

# LABINAR #1

SOCIAL  
ENTERPRISE  
ACCELERATOR

SOCIAL  
ENTERPRISE  
ACCELERATOR



*Nonprofit is a Tax Status,  
Not a Business Model...*

*Why NPO's Should Care  
About Earned Income*

October 24, 2024



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# GOOD MORNING

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We're **glad** you're here!



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# HOUSEKEEPING #1

## A Few Zoom Items...



**This session is being recorded and will be sent to you following today's session.**

- **All participants are muted.**
- **Please rename yourself with your first name and organization.**
- **Feel free to share comments and questions in the chat box.**
- **We'll respond to as many questions as time permits during the Q&A.**

# HOUSEKEEPING #2



## Get Connected!

### Twitter

- @HartfordFdn
- @Margin\_Mission

### Hashtags

- #SocialEnterpriseAccelerator
- #EarnedIncome

### Facebook

- Hartford Foundation for Public Giving
- No Margin, No Mission

# HOUSEKEEPING #3

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Say “C-H-E-E-S-E!”



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# LABINAR MUST DO'S

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- Open your minds
- Explore possibilities
- Learn something new
- Reinforce what you know
- Have fun 😊



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## Encourage entrepreneurial spirit and thinking

- Reinforce the importance of diversified revenue
- Consider how earned income can contribute to thriving
- Apply earned income principles to your organization...and explore possibilities



# AGENDA

**Thursday, October 24<sup>th</sup>  
1:00 – 3:00pm**



- **Introductions**
- **What is SEA?**
- **Setting context**
- **Earned income**
  - **Primer + examples**
  - **Your opportunities & possibilities**
  - **How to assess them**
  - **Competitors**
  - **Partners**
  - **Who would fund startup / expansion?**
  - **Are you “positioned” for success**
- **What’s next?**



# INTRODUCTIONS

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**Meher Shulman**  
Associate Director  
Nonprofit Support Program



**Monica Kelly**  
Senior Associate  
Nonprofit Support Program



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# INTRODUCTIONS

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**Larry Clark**

**Managing Partner, Principal  
No Margin, No Mission**



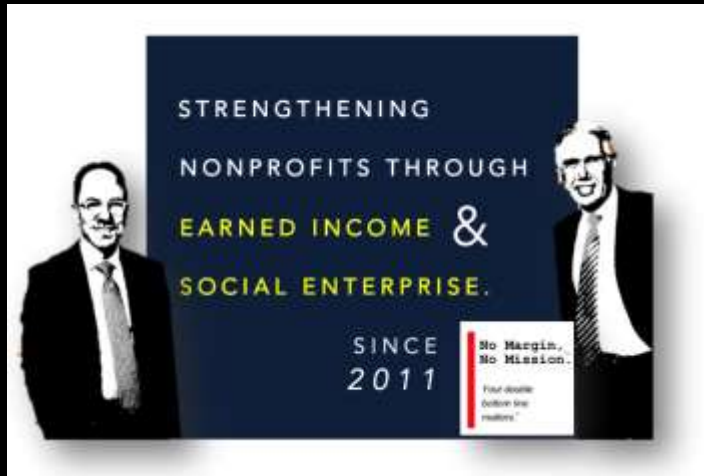
**Michael Oxman**

**Managing Partner, Principal  
No Margin, No Mission**



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## No Margin, No Mission

- A national consulting practice helping nonprofits become stronger and more thrivable through *earned income* and *social enterprise*.



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# ABOUT US

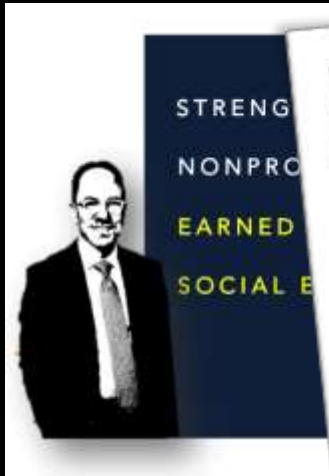
SOCIAL  
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## No Margin, No Mission

We help organizations:

- Boost revenue
- Increase mission impact

practice  
come  
ivable  
e and



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# POLL QUESTION #1

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# POLL QUESTION #1

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**Girl Scout Cookies are a well known  
social enterprise...what's your fave?**



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# POLL QUESTION #1

**SOCIAL  
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**Girl Scout Cookies are a well known social enterprise...what's your fave?**

- Caramel Delites / Samoas
- Peanut Butter Patties
- S'mores
- Do-si-dos
- Shortbread / Trifolds
- Thin Mints



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# 2024 LAUNCH

**SOCIAL  
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## **Social Enterprise Accelerator**

- **A virtual earned income initiative**



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# 2024 LAUNCH

**SOCIAL  
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ACCELERATOR**



## **Social Enterprise Accelerator**

- **A virtual earned income initiative**
  - Provides time and space to help nonprofits learn about and explore possibilities to launch or grow an entrepreneurial venture.



