social entrepreneurs find what is not working and solve the problem by changing the system, spreading the solution, and persuading entire societies to move in different directions.

Social entrepreneurs often seem to be possessed by their ideas, committing their lives to changing the direction of their field. They are visionaries, but also realists, and are ultimately concerned with the practical implementation of their vision above all else.

Social entrepreneurs present user-friendly, understandable, and ethical ideas that engage widespread support in order to maximize the number of citizens that will stand up, seize their idea, and implement it. Leading social entrepreneurs are mass recruiters of local changemakers— role models proving that citizens who channel their ideas into action can do almost anything.

4. **Build-Measure-Learn.** The fundamental activity of a start-up is to turn ideas into products, measure how customers respond, and then learn whether to pivot or persevere. All successful start-up processes should be geared to accelerate that feedback loop.
5. **Innovation Accounting.** To improve entrepreneurial outcomes and hold innovators accountable, we need to focus on the boring stuff: how to measure progress, how to set up milestones, and how to prioritize work. This requires a new kind of accounting designed for start-ups – and people who hold them accountable.

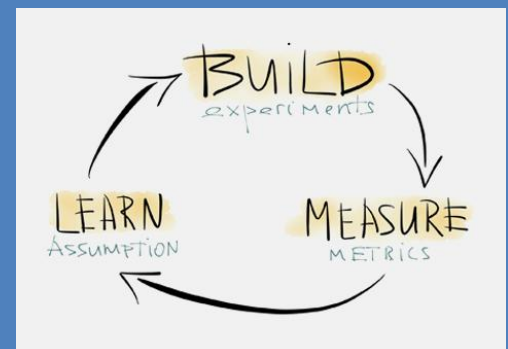


Diagram 2: The Lean Start-Up

Why "Social" Entrepreneur?

Just as entrepreneurs change the face of business, social entrepreneurs act as the change agents for society, seizing opportunities others miss to improve systems, invent new approaches, and create solutions to change society for the better. While a business entrepreneur might create entirely new industries, a social entrepreneur develops innovative solutions to social problems and then implements them on a large scale.

Social Innovation

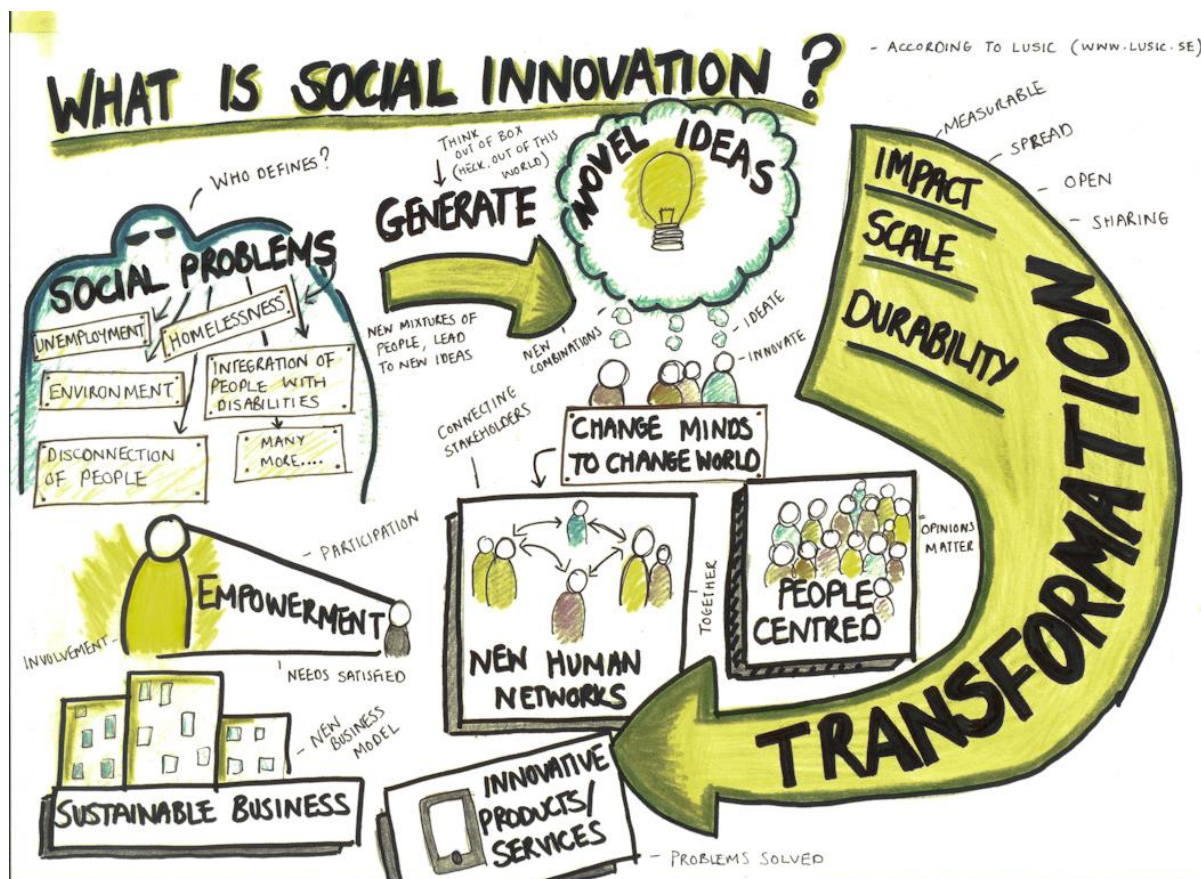


Diagram 3: "What is Social Innovation" - Courtesy of LUSIC

Social Innovation is a relatively modern term, dating back to the 1960's. However over the intervening years there have been many debates to actually what social innovation actually is and has broadly been used to describe:

- Societal transformation;
- A model of organisational management;
- Social entrepreneurship;
- The development of new products, services and programmes; and
- A model of governance, empowerment and capacity building.

Five Broad uses of the Term Social innovation	
Processes of social change and societal transformation	<ul style="list-style-type: none"> • Role of civil society in social change • Role of social economy and social entrepreneurs • Role of business in social change
Business strategy and organisational management	<ul style="list-style-type: none"> • Human, institutional and social capital. • Organisational efficiency, leadership and competitiveness. • Sustainability and effectiveness of non-profits.
Social entrepreneurship	<ul style="list-style-type: none"> • Role of individuals in creating social ventures. • Behaviours and attitudes related to social enterprise. • Businesses focused on social objectives with any surpluses re-invested.
New products, services and programmes	<ul style="list-style-type: none"> • Public sector innovation. • Public service provision by social enterprises and civil society organisations.
Governance and capacity building	<ul style="list-style-type: none"> • Interrelationships between actors and their skills, competences, assets and social capital in developing programmes and strategies.

Table 1: TEPSIE - "Five Broad Uses of the Term Social Innovation"

Core Definition⁶

The most recent work on defining "Social Innovation" comes from the Young Foundations extensive research with the Danish Technology Institute and other TEPSIE (**The Theoretical, Empirical and Policy Foundations for Social Innovation in Europe**) partners. They have developed the following definition of Social Innovation:

"Social innovations are new solutions (products, services, models, markets, processes etc.) that simultaneously meet a social need (more effectively than existing solutions) and lead to new or improved capabilities and relationships and better use of assets and resources. In other words, social innovations are both good for society and enhance society's capacity to act."

In many ways the TEPSIE partnership has drawn on earlier definitions which emphasise the product (meeting social needs), process (improving relationships and capabilities or using assets and resources in a new way) and empowerment dimensions (enhancing society's capacity to act).

Core Elements of Social Innovation

TEPSIE suggests that the following five elements should be present to define a practice as socially innovative:

1. Novelty;
2. From ideas to implementation;
3. Meets a social need;
4. Effectiveness; and
5. Enhances society's capacity to act.

Core Elements	Description
Novelty	Social innovations are new to the field, sector, region, market or user, or to be applied in a new way
From ideas to implementation	There is a distinction between invention (developing ideas) and innovation (implementing and applying ideas)
Meets a social need	Social innovations are explicitly designed to meet a recognised social need.
Effectiveness	Social innovations are more effective than existing solutions - create a measurable improvement in terms of outcomes
Enhance a society's capacity to act	Empowers beneficiaries by creating new roles and relationships, developing assets and capabilities and/or better use of assets and resources

Table 2: TEPSIE - "Core Elements of Social Innovation"

Common Features of Social Innovation

TEPSIE have also identified a number of common features within social innovation. Many of these features overlap quite closely and are inter-linked (i.e. openness, collaboration, grassroots and the creation of new roles). Moreover, social innovations might not display many or any of these common features – although TEPSIE hypothesize that they will display at least one of the following features.

TEPSIE also state that these features are not definitive and may be revised at a later stage. However the aim of TEPSIE's research is to make some general hypotheses which can be tested over the course of their current research. The common features are as follows:

- Cross-sectoral;
- Open and collaborative;
- Grassroots and bottom-up;
- Pro-sumption and co-production;
- Mutualism;
- Creates new roles and relationships;

- Better use of assets and resources; and
- Develops assets and capabilities.

Common Features	Description
Cross-sectoral	Occur at the interfaces between sectors and involve actors from across sectors
New social relationships and capabilities.	Social innovations are developed "with" and "by" users and not delivered "to" and "for" them. They can be identified by the type of relationships they create with and between their beneficiaries.
Open, collaborative and experimental.	Production by the masses - large numbers of people working independently on collective projects without normal market structures and mechanisms.
Pro-sumption and co-production.	Blurred boundary between producers and consumers.
Grass-roots, bottom-up	Distributed systems where innovation and initiative are dispersed to the periphery and connected by networks.
Mutualism	Notion that individual and collective well-being is obtainable only by mutual dependence
Better use of assets and resources	Recognition, exploitation and coordination of latent social assets.
Development of capabilities and assets	Participatory approach enabling beneficiaries to meet needs over the longer term.

Table 3: TEPSIE - "Common Features of Social Innovation"

A Typology of Social Innovations

As well as explaining what they believed the core elements and common features of social innovation are, TEPSIE offer a typology of social innovations.

One way of distinguishing between different “types” of innovation is by looking at their form. Joseph Schumpeter was the first to provide an analysis of innovation and a typology of different forms of innovation. According to Schumpeter, an innovation can consist of the following: “(1) the introduction of a new good...or of a new quality of a good. (2) The introduction of a new method of production... (3) The opening of a new market... (4) The conquest of a new source of supply of raw materials or half of manufactured goods... (5)...the new organisation of any industry, like the creation of a monopoly position... or the breaking up of a monopoly position...”⁷

TEPSIE drew heavily on this analysis in formulating their typology which is outlined as follows:

- New products, such as assistive technologies developed for people with disabilities e.g. voice synthesizers and Braille readers.
- New services, such as mobile banking, e.g. MPesa in Kenya. New processes such as continuous improvement methods and crowdsourcing. New markets, such as Fair Trade, or time banking.
- New platforms, such as new legal or regulatory frameworks or platforms for care such as Tyze which helps older people track informal and formal care.
- New organisational forms such as community interest companies or networks such as the Hub. New business models such as social franchising, or just in time models applied to social challenges such as Aravind Eye Care System in India which carries out 175,000 cataract surgeries and laser procedures every year at its five main hospitals.

It is also important to draw a distinction between incremental and radical innovation. And indeed, some social innovations are incremental (they build on what went before), others are radical (they provide entirely new models for thinking and doing) and others are generative (they generate further ideas and innovations). Incremental innovations build on existing knowledge and resources (usually by an established player in the field). A radical innovation marks a significant departure from what was available before – such as the creation of new markets or the deployment of a new technology – and as such requires new knowledge and resources. Radical innovations will often render existing products or services non-competitive or obsolete. In this sense, radical innovations can be both disruptive and generative – they disrupt existing patterns of production, consumption and distribution, and at the same time, generate further ideas and innovations in their wake.

PART 2: GROUNDWORK

Study Visits

Over my six weeks away undertaking my research I visited and met with a wide range of great people involved in an array of organisations across seven cities in Brazil and the United States. In this section I have provided an overview of all the organisations that I've researched to enable me to develop my model further.

From this overview I have constructed a list of key findings from my research which may be incorporated into my final model. I have also given further background information on eight of the organisations that I visited which I felt were the most inspiring organisations not only from a social innovation standpoint, but also on how these organisations tackle social exclusion and youth unemployment. These organisations that I've cherry picked are listed below:

1. Saúde Criança – Rio de Janeiro
2. Fight For Peace – Rio de Janeiro
3. Kiva – San Francisco
4. Do Something – New York
5. Echoing Green – New York
6. Nortech – Cleveland (Johnathan Holifield's work on "Inclusive Competitiveness")
7. Year Up – Boston
8. More Than Words - Boston

Coffee's and Beer's

Also at this stage I would just like to say that outside of these arranged site visits and meetings there were numerous informal meet ups over coffee and a few beers with like minded people, including a breakfast meeting in the Lotos Club – the oldest literary club in the US, which was an experience in itself. It would be remiss of me not to mention these kind people for meeting with me and not only discussing my ideas, but also challenging me on many points, such as sustainability, scalability etc and providing introductions to other contacts, they are as follows:

- ✓ Donagh Horgan – An Irishman in Sao Paulo, passionate about social innovation.
- ✓ Kat Coder – A kindred spirit, trying to drive social innovation in Miami and South America, good luck with "Kumbata"
- ✓ Aine Brolly – Fighting a valiant battle for InvestNI and Northern Ireland in the US west coast.
- ✓ Linda and John Varonin – Just thanks for the hospitality and the great company in Marin County.
- ✓ Mark Dowds – Creator of Trov Inc and investor in High Tech in San Francisco and still finds time to help his homeland back in Northern Ireland.
- ✓ Tom Rodgers – Old rugby foe and friend, just wondering what the hell I'm at!
- ✓ Suranga Chandratillake – RSA Fellow and founder of Blinkx.
- ✓ Robin Thompson – RSA Fellow and Englishman in New York, more branding and marketing expertise in his little finger than I'll ever have.
- ✓ Phil Brennan – Best friend and ex-pat now residing in Akron, the one who challenges me on everything!

- ✓ Robert Kappes – This time an old rugby teammate, but like Tom, wondering what the hell I’m doing!
- ✓ Tucker Levy – Another one time rugby foe, but now a kindred spirit who gave up the corporate world to work with Associated Early Care and Education in Boston.
- ✓ Robert Mauro – Director of the Irish Institute at Boston College, thanks for the advice.
- ✓ Steve Greeley – New England Director of the American Ireland Fund, again thanks for the advice and contacts back in Ireland.

Key Findings

“We are really living a very unique moment in our country” – Leonardo Eloi of Meu Rio, commenting on the Brazilian protests.

One of my key aims of this Travelling Fellowship was to **“identify and learn best practice from experts in these organisations and bring back this knowledge to the United Kingdom.”** In the following section I highlight the key points and quotes (where appropriate) that I have taken from my discussions and believe will be useful in my thinking around the design of my JumpstartNI model.

Saude Crianca

- ✓ Don't accept Government support, too much corruption and foreign donors will exclude them.
- ✓ Great PAF system (Family Action Plan) and target the mother first, everything else comes after that intervention.
- ✓ Really effective – less than 2% return rate for further help after two years.
- ✓ Strong US connections – Interns from Princeton.
- ✓ Don't offer financial assistance to set up businesses – give budding entrepreneurs equipment etc.
- ✓ Great name for youth programme – the Cosy Cosy scheme!

SENAC

- ✓ All companies in Brazil (including foreign companies) pay towards the running costs (percentage of annual profit) of SENAC so that there is a permanent employment training structure - established over 65 years ago.
- ✓ All companies with more than five employees are obliged to employ a new apprentice every year which is subsidised by the Brazilian Government.

“Favela's are safer than many parts of Rio – Its taboo to hurt a gringo!” – Bryony Duncan of Fight for Peace, reassuring me on how safe the Maré Favela was.

Fight for Peace

- ✓ Cycle of deprivation – if you don't have the right papers, you can't work.
- ✓ Population can't leave as per above comment – mini economy has developed in the Maré Favela, however cornerstone of the economy is the drugs trade.
- ✓ Charity a bad word in Brazil as it's linked to the Government and corruption – Nearly all organisations call themselves NGO's
- ✓ FFP structure – really effective five pillar methodology.

SITAWI

- ✓ Social Enterprise models in Brazil don't exist as we understand them in the United Kingdom – described as businesses that “have a purpose.”
- ✓ Development of really effective social fund – Key to success, don't fund everybody – less is more (i.e. focus on fewer organisations with larger funds and have greater social impact).
- ✓ SITAWI creates its own revenue stream by acting as an intermediary – makes small return from social loans (now developing more income streams).
- ✓ Look at IRIS measurements as most effective way to measure Social Impact.

“SROI is no longer an effective measure for Social Impact – numbers don't necessarily mean anything!” – Leonardo Letelier (SITAWI) commenting on measuring Social Impact.

Rede Cidade/Programa Conexao

- ✓ Definite “giving back” attitude in better educated Brazilians.
- ✓ Conexao programme – four days work, one day classroom.
- ✓ Entrepreneurship programme has three core elements: (1) management, business planning and training, (2) connection to market and developing networks and (3) microfinance.
- ✓ Overall programme costs kept down by volunteering, interim management (staff from Accenture taking sabbaticals) and collaboration.
- ✓ Conexao programme – participants referred by NGO's working in Favela's etc, indirect engagement.
- ✓ Total number of participants over three years = 25,000!

The Hub (now Impact Hub) – Sao Paulo

- ✓ 200 members signed up to Hub (over 50% are virtual members).
- ✓ Four pillars to Hub: Community (i.e. shared space, events etc), Hub Fellowship, Creative Social (collaborative partnership consultancy) and Hub School.
- ✓ Hub School (Hub Escola): Three week festival of social innovation.

“Innovation with a purpose = Positive impact on society!” – Joao Vitor Caires commenting on Social Innovation.

Kiva

- ✓ Development of new Kiva-Zip model using Trustees to vouch for entrepreneurs applying for funding.
- ✓ Default rate in US approximately 15% on Kiva microfinance loans.
- ✓ 90% successful funding rate for entrepreneurs compared to 50-60% success rate at Kickstarter.

Institute of Competition Sciences

- ✓ Competition prizes can drive more socially innovative ideas.

Bridgespan

- ✓ Sharing models need to be developed to build sustainable social enterprises.
- ✓ Collaboration critical across operations – collective impact.
- ✓ Only scale when you’ve proved the model works.
- ✓ Build your model incrementally – will help to attract funders.

Encore

- ✓ Significant growth in >50’s investigating entrepreneurship or what Encore calls “second acts for greater good.”
- ✓ Encore Fellowships – Interesting concept - During the Fellowship period (typically six to twelve months, half to full time), the Fellows take on roles that bring significant, sustained impact to their host organizations. While they are working, the Fellows earn a stipend, learn about social-purpose work, and develop a new network of contacts and resources for the future.

Delancey Street

“I could fall back into my old ways as quick as the flip of a coin.” – Paul (Delancey Street Resident) on how hard it’s been to turn his life around.

- ✓ WAM – **W**alking **A**round **M**oney (basic salary paid to all residents).
- ✓ Unique structured and sustained support package – Paul and Rebecca have been residents for five and eight years respectively. Residents can stay as long as is required to straighten themselves out.

Centre for Social Innovation

- ✓ Crucial factor to setting up in New York was contribution in-kind (i.e. building, refurbishment etc). 24,000 square feet of work space donated.
- ✓ Similar set up to the Hub (now Impact Hubs) network, but have remained separate – did have relationship with the Hub network until 2011. Has allowed organisation to be more flexible and nimble.
- ✓ Floor plan includes: open public space, secure shared and private working space including nap zones!
- ✓ 75/25 revenue model – main income from hot desks and rental of private offices.

“Anyone over 25 is old!” – April Wright, Do Something.

Do Something

- ✓ Use of “Buzz Campaigns” – 4-6 week campaign cycles to tackle social issues from teenage pregnancy, homelessness etc.
- ✓ Majority of interaction is through mobile phones (texting). Campaigns are driven by using mobiles. This has proven an easier way to engage with all groups of young people regardless of religion, ethnicity etc.
- ✓ Do Something research has shown that young adults are 40 times more likely to engage through their mobiles than through other routes (including social media).
- ✓ Recent evidence that Facebook is on the wane and becoming less important to young adults – “Parent Stalking Syndrome.”
- ✓ Increasing engagement through Twitter, also growing engagement through YouTube.
- ✓ Funding structure of Do Something is 80-90% corporate funded -Very little government funding, too much bureaucracy and red tape.
- ✓ A large part of Do Something’s success lies in their constant impact measurement and performance evaluation – daily measurements and quarterly reporting.

“Start-ups are awesome and entrepreneurship sucks!” – Adam Merry, guest speaker at NFTE GenTech workshop in Brooklyn.

Network for Teaching Entrepreneurship (NFTE)

- ✓ Similar to Junior Achievement/Young Enterprise, but gives more sustained, intensive support.
- ✓ GenTech – 2 ½ month hi-tech start-up entrepreneurship programme for young adults.
- ✓ Great back-up and resources for entrepreneurs.

“Don’t be an entrepreneur but be entrepreneurial – Adam Merry, guest speaker at NFTE GenTech workshop in Brooklyn.

Nortech (Inclusive Competitiveness)

- ✓ Inclusive Competitiveness – Innovative entrepreneurial hi-tech programme targeting Hispanic and African American entrepreneurs across the United States.
- ✓ Three Pillars: Education (STEM), Entrepreneurship and Capital Formation and Investment.
- ✓ “T.A.P.I.M” progression: Thought, Advocacy, Policy, Investment and Market.
- ✓ **Equity Citizens:** Citizens with economic ownership – entitled to access an equitable proportion of the nation’s best opportunities to achieve economic empowerment.

- ✓ **Constitutional Citizens:** Citizens by birthright – but do not have underlying economic ownership holdings or interests. They are entitled to, but not able to access the nation’s best opportunities to achieve economic empowerment.

