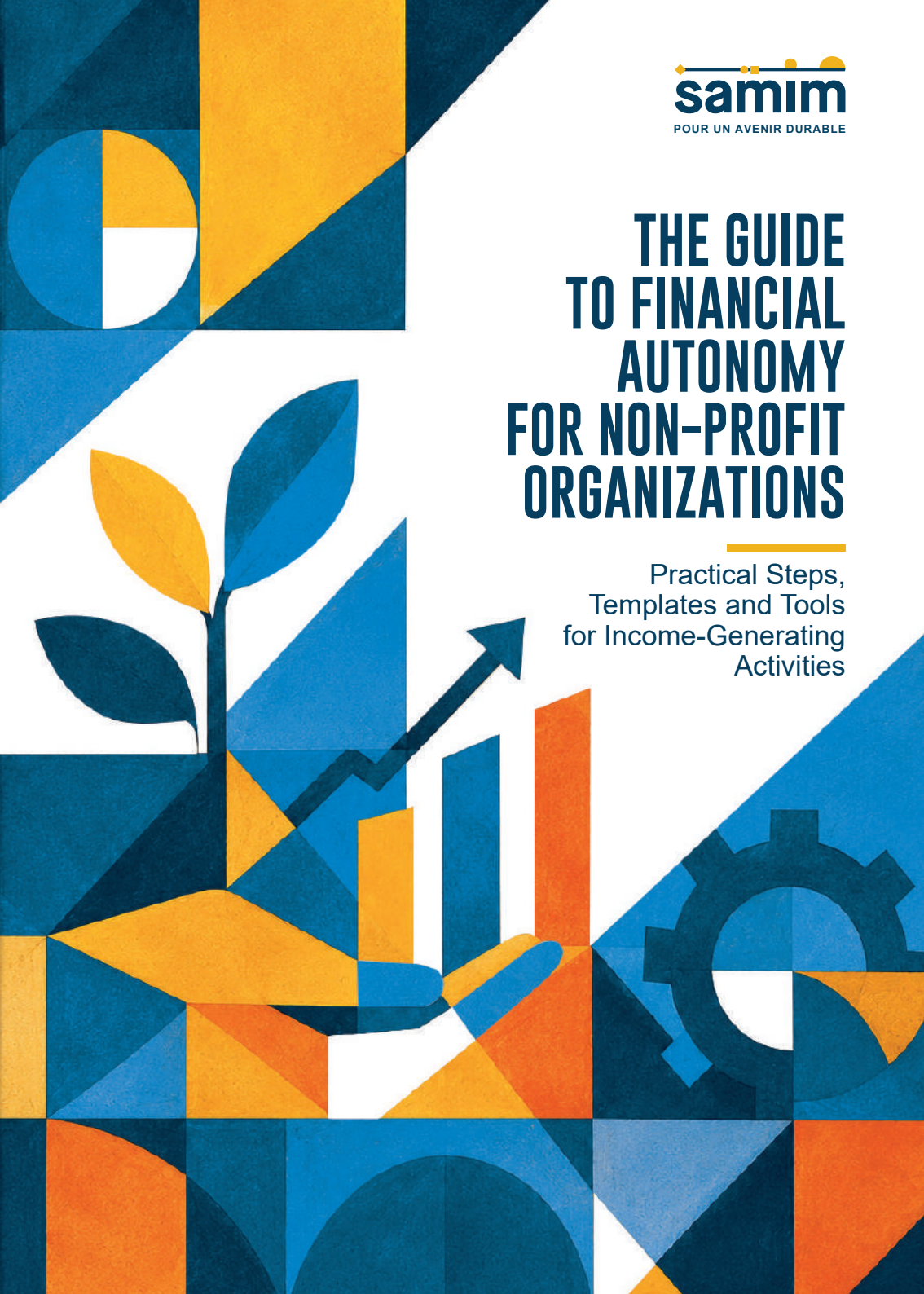
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THE GUIDE TO FINANCIAL AUTONOMY FOR NON-PROFIT ORGANIZATIONS

Practical Steps, Templates and Tools for Income-Generating Activities





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« Let’s build economic activities together to strengthen CSOs’ financial autonomy and support their social mission.»

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THE GUIDE TO FINANCIAL AUTONOMY FOR NON-PROFIT ORGANIZATIONS

Practical Steps, Templates and Tools for Income-Generating Activities

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GENERAL PRESENTATION OF THE GUIDE



The samim project aims to strengthen the capacities of civil society organizations (CSOs) and support structures (SSs) in Tunisia, Morocco, Mauritania and Jordan. In the face of declining traditional funding, CSOs are increasingly called upon to develop sustainable business models to strengthen their financial autonomy and social impact.

In this context, the Samim project supports civil society organizations, through support structures (SSs), in developing Income-Generating Activities (IGAs) that align with their social mission.

This guide serves as a methodological and practical reference for civil society stakeholders, providing support to Civil Society Organizations (CSOs) in identifying, designing, implementing and managing sustainable Income-Generating Activities (IGAs).

Structured into six complementary sections and featuring 13 practical tools, the guide provides conceptual frameworks, methodologies, diagnostic tools, governance models and case studies tailored to the contexts in which the Samim project operates. Its objective is to strengthen the financial resilience of CSOs while preserving their mission and social impact.

SECTION 1 — FUNDAMENTALS OF IGA IN THE ASSOCIATIVE SECTOR

Essential conceptual contributions on IGAs, their stakes and their connection with the mission of CSOs.

What is an IGA for a CSO?

- Definition and distinction between IGA / commercial activity / social mission
- Overview of IGA forms in the MENA associative sector
- Advantages, risks and conditions for success

The challenges of financial autonomy for CSOs

- Dependence on donors: diagnosis and alternatives
- Mission/economic hybridization as a sustainable model
- Organizational conditions prior to launching an IGA

Analytical framework and reading grid

Tool 1 : « IGA maturity self-assessment » (15-item questionnaire)
- The 5 pillars of a viable IGA : relevance, feasibility, sustainability, impact, governance
- Self-positioning grid for support structures

SECTION 2 — MAPPING OF IGA MODELS ADAPTED TO CSO

Structured overview of the IGA typologies available depending on context.

The main families of IGA models

- Sale of services (training, consulting, expertise, technical service)
- Production and marketing (crafts, agriculture, processing)
- Circular economy and revalorization (collection, recycling, redistribution)
- Licenses, certifications and intellectual property
- Rental of spaces, equipment and subcontracting
- Hybrid models: social business, integration enterprise, cooperative

Criteria for selecting an IGA model

Tool 2 : Comparative grid of IGA models (12 criteria / 6 families)
- Alignment with the CSO's mission and values
- Human, material and financial resources required
- Regulatory and legal complexity by country
- Market potential and economic viability

Diagnosis of the IGA potential of the supported CSO

Tool 3 : Diagnostic checklist «Which IGA for which CSO? »
- SWOT analysis adapted to the associative context
- Mapping of mobilizable resources and potential partnerships

SECTION 3 — METHODOLOGICAL PATHWAY FOR CREATING AN IGA IN 4 STEPS

The structured approach from idea to implementation.

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- Analysis of unmet needs in the area of intervention
- Leveraging the CSO's existing assets
- Preliminary assessment of commercial feasibility

Step 2 — Economic and social modeling

Tool 5 : Social Business Model Canvas (adapted from the BMC for CSOs)
- Social and economic value proposition
- Identification of beneficiaries, clients and key partners
- Revenue structure and connection with existing funding

Step 3 — Operational planning

Tool 6 : IGA roadmap template (simplified 12-month Gantt chart)
- Detailed action plan: milestones, responsible parties, resources
- Start-up budget and financing plan
- Communication and market launch strategy

Step 4 — Monitoring and adjustment

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- Decision criteria: pivot, scale-up or discontinue the IGA



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- Revenue projection by channel and period
- Method for calculating unit cost price

Break-even analysis

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- Definition and interpretation of the break-even point for a CSO
- Sensitivity scenarios (optimistic, realistic, pessimistic)
- Social return on investment payback period (simplified SROI)

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- Profitability, liquidity and financial autonomy indicators
- Reading and interpretation of data for non-financial staff
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- CSO supporting youth professional integration — IGA: certified training center
- Tunisian regulatory context, financial setup, results at 18 months

Case 2 — Morocco (Casablanca)

- Association promoting women's crafts — IGA: e-commerce and short supply chains
- Partnership with digital platform, logistics, impact on artisans' income

Case 3 — Mauritania (Nouakchott)

- Environmental CSO — IGA: selective plastic waste collection service
- Public-private partnership, pricing model, operational challenges

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Annex D — List of the 13 practical tools included in the guide
Annex E — Training plan template for support structures

SECTION 1

FUNDAMENTALS OF IGAS IN THE ASSOCIATIVE SECTOR

In this first section, and following a progressive methodology adapted to partner Civil Society Organizations (CSOs), we will try to lay the essential conceptual foundations for any Income-Generating Activity (IGA) approach in the associative sector, taking into account applicable legislation. It is aimed at civil society actors who must not only master these fundamentals, but also transmit them in a pedagogical way to the structures they support.