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# 2024 LAUNCH

**SOCIAL  
ENTERPRISE  
ACCELERATOR**



## **Social Enterprise Accelerator**

- **A virtual earned income initiative**
  - Provides time and space to help nonprofits learn about and explore possibilities to launch or grow an entrepreneurial venture.
  - Aimed at boosting revenue and mission impact.



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# OPPORTUNITY

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## SEA 2024

- 4 x 2-hour “Labinars”
  - Each designed to address a specific topic.



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# OPPORTUNITY

SOCIAL  
ENTERPRISE  
ACCELERATOR



## SEA 2024

- **4 x 2-hour “Labinars”**
  - Each designed to address a specific topic.
- **4 x 60-minute 1:1 virtual consulting sessions with No Margin, No Mission**
  - Takes place after each “Labinar” to discuss homework, answer questions, and take action.



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# OPPORTUNITY

## SEA 2024



- Nonprofits with the interest, wherewithal AND desire to delve deeper into the work *may* have the opportunity for more:
  - 1:1 intensive consulting with NMNM
    - Business planning
    - Business plan implementation
    - Tracking / monitoring progress
- **Result = rigor + discipline + thinking + action + outcomes!**



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# CONTEXT

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# DO GOOD & WELL

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“Helping people doesn’t  
have to be an unsound  
financial strategy.”

--Melinda Gates

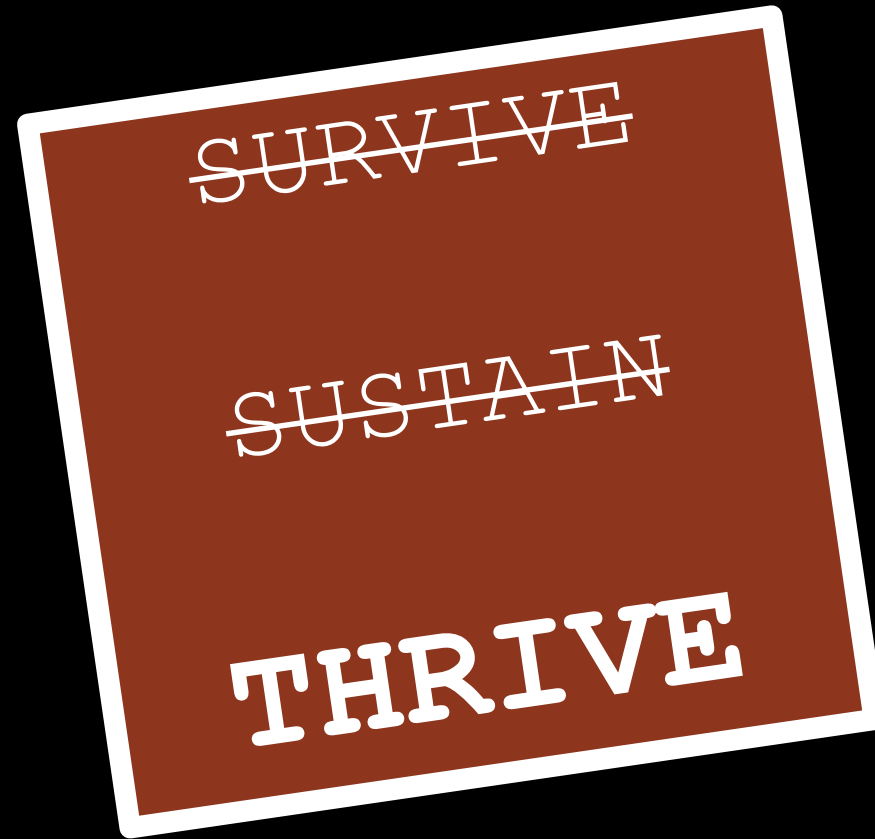


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# CONTEXT

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# THRIVABILITY



**In today's environment, it's not business as usual**

- **Considering how to be more thrivable is critical**



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# TRENDS



**How would you describe  
the current funding  
environment for nonprofits?**



# TRENDS

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LET'S TALK ABOUT IT

Describe  
g  
nonprofits?



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# DIVERSE REVENUE



**Without diverse revenue streams, nonprofits are vulnerable**



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# DIVERSE REVENUE



**Without diverse revenue streams, nonprofits are vulnerable**

- **An organization is at risk if more than 30% of funding is coming from a single source**



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## Definition

- Having multiple forms of income, without relying on any one single source for an organization's financial livelihood
  - A means to reduce financial risk



# POLL QUESTION #2

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# POLL QUESTION #2

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**Does your organization have more than 30% of its revenue coming from a single source?**



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# POLL QUESTION #2



Does your organization have more than 30% of its revenue coming from a single source?