Boston College (Sloan Centre on Aging and Work)

- ✓ Sustainability of social enterprises in the United States, all still require an element of philanthropic support – one possible exception TROSA in North Carolina.

Haley House

- ✓ 91% sustainable still requires element of philanthropy.
- ✓ As per most US social enterprises, very little Government funding.
- ✓ Profile of staff member – Danny (Head of Training) is an ex-offender who spent fifteen years in prison. Inspires new staff and helps with rehabilitation.

Year Up

- ✓ Two stage process: Learning and development classroom stage (21 weeks) and Internship (26) weeks.
- ✓ 75% retention rate of all participants (NB. majority come from disadvantaged communities) and 85% go onto to full employment or college.
- ✓ Year Up monitor graduates for a further year after they graduate from programme.
- ✓ Participants are paid a salary throughout the length of the programme: \$153 per week for first 21 weeks and \$225 per week for Internship.
- ✓ 50/50 revenue/funding model. Through Corporate Social Responsibility Year Up get “Community Partners” to pay for class costs on a two year cycle agreement.
- ✓ Year Up programme has national support from the Obama administration – Roll out of programme across the whole of the United States is the ultimate goal.

“75% of our new entrants have been referred by Year Up Alumni – Smajl Cengic, Year Up highlighting the strength of the Alumni structure.

More Than Words

- ✓ Innovative progression system for young adults from junior entry position to senior position at the end of a twelve month programme selling second hand books online.
- ✓ 50% of participants going through the court system for a wide variety of misdemeanours.
- ✓ All participants set themselves personal goals (i.e. get back into education and training; get a driver’s license etc).
- ✓ Two site operation, one with coffee shop (agreement with Starbucks to buy coffee at discount to maximise revenue).
- ✓ Revenue covers cost of participants who are paid a minimum wage; rest of operation (i.e. management etc) is funded through philanthropy.
- ✓ Once young adults leave they are monitored and assisted for a further two years to prevent them re-offending etc.

Peace First

- ✓ Need cultural changes to drive entrepreneurship.
- ✓ Development of social contracts for young entrepreneurs – social issue commitment as part of support.
- ✓ Need to create a vibrant, creative, entrepreneurial culture and workspace.

“Sometimes re-inventing the wheel needs to be done” – Eric Dawson Peace First on social innovation.

STUDY VISITS





Organisation	Website	Main Contact(s)	Organisation Background
Fight For Peace (Rio de Janeiro)	www.fightforpeace.net	James Baderman (International Training Coordinator) & Bryony Duncan (Course Developer)	FFP was founded by Luke Dowdney in Rio de Janeiro to tackle many of the social issues experienced by young adults in the Maré Favela. The institution's work confronts the problem of young people getting involved in situations of risk such as crime, violence and drug-trafficking.
Saúde Criança (Rio de Janeiro)	www.saudecrianca.org.br	Mariana Velloso (Fundraising Coordinator)	Associação Saúde Criança's mission is to provide holistic assistance to children and their families who live below the poverty line. The organisation was founded in 1991 by Dr Vera Cordeiro, her colleagues, and a group of volunteers in Rio de Janeiro. It works with public hospitals in Brazil in order to promote the self-sustainable, bio-psychological well-being of the entire family.
SITAWI (Rio de Janeiro)	www.sitawi.net	Leonardo Letelier (Founder and CEO)	SITAWI, which means to develop and prosper in Swahili, set out to improve the viability of high-impact projects experiencing difficulties in accessing finance from the traditional banking system. The main motivation is to bring the qualities of the business world—capital to carry out projects, professionalism and efficiency—to achieve greater scale and impact in the social sector. Since its launch, SITAWI has loaned a total of US\$1 million to 11 social organisations, impacting close to 15,000 people.



Meu Rio
(Rio de Janeiro)

www.meurio.org.br

Leonardo Eloi (Project
Director)

Meu Rio (My Rio) is committed to mobilising citizens in Rio de Janeiro and encouraging local engagement in a range of issues affecting local communities. The Meu Rio mission is to build a new political culture and help ordinary citizens to participate effectively in the development of public policies.



Pipa Incubator
(Rio de Janeiro)

www.pipa.vc

Dhaval Chadha (Founding
Partner) & Tiago Mabilde
(Serial Entrepreneur)

Pipa is an accelerator designed specifically for entrepreneurs who want to build a scalable business that will tackle social issues. Pipas goal is to support entrepreneurs that are truly committed to creating high-impact businesses that generate financial, social and environmental value. They do this through our combined knowledge, network and years of experience in strategy, marketing, technology, branding and other areas.



SENAC
(Rio de Janeiro)

www.rj.senac.br

Mauro Coelho (IT Products
Director)

SENAC is a large Brazilian non-profit organisation set up over 65 years ago to provide training for young Brazilians across a wide spectrum of areas from IT to hairdressing. SENAC is one of three organisations that support business and employment in Brazil (the 3 S system) and is regionally based. In Rio SENAC employs over 5,000 providing critical support for young adults.



The Hub
(Sao Paulo)

<http://saopaulo.impacthub.net/>

Henrique Bussacos (Founder
of Hub Sao Paulo) & Joao
Vitor Caires (Community
Manager)

Part of the Global Hub (now Impact hub)
network of over 7,000 social innovators



NESST
(Sao Paulo & San
Francisco)

www.nesst.org

Renata Truzzi (Country
Director - Brazil) & Loic
Comolli (Co-CEO)

NESST is a catalyst for social enterprises in emerging markets and worldwide. They achieve their mission by providing financial capital, training and mentoring, and access to markets for a high-impact portfolio of social enterprises in emerging markets. NESST combine the tools and strategies of business leadership, entrepreneurship and investment with the mission and values of the social sector to enable their portfolio to: better plan, improve management capacity, grow, and increase their social impact.



Rede Cidade
(Sao Paulo)

www.redecidada.org.br

Marcelo Picolo Khoury
(Interim Director)

The Citizen Network is a social organisation, non-profit, incorporated on October 22, 2002. It was created with the goal of maximizing the resources available for social investment, in order to integrate actions and social initiatives, using the tools of business management, strengthening public policy and public interest.



The Knight
Foundation
(Miami & Akron,
Ohio)

www.knightfoundation.org

Andrew Sherry
(VP Communications)
&
Jennifer Thomas
(Program Director -
Akron)

Knight Foundation supports transformational ideas that promote quality journalism, advance media innovation, engage communities and foster the arts. The Knight Foundation believes that democracy thrives when people and communities are informed and engaged.



The Lab Miami
(Miami)

www.thelabmiami.com

Wifredo Fernandez
(Founder)

The LAB Miami is a campus for social and tech innovation. The Lab has an entrepreneurial community of creative's that learn, act and build together. The key aim of the Lab is to enable local entrepreneurs to take on large-scale public challenges



Kiva/Kiva Zip
(San Francisco)

www.kiva.org

Jonny Price
(Senior Director)

Kiva is a non-profit organisation with a mission to connect people through lending to alleviate poverty. Leveraging the internet and a worldwide network of microfinance institutions, Kiva lets individuals lend as little as \$25 to help create opportunity around the world.

**INSTITUTE of
COMPETITION
SCIENCES**

Institute of
Competition
Sciences (San
Francisco)

www.competitionsscience.com

Josh Neubert
(Founder & CEO)

The Institute of Competition Sciences manages a series of professional events, conducts research to help increase the impact of competitions on society, and offers consulting services. The Institute is dedicated to creating a clearinghouse of knowledge on competition-based innovation that will advance the industry's effectiveness.

ENCORE.org

Encore
(San Francisco)

www.encore.org

Jim Emmerman
(Executive Vice
President)

Encore.org is building a movement to make it easier for millions of people to pursue second acts for the greater good. Encore call them "encore careers" – jobs that combine personal meaning, continued income and social impact – in the second half of life. While Encore.org is not a job placement service, it provides free, comprehensive information that helps people transition to jobs in the non-profit world and the public sector.



The Hub
(San Francisco)

<http://bayarea.impacthub.net/>

Tim Nichols
(Managing Director)

Part of the Global Hub (now Impact hub) network of over 7,000 social innovators

TIDES
WHAT'S POSSIBLE

Tides
(San Francisco)

www.tides.org

Anthony Jewett
(Director of Strategic
Initiatives)

Since 1976, Tides have worked with over 15,000 individuals and organisations in the mutual endeavour to make the world a better place. Tides break down the walls between entrepreneurs and their efforts to bring positive change to their communities. We are all about new ideas, innovation, and providing the tools to make these great ideas a reality.


DELANCEYSTREET

Delancey Street
(San Francisco)

www.delanceystreetfoundation.org

Carol Kizziah
(Project Manager)

Delancey Street is the country's leading residential self-help organisation for former substance abusers, ex-convicts, homeless and others who have hit bottom. Started in 1971 with 4 people in a San Francisco apartment, Delancey Street has served many thousands of residents, in 5 locations throughout the United States. Residents at Delancey Street range from teenagers to senior citizens, and include men and women and all races and ethnicities. The average resident has been a hard-core drug and alcohol abuser, has been in prison, is unskilled, functionally illiterate, and has a personal history of violence and generations of poverty.



Bridgespan
(San Francisco &
Boston)

www.bridgespan.org

Willa Seldon
(Partner)
&
John Williams
(Director)

The Bridgespan Group is a non-profit advisor and resource for mission-driven organisations and philanthropists. They collaborate with social sector leaders to help scale impact, build leadership, advance philanthropic effectiveness, and accelerate learning. Bridgespan works on issues related to society's most important challenges and breaking cycles of intergenerational poverty.



Do Something
(New York)

www.dosomething.org

April Wright
(Director - International
Programs)

DoSomething.org is the USA's largest not-for-profit for young people and social change. Do Something have 2,215,655 members who act on causes they care about. Bullying. Animal cruelty. Homelessness. Cancer. DoSomething.org spearheads national campaigns so 13- to 25-year-olds can make an impact - without ever needing money, an adult, or a car. Over 2.4 million people took action through DoSomething.org in 2012.



Echoing Green
(New York)

www.echoinggreen.org

Erica Locke
(Associate Director)
&
Rebecca Kaufman
(Partnership Associate)

Since it was established in 1987 by the leadership and investment of the leading global growth equity firm, General Atlantic, Echoing Green has provided nearly 600 promising social entrepreneurs working in over forty countries with \$33 million in start-up funding, customized support services, and access to their global network of champions. These social innovators have gone on to launch, and now lead, some of today's most important social enterprises throughout the world. Others have gone on to become leaders in a variety of sectors, having been profoundly shaped by their experiences launching social enterprises.



Centre for Social
Innovation
(New York)

<http://socialinnovation.ca/nyc>

Eli Malinsky
(Executive Director)

The Centre for Social Innovation is a social enterprise with a mission to catalyse social innovation around the world. They believe that society is facing unprecedented economic, environmental, social and cultural challenges. CSI also believe that new innovations are the key to turning these challenges into opportunities to improve our communities and our planet.



Network for
Teaching
Entrepreneurship
(New York)

www.nfte.com

Terry Bowman
(Executive Director)

The Network for Teaching Entrepreneurship's mission is to provide programs that inspire young people from low-income communities to stay in school, to recognise business opportunities and to plan for successful futures.



Generation
Citizen (New
York)

www.generationcitizen.org

Scott Warren
(Founder & CEO)

Generation Citizen teaches teenagers direct political action. Through an innovative in-class curriculum, students work with local leaders to fix local problems. Through this real-world experience, teens are building an active democracy.



Small Knot
(New York)

www.smallknot.com

Jay Lee (CEO)

Smallknot lets you invest in the small businesses in your community in exchange for goods, services, special perks and benefits. They work exclusively with local businesses that are looking to expand and grow but need a little extra capital to get there.



CatchaFire
(New York)

www.catchafire.org

Jie Jin
(Talent & Operations
Manager)

Catchafire is a community of individuals striving to push the social good sector forward by focusing on efficient and effective ways to give back. One way Catchafire do this is by matching professionals with nonprofits based on their skills, cause interest and time availability.



Nortech
(Cleveland)

www.nortech.org

Jeff Brancato
(Vice President)
&
Johnathan Holifield
(Vice President)

NorTech engages small, medium and large companies and universities for business, funding and research opportunities that create jobs, attract capital and have long-term, positive economic impact. NorTech also positions Northeast Ohio as a hub of innovation to attract resources and scans for opportunities in other emerging industries to grow the region's economy.



Jumpstart Inc
(Cleveland)

www.jumpstartinc.org

Ray Leach (CEO)

Jumpstart Inc provides intensive assistance to Northeast Ohio entrepreneurs leading high potential companies. Those services are delivered by successful entrepreneurs who work one-on-one with entrepreneurs to establish and achieve value-creating milestones of growth, such as raising capital, generating revenues, testing the commercial viability of a product or service, and moving a product or service into the market. They also selectively invest in the highest potential companies positioned to excel in high opportunity markets, focusing on entrepreneurs with breakthrough, market-driven technologies.



Akron Global
Business
Accelerator
(Akron, Ohio)

www.akronaccelerator.com

Terry Martell
(VP of Operations &
Business Development)

The Accelerator is a state-of-the-art centre serving as a catalyst for driving and developing technology-based entrepreneurial innovation. The non-profit program was created as a cooperative partnership between The City of Akron, The Akron Development Corporation, The University of Akron and The State of Ohio. Today the Accelerator is helping high-tech organizations in leading edge industries.

Ewing Marion
KAUFFMAN
Foundation

Kauffman
Foundation
(Kansas)

www.kauffman.org

Thom Ruhe
(Vice President)

The Kauffman Foundation focuses on grant making and operations on two areas — education and entrepreneurship. A quality education is the foundation for self-sufficiency, preparing young people for success in college and in life. Many young adults will work in businesses started by entrepreneurs. Some will become entrepreneurs themselves, providing jobs and wealth for society.



Boston College

www.bc.edu/socialinnovation

Marcie Pitt-Catsoupes
(Director - Sloan Centre
on Aging and Work)

The Centre for Social Innovation promotes “innovation from within.” Their mission is to foster effective, sustainable social innovations that enhance social justice and strive to build capacity within the social sector by preparing tomorrow’s social service leaders, promoting the capacity of existing social service agencies to respond to current and future social issues, and building the evidence-base for social innovation.



Pinestreet Inn
(Boston)

www.pinestreetinn.org

Anne Wunderli (Vice
President - Operations)

Pine Street Inn provides a comprehensive range of services, including permanent supportive housing, job training and placement, emergency shelter and street outreach to more than 1,600 homeless men and women each day. Founded in 1969, Pine Street is the largest resource for homeless men and women in New England.

Community Work
Services (Boston)

www.cwsbos.com

Serena Powell (CEO)

Founded in 1877, CWS is a leading and innovative organisation helping adults to transform their lives through employment. CWS provides effective job training, placement and support services that lead to greater economic self-sufficiency and advancement for their graduates. CWS has over 100 years of experience operating profitable businesses that provide training slots, internships and employment opportunities for their graduates while meeting the needs of our customers



Haley House
(Boston)

www.haleyhouse.org

Bing Broderick
(Business and
Marketing Director)

Haley House believe in addressing problems at their very root. Using food as a vehicle they help alleviate suffering, build new skills and bring communities together. When people eat, work, and share stories, the barriers built by economic and educational disparities are broken down. Through these heart-connections Haley House hopes to create a genuinely peaceful society.



Year Up
(Boston)

www.yearup.org

Smajl Cengic
(Director of Career
Services, Higher
Education & Alumni
Relations)

Year Up's mission is to close the Opportunity Divide by providing urban young adults with the skills, experience, and support that will empower them to reach their potential through professional careers and higher education. Year Up achieves this mission through a high support, high expectation model that combines marketable job skills, stipends, internships and college credits. Their holistic approach focuses on students' professional and personal development to place these young adults on a viable path to economic self-sufficiency.



Peace First
(Boston)

www.peacefirst.org

Eric Dawson
(Co-Founder &
President)

Peace First is a US non-profit organisation that exists to create the next generation of peacemakers. We view children as natural problem solvers and creative thinkers, and invest in their ability to see themselves as leaders.



Seven Hills
Foundation
(Worcester)

www.sevenhills.org

Ashley Emerson-Gilbert
(Director)

The mission of Seven Hills Foundation is to promote and encourage the empowerment of people with significant challenges so that each may pursue their highest possible degree of personal well-being and independence.



More Than
Words (Boston)

www.mtwyouth.org

Jodi Rosenbaum
Tillinger
(Executive Director)

More Than Words (MTW) is a non-profit social enterprise that empowers youth who are in the foster care system, court involved, homeless, or out of school to take charge of their lives by taking charge of a business. By working as a team to manage their own retail and online used book business, café, and community space, youth develop the employment skills, leadership, and self-confidence they need to successfully transition to adulthood. In addition to store-based job training, youth are engaged in personal transition planning and case management to support their progress towards employment and education.



Associated Early
Care & Education
(Boston)

<http://www.associatedearlycareandeducation.org/>

Tucker Levy
(Chief Operating Officer)

Associated Early Care and Education gives Greater Boston's youngest children in need, from birth to age five, the opportunity to reach their full potential by investing in school readiness, promoting healthy development, and strengthening families.

Associação Saúde Criança

Associação Saúde Criança's mission is to provide holistic assistance to children and their families who live below the poverty line and many of their methods could be applied to my proposed model in the United Kingdom. The organisation's Founder, Dr Vera Cordeiro discovered that a large number of children were repeat admissions to the hospital that she worked in. Dr Cordeiro set up Associação Saúde Criança to tackle the vicious cycle of poverty and ill health that plagued hospitals in Brazil.

The main objectives of Saúde Criança are:

1. To break the vicious cycle present in public health.
2. To replicate the model in conjunction with other public hospitals.
3. To offer better health and well-being for attended children and families.
4. To promote the reconstruction and self-sustainability of families.

Saúde Criança – Family Action Plan (PAF)

What struck me as a really unique process at Saúde Criança was their all encompassing Family Action Plan (PAF) and how the organisation views families they are involved with. Saúde Criança views these families as partners in the process as opposed to beneficiaries (classic NGO view to the individuals they are assisting). The main output is that you get more effective engagement with these families and more commitment to reaching goals set by Saúde Criança.

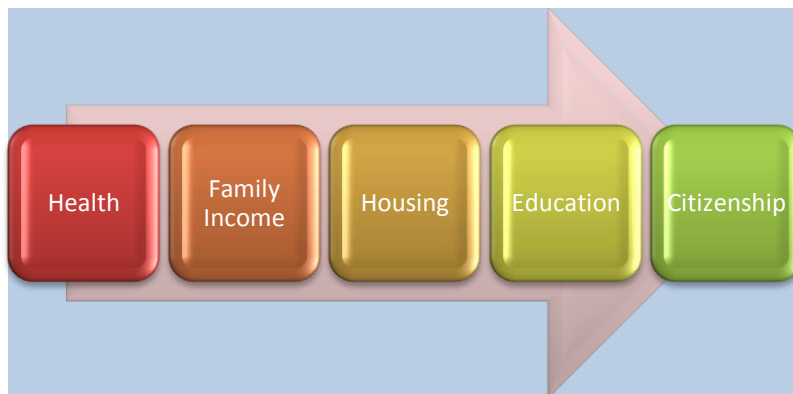


Diagram 4: Family Action Plan (PAF)

How PAF Works: Upon joining the organisation, the family works with a multidisciplinary team to create a Family Action Plan, which establishes the overarching goals to achieve self-sufficiency and the steps to reach them.

These goals are created in five different but equally important



Life According to RAW blog - 18th June 2013

It's been a real roller coaster over the last couple of days with so much information to take in! Have I seen social innovation - hell yes, but it's more than that in Brazil, the word I would use is survival. Innovation in Rio is quite literally all about survival.

Last night I saw a dead body lying on the Avenida Brasília, a motorcyclist hit by a lorry, no motor cycle helmets here - but it just seemed to be accepted, the lorry hit him - here endeth his life! Then when you walk through one of Rio's favelas you realise what a privileged life you've led - drugs openly on sale on market stalls, and I mean crack and heroin, absolute poverty and no way of getting out - life in these places is controlled by the drug gangs. Bryony from Fight for Peace explained to me that it really is live, love and die in the favela for the vast majority. In Brazil if you don't have a work card you can't work and most people in the favelas don't have birth certificates etc to prove who they are and can't get a work card. So what do you do you, stay in the favela and join the gangs. Also most businesses won't employ people from the favelas; it's nearly like the caste system in India. Today I watched in awe as an old man with no legs repaired shoes on the side of the street in the Catete district of Rio on my way to a meeting with SENAC - we whinge so much in the UK, here they just accept it and get on with it.

To Brazilians, it's about making money for No.1. However I may be a bit premature here, as I meet SITAWI tomorrow who have developed a fund which gives out loans to NGO's - so watch this space.

areas: health, citizenship, education, housing, and income generation (please refer to Appendix 1 for further details).

As highlighted in my key findings the way that Saúde Criança identify the Mother as the key link in tackling poverty, ill health etc and by identifying issues across these five areas (including providing equipment to set up business) they have developed a very effective process which could be applied to anywhere and a multitude of scenarios globally.

Fight for Peace

Like Saúde Criança described above I was immediately struck by the methodology that Fight for Peace has developed since it was established by Luke Dowdney.

Fight For Peace Methodology

Fight for Peace's methodology was developed through a process of consolidation that combined the involvement of the young people who participated in the project, research in the field about youth, crime and drug-trafficking in Rio de Janeiro and internationally, as well as the involvement of the multidisciplinary staff members.

Fight for Peace's strategy of action is based on a methodology of **Five Pillars** (refer to appendix 2 for more information) which work holistically and are integrated within the various projects and activities of the association. This methodology is aimed at young people between the ages of 7 and 29 who have to live with situations of violence and low social and financial resources on a daily basis.

The Five Pillars are underlined by Fight for Peace's values of **Embracing, Champion, Solidarity, Inspiring and Fearless** and are delivered through the Open Access and Pathways projects, which can be combined and accessed by each of Fight for Peace's members, according to their particular needs and desires. The objective of all the projects is the same: to allow these young people to reach the greatest potential of their personal development.