An IGA differs from a classic commercial activity through its social purpose and the reinvestment of its surpluses into the CSO's mission.

Faced with the scarcity of donor funding, financial autonomy is becoming a strategic issue for sustainability and independence. This section proposes a five-pillar grid: Market, organizational, financial, legal/tax, and coherence with the mission.

1.1 — WHAT IS AN IGA FOR A CSO?

Systemic definition and technical specificities

An Income-Generating Activity (IGA), in the context of Civil Society Organizations (CSOs), is an economic activity enabling the production and marketing of goods or services in order to generate resources of its own in service of their social mission. Unlike the private sector, whose main objective is the pursuit of profit, the revenue generated by CSOs is primarily intended to strengthen their social impact, financial autonomy and the sustainability of their actions for the benefit of the community.

However, it should be clarified that :

- **An IGA** is not an end in itself: it is a means in service of the mission.
- **An IGA** differs from classic associative funding (grants, donations, membership fees) in that it involves a market transaction, i.e. a client who pays for value received.

Criteria	Objectives	IGA in the associative sector
Primary purpose	Maximize profit for shareholders	Strengthen the CSO's social mission and autonomy
Distribution of profits	Redistributed to partners or shareholders	Reinvested in the CSO's mission or reserves
Relationship to the market	Competition and market share as central objectives	Market as a lever, not as an exclusive end goal
Governance	Board of Directors focused on profitability	Collaborative governance , accountability to members
Success indicator	Turnover, margin, EBITDA	Social community impact + economic viability (double bottom line)[1]
Legal framework	Commercial law, private business law	Human rights law, associative law, often hybrid depending on the country

This table highlights the hybrid nature of the associative IGA: it borrows the tools and rigor of a commercial enterprise while remaining rooted in a logic of social value. It is precisely this hybridity that makes it both rich and complex.

1 An approach that measures an organization's performance in both financial terms (profitability) and social terms (impact), rather than solely on the basis of profit.

Overview of IGA forms in the MENA associative sector

After an in-depth analysis of the various IGA models in the region Middle East and North Africa (MENA), the existing models can be grouped into six major models that differ according to various criteria (level of investment, level of risk and level of complexity).

The models are as follows :

Sale of services : certified training, consulting, technical expertise, administrative services.

- This is the most accessible model for CSOs, as it leverages existing skills without requiring heavy material investment.

Production and marketing : farming, agriculture, food processing, craft products.

- This model is rooted in areas with high potential impact on direct beneficiaries (women farmers, unemployed people, youth).

Circular economy and revalorization : selective collection, recycling, waste recovery, solidarity redistribution.

- This model is growing strongly in the context of regional environmental policies.

Licenses, certifications and intellectual property : marketing of teaching methods, labels, and certifications developed by the CSO.

Rental of spaces or equipment : coworking spaces, training rooms, technical equipment.

- This model offers immediate profitability if the CSO already has underused infrastructure.

Hybrid models : social business, integration enterprise, cooperative attached to an association.

- This model requires a more complex structure, but allows access to larger marketss.

REMINDER
THE THREE KEY QUESTIONS TO ASK ANY CSO CONSIDERING AN IGA

1 Does this activity generate value perceived by a real client, willing to pay for it?

2 Is it consistent with the CSO's mission and values, or does it risk diluting them?

3 Are the necessary human, financial and organizational resources available or mobilizable?

These three questions form the minimum entry grid for any support structure before engaging a CSO in an IGA pathway

1.2 — THE CHALLENGES OF CSOS' FINANCIAL AUTONOMY

Dependence on donors : diagnosis of a structural fragility

The vast majority of CSOs in the four countries covered by the Samim Project (Tunisia, Morocco, Mauritania, Jordan) show a level of dependence on external funding exceeding 70%, or even 90% for the youngest organizations.

This dependence is not a management flaw: it reflects a development model of the associative sector historically built around public subsidies and international aid.

However, recent developments in the global funding landscape have highlighted the fragility of this model. A CSO with more than 80% of its resources dependent on one or two donors is exposed to a major risk of institutional disruption in the event of non-renewal of funding.

POINT OF CAUTION : THE PHENOMENON OF MISSION DRIFT

Some CSOs have progressively adjusted their actions to donors' priorities, at the risk of moving away from their initial mission. This mission drift is one of the main risks linked to strong financial dependence. Conversely, a well-designed IGA should consolidate the CSO's identity and mission, while strengthening its autonomy and its capacity to decline funding incompatible with its values.

With this in mind, the support structure will ensure that IGAs promoted are consistent with the organization's mission. The choice of an IGA should not be guided solely by its profitability potential, but above all by its contribution to the desired social impact.

Socio-economic hybridization as a sustainability model

The concept of hybridization of the socio-economic model refers to a CSO's capacity to coherently and synergistically combine a non-profit social purpose with an income-generating economic activity.

This is not about making two antagonistic logics coexist, but about designing an organizational model in which the economic activity amplifies and finances the social mission.

Research on hybrid organizations (Battilana & Lee, 2014; Defourny & Nyssens, 2017)[2] shows that organizations that succeed in this hybridization share three characteristics: clear governance that preserves the priority of the social mission, cost accounting that isolates IGA flows without confusing them with subsidized resources, and an organizational culture that values both social impact and economic performance.

SOCIAL MISSION	⇄	IGA	→	SUSTAINABLE CSO
Purpose, values, beneficiaries, impact		Own revenue, clients, market, value proposition		Autonomy, resilience, amplified impact

Organizational conditions prior to launching an IGA

An IGA cannot be adopted within just any organizational structure. The support structure must ensure that the CSO meets a minimum set of prerequisites before beginning the process.

These conditions cover the following dimensions :

Organizational governance :	Management competence :	Resource availability :	Territorial roots and knowledge of the environment :
existence of a functional and legitimate Board of Directors, up-to-date bylaws, absence of major unresolved internal conflicts.	presence of at least one person capable of managing an economic activity, even partially; minimum budget management skills.	start-up capital (own funds, solidarity savings, microcredit), mobilizable space or equipment, network of potential partners.	understanding of local social need, relationships with potential beneficiaries/ clients, legitimacy within the local ecosystem.

2 Researchers who have studied so-called 'hybrid' organisations – which combine a social mission with economic activity – and the tensions or synergies this may create in their governance and management.



POINT OF CAUTION PREPARING BEFORE LAUNCHING

A CSO that launches an IGA without having stabilized its governance or without dedicated human resources risks jeopardizing both the IGA and its core mission.

The support structure has the responsibility to make an honest diagnosis and, if necessary, to recommend a prior phase of organizational strengthening before engaging in the IGA pathway.

1.3 — ANALYTICAL FRAMEWORK : THE 5 PILLARS OF IGA VIABILITY

Field experience gained in the countries where the SAMIM project operates (Tunisia, Morocco, Jordan and Mauritania) has helped identify several essential pillars whose combination determines the feasibility and success of an IGA carried by a CSO.

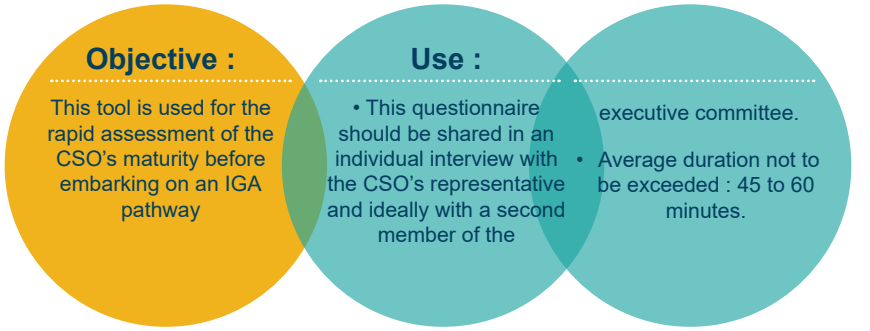
This analytical framework constitutes the fundamental reading grid that the support structure should use throughout the pathway.

N°	Pillar	Description and key questions for support	Warning signs
1	**Relevance**	Does the IGA meet a real need of the market or society? Is there solvent demand? Does the CSO's value proposition stand out from existing actors (public, private, associative)? Questions to ask : Who is your offer aimed at? Why would they choose your offer over another? What price are they willing to pay?	Absence of market study, product/service designed without consulting potential clients, direct competition with better-resourced actors.
2	**Feasibility**	Are the necessary human, financial, material and partnership resources available or accessible ? Is the implementation timeline realistic ? Do the key skills required exist internally or can they be outsourced ?	Underfunded start-up plan, dependence on a single key individual, absence of a recruitment or skills-development plan.
3	**Sustainability**	Can the IGA reach the break-even point within an acceptable timeframe (generally 12 to 24 months) and sustain itself over time? Is the economic model resilient to fluctuations in demand, funding interruptions or regulatory changes ?	Unrealistic break-even point, overly optimistic revenue projections without an adverse scenario, absence of cash reserves.
4	**Impact**	Does the IGA contribute directly or indirectly to the CSO's social mission? Are direct beneficiaries involved in the value chain? Are impact indicators defined and measurable? Can the IGA create double value: economic for the CSO and social for its beneficiaries ?	IGA unrelated to the mission, risk of drifting toward a purely commercial logic, absence of social impact indicators.
5	**Governance**	Does the CSO have a governance structure suited to managing an IGA ? Are roles and responsibilities clearly defined? Are financial control mechanisms (separate accounting, regular reporting) in place or planned ?	Confusion between subsidized resources and IGA revenue, absence of a steering committee, unregulated financial decisions.