- Absolutely yes
- Positively not
- Hmm...I'm not sure
- Good question...I'll look into it



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# REVENUE FORMS



- **How do nonprofits financially support themselves?**



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# REVENUE FORMS



- **Grants**
  - Philanthropy
  - Government
- **Donations**
  - Individual
  - Corporate
- **Fundraisers**
- **Earned Income**

# YOUR REVENUE




- Where does *your* revenue *currently* come from?
  - **Homework: Worksheet #1**



# YOUR REVENUE

1

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WORKSHEET #1

**SOCIAL ENTERPRISE ACCELERATOR** LABINAR #1  
Nonprofit is a Tax Status, Not a Business Model...  
Why NPO's Should Care About Earned Income

WORKSHEET #1

Diversifying Revenue:  
Your Organization's Income Sources

	Current (%)	Future (%)
<b>Earned Income Sources</b>		
• Government contracts		
• Membership income		
• Investment income		
• Facilities and/or equipment rental		
• Sale of products and/or services		
<b>Charitable Giving</b>		
• Individuals		
• Corporations		
<b>Fundraising Initiatives</b>		
• Institutional philanthropy (grants)		
• Government grants		
• Partnerships and collaborations		
<b>Other?</b>		

- Where does *your* revenue *currently* come from?

– **Homework: Worksheet #1**



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# POLL QUESTION #3

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# POLL QUESTION #3

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**Approximately how much of your organization's total revenue currently comes from grants and donations?**



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# POLL QUESTION #3



Approximately how much of your organization's total revenue currently comes from grants and donations?

- More than 75%
- 50% - 75%
- 25% - 49%
- 10% - 24%
- Less than 10%





# YOUR REVENUE



- How can you *diversify* your income in the *future*?
  - What needs to change?



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# YOUR REVENUE



- We'll focus on 1 way to diversify revenue
  - Earned income



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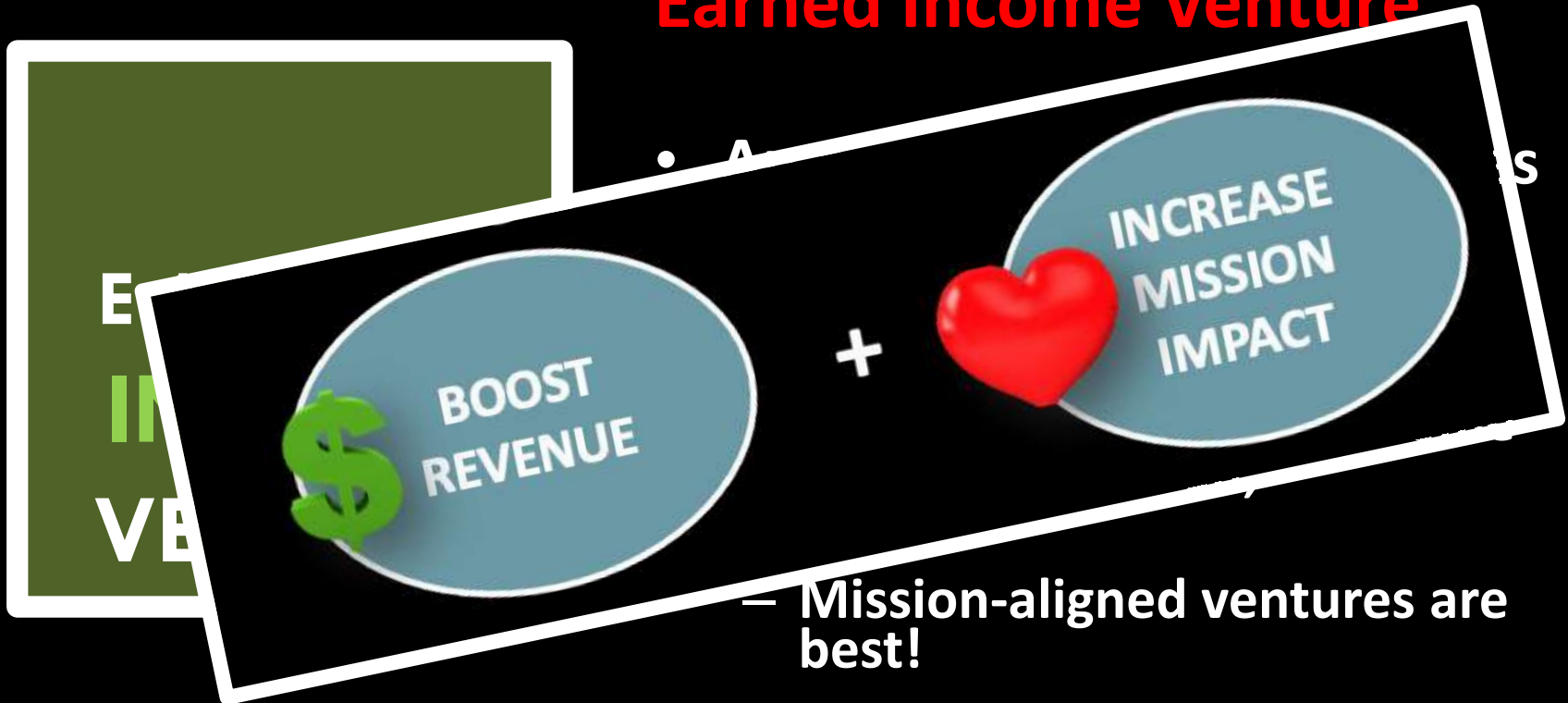
## Earned Income Venture