FFP's **Theory of Change** is based on the assumption that concrete changes in a young person's behaviour, activity or situation, are dependent on changes in their perspective, their perception of themselves and of others, their motivation, and how they make decisions. Therefore, FFP focuses on personal development throughout its work with young people in order to have an impact in these essential areas. This enables young people to take full advantage of the opportunities that are available to them through FFP's holistic Five Pillars model.

Also all the NGO's avoid government funding due to corruption, the vast majority are funded by international funders. Also the word charity is not used, there is an association with government so it's not used as per above. As I said above I really am on a steep learning curve.

Finally one last fact to mull over - all employers in Brazil pay 105% of their employees' salaries as tax (i.e. salary is £20K, tax on top is £21K) - I wonder where all that money goes, I suppose we'll never know?!?



Police operation at the Complexo da Maré – 9 dead – 25th June

The number of killed rose to nine after an exchange of fire between the military police and the Favela New Holland dealers in the Complexo da Maré, north of Rio de Janeiro. In clashes today, five unidentified men were shot and killed. The other victims are a Sergeant from the Special Operations Battalion (BOPE), Jerome Ednelson da Silva, a resident and a drug dealer, all hit in the shootings yesterday.

At least ten people were injured and were taken to the Federal Bonsucesso Hospital, which is near the slum. The press reported that this morning BOPE arrested a further five men and a minor (aged 16) within the community. When arrested they found a rifle, a pistol, a grenade, ammunition and drugs.

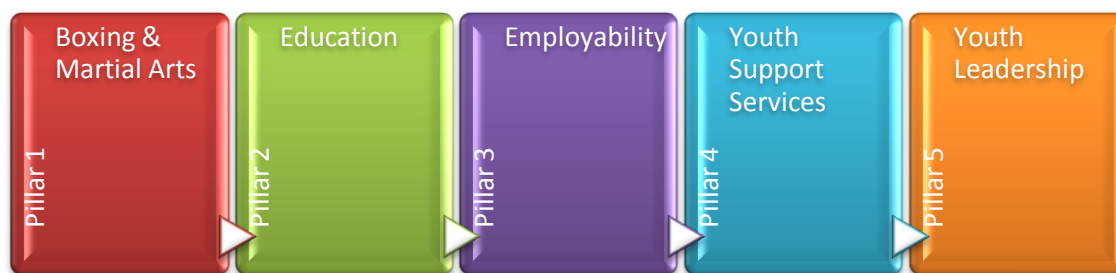


Diagram 5: FFP - The Five Pillars

With the methodology implemented and systematised in Rio de Janeiro and London, Fight for Peace is now beginning to replicate its practices in a training programme for institutions all around the world, who work in communities affected by problems similar to those affecting the young people Fight for Peace works with.

Like most cities in the world deprived areas have similar problems, just different levels of violence, crime, poverty etc and Fight for Peace have proved that their methodology can indeed be transferred from Brazil to London and further afield.

Kiva Zip

Prior to leaving on my fellowship I had been extensively researching microfinance and crowdfunding and was keen to meet with experts in this area on my travels. I had identified Kiva as a key organisation for my research and had the opportunity to meet with Jonny Price (Senior Director) who is currently heading up the new Kiva-Zip funding model.

Kiva is a well known non-profit organisation specialising micro-lending. Kiva Zip is a pilot program which takes this model even further by making it possible for lenders to send funds directly to the entrepreneurs they support. Kiva-Zip has three major goals:

- ✓ **Help entrepreneurs access the financial services they need.**
- ✓ **Lower fees and interest rates to make borrowing affordable:** Kiva Zip loans are currently offered at 0% interest with no fees.
- ✓ **Cultivate community between borrowers and lenders.**

(Refer to Appendix 3 for more details)

How does it work?

Borrowers apply for Kiva Zip loans by filling out an online application form. Every borrower must be endorsed by a trustee. Trustees never handle the money, but their public reputation is tied to the repayment record of the borrowers they endorse.

Kiva-Zip also use Trustees as a way of replicating the peer-to-peer and community pressure to pay back microloans that works so effectively in countries where Grameen bank operates. These soft pressures have ensured a very low level of default rates and so far has been effective in the USA and Kenya where Kiva-Zip is being trialled.

Current Repayment Rates:

USA: 86%, Kenya: 92% - Overall Average Payback Rate = 87.2%

Kiva Zip Borrowers Should	What the Loans Look Like	Strict Requirements
<ul style="list-style-type: none"> • Have a strong business concept • Have strong character • Have an annual income less than \$100,000 • Not be heavily indebted • Not <i>currently</i> be in foreclosure or bankruptcy 	<ul style="list-style-type: none"> • For a business purpose • Small size (\$5,000 or less) • Short loan term (24 months or less) • 0% interest • Distributed and collected via PayPal (must have a PayPal account) 	<ul style="list-style-type: none"> • The borrower's debt : income ratio must be less than 35% • The borrower cannot have any <i>past due debt</i> • The loan must be less than 75% of the borrower's income

The Role of Trustees: Every Kiva Zip borrower must be endorsed by a trustee. Whether a trustee is an individual, a community centre, a church, or a non-profit, they need to be committed to supporting local entrepreneurs and willing to publicly endorse them on the Kiva Zip website. This action enables borrowers to access 0% interest microloans.

Trustees actually play three crucial roles on Kiva Zip: Firstly, they identify borrowers that could benefit from Kiva Zip loans; secondly, they assess borrowers for character and creditworthiness so that others can feel comfortable lending to them; and thirdly, they provide ongoing support to borrowers over the course of their loan terms.

While trustees never handle the money, they do tie their reputations to the repayment rates of their borrowers. This is what makes their endorsements so valuable.

I believe that Microfinance is the best way forward and discuss this further in the next section when I set out my JumpstartNI model. Also the simplicity of the Kiva model is its USP and the fact that funds are paid to by PayPal (USA) and MPesa (Kenya) makes this a useful model to implement or replicate in the United Kingdom

Do Something.org



Do Something is the largest (over 2.2M members) not-for-profit for young people and social change in the United States. The organisation spearheads campaigns so that 13-25 year olds can make an impact, without ever needing money, an adult or a car.

Do Something Rules:

1. **Believe in young people:** Young people have the power to lead. We don't require old people! (Anyone over the age of 25).

2. **Trust young people:** We provide reliable, easy-to-access information and activation strategies, but young people decide for themselves what to do.
3. **Celebrate young people:** We think all measurable contributions from young people are valuable.
4. **Respect young people:** We understand that young people have diverse abilities and constraints.
5. **Value young people:** Our programs and products are free. We're not after young people's money; we want their passion, time, and creativity.

One Big Idea: Do Something seeks to create a worldwide movement of young people kicking ass on causes they care about and making the world a better place.

11 Facts about Do Something in 2012

1. **2.4 million Young people took action** through their campaigns 2012.
2. **They have 2,215,655 members** doing badass stuff to improve their communities and the world.
3. Their **2,113,197 mobile subscribers** take action and text Do Something all about it.
4. **371,312 people** like Do Something on Facebook.
5. **649,238 people** follow Do Something on Twitter
6. They gave young people **\$240,000 in scholarships** in 2012.
7. They **increased Do Something campaign signups by 590%** from 2011 to 2012.
8. Their members collected **1,020,041 pairs of jeans** for homeless youth through the Do Something Teens for Jeans campaign.
9. Their members recycled over **1.2 million aluminium cans** through their 50 cans campaign.
10. Their members donated **316,688 books** to school libraries through their Epic Book Drive
11. **67,808 members** stood up to bullying through the Do Something Bully Text campaign.

Do Something – Future Goals

- To be established in ten countries by end of 2014.
- Have 2.5M members by end of 2013, 5M by end of 2014 (this will be achieved by organic growth in the USA and global expansion).
- Make website more interactive – key action points on each webpage.
- Increase volunteering through US Colleges and Universities.
- Increase the number of downloadable information on the Do Something website.

Do Something were the most positive, proactive organisation that I researched and just get on with doing “**great stuff!**” If we translated their current membership to the UK that would be approximately 650,000 young people engaged in social good – something to think about!

Finally a large part of Do Something’s success lies in their constant impact measurement and performance evaluation – daily measurements and quarterly reporting. When you compare this to the UK’s non-profit sector, the majority do retrospective measurements.

Echoing Green: “Work on Purpose” Programme



Echoing Green are experts in social innovation and entrepreneurship and I was greatly impressed by the way that they inspire potential social innovators and entrepreneurs. Echoing Green likes people who are “curious about doing the right thing.”

Echoing Green's Work on Purpose program inspires and equips those in the first decade of their careers to realize their unique way to make a social impact—be it as a non-profit or social

business employee, an artist-activist, an effective board member, a high-impact volunteer, a social entrepreneur, or in any number of other potential roles. Through this program, Echoing Green leverages life and work lessons from its social entrepreneurship Fellows to provide inspiration and frameworks to support a wide spectrum of young people seeking to make the world a better place in a way that uniquely right for them.

From their stories, they put forward ten principles for identifying a person’s purpose and putting it into action as highlighted below:

Right for You

- 1. Heart + Head = Hustle**
- 2. Know What You've Got - Know What You Need**
- 3. Mine Your Past**

Good for the World

- 4. _____ is What Matters**
- 5. Act on Moments of Obligation**
- 6. Take Perspective...Someone Else’s**

Be Bold

- 7. Bold Immersion**
- 8. Fear Means Go**
- 9. Gall to Think Big**
- 10. Think Like an Entrepreneur**

(Refer to Appendix 4 for more details)

I believe that the “Work on Purpose” will be a critical component in my model and plan to integrate this thinking into the PartnerupNI element of my proposed model to inspire new entrepreneurs and social innovators in Northern Ireland.

Inclusive Competitiveness⁸

One of the most rewarding and informative meetings that I had was with the Directors at Nortech and in particular Johnathan Holifield who has been instrumental in developing several projects with like minded colleagues across the United States using his “**Inclusive Competitiveness**” methodology.

Johnathan is the architect of Inclusive Competitiveness – policies and practices measuring and improving the performance of diverse populations within innovation ecosystems and clusters, emerging industry sectors and other areas critical to economic competitiveness.

What Johnathan and his colleagues have identified is that census data (USA) is indicating that there are shifting racial demographics trending toward a mid-century timetable in which the fast-growing non-white minority population will become the majority.

The positive and negative economic ramifications of this shift are indicated in the current disconnect of Black and Hispanic entrepreneurship, which has a strong healthy growth curve yet fails to produce any movement of the needle in business revenue, accounting for less than 3.5% of U.S. GDP and employing less than 1% of U.S. adults.



One of Johnathan’s key projects is America21 which is a nationally networked and regionally focused social enterprise whose mission is to inculcate a new 21st Century economic narrative that connects disconnected citizens to “innovation Economy” clusters, ecosystems and emerging industry sectors through STEM education, high-growth entrepreneurship and employees within urban communities and metropolitan centres”.

Much of what the theory behind “Inclusive Competitiveness” is transferable across to the United Kingdom and indeed some of the key areas that Johnathan and his colleagues highlight such as placing importance on STEM subjects etc are already being addressed. However at a national level we have issues around opportunities for ethnic groups and at a regional level in Northern Ireland we could apply this logic to certain demographics such as young adult men in disadvantaged protestant communities and single mothers trying to return to employment (key target groups for JumpstartNI).

Three key learning themes that I have lifted from the America 21 Project are as follows:

Economic Empowerment: Self-active, innovative and competitive, able to bring about a sustainable state of economic growth and development, rooted in education, capital formation and investment, entrepreneurship and employment.

Connected Citizens: Enable American citizens to become aware of, skills and competencies to access, contacts to network, and characteristic performance levels to successfully connect to an innovation and ecosystem and emerging industry sector opportunities.

Trim Tab Impact: derived from the metaphor of the same name, Trim Tab Impact is a strategy to enable people and organisations to achieve their mission and deliver more value.

Year Up



Year Up was one of the key organisations that I wanted to visit as their vision is very much in tune with my own vision for JumpstartNI.

Year Up works with young adults who have been systematically disconnected from the vast economic opportunities in the United States, resulting in limited access to education, financial stability, social capital, political power, and sufficient health services. Year Up addresses this **“Opportunity Divide”** – specifically, the historical barriers to education and professional work – experienced by under-served young adults. They recognise the core drivers of this divide are race (religion in Northern Ireland), ethnicity, national origin and socio-economic status and also fundamentally believe in the value cultural differences bring to individual potential and collective works.

Year Up Vision

“In the future, every urban young adult will have access to the education, experiences, and guidance required to realise his or her true potential.”

How the Year Up Programme Works⁹

Year Up is a one-year, intensive training programme that provides low-income young adults, ages 18-24, with a combination of hands-on skill development, college credits, and corporate internships.

The high support, high expectation model.

Our approach focuses on students' professional development, to help them achieve economic self-sufficiency.



Diagram 6: The Year Up Model

Challenging students to reach their potential.

Their programme emphasizes academic and professional rigor, setting expectations high for quality of work and professional behaviour. A strong structure guides students through the steps necessary for achieving success in the classroom and the workplace.

For the first six months of the programme, students develop technical and professional skills in the classroom. Students then apply those skills during the second six months on an internship at one of Year Up's 250+ corporate and government partners. Students earn up to 23 college credits and a weekly stipend, and are supported by staff advisors, professional mentors, dedicated social services staff, and a powerful network of community-based partners.

At this time the Obama Administration is working with Year Up to scale up their programmes across the United States due to the success of the model been delivered in the current locations. However the key fact that impressed me most about the Year Up operation is the engagement with the young adults and how 75% of all new participants have been referred by previous participants – this shows the strength of the programme design and expertise and commitment of Year Up staff such as Smajl who showed me around.

More than Words

I came across More than Words (MTW) through a referral from Anne Wunderli at Pinestreet Inc who introduced me to their Executive Director Jodi (Rosenbaum Tillinger). Similar in its ethos to Year Up and many of the other organisations that I visited MTW has developed an innovative approach for youth development and job training for the most marginalized youth and is shifting perceptions about their potential.

Mission

“More Than Words is a non-profit social enterprise that empowers youth who are in the foster care system, court involved, homeless, or out of school to take charge of their lives by taking charge of a business.”

MTW states that “the traditional non-profit approach to workforce development often entails prepping youth with workshops, resume writing and job searching. MTW believes the best job training must include an actual paid job, one which provides developmentally appropriate feedback and hands-on, real-world training for youth to equip themselves with marketable skills critical for the workforce, college and life. MTW provides clear steps for youth to gain increasing responsibilities, skills and leadership roles as they earn promotions for their performance in their BUSINESS job and their YOU job.”

The “Business” Job¹⁰:

MTW youth work as part of a team managing their online and retail bookstore 20–30 hours per week, and are integrated into all aspects of the business. Youth facilitate peer-led trainings and weekly team meetings, track and forecast the financials for the business, manage sales—both online

and in the store, guide tours, plan and host monthly open-mic and community events, and manage marketing and promotions. In order to source the books needed to run their business, youth learn to coordinate book drives, go on book pick-ups, cultivate partnerships for book donations through marketing, outreach and presentations and use business software to track sourcing analytics. Youth continually expand their interpersonal and customer service skills through interactions with customers in the store and via phone and email. At the Waltham store, youth also manage their own café with Starbucks sponsorship, learning extensive, detailed barista skills, gaining additional customer service opportunities, and learning systems for ensuring safety and health code compliance. Through the **Business job**, youth learn marketable and transferable job skills, including public speaking, technology, inventory management, as well as critical professional skills such as showing up on time and working as a team.

The “You” Job:

Youth have a second equally important job called the “YOU” job—deliberate personal transition planning and case management to ensure they have all life essentials in place and move on to meaningful jobs and college. Youth attend weekly Transitions shifts to work on their **You job**. They achieve basic personal milestones such as obtaining an ID, opening a bank account, and finding housing. Youth also access exposure to potential jobs and college through regular site visits with community partners including hotels, banks, retail businesses, trade schools and universities. Youth participate in hands-on workshops, mock interviews, education coaching and regular meetings with Transitions Managers. By tackling personal barriers in their lives and gaining exposure to new opportunities, youth are able to craft their own action plans with concrete steps for pursuing education and future employment.

Youth participate in the MTW intensive social enterprise training programme for six to twelve months. After completing the core social enterprise programme youth transition into the graduate programme, which provides an additional 24 months of follow-up support.



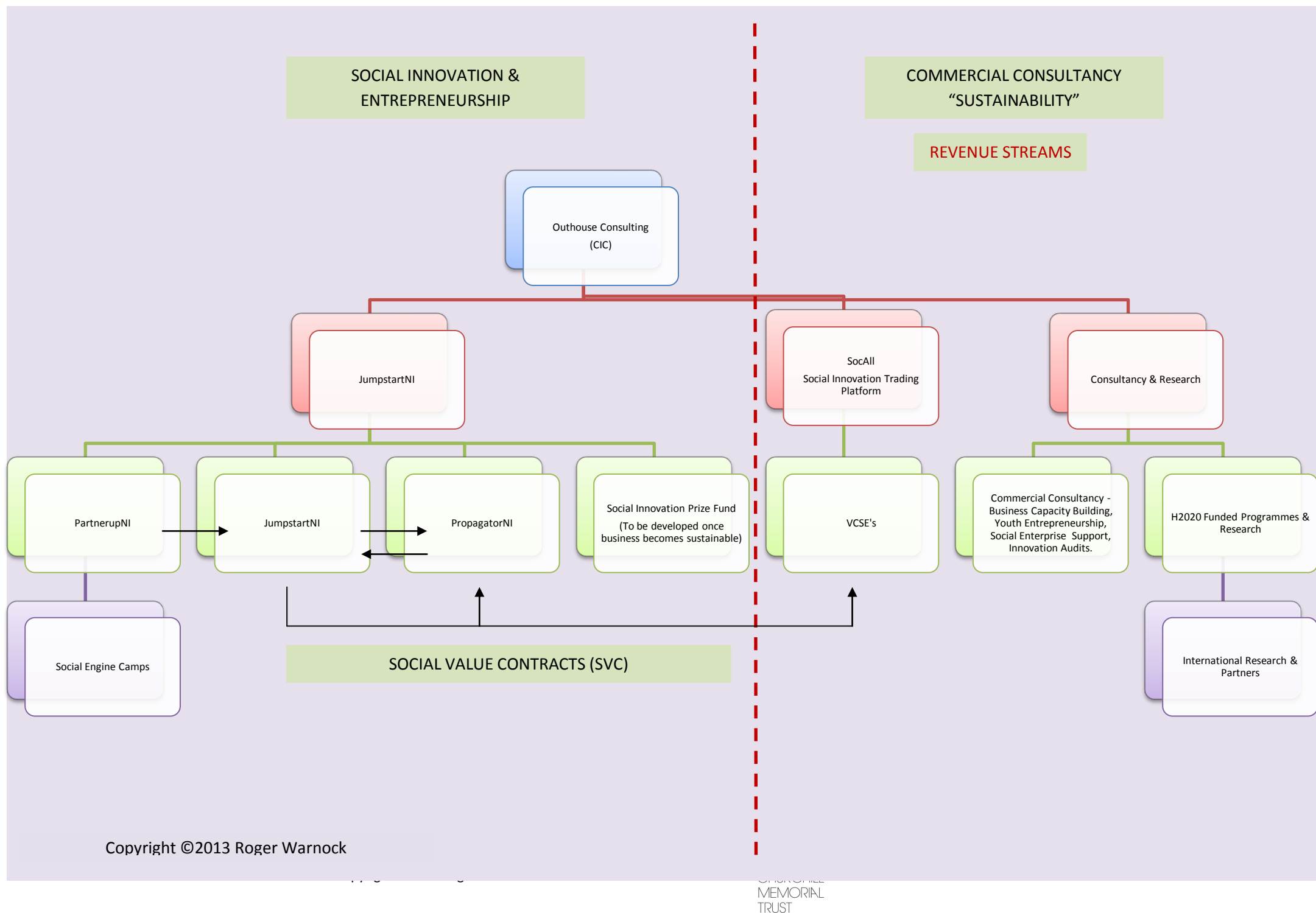
Diagram 7: The More Than Words Model

Jodie explained that through the book sales through Amazon and EBay they cover the costs of paying the young adults and the rest of the costs are covered by philanthropy and other funding. What struck me initially was the simplicity of the business model and how it empowered the young people working in it. A bit like Brainwash another community focused business in San Francisco this is a very innovative model that tackles social issues around young people, but could be developed further to become a retail type model in disadvantaged communities in the United Kingdom and used as a means to employ young unemployed adults and to identify possible entrepreneurs. My intention is to build relationships with MTW and explore what opportunities there are to learn more and collaborate on a trans-Atlantic partnership.

A Final Word on the Study Visits - Hiccups and Slip Ups

Over the six weeks of my trip a few meetings were cancelled or I turned up and no one arrived to meet me! The main reasons for meetings not happening included civil protests in Brazil, transport strikes in San Francisco (BART transport strike) and the fourth of July holidays! However through my initial pre-trip research I knew that these organisations were leading the way in their respective areas of expertise and I have undertaken further research to identify methods and processes that may be useful to my Fellowship research.

PART 3: JUMPSTARTNI PROPOSAL



The JumpstartNI Proposal

"There ain't no rules around here. We're trying to accomplish something."

Thomas Edison

Mission and Vision

JumpstartNI Mission: "Building a community of socially minded entrepreneurs"

JumpstartNI Vision: Economically independent individuals who are engaged citizens, contributing to the improvement of their communities and society."