This framework presents the objectives and risks across five pillars for easy and simple use.

Tool 1 proposed in this collection is based on the IGA maturity self-assessment; it can be used by the CSO with its entire team :

Tool 1
Self-assessment - IGA maturity level



N°	Question	Yes (2)	Partial (1)	No (0)	Pillar
1	Has the CSO identified a real, documented need in its area of intervention ?				P1
2	Are there identified potential clients ready to pay for the proposed offer ?				
3	Does the CSO have a clear competitive advantage over existing actors ?				
4	Are start-up financial resources available or accessible ?				P2
5	Do the technical skills required by the IGA exist internally ?				
6	Can an operational manager be appointed to lead the IGA ?				
7	Has the CSO carried out a financial projection over a period of at least 18 months ?				P3
8	Has the break-even point been calculated and deemed achievable within a reasonable timeframe ?				
9	Can the IGA withstand an adverse scenario (a 30% drop in revenue) ?				
10	Does the IGA contribute directly to the CSO's social mission ?				P4
11	Have social impact indicators been defined to track the effects of the IGA ?				
12	Are CSO beneficiaries involved in the IGA's value chain ?				
13	Is the CSO's governance stable and are its bylaws up to date ?				P5
14	Is a separate accounting mechanism planned for the IGA ?				
15	Is the Board of Directors informed of and in favor of launching the IGA ?				

Total score (/30)	Maturity level	Recommendation for the support structure
0 – 10	**Low**	A prior phase of organizational strengthening is recommended. Do not engage directly in an IGA pathway.
11 – 20	**Intermediate**	An IGA pathway is feasible with reinforced support on the deficient pillars. Identify the 2 or 3 priority blocking points.
21 – 30	**High**	CSO ready to engage in the IGA pathway. Move directly to Section 2 (Mapping of models) and Section 3 (Methodological pathway).





What the support structure should remember from the First section

- An IGA is not a commercial activity like any other: it serves the social mission and must remain anchored in it.
- Financial autonomy is not a luxury but a strategic necessity for the sustainability of CSOs in the current MENA context
- The five pillars (Relevance, Feasibility, Sustainability, Impact, Governance) form the analytical framework to be systematized in any IGA support process
- Tool 1 (Self-assessment) provides an initial objective view of the CSO's maturity and helps guide the rest of the support process.

SECTION 2

MAPPING OF IGA MODELS ADAPTED TO CSO

Before supporting a CSO in building its economic model, the support structure must help it explore the various IGA opportunities, assess their relevance in light of its context and social mission, and identify the most suitable options.

This section addresses these questions and presents the six families of IGA models observed in the MENA associative sector, along with their characteristics, advantages and limitations. It then proposes a multi-criteria selection grid **(Tool 2).**

It concludes with an in-depth diagnostic tool **(Tool 3)** enabling the support structure to guide each CSO toward the model(s) best suited to its context.

2.1 — THE SIX MAIN FAMILIES OF IGA MODELS

IGA models accessible to CSOs can be grouped into six homogeneous families according to the nature of the activity, the resources mobilized and the target client profile. Each family is detailed below with its variants, conditions for success and the signals indicating whether or not it is suited to a CSO.

Family 1 — Sale of services (Expertise, training, or sports coaching)

This is the family most frequently chosen by CSOs in the MENA region, as it capitalizes on human skills already present in the organization without requiring significant material investment. The CSO turns its expertise into an income-generating offer: certified training, organizational consulting, administrative services, network facilitation.

Common variants	Conditions for success	Warning signs
• Certified/non-certified training • Project development consulting • Study or evaluation services • Workshop facilitation • Making experts available	• Recognized expertise in a field • Network of institutional clients • At least one available trainer • Access to a room or possibility of relocation	• Internal skills too generalist • Local market saturated with providers • Absence of client references • Difficulty certifying the offer

Family 2 — Production and marketing (Product or processing)

This model is based on the production of tangible goods and their marketing through direct or indirect channels. It is particularly suited to CSOs working with vulnerable producer populations: women artisans, family farmers, people in reintegration. It requires mastery of the logistics chain and securing sales outlets before starting production.

Common variants	Conditions for success	Points of caution
• Craft workshop (jewelry, textiles, leather) • Small processing unit (jams, oils) • Collective gardens / urban agriculture • Short supply chain and direct sales • Fair trade or organic label	• A solid base of producers • Rigorous quality control • Secured sales channel before production • Logistics mastery (storage, packaging)	• Never produce without having tested the market • Underestimated storage costs • Dependence on a single buyer • Risk of competition with the producers themselves

Family 3 — Circular economy and revalorization

Growing strongly in the context of regional environmental policies, this model is based on the collection, sorting, processing or redistribution of resources considered waste. It has dual social and environmental legitimacy, but requires robust logistics and solid public-private partnerships.

Securing framework agreements with local authorities is often decisive for access to collection areas.

Opportunities in the 4 target countries	Key partners to mobilize
• Selective plastic collection (Mauritania, Jordan) • Textile revalorization (Morocco,Tunisia) • Collective composting, sale of organic fertilizers • Food recovery and solidarity redistribution	• Local authorities (control of collection areas) • Manufacturers (buyers of recycled materials) • Climate donors (GCF, AFD, EBRD) • Ministries of Environment for approvals

Family 4 — Licenses, certifications and intellectual property

Less common but particularly suited to CSOs that have developed original methodologies or recognized pedagogical tools, this family relies on the valorization of intellectual resources: sale of usage licenses, certification of other structures, social franchising. It requires an initial investment in formalization and legal protection, but generates recurring revenue at low marginal cost.

Point of caution
Protect before commercializing

Before commercializing a methodology or tool, the CSO must ensure its legal protection: registration with Innorpi (Tunisia), OMPIC (Morocco) or equivalent national offices. Without this prerequisite, a competing actor can appropriate the method without compensation.

The support structure will systematically include an « intellectual property protection » component in any IGA support falling under this family.

Family 5 — Rental of spaces and equipment

This model, with low operational complexity, consists of leveraging underused physical assets: meeting rooms, coworking spaces, audiovisual equipment, vehicles. It generates immediate and regular revenue with limited management cost. Its development potential nevertheless remains dependent on the number and capacity of available assets. It is often used as a complementary IGA rather than a primary one, combinable with the sale of services.

MENA application examples	Conditions for rapid profitability
• Conference room rented to SMEs or local authorities • Coworking space for freelancers • Podcast studio / video production • Rental of IT or audiovisual equipment	• Accessible urban or peri-urban location • Minimum occupancy rate of 40% by month 3rd month • Competitive pricing compared to private alternatives • Active outreach to potential clients

Family 6 — Hybrid models (Social business, cooperative, integration enterprise)

Hybrid models represent the most advanced degree of integration between social mission and economic activity. They generally involve creating a separate legal entity linked to the CSO. This more complex structuring provides access to larger markets, attracts social investors and can benefit from more favorable taxation in certain countries.

When should a hybrid model be preferred ?

A hybrid model is relevant when: (1) the IGA exceeds the operational framework the CSO can manage without institutional risk, (2) the activity targets private markets requiring the creation of a commercial company, or (3) social investors wish to take a stake.

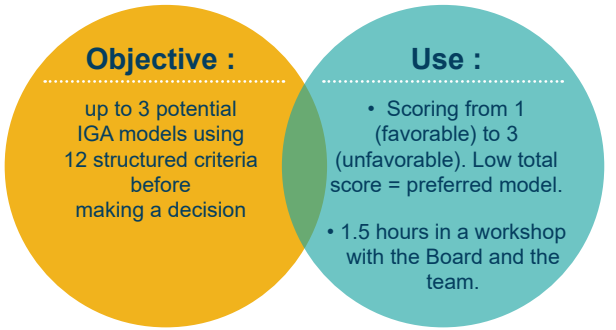
On the other hand, it is not recommended for CSOs under 5 years old or whose governance is not yet stabilized: the legal and accounting complexity of a subsidiary can absorb a disproportionate amount of managerial energy.

2.2 — CRITERIA FOR SELECTING AN IGA MODEL

The multiplicity of models requires a rigorous selection method. The support structure must guide the CSO through a structured comparison process, avoiding two common pitfalls : choosing by default (« we do what we know how to do ») and choosing by enthusiasm (« we choose an opportunity perceived as interesting without analyzing its actual feasibility »).