- An enterprise that generates revenue from the sale of goods and services.
  - Provides unrestricted income to an organization;
  - Mission-aligned ventures are best!



# SEA GLOSSARY

## Earned Income Venture



– Mission-aligned ventures are best!



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# EARNED INCOME



- Is *earned income* taxable?



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# POLL QUESTION #4

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# POLL QUESTION #4

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**Is earned income taxable?**



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# POLL QUESTION #4

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- Is earned income taxable?**
- **Absolutely yes**
  - **Definitely no**
  - **It depends**
  - **Hmmm...I'm not sure**



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# EARNED INCOME



- **Mission-related**
  - Tax exempt
- **Non-mission related**
  - Taxable



# EARNED INCOME

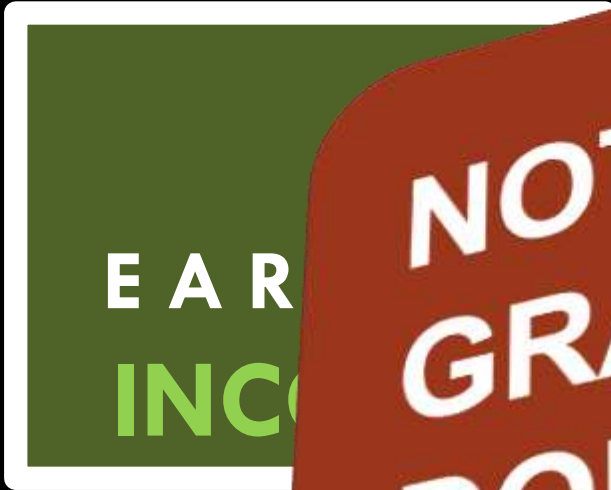


## What it's not...

- Grants
- Donations
  - Time
  - Money
  - Stuff

# EARNED INCOME

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**NOT  
GRANTS &  
DONATIONS!**



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3

## Three types

- Products and services
- Capital (facilities & investments)
- Intellectual assets



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# EARNED INCOME

## Products and services

- Trainings and workshops
- Educational materials
- Retail operations
- Food service
- Consulting & technical assistance
- Membership
- Events
- Software
- Books
- Data and analysis
- And the list goes on!



# EARNED INCOME

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Products, services,  
privileges: *Retail store*



[sockstarzusa.com](http://sockstarzusa.com)

# EARNED INCOME

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Products, services,  
privileges: *Transportation*



[sunshinewheels.org](http://sunshinewheels.org)

# EARNED INCOME

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Products, services,  
privileges: *Catering*



[chrysaliscenterct.org/social-enterprise/](http://chrysaliscenterct.org/social-enterprise/)



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# EARNED INCOME



Products and services:  
*Costume Rentals*



[sarasotaopera.org/costume-rental](https://sarasotaopera.org/costume-rental)



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# EARNED INCOME

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Products, services,  
privileges: *Technology*



[crisaccess.org](http://crisaccess.org)

# EARNED INCOME



Products, services,  
privileges: *Digital Services*



[dll.hplct.org](http://dll.hplct.org)



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# EARNED INCOME



## Capital

- An asset; wealth in the form of property or money, accumulated or used in a business by a partnership, corporation, or individual.



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# EARNED INCOME

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Capital:  
*Venue and space rental*



[theretreatsarasota.com](http://theretreatsarasota.com)

# EARNED INCOME

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## Intellectual assets

- The skills, knowledge, and experience of staff that a nonprofit can use.



# EARNED INCOME

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*RE-CENTER Consulting focuses on serving nonprofits, business, and philanthropy*



Intellectual assets:  
*Consulting and  
Technical Assistance*



re-center.org



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# EARNED INCOME

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Intellectual assets:  
*Consulting and  
technical assistance*



[disasterphilanthropy.org/services/](https://disasterphilanthropy.org/services/)



# POLL QUESTION #5

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# POLL QUESTION #5

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Thinking about your organization's overall revenue pie, approximately how much currently comes from earned income activities?