Core Operating Structure

Outhouse Consulting CIC has been set up to act as the overall holding company for the key components of this new proposed model designed to support young entrepreneurs and drive social innovation. The model is broken into three components (1) JumpstartNI which has been designed to provide a new innovative platform to achieve the overall outputs of the organisation, (2) SocAll and (3) a commercial research and consultancy wing to provide a sustainable platform longer term as highlighted below:

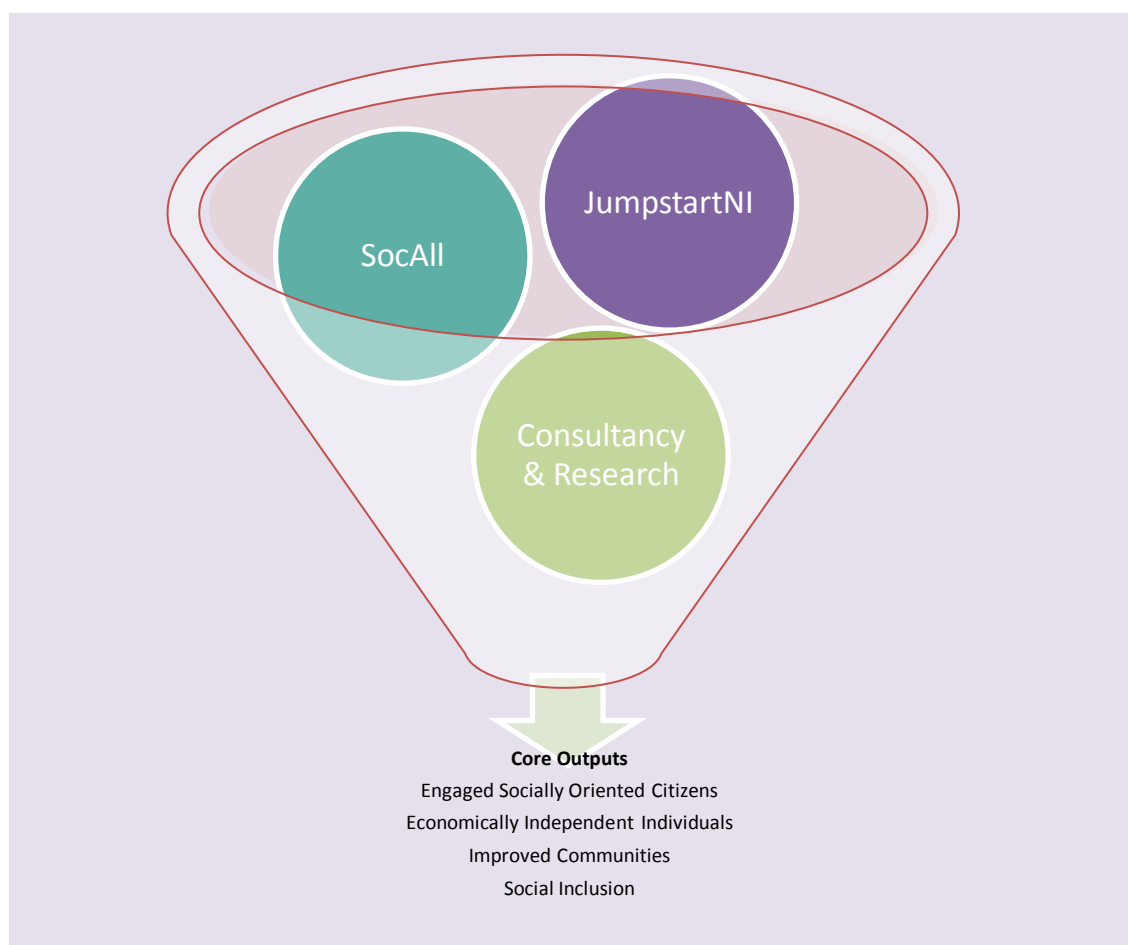


Diagram 8: JumpstartNI - Core Operating Structure

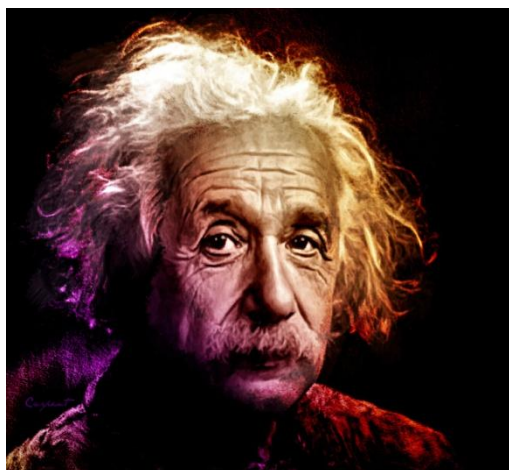
Part 1: The Business Model (1-2-3 Model) – Core Support Structure

PartnerupNI – Inspiring Curious Entrepreneurs and Social Innovators

PartnerupNI is a bespoke one to one support package to explore opportunities and reasons for becoming an entrepreneur incorporating key elements of Echoing Green’s “Work to Purpose” programme. Any young adult will be welcome to drop into the main JumpstartNI Hub to discuss setting up a business and also get access to volunteer mentors who have extensive business experience and can help to build confidence, self-esteem and develop entrepreneurship skills.

A key part of the PartnerupNI programme will be our outreach sessions designed to inspire young adults to think about entrepreneurship and social innovation. These outreach “Social Engine” entrepreneur sessions will act as a pipeline for the core JumpstartNI programme.

Social Engine



“I have no special talents. I am only passionately curious.”

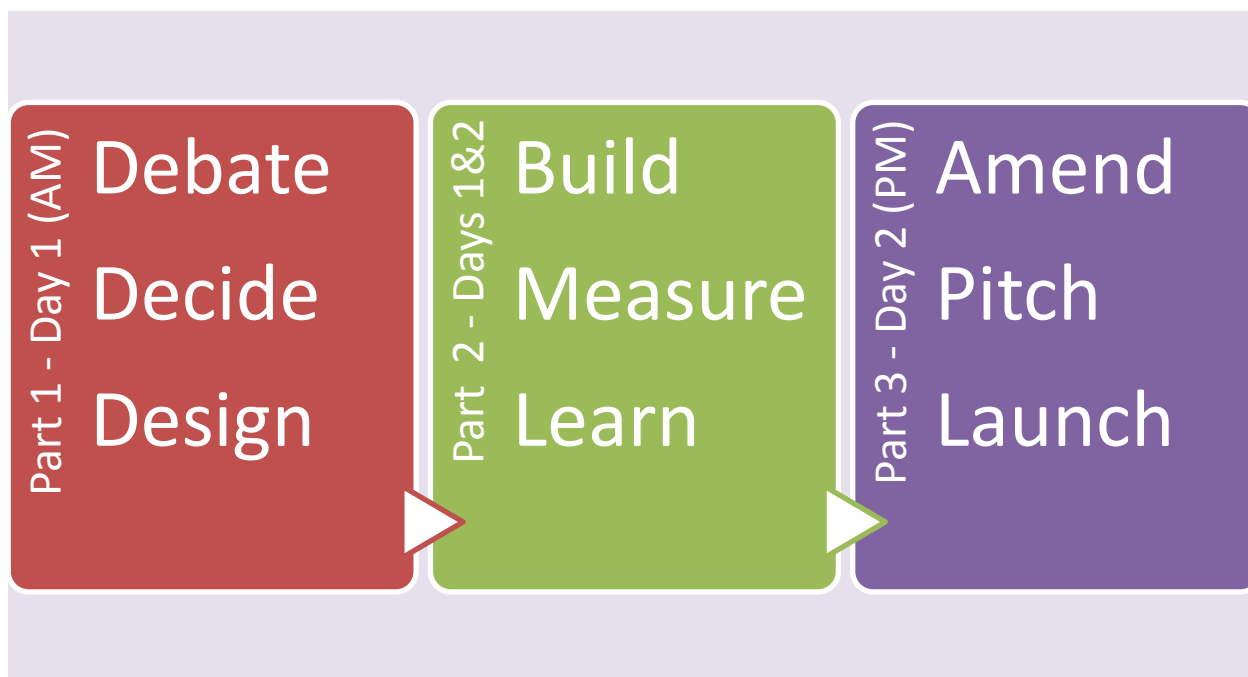
“We cannot solve our problems with the same thinking we used when we created them.”

Albert Einstein

Social Engine is all about engaging with young people and highlighting the social issues that are affecting their local communities. It is designed as a feeder to the main JumpstartNI process, but also as a catalyst for young people to start thinking about tackling social issues and sow the first seeds of entrepreneurship as a possible future option.

Social Engine is about teams of young people developing an idea that may be used to tackle a social issue, but applying both the Echoing Green “Work to Purpose” methodology (as highlighted in the key findings), basic entrepreneurship and “Lean Start-Up”¹¹ skills.

The Social Engine is a series of weekend “start-up” style workshops that will be used to engage with a wide variety of young people including those hard to reach through schools, community groups etc. The basic structure is highlighted below:



Programme size: Target group size – 20

Frequency of Weekend programmes: 6 per year across selected local government regions subject to funding.

Programme Format

Prior to the programme: Young people will be asked to think about a social issue in their community and how they would solve it. The Social Engine team will log these ideas and use this data to identify trends in young people's current perspectives.

Day 1 (AM) – Debate, Decide, Design: Young people are divided into five teams (4 per team) and with a volunteer team mentor. The teams need to discuss the four ideas that they have and decide on which one they feel has the most potential as (a) an innovative idea to solve a social issue and (b) a possible business idea.

Day 1(PM) and Day 2 (AM) – Build, Measure, Learn¹²: The teams work up their ideas with the help of their volunteer team mentor and guest experts to develop a credible strategy and plan to see how feasible their idea is.

Day 2 (PM) – Amend, Pitch, Launch: The teams will prepare a pitch to an invited panel who will decide on the best proposal.

Post Programme: As highlighted above all ideas will be logged and winning teams will be offered further support to develop their ideas further through the JumpstartNI structure. Also all ideas will be forwarded to SI Camp to help identify suitable candidates for their start-up camps and logged on the SocAll online platform to assess interest from social innovators and create new collaborative partnerships (subject to terms and conditions).

Proposed partners: Washington Ireland Program (volunteer mentors and guest experts), PSNI and Policing and Community Safety Partnerships, Councils and Youth Justice Agency.

JumpstartNI Entrepreneurship Support – Core Programme

Programme Size: 30 entrepreneurs (3 X 3 month accelerators per annum).

Frequency of Accelerators: 3 per annum (Intakes: January, April and September)

The core JumpstartNI programme model is a freemium model providing free and paid support and has been broken down into two phases as follows:

- **Accelerator:** An intensive 3 month accelerator giving business start-ups targeted mentoring, website and online marketing support, pro bono legal and financial support (accountancy and banking advice) – no cost to participants.
- Once these entrepreneurs have graduated from the accelerator they can then access a further 21 month support package: Mentoring, website and online marketing support, back office support and business incubation – low cost monthly contributions will apply to cover building a sustainable platform for the core JumpstartNI programme.

JumpstartNI Package of Support

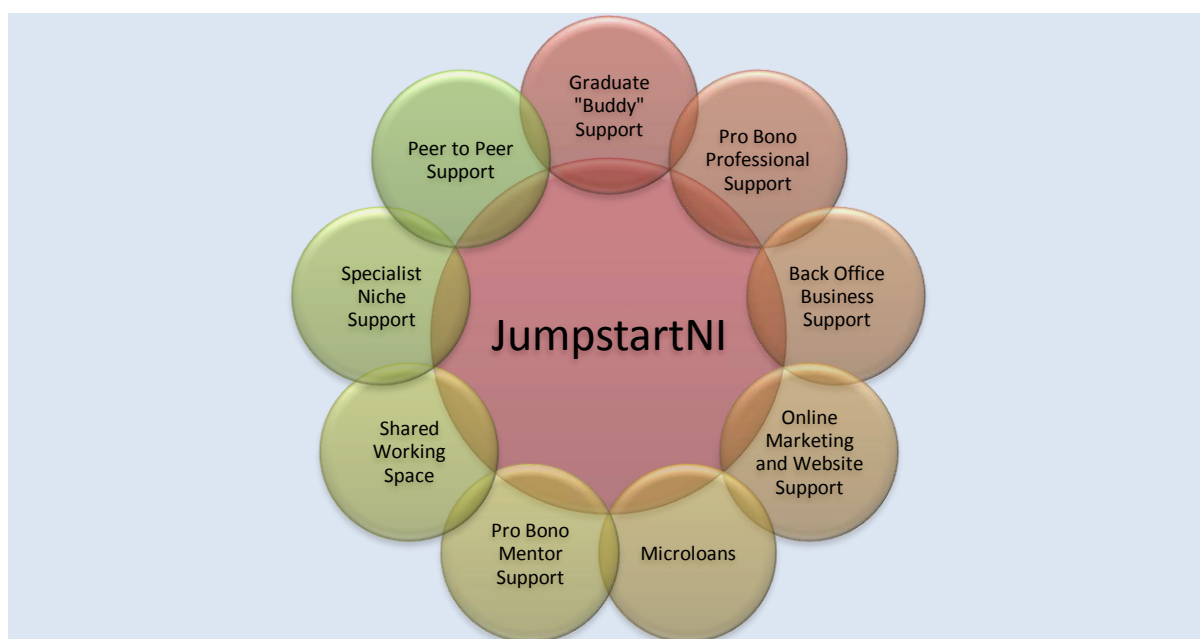


Diagram 9: JumpstartNI - Overview of Services

Each new entrepreneur will receive as much support as is needed to set up their new business venture through the following:

- Buddy support system with graduate interns and peer to peer support.
- Professional mentoring from experienced volunteer mentors.
- Online marketing and website support.
- Back office support and shared working space
- Pro Bono financial, accountancy and legal support for entrepreneurs.
- Microfinance

Microfinance: Research suggests that the normal start-up capital requirement for the majority of new businesses is around £3-5000. However my view is that lower levels of capital should be offered (i.e. £500-£1500). This will help to:

- Reduce default rates from young entrepreneurs who cannot pay back their loans.
- For some young entrepreneurs who have had other lifestyle issues, larger sums of money may prove too much of a temptation. Smaller microloans will be easier to pay back and also reduce the risk of default.

Equity vs. Contribution

I have researched and had fact finding discussions during my travelling fellowship and from other contacts regarding various global accelerator and entrepreneurship support models and found that many take equity stakes from the participants. Instead we propose to ask participants to sign up to a social contract (detailed below) and a low monthly contribution (workspace rental) over a set period and offer low cost website and online marketing services. With growing numbers of alumni, scalability and sustainability will be achieved. Research shows that entrepreneurs value the support they receive and will pay for ongoing support after free programmes end (subject to the quality of support).

JumpstartNI - Organisational Structure

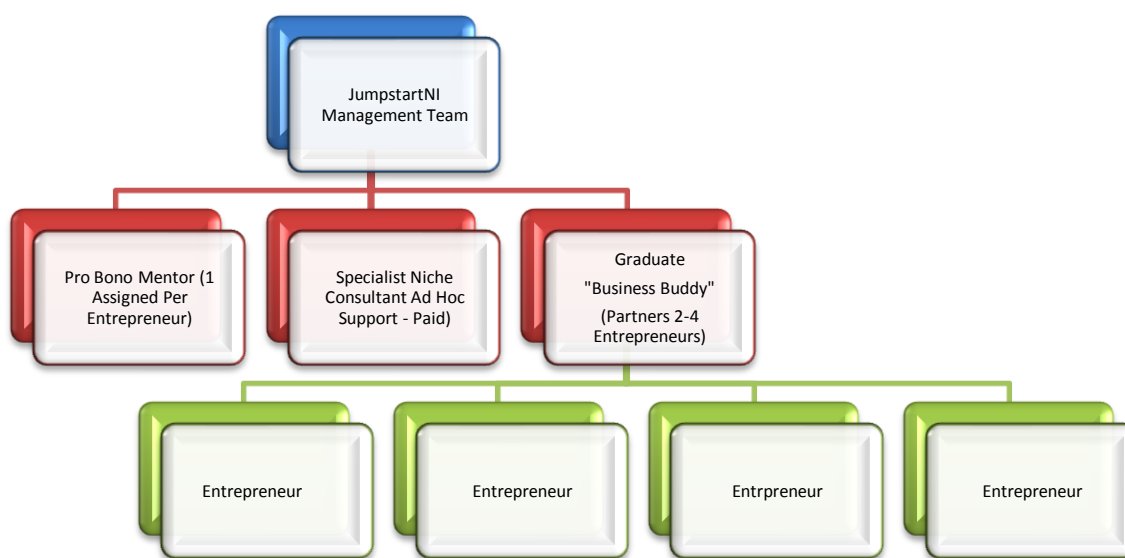


Diagram 10: JumpstartNI - Organisational Structure

Initially this support will be provided through a central entrepreneurship and social innovation Hub in Belfast. Once the model has been proved to be sustainable then the long term aim is to roll the model out across the UK and Ireland.

Proposed Programme Partners: NORIBIC, Workwest and Kiva (Microfinance), Ulster Bank



Key Complementary Programme Partners: The Prince's Trust, Young Enterprise NI, Youth Justice Agency and Belfast Metropolitan College.



Social Value Contracts (SVC's)

Critical to the success the model is the use of social contracts to engage young entrepreneurs in social innovation and in return for a place on the JumpstartNI accelerator. These social contracts are essentially Memorandums of Understanding between JumpstartNI and supported entrepreneurs and require them to commit a minimum of ten hours per week to a local social enterprise or non-profit organisation.

The social contracts will give young entrepreneurs a different perspective on how non-profits and social enterprises are tackling social issues in their local communities and help JumpstartNI achieve its vision of having “economically independent individuals who are engaged citizens, contributing to the improvement of their communities and society.”

Target Groups for JumpstartNI

JumpstartNI will primarily work with other non-profit organisations to engage with young adults (unemployed or interested in setting up their own business) and priority will be given to anyone coming from a disadvantaged region or is an ex-offender.

It is envisaged that these young entrepreneurs can maintain financial support through existing benefits until they have established a sustainable business. On top of this JumpstartNI will provide what Delancey Street in San Francisco call **WAM** (Walk Around Money) which will be a top up payment to cover out of pocket expenses such as bus fares, lunches etc.

Once they have established a set level of turnover/profit the entrepreneur will be expected to contribute back to JumpstartNI for shared workspace rental, website and back-office services.

PropagatorNI – Northern Ireland's Social Innovation Incubator

A shared collaborative working space will be available so that social innovators and our JumpstartNI entrepreneurs can locate at the JumpstartNI Hub (**Lab-Belfast**) and work alongside likeminded people with the overall objective of becoming a centre of excellence for social innovation in Northern Ireland, Ireland and the UK.



This cross pollination of young entrepreneurs and social innovators will create an environment which in the long term will become a catalyst to tackle social issues across Northern Ireland and further afield. The JumpstartNI Hub will also become a focal point for civic engagement and strategic thinking around social innovation – Development of a knowledge platform with the RSA and WIP.

Key International Partners (maintain contact with WCMT research organisations): Echoing Green, Do Something, Nortech (Inclusive Competitiveness), SITAWI, Saúde Criança, More Than Words, NFTE, Year Up, Kiva, Jumpstart Inc



Social Innovation Prizes

A longer term aspiration is to drive social innovation through the use of competitive prizes. From my research in the USA it is evident that well designed prize funds can be the necessary catalyst to drive smaller scale initiatives and give the wider community (i.e. individuals, social enterprises and non-profits) the opportunity to design new methods, services and products to solve social issues.

Revenue Streams – Building a Sustainable Model

I highlighted above that Outhouse CIC has been set up to cover both the non-profit and commercial parts of the business. The CIC has been set up so that all profits are recycled in JumpstartNI to underpin the model and provide a sustainable platform, with the goal of it becoming fully sustainable and self-financing within 5 years.

However seed-funding will be required to help with both the operational requirements of JumpstartNI and also the formation of a fund that helps to drive entrepreneurship and social innovation through small microfinance loans and innovation competition prizes over the first two to three years as highlighted in the cash-flows in appendix 1 and 2.

JumpstartNI will become sustainable through the following methods:

- Scalability – By building a JumpstartNI alumni structure that contributes back onto the operation. These alumni will be able to access ongoing mentoring, online marketing and

back office support Low cost online marketing and website support. Entrepreneurs will be able to avail of low cost shared work/collaboration space for young entrepreneurs and social innovators to use in the JumpstartNI facility – We would anticipate renting space/desks to entrepreneurs not involved in the JumpstartNI programmes and social innovators/students looking to locate in a collaborative space.

- Interest and equity stakes: Interest will be charged (low rate) on microfinance loans and equity stakes will be acquired in return for accessing funding through social innovation competitions. These returns would be used to build the investment fund and cover ongoing running costs.
- Research – Funds will be sought through research grants and competitive bids to deliver research across entrepreneurship and social innovation.
- Consultancy support offered at low cost consultancy rates to Micro business, SME's and social enterprises. Services would include online marketing, innovation audits, business mentoring etc.
- Outside funding for PartnerupNI "start-up" programmes to local authorities, community groups, PSNI and PCSP's.

SocAll

(Provisional Working Title)

SocAll will be an online social innovation platform.

The development of a an online platform is currently being scoped out with two digital design partners Navada Group and Cunamh ICT which could become a commercial revenue stream to help cover operational costs of JumpstartNI. Due to sensitive commercial information the exact detail of the model are not disclosed at this stage.

Key Outputs



Delivering and Measuring Our Impact

JumpstartNI will create impact as follows:

- Increase awareness of entrepreneurship amongst young adults, especially young adults from disadvantaged backgrounds and regions.
- Reduce levels of unemployment across Northern Ireland through self-employment and building sustainable scalable businesses that can employ additional staff.
- Reduce levels of recidivism and integrate ex-offenders back into society.
- Development of entrepreneurship hubs to develop a pipeline of young entrepreneurs.
- Establishment of a stakeholder platform and development of joint initiatives with key stakeholders.
- Directly contribute back to local communities and the Northern Ireland economy.
- Increase awareness of social issues and creation of effective social innovation hub to deliver solutions to social issues.
- Increase knowledge through “Open Research” and increased efficiency of social enterprises through mentoring and support.

We plan to measure our impact through both standard economic metrics and social return on investment on an annual basis.