Tool 2 below formalizes this comparison across 12 criteria divided into four dimensions :

Tool 2
Comparative grid of IGA models

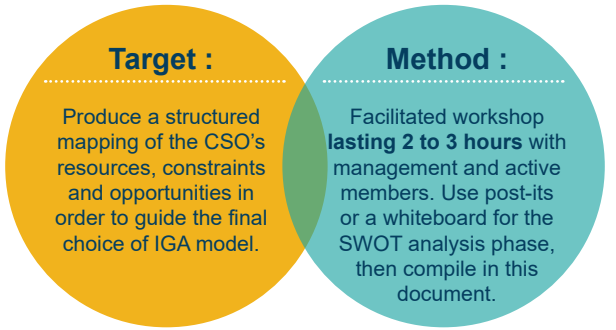


N°	Evaluation Criteria	Model A	Model B	Model C	Evaluated dimension
Dimension 1 — Strategic alignment					
1	Consistency with the CSO's mission and values (1=high,3=low)	/ 3	/ 3	/ 3	Strategic alignment
2	Integration of beneficiaries into the value chain (1=strong, 3=absent)	/ 3	/ 3	/ 3	Strategic alignment
3	Contribution to the CSO's reputation (1=positive, 3=neutral/negative)	/ 3	/ 3	/ 3	Strategic alignment
Dimension 2 — Operational feasibility					
4	Initial investment level (1=low <5 000€, 3=high >20 000€)	/ 3	/ 3	/ 3	Operational feasibility.
5	Availability of key skills internally (1=available, 3=to be recruited)	/ 3	/ 3	/ 3	Operational feasibility.
6	Logistical complexity (1=simple, 3=high: storage, delivery, supply chain)	/ 3	/ 3	/ 3	Operational feasibility.
Dimension 3 — Economic potential					
7	Size and accessibility of the target market (1=large and accessible, 3=narrow)	/ 3	/ 3	/ 3	Economic potential
8	Estimated time to reach the break-even point (1=<12 months, 3=>24 months)	/ 3	/ 3	/ 3	Economic potential
9	Projected unit margins (1=high >30 %, 3=low <10 %)	/ 3	/ 3	/ 3	Economic potential
Dimension 3 — Risks and compliance					
10	Legal/regulatory complexity (1=simple, 3=high: licenses, approvals)	/ 3	/ 3	/ 3	Risk & compliance
11	Risk of "mission drift" (1=low, 3=high)	/ 3	/ 3	/ 3	Risk & compliance
12	Sensitivity to external shocks (crisis, seasonality) (1=low, 3=high)	/ 3	/ 3	/ 3	Risk & compliance
TOTAL SCORE (low = preferred model)		**/ 36**	**/ 36**	**/ 36**	

2.3 — DIAGNOSIS OF THE IGA POTENTIAL OF THE SUPPORTED CSO

Tool 3 complements the comparative grid by providing an in-depth diagnosis of the CSO itself : its mobilizable resources, its organizational constraints and the potential partnerships within its ecosystem. This diagnosis is carried out jointly by the support structure and the CSO as part of one or two dedicated workshops. It is the comparison of these results with those of Tool 2 that produces an informed choice of IGA model.

Tool 3
AGR Checklist : For Which CSO?



Document A — Analysis of internal resources

Resource category	Description (to be completed by the CSO)
Human resources	Available skills (training, technical, management, networks) :
Financial resources	Self-financing capacity or access to credit :
Material resources	Premises, equipment, vehicles available or mobilizable :
Relational resources	Network of partners, potential clients, known institutions :
Intellectual assets	Methodologies, tools, training already developed :
Reputation and credibility	Sectors and areas where the CSO is recognized :

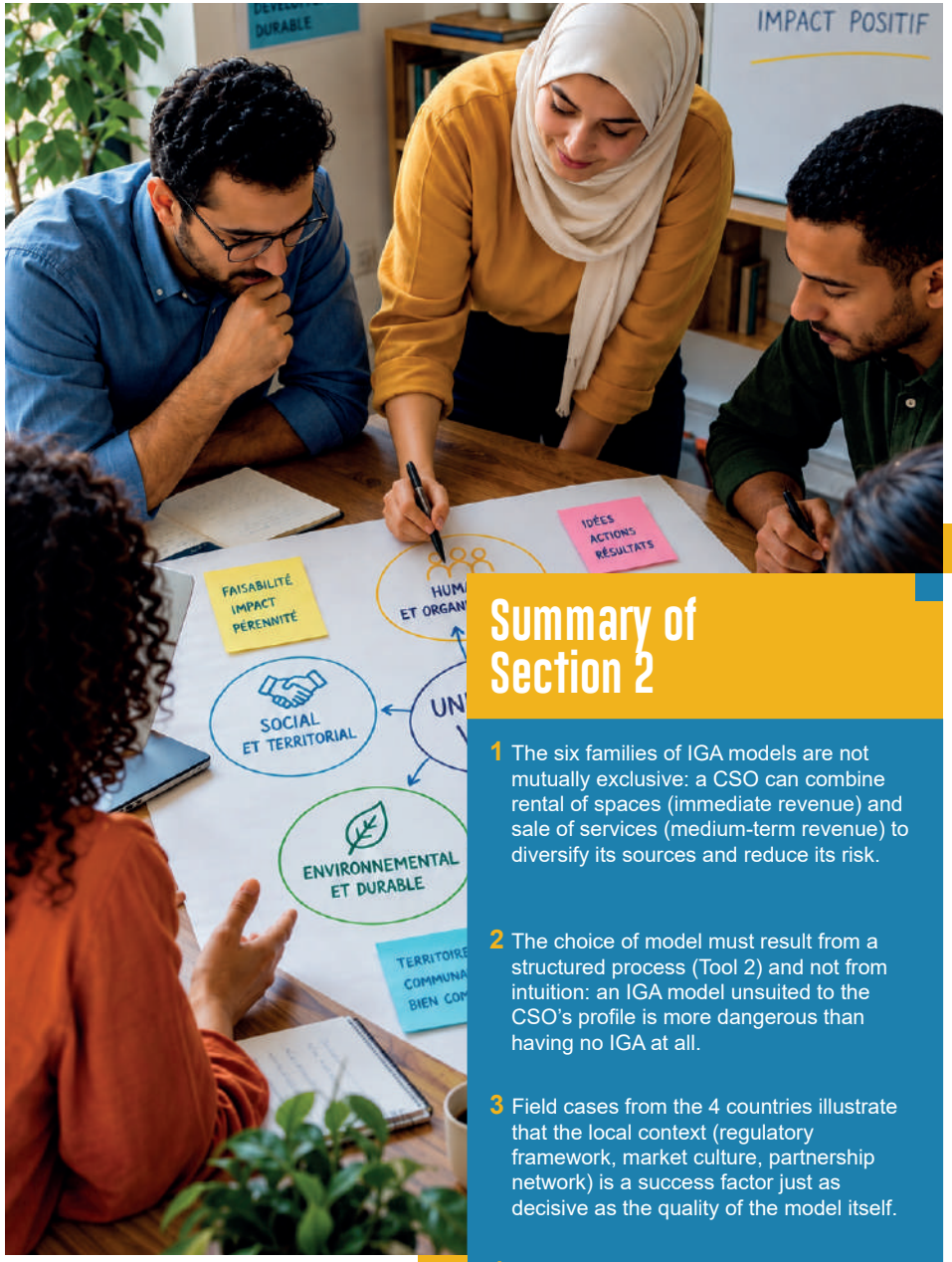
Document B — IGA-targeted SWOT analysis

Strengths — What the CSO does better than others	Weaknesses — What limits its IGA potential
1.	1.
2.	2.
3.	3.

Opportunities — Unmet needs in the area	Threats — External factors that could jeopardize the IGA
1.	1.
2.	2.
3.	3.

Document C — Mapping of potential partnerships

Type of partner	Expected contribution to the IGA	Identified partner(s)
Public institutions	Approvals, spaces, public contracts	
Private companies	Clients, subcontracting,CSR funding	
Other CSOs	Resource pooling, shared markets	
Donors / foundations	Seed capital, bank guarantees	
International cooperation	Technical assistance,methodology transfer	



Summary of Section 2

1 The six families of IGA models are not mutually exclusive: a CSO can combine rental of spaces (immediate revenue) and sale of services (medium-term revenue) to diversify its sources and reduce its risk.

2 The choice of model must result from a structured process (Tool 2) and not from intuition: an IGA model unsuited to the CSO's profile is more dangerous than having no IGA at all.

3 Field cases from the 4 countries illustrate that the local context (regulatory framework, market culture, partnership network) is a success factor just as decisive as the quality of the model itself.