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# POLL QUESTION #5



Thinking about your organization's overall revenue pie, approximately how much currently comes from earned income activities?

- More than 75%
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- 25% - 49%
- 10% - 24%
- Less than 10%



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# OPPORTUNITIES



## Develop a list of:

- Your *current* earned income opportunities
- Your *future* earned income possibilities

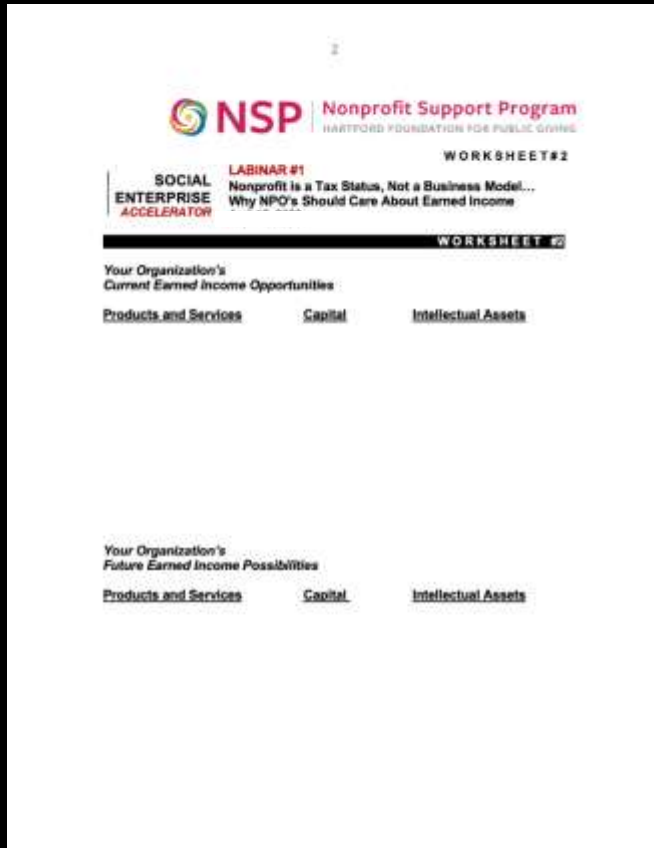
– **Homework: Worksheet #2**



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# OPPORTUNITIES



## Develop a list of:

- Your *current* earned income opportunities
- Your *future* earned income possibilities

– **Homework: Worksheet #2**

# OPPORTUNITIES

Development of:

earned income

earned income

Network: Worksheet #2



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LABINAR #1  
SOCIAL ENTERPRISE ACCELERATOR  
Nonprofit is a Tax Status, Not a Business Model...  
Why NPO's Should Care About Earned Income

WORKSHEET #2

---

WORKSHEET #2

Your Organization's Current Earned Income Opportunities

Products and Services	Capital	Intellectual Assets

Your Organization's Future Earned Income Possibilities

Products and Services	Capital	Intellectual Assets

# MATRIX



- The goal should be to *maximize margin AND mission* whenever possible!







# MATRIX

**TOOL #1:**

Vetting your most viable earned income possibilities

Mission

High Mission Low Margin 	High Margin High Mission 
Low Mission Low Margin 	Low Mission High Margin 

Margin

Homework: Map it on **Worksheet #3**




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# MATRIX

3

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**WORKSHEET #3**

**SOCIAL ENTERPRISE ACCELERATOR** **LABINAR #1**  
Nonprofit is a Tax Status, Not a Business Model...  
Why NPO's Should Care About Earned Income

**WORKSHEET #3**

Diversifying Revenue:  
Margin and Mission Matrix

3

MISSION	High		
	Low		
		Low	High

MARGIN

Homework: Map it on **Worksheet #3**

# THE OFFERING

## TOOL #2:

Vetting your most  
viable earned  
income  
possibilities



## Criteria for assessing an earned income opportunity

- Is there market need + demand?
- Do customers have \$'s to buy it?
- Is there operational ease?
- Is speed to market quick?
- Will it result in:
  - Margin contribution?
  - Mission contribution?