Tangible key performance indicators will be:

- Measurable levels of successful business start-ups.
- Measurable reduction in unemployment within identified groups.
- Business turnover generated and expended in local community.
- Development of entrepreneurship and social innovation hubs across Northern Ireland.
- Number of individuals participating in the programme.
- Membership of the entrepreneurship community.
- Measurable levels of successful solutions to tackle social issues.

Intangible key performance indicators (Social Return on Investment):

- Increased levels of community awareness about the benefits of self-employment and entrepreneurship.
- Increased living standards from circulation of revenue from new entrepreneurs and implementation of social innovation solutions back into local communities.
- Reduced levels of recidivism and reduction in local crime rates.
- Cultural shift in attitudes to work, self-help and reliance on benefit and other handouts.
- Reduction in levels of undeclared work.

PART 4: FINAL THOUGHTS

What Next & Conclusion



I am keen to see the core activities up and running in 2014 (subject to securing seed funding), and have highlighted some key goals and targets below:

Year 1 Goals and Targets

1 Year Goals – 2014

- Secure seed funding for three year prototype.
- Develop relationships with the Collaborative Network team at InvestNI to establish a Social Innovation collaborative Network in Northern Ireland.
- Secure initial pilot Hub premises and develop links with global social innovation Hub networks.
- Develop and roll out suite of offerings: PartnerupNI, JumpstartNI and PropagatorNI through new Hub or through proposed SE Hubs strategy with the Department of Social Development (NI devolved administration).
- Development of “Social Engine” start-up weekends directed at disengaged youth in partnership with Young Enterprise NI, local PCSP’s and the PSNI.
- Establishment of “open learning platform” with key partners and agreement on MOU between partners.
- Develop relationships with key research partners and undertake two key pieces of research.
- Establish relationships with University of Ulster for student placement opportunities.
- Establishment of national and global network to engage and learn from other similar organisations.
- Development of microfinance funds and social innovation competition prizes.
- Launch of SocAll online platform – Initial Alpha launch, early 2014.

Developing Relationships with Key Partners

Also key to the success of JumpstartNI will be the formation of a collaborative platform with key partners. Many organisations in Northern Ireland and across the United Kingdom are resistant to collaboration and change (silo mentality) and tend to miss opportunities and are also reactive in nature.

As stated by Geoff Mulgan of NESTA: **“Many of the most successful innovators have learned to operate across the boundaries between these sectors and innovation thrives best when there are effective alliances between small organisations and entrepreneurs and big organisations which can grow ideas to scale. Innovations then scale up along a continuum from diffusion of ideas to organic growth dependent on the mix of environmental conditions (including demand to pay for the innovation) and capacities (managerial, financial etc).”**

I intend to work closely with as many complementary and likeminded partners as possible and develop a platform that will deliver on the following key concepts:

1. Open Data Platform – fast dissemination of information and learning to all partners.
2. Maximise resources by working together achieving collective impact.
3. Signposting and active cross sector collaboration.
4. Creating, measuring and improving social impact across all initiatives.

To date several organisations have been consulted and have committed to further discussions on developing ongoing partnerships. Some of the organisations that I have been in discussions with are listed below:

Northern Ireland Business Innovation Centre	University of Ulster
Washington Ireland Program	Young Enterprise NI
The Prince's Trust	LED COM
Business in the Community	Social Enterprise NI
InvestNI	The RSA
Ulster Bank	Youth Justice Agency
Department of Justice (NI)	Ballymun Regeneration
Firebrand/Nevada Group	CBI
Farset Labs	Digital Circle (NI)
Belfast Metropolitan College	School of Social Entrepreneurs
Cunamh ICT	SI Camp
WorkWest	Queens University Belfast
Building Change Trust	

Table 4: JumpstartNI – Potential Project Partners

As with most partnerships JumpstartNI will work with its key stakeholders and form an open platform so that all agreed outputs are disseminated, implemented and achieved. Also as a way of an informal agreement between partners an MOU will be drafted, agreed and signed by all parties.

Conclusion

It is my firm belief that the JumpstartNI model can offer a new model to drive both entrepreneurship amongst young adults and develop a much wider awareness of social innovation across Northern Ireland, the United Kingdom and Ireland and identify key processes and services that can be used to eliminate social issues through innovative approaches and forward looking thinking.

APPENDICES

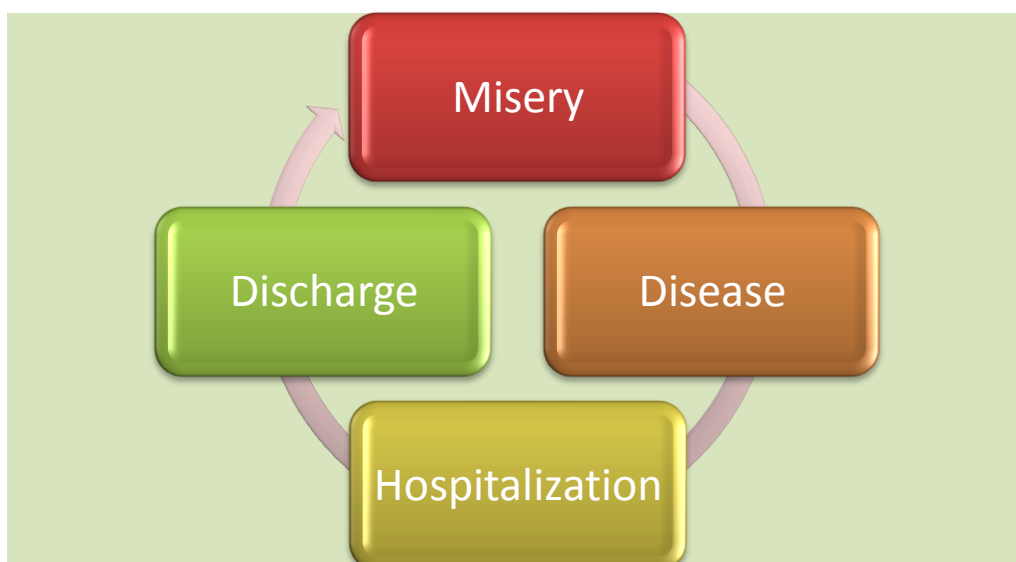
Appendix 1: Supplemental Information – Saúde Criança



Organisation Background

Associação Saúde Criança's mission is to provide holistic assistance to children and their families who live below the poverty line. The organisation was founded in 1991 by Dr Vera Cordeiro, her colleagues, and a group of volunteers in Rio de Janeiro. It works with public hospitals in Brazil in order to promote the self-sustainable, bio psychological well-being of the entire family.

After several years working in hospitals Dr Cordeiro found that many sick children were admitted and cured only to return to the hospital a short while later, usually with the same illness. She discovered that there was a vicious cycle plaguing public hospitals throughout Brazil.



Main Objectives of Saúde Criança:

5. To break the vicious cycle present in public health.
6. To replicate the model in conjunction with other public hospitals.

7. To offer better health and well-being for attended children and families.
8. To promote the reconstruction and self-sustainability of families.

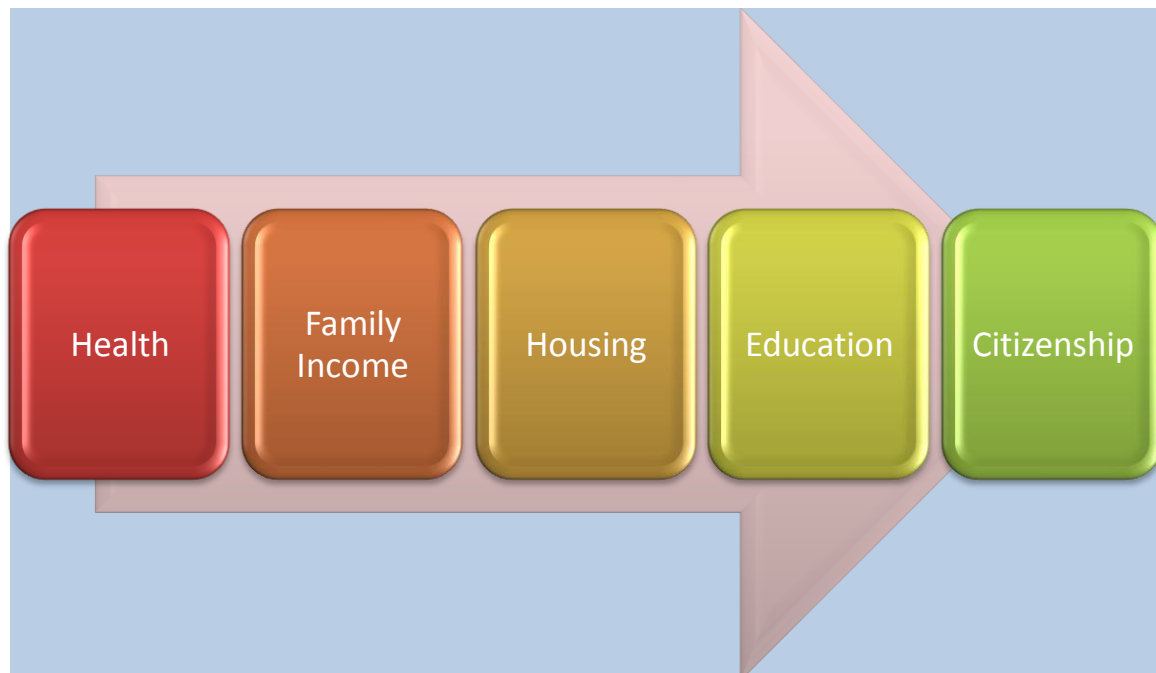
Saúde Criança – Family Action Plan (PAF)

What struck me as a really unique process at Saúde Criança was their all encompassing Family Action Plan (PAF) and how the organisation views families they are involved with. Saúde Criança views these families as partners in the process as opposed to beneficiaries (classic NGO view to the individuals they are assisting). The main output is that you get more effective engagement with these families and more commitment to reaching goals set by Saúde Criança.



How PAF Works: Upon joining the organization, the family works with a multidisciplinary team to create a Family Action Plan, which establishes the overarching goals to achieve self-sufficiency and the steps to reach them.

These goals are created in five different but equally important areas: health, citizenship, education, housing, and income generation.



1. **Health:** The health area works by donating basic and special foods, medicines, and orthopaedic and respiratory medical equipment. In addition to these activities, the health area offers technical support to the families through specialized psychological, psychiatric, social service and nutrition assistance.
2. **Family Income (Professionalization):** Family income (professionalization) is a crucial program for the families to achieve minimal conditions to rise above the cycle of family assistance offered by Saúde Criança, actively working towards providing a stable family income and social dignity. The family members chosen by Saúde Criança are sent to courses according to their abilities and interests. Priority of Program attention is given to mothers, heads of family at or below the line of poverty. The proposal is to prepare and train them so that they are able to generate income and maintain a minimum financial structure after graduating from the Saúde Criança programme.
3. **Housing:** The houses that are unsafe or owned by the families go through renovation, with materials and labour supplied by Saúde Criança. The housing programme focuses on the question of health in the residences and its objective is to make sure that the home has the minimum conditions essential to basic living standards – like running water, sewerage, covered walls and floors, roofs etc. With this increase in quality of life, the families helped by Saúde Criança begin to live with dignity according to standards of human sustainability. This project has a direct impact on the creation of a healthy and adequate environment for the children to recuperate and maintain their health.
4. **Education:** Saúde Criança offers workshops on the importance of education in the present and future life of children, mothers and other family members. Saúde Criança found that many assisted families included more than one child, some of whom were children of parents who had not completed high school. In order to support these families in the search for a better standard of life, Saúde Criança advises on the importance of having an education, in addition to professional training, knowledge of the local job market and their impact on the socioeconomic life of the family nucleus. The Education Assistance Programme also works in finding openings in public schools and day care. Saúde Criança mainly focuses on the mothers in families as already highlighted, however in their education programmes they also focus on teenagers within these families working on cultural activities and lectures supplying information on implications of teenage pregnancy, STD's etc.
5. **Citizenship:** Many of the families that Saúde Criança deal with are socially excluded and they offer support and guidance in giving legal advice on how to obtain documents, make individuals aware of their legal rights and basic rights of citizenship.

Appendix 2: Supplemental Information - Fight for Peace

Organisation Background

¹³Fight for Peace works in Complexo da Maré, one of the biggest groups of favelas in the city of Rio de Janeiro. Encompassing 800,000m², Complexo da Maré is divided into 17 favela communities – Baixa do Sapateiro, Marcílio Dias, Morro do Timbau, Nova Holanda, Parque Maré, Parque União, Praia de Ramos, Roquete Pinto, Rubens Vaz, Nova Maré, Conjunto Pinheiros, Conjunto Novo Pinheiro (Salsa e Merengue), Bento Ribeiro Dantas, Conjunto Esperança, Vila do Pinheiro and Vila do João.



More recent figures state that, from 1998 to 2008 alone, 200,000 young people between the ages of 15 and 24 were killed (90% firearm-related) in Brazil – and 30,000 of them in the city of Rio de Janeiro. A 2010 census by IBGE registered the deaths of 80 young people in Complexo da Maré during that year. It was within this climate of young people being exposed so often to violence that Fight for Peace began its work in 2000, looking to offer more possibilities through its activities as well as making sure that young people from all over Maré had access to these opportunities

The Fight for Peace Rio de Janeiro headquarters is based in the favela community of Nova Holanda, in a three-storey building with sports facilities, classrooms and an IT room. The large range of activities on offer, as well as accessibility for those with specific needs, makes the space a well-used and varied community centre. Aside from the headquarters, in 2011 two satellite academies were opened in the favela communities of Marcilio Dias and Bento

Fight For Peace – Projects



The first of five pillars from our holistic methodology, Boxing & Martial Arts is offered through the “Open Access” project. In Rio de Janeiro, Fight for Peace offers training on Boxing, Capoeira, Judo, Wrestling, Tae Kwon Do and Jiu Jitsu for children and young adults, ranging from 7 to 29 years old.

Open Access is open to all young people irrespective of their ability or ambition. The sessions are streamed so that the sports coaches can support all participants whether they are just interested in staying in shape or are focused on competing at a high level.

The Open Access sports are combined with Personal Development which is delivered regularly to all members – all of whom are required to attend as part of their engagement with Fight for Peace. The purpose of the personal development sessions is to provide members with social and life skills to support them in all areas of their lives. Project youth workers, sports coaches, youth councillors and operational staff unite at these sessions to weave together the lessons learnt from all the various disciplines that Fight for Peace offers across its five pillars.



Maré United Developing Citizenship is a project that allowed the expansion of Fight for Peace's activities in Rio de Janeiro, resulting in a greater positive impact on the quality of life for the population of Complexo da Maré and the 17 favelas it comprises. In 2011 Fight for Peace opened two new satellite academies in the Maré favelas of Marçílio Dias and Bento Ribeiro Dantas to replicate and support the work of the original Academy in Nova Holanda. Aside from offering more boxing & martial arts sessions and classes to young local residents, the project also opens the possibility of integration and movement between areas divided by rival drug factions.

The two new satellite Academies established through Maré United replicate and expand upon the boxing & martial arts activities and citizenship rolled out at the original headquarters academy in Nova Holanda. Since their conception, the Maré United satellite academies have benefited over 300 new members with the activities on offer. In promoting a unique and integrated work, Fight for Peace is able to break down the invisible barriers that have historically segregated the young residents of communities isolated by drug trafficking.

Ribeiro Dantas, replicating Fight for Peace's applied methodology from the headquarters.

Fight for Peace Methodology

Fight for Peace's methodology was developed through a process of consolidation that combined the involvement of the young people who participated in the project, research in the field about youth, crime and drug-trafficking in Rio de Janeiro and internationally, as well as the involvement of the multidisciplinary staff members.

The institution's work confronts the problem of young people getting involved in situations of risk such as crime, violence and drug-trafficking. Globally, more young people die as a result of these problems than in conflict zones. For example, 467 children were killed between 1987 and 2001 during the Israeli/Palestine conflict. Over the same period in Rio de Janeiro, where the first FFP Academy was established, 3,937 children died from gun violence (Dowdney, 2003). 58 countries exhibit violent death rates of over 10.0 per 100,000; there are 526,000 violent deaths globally each year, 75% of these occur outside of conflict zones (www.genevadeclaration.org); 15-24 year-olds are most affected and this age group is growing fastest in developing countries.

Fight for Peace's strategy of action is based on a methodology of **Five Pillars** which work holistically and are integrated within the various projects and activities of the association. This methodology is aimed at young people between the ages of 7 and 29 who have to live with situations of violence and low social and financial resources on a daily basis.

The Five Pillars are underlined by Fight for Peace's values of **Embracing, Champion, Solidarity, Inspiring and Fearless** and are delivered through the Open Access and Pathways projects, which can be combined and accessed by each of Fight for Peace's members, according to their particular needs and desires. The objective of all the projects is the same: to allow these young people to reach the greatest potential of their personal development.

FFP's **Theory of Change** is based on the assumption that concrete changes in a young person's behaviour, activity or situation, are dependent on changes in their perspective, their perception of themselves and of others, their motivation, and how they make decisions. Therefore, FFP focuses on personal development throughout its work with young people in order to have an impact in these essential areas. This enables young people to take full

advantage of the opportunities that are available to them through FFP's holistic Five Pillars model.

With the methodology implemented and systematised in Rio de Janeiro and London, Fight for Peace is now beginning to replicate its practices in a training programme for institutions all around the world who work in communities affected by problems similar to those affecting the young people Fight for Peace works with.

GET TO KNOW OUR FIVE PILLARS:

1. Boxing & Martial Arts

Fight for Peace believes that boxing & martial arts offer a broad appeal and important values to young people: discipline, respect, self-control, identity, a feeling of belonging and pride, amongst others. The adrenaline of combat sports also works in attracting young people to take part, offering life lessons from the training sessions and in the relationships between the pupils and the coach. In an approach that sees sport as a tool in the inclusion and development of young people, Fight for Peace creates champions inside and outside the ring through its [Open Access](#) project. As well as this, all the young people signed up to the sporting activities have to regularly participate in the personal development sessions, which contain citizenship lessons and broaden horizons.

2. Education

The Education pillar offers support and new opportunities for learning to young people who find themselves out of education or with learning difficulties. Fight for Peace as such offers numeracy & literacy classes as well as fast-track formal education qualifications. Through the Pathways project Fight for Peace offers an inclusive and tailored learning programme, different from traditional schooling practices. Like the other members of Fight for Peace, Pathways pupils must attend the personal development sessions which, combined with mentoring offered by the institution's Social Support team, help them to build better opportunities for the future.

3. Employability

All members of Fight for Peace have the opportunity to be trained and prepared for the job market. That may be through access to specific courses and training sessions carried out by the organisation or by business partners, through support received



Fight for Peace's educational pillar has been supporting the young people enrolled in its activities since it was founded twelve years ago, helping those who were out of education or facing learning issues to attend literacy and numeracy classes. In 2008, Fight for Peace began the "Pathways (Novos Caminhos)" education project in order to respond to a demand that existed among its members and the local community. After a successfully evaluated pilot-project, Pathways started its activities offering two classes of 35 students each Primary and Secondary fast-track education (equivalent to "Ensino Fundamental" and "Ensino Médio" in Brazil).

The success of the first cycle led Fight for Peace to open two additional classes, increasing the number of participating young people to 140 young people every year. The programme supports young people ranging from 16 to 29 years old who have been at least two years without studying and its success in the local community has meant there is currently a waiting list of over 300 people, something which also illustrates the lack of educational opportunities in the region. Similar to the Open Access Project, students from Pathways have to attend weekly Personal Development sessions which, combined with individual mentoring from the social support team, offer broader learning and a stable base of support.

when searching for jobs, or training for interviews, writing CVs or job referrals amongst other services available.

4. Youth Support Services

Fight for Peace's Social Support team individually accompanies all the young people who are members at the Rio and London academies. This support involves the members and their families and attends to the specific needs of everyone, whether that is through offering information, legal aid or psychological support. Members are also offered individual and group mentoring, guided support and referrals (social, medical, and legal). As well as this, the team carry out home visits, case working and street outreach work.

5. Youth Leadership

Fight for Peace creates new leaders inside and outside of the organisation, by giving its members responsibilities and influence. In both Rio de Janeiro and London there exists the Youth Council, a group of elected members of Fight for Peace who participate in the organisation's decision-making as well as in its process of evolution and change. The Youth Councils also receive visits to the academies as well as participating in staff meetings.

Fight for Peace Values

1. Embracing: We're not judgmental, we're respectful, and we believe in a society without exclusion. Everyone is welcome at Fight for Peace.

2. Champion: We exist to win the struggle in all that we do, and we go into our battles with great pragmatism and preparedness.

3. Solidarity: We always work with a sense of unity and family between our team, our communities and the young people we work with.

4. Inspiring: We constantly seek to realise potential. We exist to develop our young people, our athletes and our staff and to move forward together.

5. Fearless: We will work anywhere where there's a need, and we're unapologetic about what we do

Appendix 3: Supplemental Information – Kiva Zip



Kiva Zip is a pilot program launched by Kiva, the world's first and largest micro-lending website. Kiva became famous for enabling anyone with an internet connection to lend as little as \$5 to alleviate poverty.

Kiva Zip takes this model even further by making it possible for lenders to send funds directly to the entrepreneurs they support. We have three major goals here:

- ✓ **Help entrepreneurs access the financial services they need.** While microfinance has helped millions, many people have been left out: Think remote rural villages in Kenya or recent refugees with no credit history in the United States. By making lending easy on the internet, and tying loans to borrowers' characters rather than their credit scores, Kiva Zip aims to reach the world's most marginalized entrepreneurs with the financial tools they need to succeed.
- ✓ **Lower fees and interest rates to make borrowing affordable.** Because Kiva Zip operates online and uses mobile payment technologies to move money, it's able to slash the cost of making microfinance loans. These savings are passed along to borrowers in the form of lower interest rates. In fact, Kiva Zip loans are currently offered at 0% interest with no fees.
- ✓ **Cultivate community between borrowers and lenders.** Kiva is all about forging connections between lenders and borrowers on opposite sides of the world. Kiva Zip strengthens these relationships even more by letting people send messages back and forth, including words of encouragement, updates from borrowers as they succeed, and notes about how loans have helped businesses thrive.