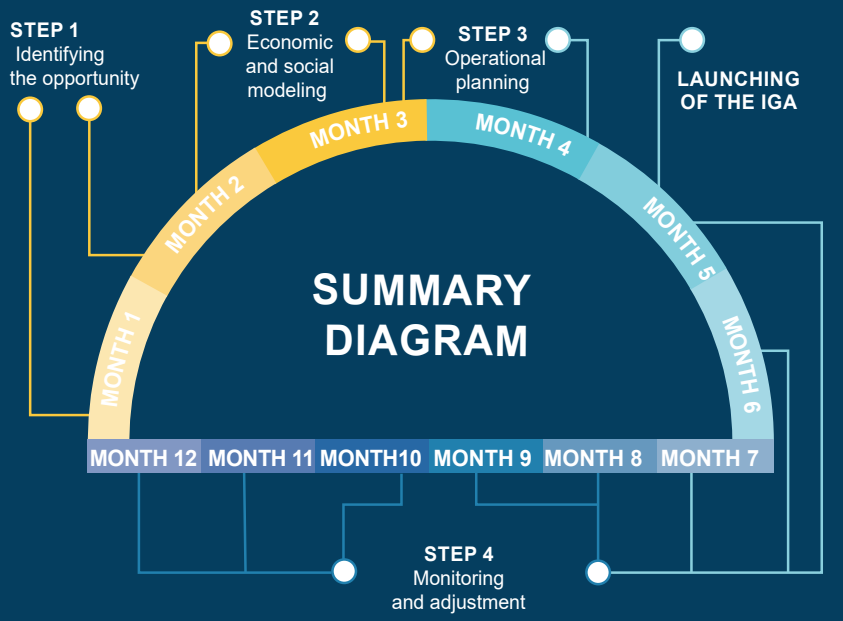
4 Tools 2 and 3 must be used together : the comparative grid (Tool 2) assesses the models, the diagnostic (Tool 3) assesses the CSO. It is their comparison that produces an informed choice.

« Choosing an income-generating activity (IGA) model is not simply about selecting an activity that appears viable. It is about building a model that aligns with the CSO's identity, resources, and capacities. A structured approach helps avoid unsuitable models and maximizes their chances of success.»

SECTION 3

METHODOLOGICAL PATHWAY FOR CREATING AN IGA

Once the IGA model has been selected using the tools in Section 2, the CSO must undertake a structured creation process. This process cannot be improvised: an IGA launched without method leads, in most cases, to financial failure and lasting demotivation among teams. This section proposes a pathway of four sequential steps — Identifying the opportunity, Modeling, Operational planning and Monitoring — each equipped with a practical tool directly usable by the support structure.



3.1 — STEP 1 : IDENTIFYING THE OPPORTUNITY

The first step consists of transforming an intuition or an observed need into a verified, documentable opportunity. This is the most critical step of the pathway: a poorly identified opportunity — that is, one not rooted in a real need and solvent demand — will doom the IGA before it is even launched, regardless of the quality of subsequent planning.

Analyzing unmet needs in the area

The support structure guides the CSO through a systematic exploration of unmet needs in its area of intervention. This exploration always starts from the field: The most relevant information often comes from beneficiaries, local partners and ecosystem actors, rather than from general sector studies.

- Organize 3 to 5 exploratory interviews with potential beneficiaries, institutional partners and local economic actors
- Observe consumption, supply and service practices in the target area
- Take stock of existing services and identify unmet needs: which services are missing? Which needs remain unsatisfied? Why are they not currently addressed ?
- Cross-reference interview results with available data (sector reports, secondary market studies, public statistics)

Leveraging the CSO's existing assets

In parallel with the analysis of external needs, the support structure conducts a rigorous inventory of the CSO's mobilizable assets together with the CSO. Field experience shows that CSOs systematically underestimate their resources, particularly their intangible assets: network of trust, sector expertise, community mobilization capacity.

Type of asset	Concrete examples	How to leverage it in an IGA
Human assets	Expertise, network, members' skills	Service offering, consulting, training
Physical assets	Premises, equipment, vehicles	Rental, production workshops, logistics
Relational assets	Beneficiary trust, partnership network	Placement of products, referrals, market access
Intellectual assets	Methodologies, pedagogical tools	License, social franchise, certified training

Tool 4
Opportunity Exploration Sheet

Objective :

Enable the support structure to conduct an initial viability test of an IGA opportunity using 5 structuring questions

Use :

Individual interview or 2-hour workshop with the CSO's management team. Each question must be answered with concrete data, not intuitions.

Q	Structuring question	What the answer should verify
1	What real, documented problem does this IGA solve for an identified client ?	Precision of the need, identification of the target client, existence of verifiable solvent demand
2	Why is the CSO better positioned than a private or public actor to solve this problem ?	Identification of the CSO's comparative advantage: proximity, trust, expertise, legitimacy
3	Has this model already proven itself in a similar context ?	Risk reduction through proof of concept. Identify comparable cases (neighboring countries, another CSO, analogous sector)
4	What are the minimum resources required to test this model on a small scale (MVP) ?	Identification of a testable prototype at low cost. The MVP allows demand to be validated before investing heavily
5	Does this IGA strengthen the CSO's mission or risk diluting it ?	Strategic consistency test. An ambiguous answer to this question should halt the process or trigger a governance debate

Point of caution
Test the MVP before investing

Before planning a full launch budget, the support structure encourages the CSO to test its IGA idea on a very small scale (Minimum Viable Product). This test can take the form of a sales day, an experimental training workshop, or a trial service delivered to 3 to 5 potential clients.

A successful MVP provides concrete proof of concept and reassures both the CSO and its financial partners. A failed MVP is infinitely less costly than a full launch that fails to find its market.

3.2 — STEP 2 : ECONOMIC AND SOCIAL MODELING

The second step consists of formalizing the validated opportunity into a coherent economic model. The Business Model Canvas (BMC), created by Alexander Osterwalder, is the global reference tool for this formalization. In the context of CSOs, it is adapted into a « Social Business Model » (SBM) which incorporates a tenth component : the expected social impact and its measurement indicators.

Tool 5
Social Business Model Canvas (SBM)

Objective :

Enable the CSO to formalize its IGA model across 9 structuring blocks, including the social impact dimension specific to the associative sector.

How it works :

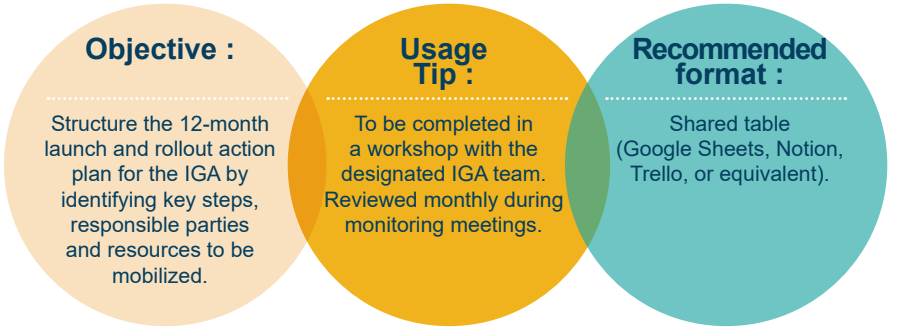
3-hour facilitated workshop with the management team and key members. Each block is filled in collectively. The SBM is a living document: it evolves as learning progresses.



3.3 — STEP 3 : OPERATIONAL PLANNING

The third step turns the conceptual model into a concrete action plan. This is the step where commitments materialize into tasks, responsible parties, timelines and resources. Here the support structure plays a role of rigorous framing: it ensures the plan is realistic, that responsibilities are accepted, and that the necessary resources are actually available or in the process of being mobilized.

Tool 6
IGA Roadmap



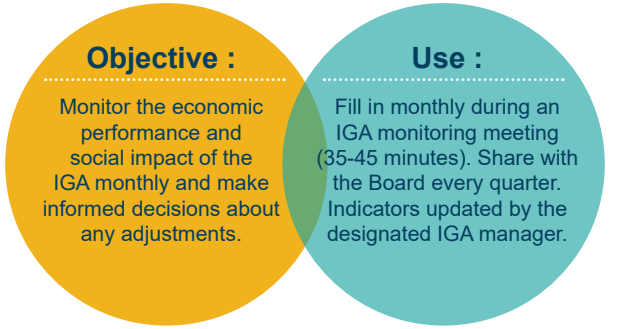
Task /Milestone	Responsible party	Start	End	Resources required	Estimated budget	Status
Phase 1 — Preparation	Framing and validation of the SBM model with the Board	M___	M___	_____	___ DT	○ Pending
Phase 1 — Preparation	Formation of the IGA team (recruitment/appointment)	M___	M___	_____	___ DT	○ Pending
Phase 1 — Préparation	Legal and regulatory procedures (licenses, approvals)	M___	M___	_____	___ DT	○ Pending
Phase 2 — Set-up	Fitting out the space or acquiring equipment	M___	M___	_____	___ DT	○ Pending
Phase 2 — Set-up	Training the IGA team in production/service processes	M___	M___	_____	___ DT	○ Pending
Phase 2 — Set-up	Pilot test (MVP) and collection of initial client feedback	M___	M___	_____	___ DT	○ Pending
Phase 3 — Launch	Official launch and communication actions	M___	M___	_____	___ DT	○ Pending
Phase 3 — Launch	First sales / first services delivered	M___	M___	_____	___ DT	○ Pending
Key step	**Reaching the first monthly break-even point**	**M___**	**M___**	_____	**___ DT**	○ Pending
Phase 4 — Consolidation	Review of the model and post-launch adjustments	M___	M___	_____	___ DT	○ Pending

3.4 — STEP 4 : MONITORING AND ADJUSTMENT

Monitoring is often the hardest step for CSOs to master, not for lack of will but for lack of suitable tools. Many IGAs that take off well end up failing for lack of a tracking system able to detect early signs of trouble.

Tool 7 offers a simple dashboard, centered on 10 essential indicators, usable even by teams without financial training.