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# SWOT ANALYSIS

## TOOL #3:

Vetting your most viable earned income possibilities



- Strengths
- Weaknesses
- Opportunities
- Threats


– **Homework: Worksheet #4**



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# SWOT ANALYSIS

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**WORKSHEET #4**

**SOCIAL ENTERPRISE ACCELERATOR** | **LABINAR #1**  
Nonprofit is a Tax Status, Not a Business Model...  
Why NPO's Should Care About Earned Income

**WORKSHEET #4**

Your Earned Income Offering \_\_\_\_\_

**SWOT ANALYSIS**

- Strengths
- Weaknesses
- Opportunities
- Threats

**IDENTIFY KEY RISKS AND MITIGATION STRATEGIES**

- What are the top two risks for your earned income offering (based on weaknesses and threats above)?
  - Risk #1:
  - Risk #2:
- How might you mitigate each of those risks?
  - Strategies to mitigate risk #1:

- Strengths
- Weaknesses
- Opportunities
- Threats

– **Homework: Worksheet #4**



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# RISK & MITIGATE

## TOOL #4:

Vetting your most  
viable earned  
income  
possibilities



- What are the greatest risks?
- How would you mitigate them?


– *Homework: Worksheet #4*



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# RISK & MITIGATE

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**LABINAR #1**  
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Why NPO's Should Care About Earned Income

**WORKSHEET #4**

**SOCIAL ENTERPRISE ACCELERATOR**

**WORKSHEET #4**

Your Earned Income Offering \_\_\_\_\_

**SWOT ANALYSIS**

- Strengths
- Weaknesses
- Opportunities
- Threats

**IDENTIFY KEY RISKS AND MITIGATION STRATEGIES**

- What are the top two risks for your earned income offering (based on weaknesses and threats above)?
  - Risk #1:
  - Risk #2:
- How might you mitigate each of those risks?
  - Strategies to mitigate risk #1:

- What are the greatest risks?
- How would you mitigate them?

– **Homework: Worksheet #4**

# COMPETITORS



## Who are the key competitors?

- Nonprofits
- For-profits
- Government agencies
- Others

– *Homework: Worksheet #5*



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# COMPETITORS



## Who are the key competitors?

- Nonprofits
- For-profits
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– **Homework: Worksheet #5**



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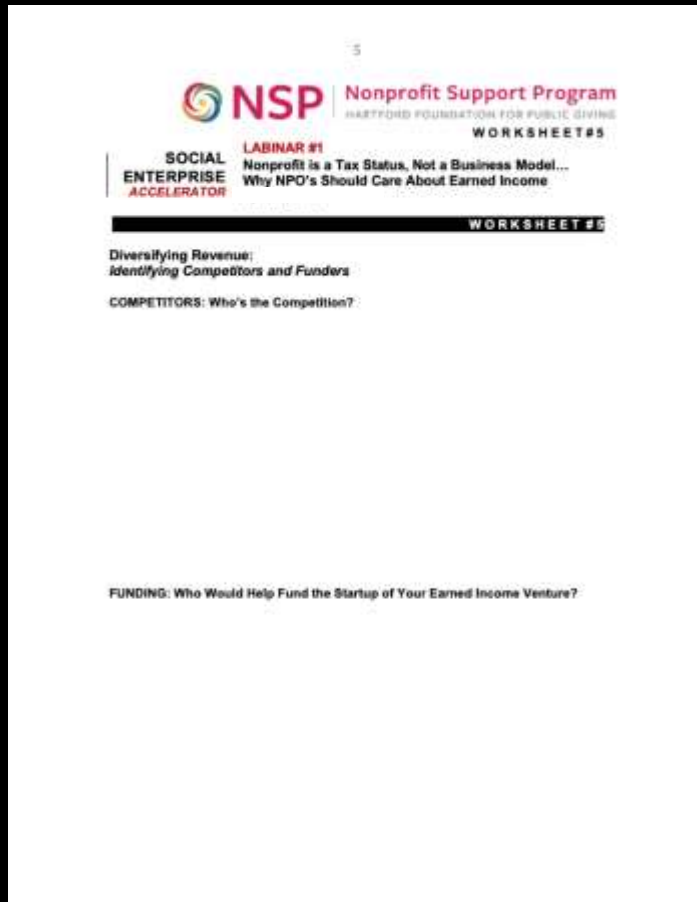




**Who would help fund the startup or expansion of your earned income venture?**

- Funders
- Donors
- Crowdfunding sources
- Others?

**– Homework: Worksheet #5**



Who would help fund the startup or expansion of your earned income venture?

- Funders
- Donors
- Crowdfunding sources
- Others?