How does it work?

Borrowers apply for Kiva Zip loans by filling out an online application form. Every borrower must be endorsed by a trustee. Trustees never handle the money, but their public reputation is tied to the repayment record of the borrowers they endorse.

Lenders visit the Kiva Zip website, and choose which borrowers they want to make a loan to. Once a loan is fully funded, Kiva Zip sends the loan amount directly to the borrower. Over the course of the loan term, the borrower promises to pay their lenders back in regular instalments. As the lenders get their money back, they can relend the money, or withdraw it from Kiva Zip.

Why Kenya and the United States?

Currently, Kiva Zip is focused on serving loans in the United States and Kenya only as we develop this direct lending model. We chose to work in Kenya because the prevalence and popularity of M-PESA mobile payment technology makes it easy to transfer money directly to the cell phones of borrowers. Kiva also has an office in Nairobi, making it easy to monitor the program as it expands. The United States was also a natural choice -- home to Kiva headquarters as well as thousands of small businesses and entrepreneurs that could uniquely benefit from Kiva Zip's 0% interest capital.

New ways to use Kiva

Kiva Zip is a bold new step for Kiva, making it possible to do much more than lend. Now, in addition to being a lender, you can also be a trustee or a borrower yourself.

The newest term here is 'trustee.' Providing the foundation for Kiva Zip, trustees can be individuals or organizations, and are responsible for identifying borrowers that would be a good match for Kiva Zip loans. They do this by assessing the character and creditworthiness of borrowers. If these check out, trustees can publicly endorse them on the Kiva Zip website, and provide ongoing support over the course of their loans.

So how does Kiva Zip work for these different roles?

For lenders

For lenders, Kiva Zip works very similarly to Kiva. Lenders can browse loan profiles, get more information on individual loan pages, and choose who they want to support. Loans can still be as small as \$5, and lenders can still get their money back as borrowers repay. These funds can be withdrawn or lent again to help even more borrowers.

One key difference is that lenders can exchange messages directly with borrowers via the 'Conversations' tab on any loan.

For borrowers

Entrepreneurs and small business owners in the United States and Kenya can apply for loans right on the Kiva Zip website. These loans are available at 0% interest and give borrowers the opportunity to make connections with potentially hundreds of lenders and fans. This can pay off big -- a lot of lenders become customers, vocal supporters, and trusted advisors of the businesses they support on Kiva Zip.

To be eligible for a Kiva Zip loan, borrowers must be endorsed by a trustee. Before a loan can be posted to the website, both the borrower and the trustee need to submit an application -- to be reviewed by the Kiva Zip team -- and the trustee needs to provide an official endorsement.

Kiva Zip Borrowers Should	What the Loans Look Like	Strict Requirements
<ul style="list-style-type: none"> • Have a strong business concept • Have strong character • Have an annual income less than \$100,000 • Not be heavily indebted • Not <i>currently</i> be in foreclosure or bankruptcy 	<ul style="list-style-type: none"> • For a business purpose • Small size (\$5,000 or less) • Short loan term (24 months or less) • 0% interest • Distributed and collected via PayPal (must have a PayPal account) 	<ul style="list-style-type: none"> • The borrower's debt : income ratio must be less than 35% • The borrower cannot have any <i>past due debt</i> • The loan must be less than 75% of the borrower's income

Once a loan is posted, it can be funded by Kiva Zip's community of lenders. This can happen in a few hours or over a couple of weeks. While there's no guarantee that loans will completely fund, they do not expire until after a full 90 days on the site. If a loan expires, the funds are returned to lenders. Borrowers are encouraged to write a compelling profile, take a great photo and promote themselves to friends and family to help their loan get funded as quickly as possible.

Once a loan is fully funded, Kiva Zip sends the money to the borrower via PayPal in the United States and M-PESA in Kenya. The borrower can make repayments the same way on a set schedule. During this time, borrowers can post messages to the 'Conversations' tab on their profile to let their lenders know how things are going. Borrowers who pay back on time can apply for larger loans in the future.

For trustees

Every Kiva Zip borrower must be endorsed by a trustee. Whether a trustee is an individual, a community centre, a church, or a non-profit, they need to be committed to supporting local entrepreneurs and willing to publicly endorse them on the Kiva Zip website. This action enables borrowers to access 0% interest microloans.

Trustees actually play three crucial roles on Kiva Zip: Firstly, they identify borrowers that could benefit from Kiva Zip loans; secondly, they assess borrowers for character and creditworthiness so that others can feel comfortable lending to them; and thirdly, they provide ongoing support to borrowers over the course of their loan terms.

While trustees never handle the money, they do tie their reputations to the repayment rates of their borrowers. This is what makes their endorsements so valuable.

Current Repayment Rates:

USA: 86%

Kenya: 92%

Overall Average Payback Rate = 87.2%

Appendix 4: Supplemental information - Do Something



Organisation Background

Do Something is the largest (over 2.2M members) not-for-profit for young people and social change in the United States. The organisation spearheads campaigns so that 13-25 year olds can make an impact, without ever needing money, an adult or a car.

Do Something Rules:

6. **Believe in young people:** Young people have the power to lead. We don't require old people! (Anyone over the age of 25).
7. **Trust young people:** We provide reliable, easy-to-access information and activation strategies, but young people decide for themselves what to do.
8. **Celebrate young people:** We think all measurable contributions from young people are valuable.
9. **Respect young people:** We understand that young people have diverse abilities and constraints.
10. **Value young people:** Our programs and products are free. We're not after young people's money; we want their passion, time, and creativity.

One Big Idea: Do Something seeks to create a worldwide movement of young people kicking ass on causes they care about and making the world a better place.

11 Facts about Do Something in 2012

12. **2.4 million Young people took action** through our campaigns 2012.
13. **We have 2,215,655 members** doing badass stuff to improve their communities and the world.
14. Our **2,113,197 mobile subscribers** take action and text us all about it.
15. **371,312 people** like us on Facebook.
16. **649,238 people** follow us on Twitter
17. We gave young people **\$240,000 in scholarships** in 2012.
18. We **increased our campaign signups by 590%** from 2011 to 2012.

19. Our members collected **1,020,041 pairs of jeans** for homeless youth through our Teens for Jeans campaign.
20. Our members recycled over **1.2 million aluminium cans** through their 50 cans campaign.
21. Our members donated **316,688 books** to school libraries through their Epic Book Drive
22. **67,808 members** stood up to bullying through our Bully Text campaign.

Do Something – Future Goals

- To be established in ten countries by end of 2014.
- Have 2.5M members by end of 2013, 5M by end of 2014 (this will be achieved by organic growth in the USA and global expansion).
- Make website more interactive – key action points on each webpage.
- Increase volunteering through US Colleges and Universities.
- Increase the number of downloadable information on the Do Something website.

Appendix 5: Supplemental Information - Echoing Green



Background Information

Echoing Green has performed hundreds of in-depth interviews with our social entrepreneurship Fellows over 25 years, uncovering the common experiences that led them to their world-changing careers.

Echoing Green's Work on Purpose program inspires and equips those in the first decade of their careers to realize their unique way to make a social impact—be it as a non-profit or social business employee, an artist-activist, an effective board member, a high-impact volunteer, a social entrepreneur, or in any number of other potential roles. Through this program, Echoing Green leverages life and work lessons from its social entrepreneurship Fellows to provide inspiration and frameworks to support a wide spectrum of young people seeking to make the world a better place in a way that uniquely right for them.

From their stories, they put forward ten principles for identifying a person's purpose and putting it into action as highlighted below:

Right for You

11. Heart + Head = Hustle

Find ways to work from both your heart and your head, collapsing the divisions between these two aspects of yourself in your work as often as possible. It is the only way to achieve what we call hustle.

12. Know What You've Got - Know What You Need

Uncover your unique contribution(s) to the world. In the meantime, either develop the skills, strengths, contacts, experiences, insights, or education you still need, or prop yourself up by surrounding yourself with people whose gifts complement your own.

13. Mine Your Past

Reflect on your history in order to understand what motivates you, both positively and negatively. This reflection will help you create a career that is connected to your core.

Good for the World

14. _____ is What Matters

Fill in the blank. Figure out what social problem(s) matters to you, and prioritize addressing them. (After all, saying “yes” to what really matters to you almost always means saying “no” to other things.)

15. Act on Moments of Obligation

Identify and seize the moments in which you have been, and continue to be, moved to take responsibility for helping solve one of the world's biggest problems. Then turn that feeling into concrete action.

16. Take Perspective...Someone Else's

Cultivate a deep curiosity about the world and actively seek to understand other populations, perspectives, models, and disciplines. Taking a variety of people's perspectives into account is critical to innovative thinking, as it allows you to see connections and patterns where those who stay within a silo cannot; and understanding the perspectives of those affected by the social problems you hope to address is essential for high-impact, culturally competent work.

Be Bold

17. Bold Immersion

Become an expert in the work you are most drawn to. Get to know all of the relevant people, organizations, research, books, and articles; surround yourself those who are as excited to understand the field as you are; study; volunteer; immerse yourself!

18. Fear Means Go

Distinguish between healthy fears and the kind of barrier fears that stem from your insecurities. Your barrier fears are signals that you need to GO...not away from that which scares you, but toward it.

19. Gall to Think Big

Give yourself permission to try out smart, untested tactics, models, and ideas, even if you aren't 100% certain you'll succeed. After all, failure is one of life's greatest learning tools and can be proof that you are thinking big. (In fact, if you haven't failed in a while, ask yourself if you need to take on bolder challenges!)

20. Think Like an Entrepreneur

Move through your life and your career with an entrepreneurial spirit, and apply the focus, energy, and positivity to founding your social impact career that you would apply to founding a new business or organization.

Appendix 6: Supplemental Information – Nortech (Inclusive Competitiveness)



Changing the Economic Narrative • Promoting Inclusive Competitiveness • Connecting the Economically Disconnected

Inclusive Competitiveness



21st Century Solutions to Avoid
Economic Apartheid in America

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The America21 Project • Mike Green • 541.730.2164 • mike@blackinnovation.org



Changing the Economic Narrative • Promoting Inclusive Competitiveness • Connecting the Economically Disconnected

National Problem: The global economic competitiveness of the United States is trending downward and lacks a cohesive and inclusive national vision to reverse this worsening course. The U.S. is currently ranked No. 7 in global competitiveness according to The World Economic Forum's 2012-13 [Global Competitiveness Index](#). In 2009, the U.S. was No. 1.

Stabilizing the economy under the Obama Administration was an essential first step toward putting the brakes on a competitiveness skid that was in full tailspin by the end of 2008.

During this period of economic recovery, the nation has yet to articulate an economic vision that includes the growing racial minority sectors, which have historically been excluded from America's economic competitiveness team. Out of all the nation's top economies, the United States has the most multicultural societal landscape. Unfortunately, the makeup of the population is not reflected in the landscape of economic competitiveness. Minus an inclusive competitiveness vision, America is in danger of disappearing from the list of the top 10 competitive countries before President Obama leaves office.

	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013
1	USA	Switzerland	Switzerland	Switzerland	Switzerland
2	Switzerland	USA	Sweden	Singapore	Singapore
3	Denmark	Singapore	Singapore	Sweden	Finland
4	Sweden	Sweden	USA	Finland	Sweden
5	Singapore	Denmark	Germany	USA	Netherlands
6	Finland	Finland	Japan	Germany	Germany
7	Germany	Germany	Finland	Netherlands	USA
8	Netherlands	Japan	Netherlands	Denmark	UK
9	Japan	Canada	Denmark	Japan	Hong Kong
10	Canada	Netherlands	Canada	UK	Japan

Source: [World Economic Forum Global Competitiveness Index](#)

Inclusive Competitiveness National Economic Review

Measuring and improving the performance of diverse populations in the nation's local innovation ecosystems, clusters and emerging industry sectors

Census data reveal shifting national racial demographics trending toward a mid-century timetable in which the fast-growing non-white minority population will become the majority.

The positive and negative economic ramifications of this shift are indicated in the current disconnect of Black and Hispanic entrepreneurship, which has a strong healthy growth curve yet fails to produce any movement of the needle in business revenue, accounting for less than 3.5% of U.S. GDP and employing less than 1% of U.S. adults (Sources: Census, BLS, BEA).

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Changing the Economic Narrative • Promoting Inclusive Competitiveness • Connecting the Economically Disconnected

Data in every [NADO region](#) reveal looming economic apartheid conditions that undermine the overall capacity of the economic competitiveness of the nation.

City	*Population %		*Business Ownership %		(est) Local GDP %	
	Black	White	Black	White	Black	White
Detroit, Michigan	83	11	64	31	1	98
Jackson, Mississippi**	80	18	45	53	1	98
Birmingham, Alabama	73	22	38	58	1	98
Memphis, Tennessee	63	29	38	57	1	98
Atlanta, Georgia	54	38	31	62	1	98
Cleveland, Ohio	53	37	26	68	1	98

*Source: US Census | **Census plus local GDP data from Jackson Business Accelerator | GDP data for other regions estimated)

Canary in Coal Mine Data: On a national scale, Black-owned businesses represent 7% of the American business landscape (greater than half of the 13% Black representation in the total population) yet produce less than 1% of total U.S. GDP and employ less than 0.5% of U.S. adults. About 1.8 million of the total 1.9 million Black-owned businesses are sole proprietors.

Black entrepreneurship spiked an unprecedented 60% from 2002-2007, more than three times the national average during the same period. The relevance of this public information is overlooked by media and remains relatively unknown.

The primary problem is that minority communities lack a 21st century economic narrative and minority entrepreneurs typically lack generational knowledge, sufficient resources and understanding of the 21st century knowledge-based, tech-driven global innovation economy to have significant economic impact. (Data Sources: Census, BLS, BEA)



Nationwide, 1.9 million Black-owned businesses produce **less** than 1% GDP.

National Trend: Economic trends suggest widespread apathy, ignorance and a lethargic approach to engaging regional economic development leaders and assisting them with the investment of resources to build infrastructure, pipelines and processes that bridge economically disconnected sectors to local innovation ecosystems.

Note: The connection of economically disconnected communities to local innovation ecosystems are prerequisite conditions that must exist to establish an Inclusive Competitiveness framework that boosts the overall economic competitiveness of regional economies.

National Economic Imperative: America cannot reverse its downward trajectory in global economic competitiveness rankings without an intervention strategy to invest in the development of inclusive local innovation ecosystems within healthy, competitive economic frameworks. The rapidly shifting racial demographics require a sense of urgency in recognizing that *Inclusive Competitiveness is a national economic imperative* through new policy, investment and collaborative action locally, regionally and nationally.

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Changing the Economic Narrative • Promoting Inclusive Competitiveness • Connecting the Economically Disconnected

Challenge: Incumbent approaches to Black and Hispanic economic inclusion are largely designed to *retain* existing economic value in communities for longer periods, circulating and spreading its impact to more people throughout a region. The critically important matters of accessing and participating in existing economic value chains, primarily through supplier diversity initiatives, is necessary, but alone is insufficient to increase a region's economic competitiveness.

Opportunity: On the other hand, the new thrust to connect Blacks and Hispanics to local innovation ecosystems is focused on providing much needed, complementary leadership to create *new* economic value and grow new opportunities. This new leadership is designed to cultivate a more robust pipeline of talent and new, job-creating, high-growth enterprises.

Creating new economic value is *the* opportunity of the 21st century. Capitalizing upon shifting and growing minority racial demographics by fostering Inclusive Competitiveness frameworks that deliver new economic value establishes an emerging landscape of growing regional and national economic competitiveness.

Solution: Invest in scaling up The America21 Project's (America21) vision, leadership, programs and initiatives to help local innovation ecosystems become inclusive and produce exponential economic impact.

America21 is the nation's leading voice on Inclusive Competitiveness™ and Pipeline2Productivity™ processes for local innovation ecosystems.

Across the landscape of laudable economic frameworks and ideals, America21 envisions a unique cohesive inclusive national economic vision that bridges political divides while promoting national, state and local collaboration through local investment channels, STEAM education pipelines and measurable outcome-based economic processes. This work is already gaining support and traction across America from the White House to Silicon Valley.

It's time for a national discussion on Inclusive Competitiveness for a 21st century America.



Johnathan
Holifield Esq.

Mike
Green

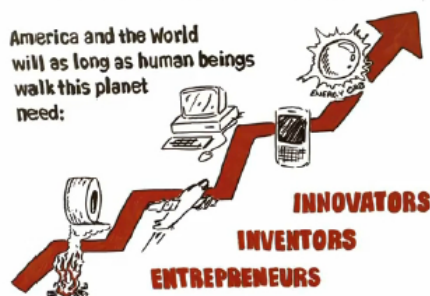
Chad
Womack, Ph.D.

FOUNDERS

The America21 Project

Est. January 2011

See bios of America21's founders at
<http://blackinnovation.org/about>.



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Appendix 7: Supplemental Information - Year Up Identity Statement



Our Mission: Year Up's mission is to close the Opportunity Divide by providing urban young adults with the skills, experiences and support that will empower them to reach their potential through professional careers and higher education

Our Vision: In the future, every urban young adult will have access to the education, experiences, and guidance required to realize his or her true potential.

Who We Serve: We serve students who have been systematically disconnected from the vast economic opportunities in the United States, resulting in limited access to education, financial stability, social capital, political power, and sufficient health services. Year Up addresses this Opportunity Divide – specifically, the historical barriers to education and professional work – experienced by under-served young adults. We recognize core drivers of this divide are race, ethnicity, national origin and socio-economic status and also fundamentally believe in the value cultural differences bring to individual potential and collective work.

How We Serve: We achieve our mission through and with our stakeholders—students & alumni, staff, and corporate & community partners. We engage our stakeholders by setting expectations, offering support, and delivering quality service with a commitment to diversity and cultural competency. In our work with students, we seek to level the playing field by providing an environment and viable path for urban young adults to achieve economic inclusion and self-sufficiency. Our approach is to hold our students accountable while providing them with a support network of peers, advisors, mentors, and other services. We also provide continued technical and professional skills along with social networking support to our alumni. In doing so, we empower our young adults to define their vision for the future. As staff, we build and sustain the cultural competencies necessary to create an environment of support, empowerment and learning for our students and ourselves. We set high standards of service when supporting our students, peers, and external partners. We also model the courage of our convictions by striving to become an inclusive, collaborative organization that reflects multiple dimensions of diversity.

We serve our corporate partners by providing them with pre-trained, pre-screened interns that meet entry-level talent needs of the organization. We continue to provide “hands-on” support throughout the internship via continuing education, internship performance monitoring and coaching. In all our partnerships with corporations, community organizations, and other external groups, we model our values of diversity and cultural competency, challenge them to participate in creating pathways of opportunities for under-served young adults, and value them as partners in this larger movement of social change and economic justice.

Our Operating Principles: High Expectations, High Support, High Service, Cultural Competency.

Why We Serve: Central to achieving our mission, by building a bridge to opportunity, Year Up believes:

- ✓ An Opportunity Divide exists in the U.S., and must be closed to achieve economic justice and to increase our global competitiveness as a nation.
- ✓ The potential of young adults is unlimited; the right skills, experience and guidance will lead to professional careers and higher education.
- ✓ Every single person has value, worth and potential and deserves to be treated with respect.
- ✓ Everyone has the right to equal educational & economic opportunity.
- ✓ Creating equal opportunity means acknowledging unearned privilege, removing barriers to opportunity and also undoing the effects of exclusion and oppression.
- ✓ Diverse and culturally aware groups increase value in educational and work settings by generating creative, effective, innovative, and inclusive thinking and action.
- ✓ Partnerships with employers and community organizations are in the best long term interest of our students and the larger movement of social change and economic justice.

Our Values: Respect & Value Others, Build Trust and Be Honest, Engage and Embrace Diversity, Be Accountable, Strive to Learn, Work Hard & Have Fun

Appendix 9: Supplemental Information – Year Up

YEAR UP BY THE NUMBERS



NATIONAL IMPACT¹

8,500+
students

SERVED TO DATE

1,900
students

SERVED ANNUALLY

100%

INTERNSHIP PLACEMENT

250+

CORPORATE PARTNERS

OUR AMERICAN CRISIS

The United States is home to 6.7 million² “disconnected” young adults, or 18 to 24 year olds who have not progressed beyond a high school diploma and are neither employed nor enrolled in postsecondary education. More than 70% of low-income, minority youth in the U.S. leave high school and/or GED programs without a path toward either a post-secondary degree or a livable wage job. Year Up is a proven solution to this problem⁴.

OUR PROGRAM

PARTIAL LIST OF TECHNICAL, PROFESSIONAL AND COMMUNICATION SKILLS CLASSES

- » Desktop & Network Support
- » Help Desk
- » Hardware Repair
- » Operating Systems
- » Disk Formatting, Partitioning & Ghosting
- » Peripherals
- » Software Installation
- » Viruses and Malware
- » Microsoft Office & Outlook
- » Networking & TCP/IP
- » Investment Operations
- » Customer Service
- » Fund Accounting
- » Business Writing Skills
- » Time Management
- » Career Networking
- » Working in Teams
- » Communicating Clearly & Effectively
- » Conflict Resolution & Negotiation
- » Presentation Skills
- » Workplace Norms
- » Introduction to Business
- » Personal Finance
- » Workplace Legal Issues
- » Work/Life Balance

70%

AVERAGE RETENTION

23

COLLEGE CREDITS EARNED⁵

84%

POSITIVE OUTCOMES⁶

\$15.00
Year Up Graduate
\$7.25
Federal minimum wage

HOURLY WAGE⁷

OUR MISSION

Year Up's mission is to close the Opportunity Divide by providing urban young adults with the skills, experience, and support that will empower them to reach their potential through professional careers and higher education.

Year Up is a non-profit organization that has created a one-year intensive training and education program that provides high school graduates and GED recipients with a combination of hands-on skill development and corporate internship opportunities.