Tool 7
IGA Dashboard



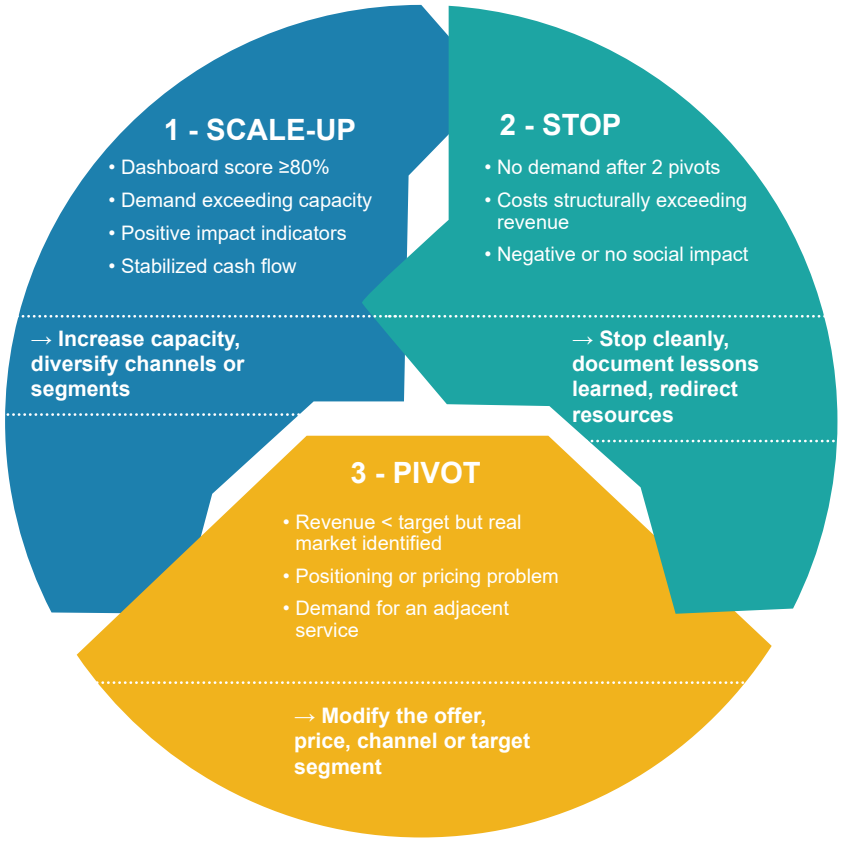
N°	Indicator	Unit	Target M	Actual M	Difference	Trend	Corrective action
1	Monthly IGA turnover	DT	____	____	____	○	_____
2	Number of clients / beneficiaries served	No.	____	____	____	○	_____
3	Total variable cost for the month	DT	____	____	____	○	_____
4	Margin on variable costs (Revenue - VC)	DT	____	____	____	○	_____

5	Occupancy or saturation rate	**%%**	___	___	___	○	_____
6	Available cash level	**DT**	___	___	___	○	_____
7	Number of new clients	**No.**	___	___	___	○	_____
8	Client retention rate	**%%**	___	___	___	○	_____
9	Social impact indicator No. 1	**Unit**	___	___	___	○	_____
10	Social impact indicator No. 2	**Unit**	___	___	___	○	_____

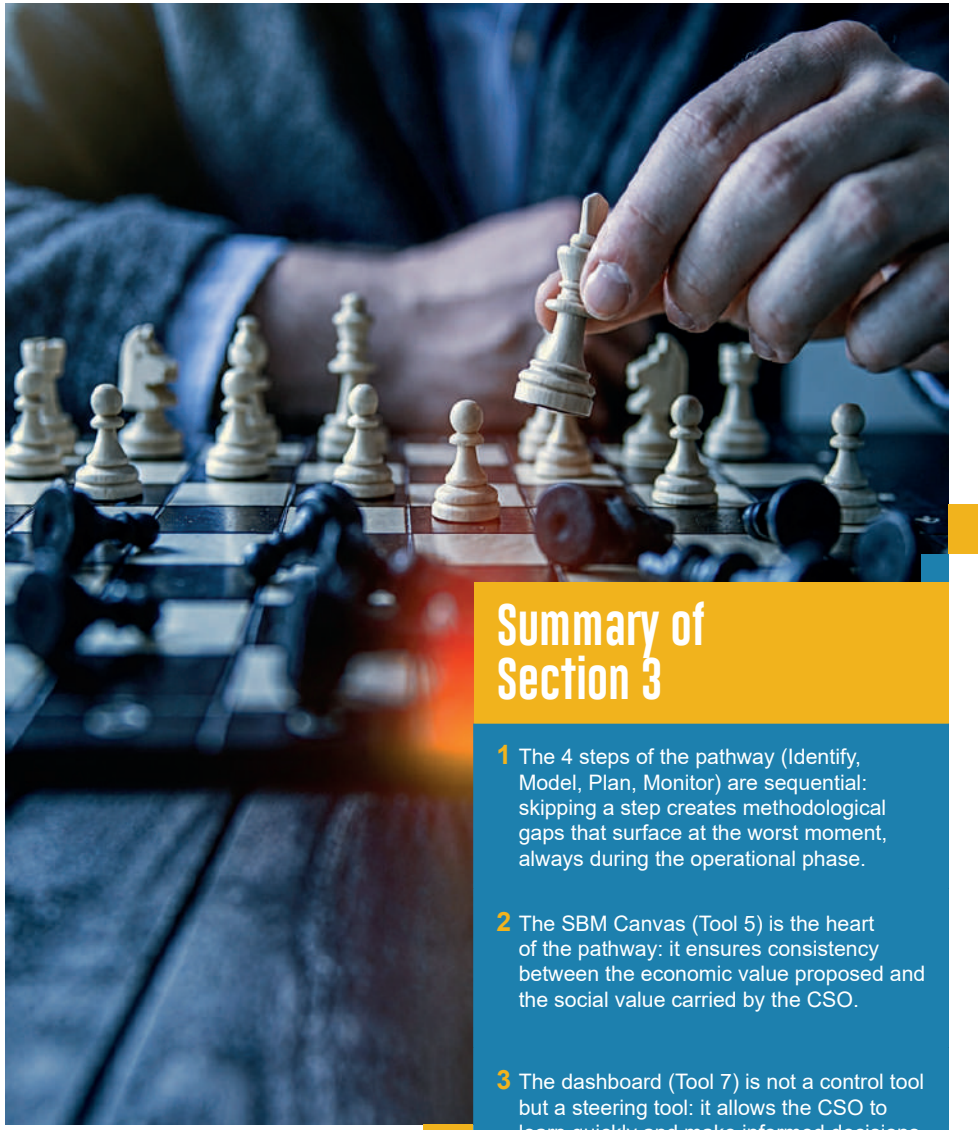
Quarterly decision protocol: pivot, scale-up or stop?

Each quarter, the support structure and the CSO meet to analyze the dashboard results and decide on the IGA's trajectory

Three options are possible :



40



Summary of Section 3

1 The 4 steps of the pathway (Identify, Model, Plan, Monitor) are sequential: skipping a step creates methodological gaps that surface at the worst moment, always during the operational phase.

2 The SBM Canvas (Tool 5) is the heart of the pathway: it ensures consistency between the economic value proposed and the social value carried by the CSO.

3 The dashboard (Tool 7) is not a control tool but a steering tool: it allows the CSO to learn quickly and make informed decisions.

4 The support structure remains present throughout steps 3 and 4: planning and monitoring are the moments when the need for support is most intense.

SECTION 4

ECONOMIC ENGINEERING FOR CSO

The financial soundness of an IGA does not rest on the optimism of projections, but on the rigor of how they are built. This section equips the support structure with the tools needed to help the CSO build a realistic forecast budget, calculate its break-even point and set up a financial dashboard readable by non-financial staff. Each concept is illustrated with a worked example rooted in the reality of Tunisian CSOs.

4.1 — BUILDING THE IGA FORECAST BUDGET

The IGA forecast budget is a document separate from the CSO's general budget. This separation is fundamental: it guarantees transparency toward donors (subsidized resources do not fund the IGA), facilitates monitoring of the IGA's economic performance, and protects the CSO against the risk of accounting confusion.

Parameter	Pessimistic scenario	Realistic scenario	Optimistic scenario
No. of trainees/ cohort	**12**	**20**	**28**
Unit rate (DT/trainee)	250 DT	300 DT	300 DT
No. of cohorts/year	3	4	5
Annual Turnover	**9 000 DT**	**24 000 DT**	**42 000 DT**

Tool 8
IGA Provisional Budget Template

Fixed costs

Definition : Rent, permanent salaries, insurance, depreciation. They exist independently of the volume of activity.

Worked example
(Training center, Tunis)

TOTAL FIXED
2 000 DT/MONTH
Room rental fee : 800 DT/month
Coordinator's salary : 1 200 DT/month

Variable costs

Definition : Training materials, trainer commissions, logistics costs. They vary in proportion to the volume produced or sold.

Worked example
(Training center, Tunis)

TOTAL VARIABLE COST
380 DT
Paper materials per trainee : 15 DT
Freelance trainer : 80 DT/day
(For 20 trainers)

Exceptional costs

Definition : Initial investments, unforeseen events, repairs. To be provisioned at 10-15% of the total budget.