– *Homework: Worksheet #5*

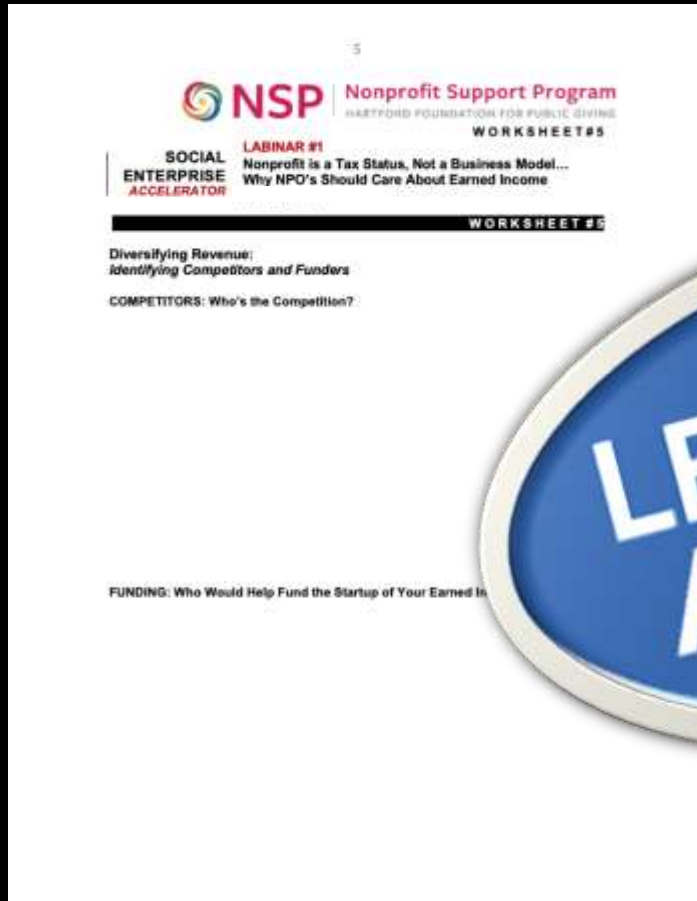


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# STARTUP + EXPANSION

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Who would help fund the startup and expansion of your venture?



g sources

ERS!

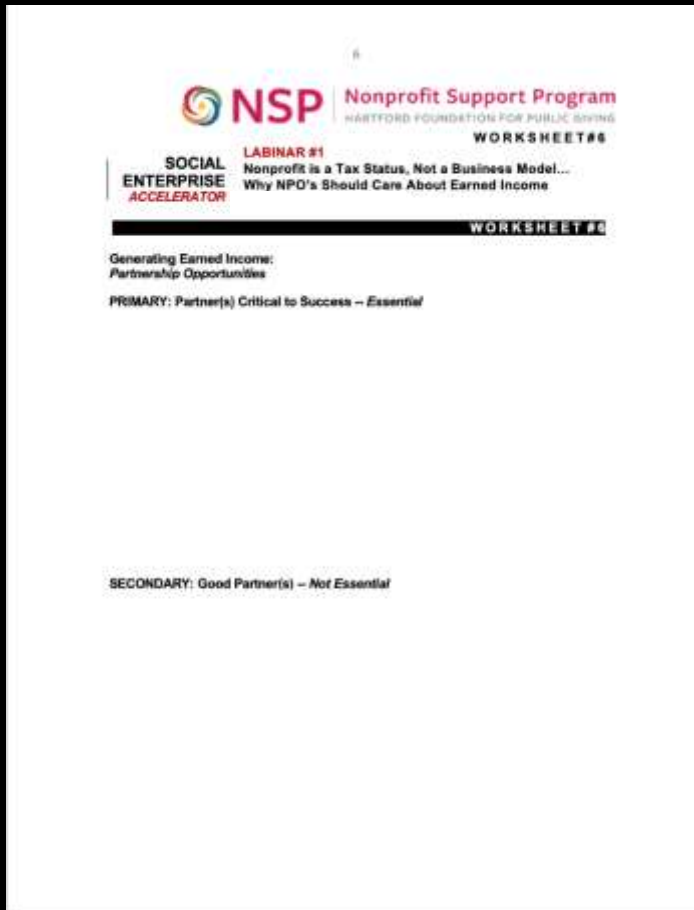
– Homework: Worksheet #5



- **Primary**
  - Are there partners that are *essential* for success?
- **Secondary**
  - Are there partners that are *nice-to-have, not need-to-have?*
- **Homework: Worksheet #6**