The first six months of the program focuses on technical and professional skill building, while the second six months focuses on applying these skills through corporate internships. Students also earn up to 23 college credits.

CONNECT WITH US



www.yearup.org



www.facebook.com/yearup



www.twitter.com/yearup



www.youtube.com/yearupinc



www.opportunitycampaign.org



www.theopportunitymovement.com

INTERNSHIP PARTNERS

28%

INTERNSHIP TO HIRE⁸

over 90%

PARTNER SATISFACTION⁹

PARTIAL LISTING OF INTERNSHIP PARTNERS

Bank of America

Microsoft

STATE STREET

Fidelity

JPMORGAN CHASE & CO.

LinkedIn

Year Up | 93 Summer Street, 5th Floor, Boston, MA 02110 | 617-542-1533 | www.yearup.org



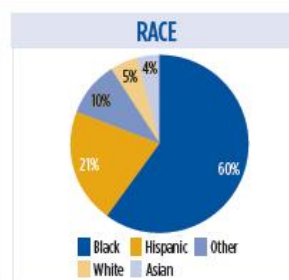
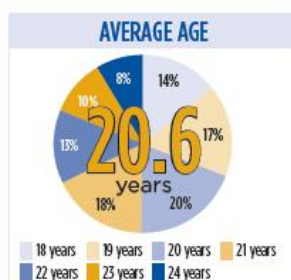
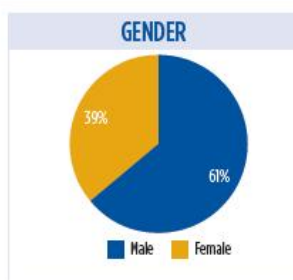
“ I am now the motivated and confident individual that I knew I could be. Thanks to Year Up, I now know that a bend in the road is not the end of the road unless you fail to make the turn. ”

Paola Walters

Year Up Boston, Class July 2011

Interned at State Street

NATIONAL ADMISSIONS STATISTICS¹



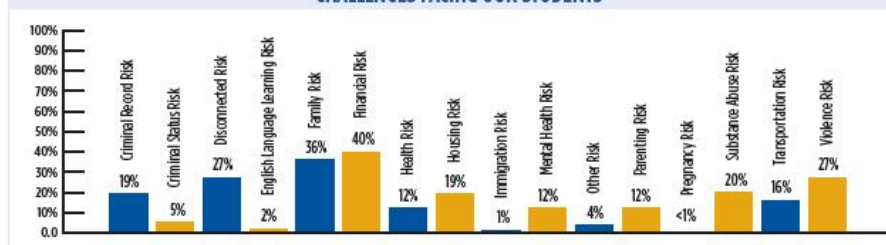
NOTES

1. National Impact—Students served annually reflects projected 2013 figure
2. Figure includes both traditional and Professional Training Corps locations
3. http://www.serve.gov/new-images/council/pdf/econ_value_opportunity_youth.pdf
4. Independent evaluation showed that Year Up graduates earned 30% more than non-graduates (“A Promising Start”, Economic Mobility Corporation, 2011)
5. College credits may vary by site and college partnership
6. Positive Outcomes defined as working or in school full time within 4 months of graduation from program
7. Starting salary approximately \$15.00/hour or about \$30,000/year; minimum wage: <http://www.dol.gov/whd/minwage/q-a.htm>
8. Through September 2011
9. 91% of corporate partners would recommend the Year Up program to a colleague or friend
10. National admission statistics reflect the classes of January 2012 and July 2012 combined
11. As of September 2013
12. The admissions process provides an opportunity for Year Up to assess the types of challenges to success facing participants based on predetermined risk factors.

GEOGRAPHIC DISTRIBUTION¹



CHALLENGES FACING OUR STUDENTS²



Year Up | 93 Summer Street, 5th Floor, Boston, MA 02110 | 617-542-1533 | www.yearup.org

Appendix 8: Supplemental Information – More Than Words

BOSTON
Herald
 SUNDAY EDITION MARCH 25, 2012 STILL ONLY \$2

TURNING THE PAGE

Nonprofit used-bookstore helping troubled kids start a new chapter

By MARIE SZANISZLO

Jodi Rosenbaum was a former public school teacher who had also worked in the child welfare and juvenile justice systems, when a friend of hers brought home a pile of books someone had put out on the curb one day as garbage.

Rosenbaum began researching the used-book industry and in 2004 opened an online and retail used-book-selling business out of a 150-square-foot Watertown office with four teenagers from a Department

of Children and Families group home.

"I wanted people to know there was a better, more empowering way to help kids move themselves forward," she said. "When they saw they could actually sell books, that was a powerful thing for kids who often didn't feel in control of their own lives."

In the eight years since, the not-for-profit she founded, More Than Words, has opened two book shops — one in Boston and the other in Waltham — that have helped more than

150 homeless, court-involved, out-of-school and foster-care youngsters take charge of their lives by taking charge of a business.

"When they first come here, I tell them, 'It's going to be tough, but I'm also going to be your biggest cheerleader,'" said Deputy Director Jennifer Stewart. "So many places in their lives, it doesn't matter whether they pull their weight, or even show up."

"Here, they know they matter," she said. "They get to share their ideas, take positive risks, and learn that they're smart and capable. If they make a mistake, we hold them accountable, and they learn how to repair it and get back on track. They learn we care enough about them to hold the bar high."

Youngsters work for More Than Words for an average of six to 12 months, after which case managers continue to track and support them for one to two years as they move on to another job or to college. And that model appears to be paying off.

While fewer than 20 percent of youngsters have a high school or GED when they enter the program, 89 percent have earned one within two years of leaving.

Jarris Charley II, 18, of Roxbury had been locked up for a series of "bad choices" before a Department of Youth Services caseworker referred him to More Than Words in January.

"I learned motivation and dedication," Charley said. "More Than Words is actually a way to keep you focused. Ev-

erything we do reflects on us."

His goal after he leaves the program is to get into Year Up, a training program that provides low-income young adults with hands-on skill development, college credits and corporate internships. Ultimately, he hopes to attend college and start his own men's fashion line.

"The one thing everyone's always going to need," he said, "is clothes on their back."

Ederson Vaillant, 21, of Dorchester was in high school when a teacher told him about More Than Words.

"I don't know of any other places that let you run a business and pay you to work on yourself," he said. "I learned it takes a lot of time, patience and teamwork to run a business. It's shown me how to be a leader."

After six months with the program, Vaillant will leave in a few weeks to work for Gentle Giant Moving Co. and work toward his GED so that he can go on to college and become a "big businessman."

"I'll probably be back here as much as I can," he said. "More Than Words is always going to be a part of me."

— mszaniszlo@bostonherald.com



Appendix 9 – Life According to RAW – Life's One Big Adventure Travel Blog.

Thursday 13th June – Here I go Again.



Well here goes, the start of another adventure! The last few have been to climb mountains and try and not fall off them, this time it's all about being a big sponge and absorbing loads of cool information about what our friends in Brazil and the US are doing to solve their social issues - can't wait, although I think my brain may hurt by the end of the process!

I've already done some initial spadework here in the UK and the US (via Skype) to get some initial views and plenty of advice! So I have to thank lots of people (a few are mentioned here):

John Elkington - Not just for agreeing to meet me in London, but also getting access to his vast knowledge, an hour with him was worth a year of research and he's also a Winston Churchill Fellow (1981). I'm currently wading through his latest book "Zeronauts" - worth a read if you're into the environment and sustainability of our planet.

Natalie Campbell - Another Winston Churchill Fellow, social innovator, founding Director of A Very Good Company. Natalie has already beaten me to Brazil so I just hope I can try and add to her findings and maybe the Guardian will let me write a piece as well!

April Wright - Is the Director for International Programs at Do Something the biggest non-profit youth organisation in the US. They have an amazing 1.66 million kids tackling social issues across America; imagine if we could replicate that in the UK - that would be the equivalent of around 300,000 young people tackling social issues here at home - WOW! Their latest project is "this summer, take care of your dad, give him the gift of a healthy heart." You'll see her views in my final report, but one snippet is this - If you're over 25 you're old!

Josh Neubert - Is the Co-Founder of the Institute of Competition Sciences. Their story goes a bit like this: "The Institute of Competition Sciences grew from a long history of involvement in competitions from our founders. Then, in October 2012, we hosted the Challenge America Summit to gather competition managers and innovation leaders together to discuss common practices and needs in competition-based innovation. The Summit provided the first gathering of its kind for innovation leaders who filled the event. From this event, we found a strong need to expand the program and create a larger, more in-depth Competition Conference. Combining this idea with a broadly expressed need for better research in the field, the Institute of Competition Sciences was born." Catching up with Josh again when I hit San Francisco to learn more about what works and what doesn't when it comes to being innovative and using competitions to drive it!

So it all starts tomorrow on my Winston Churchill Fellowship, first stop Rio (Cidade Maravilhosa - Marvellous City)! I can't wait to meet up with Associacao Saude Crianca and see how Dr Vera

Cordeiro has tackled the many health problems, mainly among children in Brazil (she's also a Skoll Social Entrepreneur - check out her profile here). Vera is a true social innovator. Also I plan to visit Fight for Peace in one of the toughest Favela's in Rio (is that wise?!) and meet Bryony Duncan to see how they have engaged and encouraged street kids and members of the local drug gangs into boxing and martial arts and then worked on improving these guys lives and mentoring them to take on jobs etc - definitely could learn some lessons here for the UK!

Finally I've taken some inspiration from Bryan Keating the Chair of MATRIX who is running a poetry competition for scientists - strange but true! So I decided that I would run a little competition myself and so here's the deal:

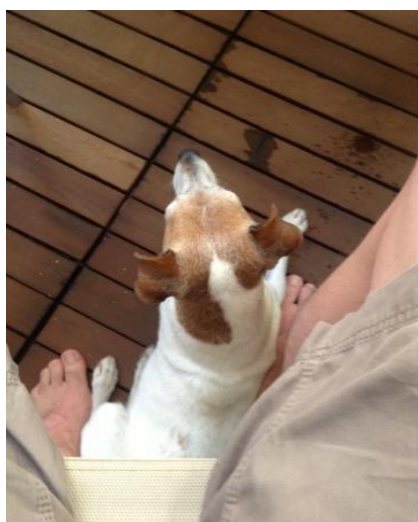
I'm going to title all my blog articles with a song title and whoever gets them all right (or the most right) gets a present brought back from my travels! I'll also give you a few clues, so keep all your answers until the end and I'll sort out a way to find the winner.

First Clue: Great rock band from the 80's (actually one of my favourites), lead singer was called David?

Sunday 16th June – Now It's Raining More Than Ever

First 48 hours over and what have I achieved, well not a lot yet! Here's the deal so far:

- Staying in the room that Paulo Coelho wrote the Alchemist. I remember my big Bro giving me this book to read in my twenties a long time ago, not sure I really got all the self discovery stuff first time around!? Maybe if I read again here, I might be inspired.
- It rains a lot here, a bit like home with the heaters on! Decided to just get out there and wander and soon discovered that no one uses a waterproof jacket, it's all about umbrellas.
- Made a new friend, a Jack Russell named Toby who only understands French and lives here in Rio - work that one out, easily confuses someone like me!
- Met some local Brazilians last night and taken to a locals (professional Rio folk!) bar called the Hideaway, it was like stepping back into my teenage years as the first two songs they had blasting out were A-Ha (Take on me) and David Bowie (Lets Dance). Also Brazilian nightlife doesn't start until after midnight!



On a more serious note though started to hear some interesting views about life here in Brazil. Alexandria who I'm staying with moved away from France two years ago because of high taxes etc and believes that in Europe we have it all wrong, too much reliance on state help through welfare and high taxation - but to have nothing like in Brazil can't be right either, can it? Andrea who works for Alexandria and lives in a nearby favela has five jobs just to survive! Brazilians just get on with it - straight forward sink or swim, they innovate to survive! Compare that to Northern Ireland and the rest of Europe.

Anyway the work starts tomorrow with Associado Saude Crianca and Fight for Peace and two new meetings set up for

Tuesday, going to be busy!

Have you worked out the second song - just think back to a really wet summer a couple of years ago and this song was number 1 and annoyed the hell out of everyone because it wouldn't stop raining! She's also from Barbados.

Tuesday 18th June – I Want To Break Free

It's been a real roller coaster over the last couple of days with so much information to take in! Have I seen social innovation - hell yes, but it's more than that in Brazil, the word I would use is survival. Innovation in Rio is quite literally all about survival.

Last night I saw a dead body lying on the Avenida Brasilia, a motorcyclist hit by a lorry, no motor cycle helmets here - but it just seemed to be accepted, the lorry hit him - here endeth his life! Then when you walk through one of Rio's favelas you realise what a privileged life you've led - drugs openly on sale on market stalls, and I mean crack and heroin, absolute poverty and no way of getting out - life in these places is controlled by the drug gangs. Bryony from Fight for Peace explained to me that it really is live, love and die in the favela for the vast majority. In Brazil if you don't have a work card you can't work and most people in the favelas don't have birth certificates etc to prove who they are and can't get a work card. So what do you do you, stay in the favela and join the gangs. Also most businesses won't employ people from the favelas; it's nearly like the caste system in India. Today I watched in awe as an old man with no legs repaired shoes on the side of the street in the Catete district of Rio on my way to a meeting with SENAC - we whinge so much in the UK, here they just accept it and get on with it.

The work that both Saude Crianca and Luta La Pez (Fight for Peace) are doing is astounding. I met with both organisations yesterday and it is clear they have so much to do with scarce resources and reducing levels of funding. Saude Crianca has annual operating costs of \$4M (compare that to some UK charities) and support over 250 families from Favelas each month on five different areas from medical care, education and employment training. I asked the question what is social innovation and it's not widely acknowledged - you just get on with it and help who you can. When I asked about social enterprise you quickly realise that it's not on any to do list for most Brazilians, it's about making money for No.1. However I may be a bit premature here, as I meet SITAWI tomorrow who have developed a fund which gives out loans to NGO's - so watch this space.

Also all the NGO's avoid government funding due to corruption, the vast majority are funded by international funders. Also the word charity is not used, there is an association with government so it's not used as per above. As I said above I really am on a steep learning curve.

Finally one last fact to mull over - all employers in Brazil pay 105% of their employee's salaries as tax (i.e. salary is £20K, tax on top is £21K) - I wonder where all that money goes, I suppose we'll never know?!?

By the way, I'm not even going to give a clue for the song above - OK then, just think Freddie!

Friday 21st June – I Predict A Riot

Five new interesting facts I've learned in Rio:

- Cyclists ride against the traffic - Why springs to mind!
- Brazilians really like their beer, I mean really like their beer!
- Every cafe and bar is stuck in a musical time warp - Last night it was the Beatles with "Hey Jude" and Paul Young with "Wherever I Lay My Hat."
- Taxi drivers have a death wish- PERMANENTLY!
- They all say CIAO, is that not Italian!

Now for the serious stuff;

Well all I can say is it's interesting times here in Rio! As I sit here merrily typing away, upwards of 1 million people are protesting against the Brazilian government and I'm right here in the thick of it with some of the guys I've been meeting (or cancelling on me!) are leading the charge, like Meu Rio (www.meurio.org.br).

It's certainly making for some interesting conversations such as Leonardo Eloi from Meu Rio put it - "we are really living a very unique moment in our country." Also when you are told that the average Brazilian monthly wage is R\$700 (about 220-230 GBP) and the estimated minimum that people need to survive on each month is around R\$2300 (about 770 GBP) and poor health services etc you can see why people are starting to ask questions and wanting answers. I can't see any end to the protests for a while yet - just hope I manage to get out of Sampa (Sao Paulo) on Wednesday as they blocked the highways yesterday and Rua Paulista where my hotel is! Oh well as a lot of you are telling (and having a good laugh at my expense!) I should be used to it, being a Belfast boy and all that!

The other aspect here is that it's great to experience all this and get real views from people here who have been trying to be innovative and solve some of Brazil's major social problems. I met with Leonardo Letelier (CEO of SITAWI - www.sitawi.net) who explained to me why he set up a social fund that lends money to NGO's and other socially focussed organisations (notice I didn't mention Social Enterprise - as I've said before it's the same as ordinary enterprise). However as Leonardo explained he has only invested in 11 organisations with around \$1M, he does this to make sure there is noticeable social impact. In Brazil there is approximately \$5B in funds distributed across 300,000 NGO's, that equates to only \$16,000 per NGO - Too little per organisation to make any difference. When you also take into account the following facts then you realise why he is right to only concentrate on a few organisations:

- Brazil is the 7th most unequal country in the world.
- 27M Brazilians live beneath the poverty line.
- 19M Brazilians lack basic sanitation.

Crazy stat's, but as Leonardo is trying to do, social impact will only be achieved by focusing on specific projects not throwing small amounts of money at small projects. I can relate this back to the UK and the huge number of small charities and social enterprises - maybe we need to ask are many of these organisations totally ineffective and having no real measurable impact - certainly something I will look at some more!?

Anyway, gotta go as I have a few local Brazilians who want to learn some Belfast rioting tactics - ONLY JOKING!!!!

By the way how are you getting on with naming the bands? This one's another easy one, just think about a name for a former German Royal head of state.

Wednesday 26th June – Here Comes The Rain Again.

Well all I can say it's been a very soggy experience in Sampa, even the Paulistano's say it's unusual - trust a bloke from Northern Ireland to find another wet country! I suppose it is winter here so I can't really complain.

Would you also believe it my new office is Starbucks, you may have heard of it - I found out that if you register with Starbucks (no charge) you get free Wi-Fi in any Starbucks around the world, useful when many hotels still charge for it. Also found a kindred spirit - Donagh Horgan from Cork who is working in Sampa in social innovation. So as you can imagine we also found an Irish pub! However didn't stay long as the beer was about three times the cost of the local cafes!

So what's it like here in Sampa, in a couple of words (apart from wet) - gigantic and noisy! They say New York never sleeps, add São Paulo to that list. Paulistano's are a strange breed, caught between varieties of ancestries with Italian appearing to come out on top, so there is more of a European feel in the city with the best coffee I've come across so far in Brazil.

Also they seem a more forward thinking type as my meetings with a variety of projects such as Conexao and NESST highlighted - there is a better understanding here on social innovation and what needs to be done, although as Renata at NESST explained Brazil is still at an early stage in developing strategies for social innovation. I have definitely got a lot of new ideas buzzing around in my head - really starting to hurt now!

One thing that I have found out is that it is law that all companies in Brazil take on between 1-5 apprentices every year dependent on the size of the company - it's the law. Imagine if we had that law in the UK or Ireland and the impact it would have on both youth unemployment and our welfare bills!?

As for poverty, I have seen a lot more heartbreaking scenes here, like yesterday when I came across a young couple huddled together under a large black sheet of plastic trying to keep warm and dry - love in the city, absolutely heartbreaking. As they say "love conquers all."

On a lighter note when I stayed with a friend of my brothers and ended up in a Brazilian Country and Western club. Just imagine about 1000 Brazilians (all ages) line dancing to a live country and western band belting out the Pretenders song "don't get me wrong" - as I've said before surreal. Can I also just say I didn't take up the offer to join in!

Well next time you hear from me I'll be stateside, so it's tchau (good-bye) to Brazil, it's been one hell of an experience.

How you getting on with the songs and naming the bands? This one's another easy one, just think about a two piece band from the 80's and 90's. They also sang the classic song "sweet dreams." Hope you're still enjoying these Eoin!

Monday 1st July – Californication

Well what can I say after a hellish trip from São Paulo - 16 hours to get to Miami (normally a 7 hour journey!) I finally saw the chaotic side of Brazil and their inability to show any initiative or willingness to sort out problems! - thank god for some of the other inspiring people I met over my two weeks in Brazil.

Final views on Brazil would be that they have a massive challenge in front of them, but they tackle their problems head on and don't get tangled up in differences between what an ordinary enterprise is and what a social enterprise should be - as the Nike's slogan states - "Just do it." Maybe our comparable UK organisations should take heed! Also Brazilian NGO's have major issues with their Government and stay well clear, better to source alternative funding. The upside of this is that they are not restricted with red tape and bureaucracy as happens in the UK. Anyway all my views will come through in my research paper, so I'll not bore you now - I'm sure you get my drift!

Miami was a whirlwind! Missed my first meeting with Lab Miami thanks to the delay in getting to the



US, but my meeting with Dr Kat Code was a breath of fresh air. Her passion for Social Innovation is impressive and her idea of Kumbata - an online social innovation platform has potential. Kay's teamed up with Brazilian partners and they are chasing \$100k accelerator funding through Pipa Incubator - Good luck! Final meeting in Miami was a no show, so overall missed out on some useful information!

Roll on San Francisco - Again another big delay with American Airlines (now top of my list of crap airlines) and their shocking customer service - makes Ryanair look brilliant! And yes they flew me from Brazil as well!

I took a couple of days chilling with friends in Marin County, but came across a local country market which was packed to the rafters with people. I know it's not necessarily related to what I'm out here researching, but if you could replicate that model in the UK, it would go some way to actively supporting local farmers and food artisans.

So the hard work starts now, three hectic days in San Francisco and 12 meetings! First up today was a catch up with Aine Brolly - InvestNI, who filled me in on what's happening on the west coast and offered some great advice and contacts. Next up a meeting with Jonny Price at Kiva Zip - all about micro finance and I'm telling you now this is crucial in my thinking on how to tackle our youth unemployment issues - these guys are so ahead of the curve it's scary, we have so much to learn from them and Jonny likes my ideas, so we've agreed to explore opportunities further!

At break neck speed I then raced across town to SoMo - that's South of Market Street (can't you tell I'm becoming a seasoned traveller!) to meet up with Josh Neubert who is the founder of the Institute of Competition Science and trying to research how accelerators and innovation competitions are stacking up in the US. Again some great advice, his view is that competition prizes are the most effective way to drive social innovation - drives creativity across the community and maximises innovative thinking to tackle social issues.