Worked example
(Training center, Tunis)

CONTINGENCY PROVISION 300 DT/ MONTH
Initial equipment investment : 4 500 DT

Use : Revenue projection must be based on conservative, documentable assumptions. The golden rule: use three scenarios (pessimistic, realistic, optimistic) and size the budget on the realistic scenario, while verifying that the pessimistic scenario does not lead to a fatal deficit.

4.2 — BREAK-EVEN POINT ANALYSIS

The break-even point is the level of activity at which the IGA exactly covers all of its costs (fixed and variable). Below this threshold, the IGA runs a deficit; above it, it generates a surplus. This is the most important indicator for any CSO launching an IGA to master.

Tool 9
Break-even Point Calculator

Objective :

Calculate the IGA's break-even point and determine the minimum volume of activity needed to reach equilibrium.

Method :

Fill in the blue cells with the CSO's data. The grey cells are calculated automatically.

To be used in a budget workshop with management and the treasurer.

Data	Formula	Example (training center)
Total monthly fixed costs (FC)	Sum of fixed costs	**2 000 DT / month**
Unit selling price (SP)	Price per unit sold	**300 DT / trainee**
Unit variable cost (VC)	Variable cost / unit	**19 DT / trainee**
Margin on unit variable cost (MVC)	SP − VC	**281 DT / trainee**
Break-even point in volume (Q*)	FC ÷ MVC	**≈7,1 → 8 trainees / month**
Break-even point in turnover (T*)	Q* × SP	**2 400 DT / month**
Estimated time to reach the break-even point	Based on the projected ramp-up	**Month 5 to 7 depending on enrollment pace**



Point of caution
The paradox of the theoretical break-even point

A break-even point calculated on paper is only useful if the assumptions it is based on are realistic. The support structure must systematically challenge the CSO's projections: on what basis is it claimed that 20 trainees will enroll each month? What concrete evidence (enrollment intentions, partnerships with employers, pre-signed contracts) validates this assumption ?

If the CSO reaches 60% of its sales target during the first 3 months after launch, it is on the right track. Below 40%, a pivot or model adjustment is required.

4.3 — KEY FINANCIAL PERFORMANCE INDICATORS

Beyond the break-even point, the support structure equips the CSO with a set of basic financial indicators, interpretable by non-financial staff and adaptable to any type of IGA.

Tool 10
Monthly financial dashboard

Gross margin rate :

Formula
(Revenue − Variable costs)/ Revenue
Interpretation
Share of revenue available after paying variable costs
Alert threshold
< 30 %

IGA financial autonomy :

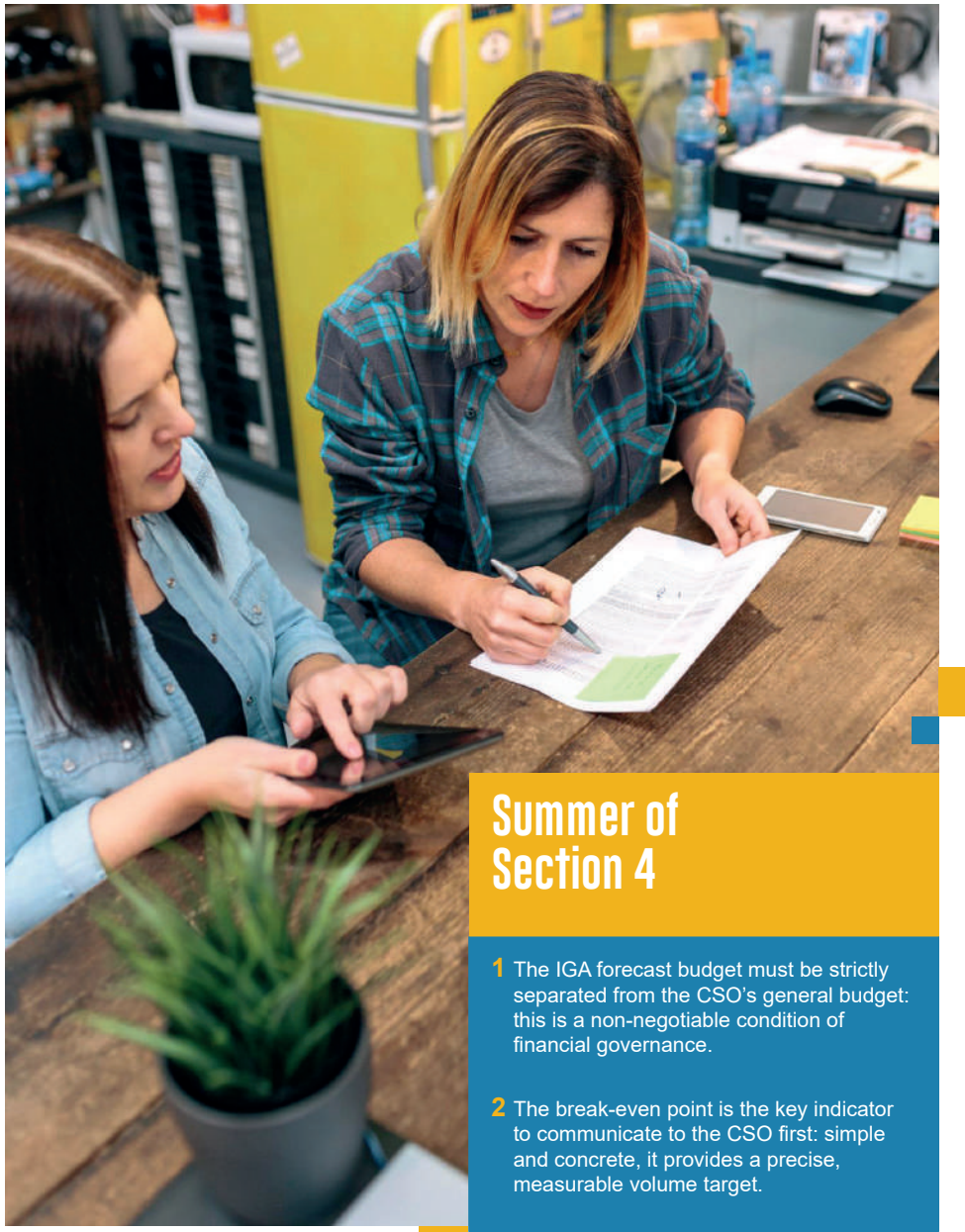
Formula
IGA revenue / Total IGA expenses
Interpretation
Measures the IGA's dependence on external resources
Alert threshold
< 80 %

Average payment period :

Formula
(Client receivables / Revenue) × 30
Interpretation
Average number of days before collection. A long period degrades cash flow.
Alert threshold
> 45 days

Cash reserve :

Formula
Available liquidity / monthly fixed costs
Interpretation
Number of months of fixed costs covered. Safety net in the event of a shock.
Alert threshold
< 2 months



Summer of Section 4

1 The IGA forecast budget must be strictly separated from the CSO's general budget: this is a non-negotiable condition of financial governance.

2 The break-even point is the key indicator to communicate to the CSO first: simple and concrete, it provides a precise, measurable volume target.

3 The three scenarios (pessimistic / realistic / optimistic) are not a formality: they determine the amount of funding to be mobilized and influence discussions with donors.

SECTION 5

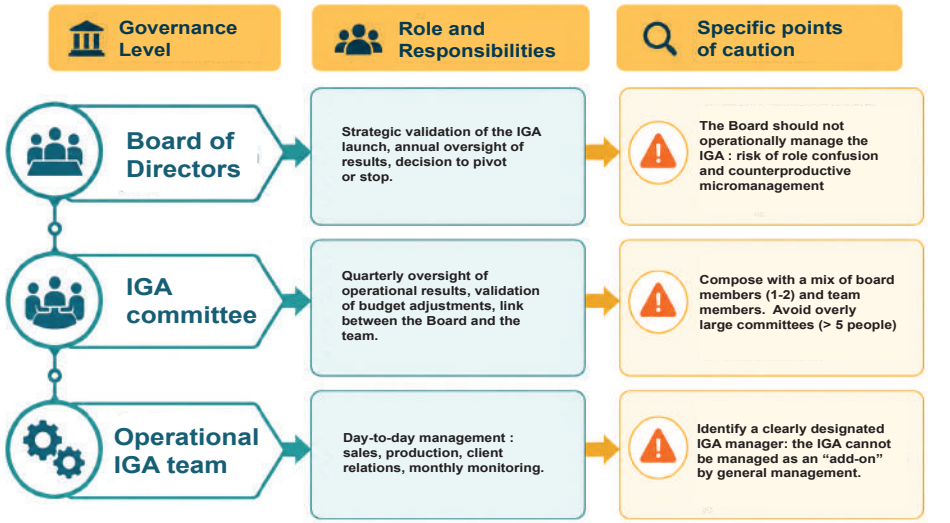
GOVERNANCE, RISK MANAGEMENT AND LEGAL FRAMEWORK

An IGA without clear governance is a fragile IGA. This section addresses the three institutional dimensions that determine the IGA's sustainability: the CSO's internal governance, the legal framework specific to each country of intervention, and proactive risk management

5.1 — GOVERNANCE OF THE IGA WITHIN THE CSO

IGA governance is not a mere administrative matter: it is the framework that ensures the IGA remains at the service of the mission and does not create destructive internal conflicts.