# PARTNERS



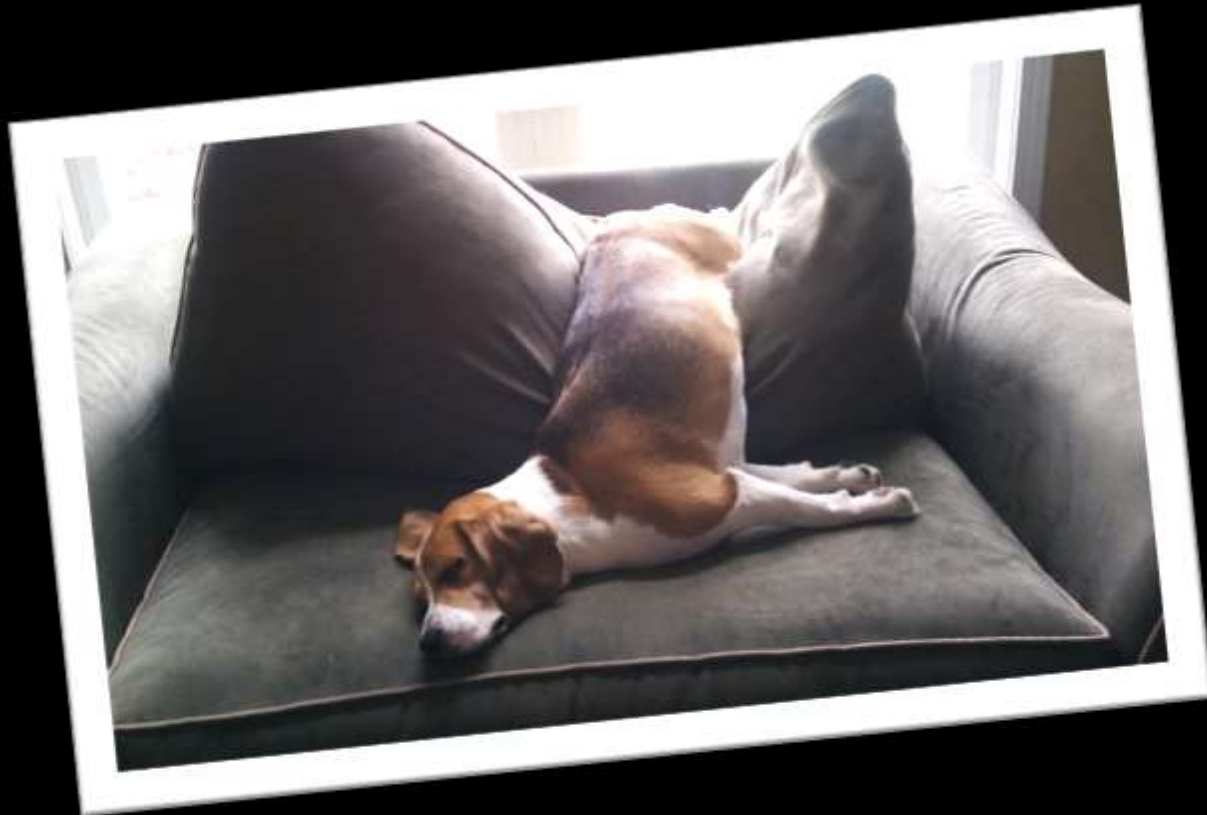
- **Primary**
  - Are there partners that are *essential* for success?

- **Secondary**
  - Are there partners that are *nice-to-have, not need-to-have?*

- **Homework: Worksheet #6**

# WHEW!

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# TAKE ACTION

## Where do you go from here?

- Work with your team to complete your homework.
  - *Worksheets #1 - #6*



# TAKE ACTION



## 4 TOOLS:

Vetting your most viable earned income possibilities

## Where do you go from here?

- Work with your team to complete your homework.
  - *Worksheets #1 - #6*
- Be sure to use the tools we shared to help vet your most viable earned income possibilities
  - *Margin + Mission Matrix*
  - *6 Assessment Criteria*
  - *SWOT*
  - *Risk + Mitigation*





# NEXT STEP



## Advance Your Earned Income Possibilities:

- Take them to the next level
- Join us for Labinar #2
  - Thursday, November 21st  
1:00 – 3:00pm



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## Criteria for Participation:

- Team of 3 attended Labinar #1
  - ED / CEO, Board & Staff member



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Nonprofit Support Program  
HARTFORD FOUNDATION FOR PUBLIC GIVING

## Criteria for Participation:

- Team of 3 attended Labinar #1
  - ED / CEO, Board & Staff member
- Complete and submit:
  - Follow-up survey via SurveyMonkey
  - Worksheets via email to Consultant prior to 1:1 consulting session



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- Participate in 1:1 Zoom consulting session with NMNM Consultant
  - Sign up for date/time with your consultant (if you haven't already)



# REMINDER

## The Series Continues...

**Labinar #2 Thurs. Nov 21: 1:00-3:00pm**

*Exploring Earned Income Possibilities...*

*Identifying Opportunities to Do Good & Do Well*

**Labinar #3 Thurs. Dec 19: 1:00-3:00pm**

*Think Your NPO is Ready for Earned Income?*

*5 Success Factors to Consider Before Jumping In*

**Labinar #4 Thurs. Jan 16: 1:00-3:00pm**

*Business Planning for Nonprofits...*

*Developing a Blueprint for Earned Income Success*



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# QUESTIONS?

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ACCELERATOR**



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# THANK YOU

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We **appreciate** your  
participation today!



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# CONTACT

**SOCIAL  
ENTERPRISE  
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