Jeez, my head hurts! I think that's it, oh no forgot to say met Yoda and Indiana Jones yesterday and birds s@&t twice on me today - is that double lucky or just plain unlucky!

Where are we with the songs, this one is a song from one of my favourite bands and from California - think chillies!

Friday 5th July – New York, New York

Well finished up in San Francisco yesterday after an inspiring day with three brilliant organisations:

- Encore, set up by Marc Freedman to encourage people over the age of 55 to get back into entrepreneurship (mainly social) by either setting up a business or by becoming an Encore Fellow and mentoring younger disadvantaged adults - right up my street! Encore is already starting to look at connections in the UK and Ireland, so will need to follow up when I get back.
- Tides, is a finance governance SE that helps individuals and organisations distribute funding - basically do all the operational stuff so that donors don't need to set up a charity themselves. Interesting model and I know similar exists in the UK, but with charities starting every day, I just wonder whether this may be a possible way forwards and consolidate our ever growing 3rd sector with ever decreasing funding?
- Delancey Street, what can I say about these guys - up to now Bryson would have been my pick of the best SE's that I know, but sorry John, I think these guys might just pip Bryson at the post! I met with two of the residents and their life stories had me mesmerised. Paul had been in and out of trouble since he was 12 and eventually ended up in prison several times as he explained in a complete "screwed up state". His last brush with the law saw him hold up a shop and trying to sell drugs, ending up with a choice - either a ten year stretch inside or take up a place at Delancey. Five years on he is still there as he admits it wouldn't take much ("flip of a coin" in his words) to go back there, so he's stayed at Delancey, but now manages the residents kitchen and is a qualified chef - I truly wish him all the best, a true gentleman who just got a bad deal! In one word Delancey was awesome as they say here in the US and you don't need to take my word for it, all these guys have being to Delancey: Tony Blair, Clint Eastwood, Hilary Clinton, the list goes on!



So yep, I'm now overflowing with new ideas and plans with a bit of confusion thrown in and what better place to head for than New York - arrived last night in the middle of the 4th of July celebrations, not a wise move - ended up getting out of the Shuttle Bus and walking the last 1.5 miles to my hotel. On top of that I hadn't eaten anything since 8:30am yesterday morning, so my first NY hotdog was in order. As you can see I'm keeping up a healthy diet of coffee, pain au chocolates and now hot dogs - who ate all the pies springs to mind!

Anyway the meetings have started here (no rest for the wicked!) in NY. First up was a breakfast meeting with Robin Thompson an RSA Fellow like myself but who is a branding

and marketing expert interested in all things innovative. What he knows in his little finger would take me 100 years to learn, he was one of the brains behind Samsungs success in the US - enough said. Equally impressive was that he invited me to breakfast in the Lotos Club in Upper Eastside - just the US's most eminent literary club founded by none other than Mark Twain!

Then a hike across town in 90F heat (cheap skate Ulsterman on tour!) to meet Eli Malinsky who is CEO of the Centre of Social Innovation - a Canadian who set up his first SI Hub in Toronto in 2004, just shows how far we are behind with no SI Hub in NI! He's given me a really good insight into how to set up a SI Hub - really valuable information. In Eli's opinion the UK is more advanced in SI and SE, but not as entrepreneurial (surprise, surprise!) and the US has more innovative financing methods. I didn't have to leave Belfast for that, John McMullan at Bryson told me that before I left!

So as you can see things are really hotting up, but loads of valuable information gained already. Trying my best to record all the important bits, but the sponge that they call my brain is nearly at saturation point and I'm only half way through!

By the way I didn't give any clues to the title of the last blog, so you'll need to use your own initiative - however if you don't know who sang this one, then really there is no hope for you!

Wednesday 10th July – Let's Move To Cleveland

Thought I would start off this blog post with a little card I found with the following quotes:

- Risk: More than others think is safe;
- Care: More than others think is wise;
- Dream: More than others think is practical;
- Expect: More than others think is possible.

I definitely could live my life along these lines!

Fourth week, sixth city - Cleveland. I was glad to see the back of New York due to the number of no shows at confirmed meetings, a bit of a disappointment. However the people I did meet were fantastic ending with NFTE (Network for Teaching Entrepreneurship) or pronounced Nifty for short. Spent some time with Terry Bowman who looks after the New York operation and then he took me over to Brooklyn to sit in on their GenTech programme - a two and a half month programme for young adults to design apps and try and set up as entrepreneurs. Also I listened in to their guest speaker Adam Neary who is a maths wizard! He was actually the first guy to work out what Bernie Madoff did! He's now a Tech entrepreneur and his opening line was: "Entrepreneurship Sucks!" - but he brought it back to explain that it's not necessarily all about being an entrepreneur, but being entrepreneurial (it's OK to work for someone else and be a part-time entrepreneur). Really good insight and he also liked saying "awesome" a lot!

Also the bible for all of NFTE's workshops is the book I'm currently reading - The Lean Start-Up by Eric Reis. I think it will also be a really useful resource for my work going forward - well worth a read.

Well I've now moved on to Cleveland (nine hour drive from NY through serious thunder storms!) but so far well worth the drive as my first two meetings have been really useful. The first was with Nortech, kind of a collaborative network/economic development facilitator who are working hard to

drive entrepreneurship and innovation in Ohio. We bounced around a lot of really great ideas for over two hours this morning and John and Jeff were exceptional guys, especially John who is heavily involved in America21 - all about inclusive competitiveness. We talked about de-risking processes, by doing this we can maximise success levels in entrepreneurship - you may see a lot of the ideas in my final research! Just a final note on Nortech, the guys there have introduced me to the guys at the Clinton Global Initiative!

Next up was a meeting with Jennifer at the Knight Foundation in Akron. Again loads of information on local initiatives such as Bad Girl Ventures! - Google that one.

Also a couple of interesting facts about Akron:

- The Hamburger was invented in Akron.
- Alcoholics Anonymous was founded in Akron.
- LeBraun James - the NBA's top performer is from Akron.

There you go another brief overview of what's happening in my crazy tour! By the way the songs a bit tougher this time - another song by this artist was titled "don't eat the yellow snow" - just Google it!

Wednesday 17th July – Staying Alive

Well all I can say is it ain't getting any cooler here in the good old US of A. I thought when I left Cleveland, I was going to get away from the heat, seriously, huge thunder and lightning storms and sudden downpours when I got to Boston - it's just got warmer, really not pleasant with a shirt and trousers on. I reckon it takes about five minutes before I'm drenched in sweat!

Anyway for the work part, things have also been warming up. My last two meetings in Cleveland were with Ray Leach (CEO of Jumpstart Inc) and Terry Martell of the Akron Global Accelerator. Really interesting guys, especially Ray who has personally been approached by President Obama to tackle core issues in a number of cities around the US such as Detroit. In the UK we hear all about the trendy accelerators and incubators such as Y Combinator and Tech Stars, but these guys have achieved very little when you stack them up against Jumpstart Inc who has been at it a lot longer!

Ray also gave me a real grilling over my own plans and we talked at length about sustainability, as I also did with Terry at the Akron Global Accelerator and I've brought his line of thought with me to my final stop, the mighty Boston.

I've had great meetings so far with the Marcie Pitt-Catsouphe and Stephanie Brezin at Boston College, Anne Wunderli at Pinestreet Inn and Bing Broderick at Haley House (yes all the names are real!). As highlighted earlier most of these social enterprises don't cover the operational costs - i.e. Pinestreet Inns social enterprises contribute about 60% and Haley House at 91%, so there is a continuing need for funding. In fact Anne reckons she's known only of one Social Enterprise that turns a profit big enough to cover its operational costs in the US - interesting facts and something I need to dig into more.

So I suppose a major question here is - Can a Social Enterprise ever be fully sustainable and truly competitive?

Anyway plenty more meetings set up and still lots of information being added to my sponge, sorry brain!

As for Boston, my favourite city in the US, been here many, many times and love it. Also the home of my favourite beer Sam Adams and they have a little cheeky summer ale with lemon peel added, very refreshing after a long day of meetings!

One final tale from my meetings yesterday - When I was sitting waiting for Anne at Pinestreet, I watched as the homeless people arrived for the night coming through getting scanned for weapons and emptying what possessions they had onto a table (they were checking for drugs etc). Anyway, one guy in particular caught my attention as he was obviously well educated by both his speech and mannerisms, but also the fact that his sole possessions were contained in one medium sized rucksack and he had two beautiful dogs with him, who again were incredibly well trained. It just shows it's not always the same old same old on skid row!

Finally another easy song, don't know why I picked this one - just came into my head, just think B and G.

Friday 19th July – More Than A Feelin'

100F and climbing today, the wee boy from Belfast is suffering! Not only do I have to try and store all this new information in my little brain, but it's half cooked in the heat!



As I explained in my last post I just love Boston, around every corner there's something new to see and explore - I never stop finding new things here and I've been here many times. As for the "Doing Good" culture, it's also everywhere in a city built on knowledge and innovation.

I spent yesterday with Year Up, another organisation that's biggest fan is Barack Obama! Their aim is to help young adults with both education and employment in finance and IT in a two stage process over one year - six months education/life skills and then a six month placement in either a finance or IT firm. Also during the whole process they receive a small salary which keeps them engaged. The overall aim is to get 85% of the graduates from the annual course into either employment or further education with an average hourly pay rate in employment of \$15 in their first year of employment.

Also the challenge thrown out to these young adults is as follows:

- Be an active member of the Alumni structure (75% of all new applicants come through the Alumni).
- Encourage friends and family to apply to Year Up.
- Get involved in your community.
- Never stop learning.

This has really given me some confidence in my own model, as I had proposed using an alumni structure to encourage new budding entrepreneurs to get involved and also to think about their communities (social innovation!)

Will explain both the Year Up and my own model when I get back, otherwise you may be reading for a while!

All great stuff, really feeling inspired at the minute, maybe it's just the Sam Adams effect -only joking!

I'm sure you don't need any help with the song title above - the band's name is a city (really hard!)

Monday 12th August – One Last Thought on Brazil and the USA

It's being two weeks since I got back to sunny Belfast (well part sun, part rain!). Since arriving back I've been spending my time getting back into work mode, now busy with two Foresight studies looking at Intellectual Assets and also a new study looking at Social Innovation in Northern Ireland and how it could benefit our local economy. I've also been reflecting on all the conversations that I had over the last six weeks that I spent in Brazil and the US and trying to figure out how it all fits into place.

Well here goes:

1. **Becoming a Zeronaut!** - "The Zeronauts are a new breed of innovator, determined to drive problems such as carbon, waste, toxics, and poverty to zero." (John Elkington - "The Zeronauts: Breaking The Sustainability Barrier." That's my personal goal or vision to try my hardest to help and reduce unemployment among our young adults (especially from disadvantaged areas). Am I mad, I don't think so as we risk losing a whole generation through unemployment, so why not?
2. **Does the JumpstartNI model still stack up?** I believe it does and that with a bit more re-modelling over the next few weeks and months, I will have a model that helps these young adults over a sustained period of time to become entrepreneurs and also complementary to other support models out there. By also setting up a Hub that not only caters for these young entrepreneurs but also allows social innovators to base themselves there, we will be able to propagate both new ideas and also inspire these new young entrepreneurs to learn more about the social issues in their own communities and start to think and maybe tackle some of these issues - That's the JumpstartNI vision: "to build a community of entrepreneurs contributing back to improve their communities."
3. **Sustainability:** One of the key lessons that I learnt was that very few social enterprises become fully financially sustainable and it has been an issue that I've struggled with. Coming from a private sector background and having set up my own businesses I am acutely aware that a sound financial footing is essential for any business. So how will I make JumpstartNI sustainable? Well I have a few ideas and you'll just have to wait for the final report until I disclose them (i.e. it's still a work in progress!) On a more serious note I've learnt a lot from how many of the organisations I visited managed revenue through sales, in kind contributions and funding - maybe Eli's comments at the Centre for Social Innovation in New York are correct in working to a 75/25 revenue/funding model - I'll let you know.

4. **Entrepreneurial Spirit:** When I visited one organisation they explained that they had met with a group of social entrepreneurs from all over Ireland and they realised very quickly that their views were very different from US social entrepreneurs - lack of entrepreneurial spirit! Folk in the US and Brazil, are much more entrepreneurial and prepared to bootstrap in order to get their enterprises up and running - note that I left out the social, that's because whatever way you cut it a social enterprise is a business that needs to create revenue and not rely on government funding and then try and say it's a social enterprise - Enough said about that I think!
5. **Networks and Connections:** The relationships that I've built up over the last few weeks have been brilliant and I really do have a sore head from taking in all the advice and information. These relationships will be critical to the development of JumpstartNI and in my head I've already made changes to the model and added in key partners who will give us an international dimension. I believe that life really is one big learning experience and I want to learn so much more from these social innovators and leading organisations - I still have so much to learn and sometimes think that maybe other NI folk should look further afield for inspiration and not just keep trying to re-invent the wheel.
6. **Social Impact:** Another area that I've always been interested in but not necessarily critical to JumpstartNI is how we measure social impact and social value. Many organisations talk about SROI and the pros and cons. Indeed many organisations in Brazil and the US are very critical of SROI, so I started to explore other models and this line of thought will come out in my Social Innovation study for DETI. One key model is the IRIS model developed by the Rockefeller Foundation, Acumen Fund etc.

I have so much more I could talk about and disclose about the JumpstartNI Model, but I'll just leave that until I finish my research - yes I'm still talking to people such as Jed Emerson at Blended Value and the guys at Echoing Green in New York, as I said above - It's one big winding road of great information.

So finally, over the next few weeks I'll update you on how I'm getting on and would really love any feedback - good or bad! When the report is finished you are more than welcome to let me know what you think and maybe what I may have missed!

By the way I haven't forgotten about the music competition - If you still have all the answers let me know on outhouseconsulting at gmail dot com and you could still win my prize! Good Luck.

Appendix 10 – Organisations Contacted Prior to Travel

Organisation highlighted in green are the ones that responded to initial approaches.

Organisation	Contact	City	Country
Alianca Empreendedora	Rodrigo Brito	Curitiba	Brazil
Solidarium	Tiago Dalui	Curitiba	Brazil
Curitiba Government	Jaime Lerner	Curitiba	Brazil
SITAWI	Rob Packer/Leonardo Letelier	Rio de Janeiro	Brazil
Saude Crianca	Mariana Velloso	Rio de Janeiro	Brazil
Meu Rio	Leonardo Eloi	Rio de Janeiro	Brazil
Pipa Incubator	Tiago Mabilde	Rio de Janeiro	Brazil
SENAC	Mauro Coelho	Rio de Janeiro	Brazil
Catarse	Diego Borin Reeberg	Rio de Janeiro	Brazil
Rio Negocios	Alexandre Aquieiras	Rio de Janeiro	Brazil
UK TI	Marcelo Tavares	Rio de Janeiro	Brazil
Engage	Barbara Wolff Dick	Rio de Janeiro	Brazil
Polic Clinic Granato	Paulo Granato	Rio de Janeiro	Brazil
Fight For Peace	James Baderman/Bryony Duncan	Rio de Janeiro	Brazil
The Hub	Joao Vitor Caires	Sao Paulo	Brazil
NESsT	Renata Truzzi	Sao Paulo	Brazil
Rede Cidade	Marcelo Picolo Khoury	Sao Paulo	Brazil
Unicamp	Patricia Toledo	Sao Paulo	Brazil
Cidade Escola Aprendiz	Natacha Costa	Sao Paulo	Brazil
Ashoka	Monica de Roure	Sao Paulo	Brazil
	Donagh Horgan	Sao Paulo	Brazil
Endeavor	Amisha Millar	Sao Paulo	Brazil
Knight Foundation	Jennifer Thomas	Akron	USA
Akron International Accelerator	Terry Martell	Akron	USA
InvestNI	Gary Manley	Boston	USA
Bridgespan	John Williams	Boston	USA
Start-Up Leadership Program	Anupendra Sharma	Boston	USA
Boston College	Marcie Pitt-Catsoupes	Boston	USA
Boston College - Irish Institute	Robert Mauro	Boston	USA
Pinestreet Inc	Anne Wunderli	Boston	USA
Community Work Services	Serena Powell	Boston	USA
Haley House	Bing Broderick	Boston	USA
Year Up	Smajl Cengic	Boston	USA
Peace First	Eric Dawson	Boston	USA
Ireland American Funds	Steve Greeley	Boston	USA
More Than Words	Jodi Rosenbaum	Boston	USA
Associated Early Care & Education	Tucker Levy	Boston	USA
Career Village	Jared Chung	Boston	USA

Start Labs (MIT)	Delian Asparouhou	Boston	USA
MIT Community Innovation Hub	General email	Boston	USA
Root Cause	Andrew Wolk	Boston	USA
Harvard University	Rosabeth Moss Kanter	Boston	USA
Youthbuild USA	General email	Boston	USA
Bridgespan	Katie Smith	Boston	USA
Harvard University	Amy Wilkinson	Boston	USA
Roca Inc	Tom McKenna	Boston	USA
Sustainable Business Network	General email	Boston	USA
Social Finance Inc	General email	Boston	USA
NFF Capital Partners	George Overholser	Boston	USA
New Profit Inc	Vanessa Kirsch	Boston	USA
Interise	Jean Horstman	Boston	USA
Greater Newbury YMCA	Meghan Kinsey	Boston	USA
Action Tank	Alan Khazei	Boston	USA
JF Kennedy Family Service Center	Terry Kennedy	Boston	USA
Work Inc	Jim Cassetta	Boston	USA
Roxbury Youthworks	Mia Alverado	Boston	USA
My Turn Inc	Paul Protentis	Boston	USA
Conscious Capitalism Movement	Raj Sisodia	Boston	USA
Mass Economics	Teresa Lynch	Boston	USA
University of Mass.	David Levy	Boston	USA
Nortech	Rebecca Bagley/Johnathan Holified/Jeff Brancato	Cleveland	USA
Jumpstart Inc	Ray Leach	Cleveland	USA
Kauffman Foundation	Thom Ruhe	Cleveland	USA
SOLE	General email	Cleveland	USA
Kent University	Julie Messing	Cleveland	USA
Knight Foundation	Andrew Sherry	Miami	USA
Kumbata	Kat Coder	Miami	USA
Partners for Self Employment	Mario Coto	Miami	USA
Localize Now	General email	Miami	USA
Lab Miami	Wifredo Fernandez	Miami	USA
Launchpad	Susan Amat	Miami	USA
Starstore	Paul Vigeant	New Bedford	USA
Do Something	April Wright	New York	USA
Blended Value	Jed Emerson	New York	USA
Echoing Green	Erica Locke/Rebecca Kaufman	New York	USA
Centre for Social Innovation	Eli Malinsky	New York	USA
NFTE	Terry Bowman	New York	USA
Giveology	Joyce Meng	New York	USA
Generation Citizen	Scott Warren	New York	USA
Small Knot	Jay Lee	New York	USA
Catch A Fire	Jie Jin	New York	USA

RSA	Robin Thompson	New York	USA
RSA	Lynn Broadbent	New York	USA
Opportunity Network	Direct through website	New York	USA
Accion	Erica Dorn	New York	USA
Endeavor	Linda Rottenberg	New York	USA
Creative Mornings	Tina Roth Eisenberg	New York	USA
Studio Mates	Cameron Koczon	New York	USA
Blue Ridge Foundation	Matthew Klein	New York	USA
Social Change	Marcos Salazar	New York	USA
Active Generation	Jisha Jacob	New York	USA
Bonus.Ly	Raphael Crawford-Marks	New York	USA
Creative Good	Mark Hurst	New York	USA
Change.org	Katy Spencer	New York	USA
Office of Innovation	Andrew Coleman	New York	USA
Brooklyn Bridge Ventures	Charlie O'Donnell	New York	USA
Center for Employment Opportunities	Marta Nelson	New York	USA
Sona Partners	Tim Ogden	New York	USA
InvestNI	Andrea Haughian	New York	USA
Center for Digital Inclusion	Rodrigo Baggio	Rio de Janeiro	USA
NESsT	Loic Comolli/Lee Davies	San Francisco	USA
InvestNI	Aine Brolly	San Francisco	USA
Kiva	Jonny Price	San Francisco	USA
ICS	Josh Neubert/Rebeca Hwang	San Francisco	USA
The Hub	Tim Nichols	San Francisco	USA
Bridgespan	Willa Seldon	San Francisco	USA
Tides	Anthony Jewett	San Francisco	USA
Encore	Jim Emerman	San Francisco	USA
Delancey Street	Carol Kizziah	San Francisco	USA
Blinkx	Suranga Chandratillake	San Francisco	USA
Trov Inc	Mark Dowds	San Francisco	USA
Omidyar Foundation	General email	San Francisco	USA
Lean Launchpad	Steve Blank	San Francisco	USA
Lester Center for Entrepreneurship - Berkeley	Jerome Engel	San Francisco	USA
Thoughtworks	Carlos Villeda	San Francisco	USA
Stanford PACS	General email	San Francisco	USA
Opportunity Fund	Eric Weaver	San Francisco	USA
	Ben Casnocha	San Francisco	USA
Lean Start-Up Movement	Eric Reis	San Francisco	USA
Skoll Foundation	General email	San Francisco	USA

New Foundry Ventures	Rick Aubrey	San Francisco	USA
Upwardly Mobile	Jane Leu	San Francisco	USA
Twitter for Good	Claire Diaz-Ortiz	San Francisco	USA
You Noodle	Rebeca Hwang	San Francisco	USA
Robert Development Fund	General email	San Francisco	USA
Juma Ventures	Mark Spencer	San Francisco	USA
RSA	Katie Boswell	San Francisco	USA
Change.org	Benjamin Raltray	San Francisco	USA
Universal Giving	Pamela Hauley	San Francisco	USA
Invent.vc	General email	San Francisco	USA
Angel Pad	Thomas Korte	San Francisco	USA
500 Start-Ups	Dave McClure	San Francisco	USA
Y Combinator	Paul Graham	San Francisco	USA
Rock Health	General email	San Francisco	USA
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End Notes

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