Three levels of governance must be clearly defined :



Tool 11
Governance Checklist

Objective :

Verify that the governance arrangements needed for the IGA launch are in place or being put in place.

Method :

Use during the IGA framing phase, then check every six months. Each unchecked criterion is a risk to be documented and managed.

Type of governance	Status	Responsible party
The CSO's bylaws explicitly authorize economic activities (or an amendment has been made)		___
An IGA manager has been designated with a detailed job description		___
An IGA committee has been formed with a defined mandate and meeting schedule		___
Separate IGA accounting (dedicated bank account or sub-account) is in place		___
IGA expense approval procedures are defined and known to the team		___
The IGA surplus reinvestment policy has been approved by the Board		___
Board members have been trained in reading the IGA's financial statements		___
A policy for managing IGA-related conflicts of interest is documented		___

5.2 — LEGAL FRAMEWORK BY COUNTRY

The legal framework governing the economic activities of associations varies significantly among the four countries where Samim operates. The support structure must ensure the CSO has reliable, up-to-date information on its regulatory environment before any IGA launch.

Tool 12
Legal Fact Sheets
(Tunisia, Morocco, Mauritania, Jordan)

TUNISIA

Legal framework :
Decree-Law No. 2011-88 on associations. Associations may carry out economic activities if their bylaws provide for it and if profits are reinvested in the mission. Option to create a separate commercial subsidiary (LLC).

Tax provisions :
Associations are exempt from corporate tax on non-profit activities. Income-generating commercial activities are subject to VAT (19%) and corporate tax on profits. Annual declaration to the Ministry of Finance is mandatory.

Examples :
Certified training center: ATFP approval required. Craft sales shop: registration in the trade register advised.

MOROCCO

Legal framework :
Dahir of November 15, 1958 regulating associations. Associations may carry out economic activities ancillary to their main purpose. The Framework Law on the Social and Solidarity Economy (being finalized) reinforces this framework.

Applicable tax regime :
Corporate tax exemption if commercial revenue does not exceed 50% of total resources. Beyond that, subject to corporate tax at the standard rate. VAT applicable depending on the nature of the activity (between 7% and 20%).

Examples :
Women's craft cooperative : the cooperative legal framework (Law 24-83) is often better suited than the association. The CSO can be a founding member while remaining a separate entity.

MAURITANIA

Legal framework :
Ordinance No. 91-024 on associations. Legal framework not very detailed regarding economic activities: a gray area requiring validation from the Ministry of the Interior before any commercial IGA launch.e.

Applicable tax regime :
No clear specific tax regime for associative IGAs. Recommendation: consult a local legal expert and, if the IGA exceeds 500,000 MRU/ year, consider a separate commercial structure

Examples :
Waste collection service: requires a framework agreement with the Nouakchott municipality and potentially an approval from the Ministry of the Environment.

JORDAN

Legal framework :
Law on Associations No. 33 of 1966 and its amendments. Jordanian associations may carry out economic activities under certain conditions. The "Social Enterprise Framework" (in development since 2022) favors legal hybrids.

Applicable tax regime :
Generally favorable tax regime for recognized CSOs. Commercial revenue is taxed at 20% if the IGA is carried out through a commercial subsidiary. Accelerators such as the "Mowgli" program facilitate the process..

Examples :
Agri-food integration enterprise : LLC structure attached to the CSO. Halal certification: procedure through the Ministry of Awqaf and Islamic Affairs.

5.3 — RISK MANAGEMENT

Risk management is not limited to a list of potential dangers. It must produce a concrete action plan with designated responsible parties and preventive measures activated before risks materialize.

Tool 13
Risk Matrix

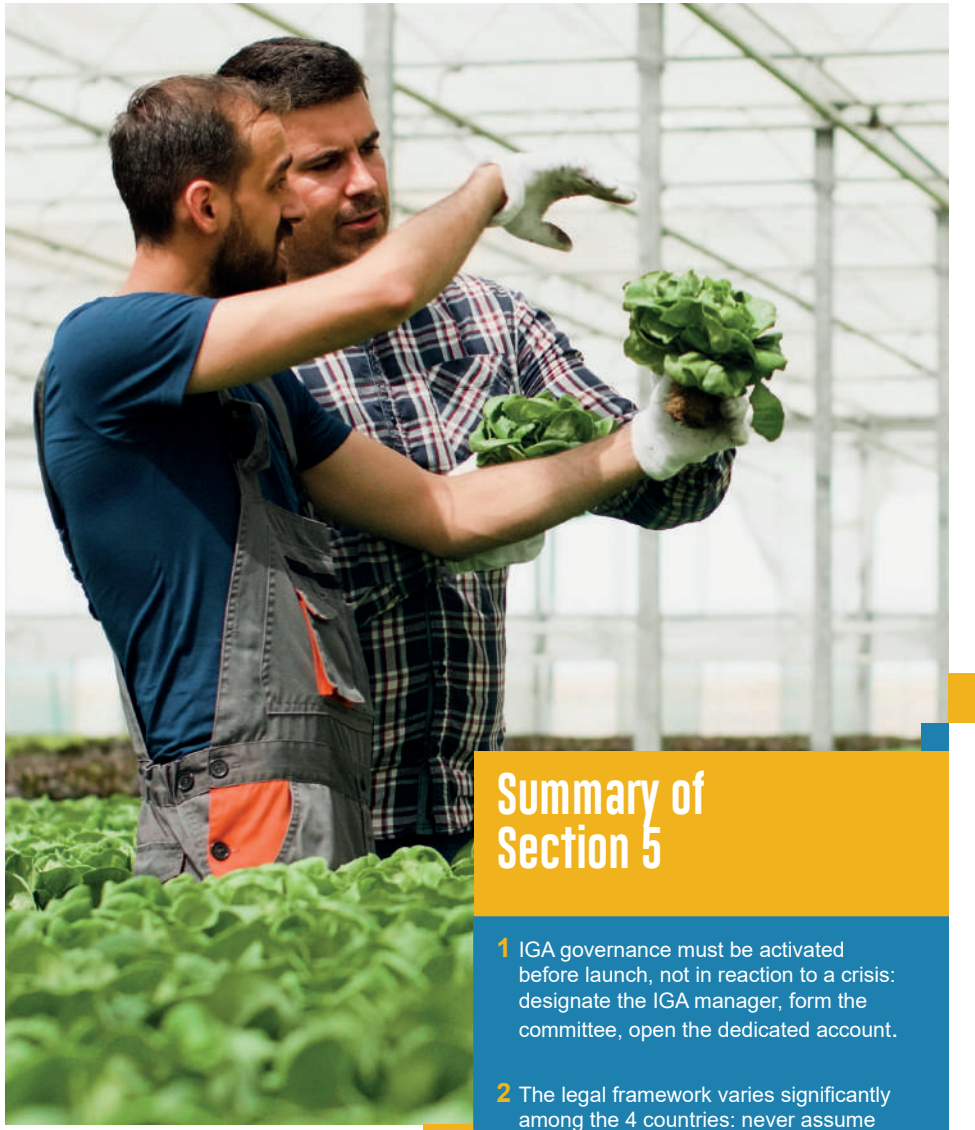
Objective :

Map the IGA's risks and define preventive and corrective measures for each.

Use :

Fill in during a participatory workshop with the IGA committee. Update at each quarterly review.

Identified risk	Prob.	Impact	Preventive measure	Contingency measure
Insufficient demand at launch	M	H	MVP test before full launch. Documented market study.	Revision of pricing or target segment. Pivot toward a complementary channel.
Departure of the key IGA manager.	L	H	Systematic pairing for all critical functions. Documented procedures.	Designated succession plan. Accelerated training of a potential replacement.
Budget overrun (costs > forecasts)	M	M	Rigorous monthly monitoring. 10-15% contingency provision.	Immediate budget arbitration. Referral to the IGA committee for approval of exceptions.
Unfavorable regulatory change	L	H	Quarterly legal monitoring. Relationship with the supervising ministry.	Emergency legal consultation. Assessment of model adaptation.
Internal conflict related to the IGA (distribution of profits)	M	H	IGA governance charter approved by the Board before launch.	Mediation by the support structure. Board arbitration.
Mission drift (IGA becomes a priority to the detriment of the social mission)	L	H	Social impact indicators in the dashboard. Semi-annual reminder of the mission to the Board.	Strategic review. Possible reduction of the IGA's scope.



Summary of Section 5

1 IGA governance must be activated before launch, not in reaction to a crisis: designate the IGA manager, form the committee, open the dedicated account.

2 The legal framework varies significantly among the 4 countries: never assume that an IGA legally authorized in Tunisia is authorized in the same way in Mauritania.

3 The risk matrix is only useful if it is kept alive: it must be updated regularly and discussed at committee meetings.

SECTION 6

CASE STUDIES

The four case studies in this section were selected for their pedagogical value: each illustrates a different IGA model family, a specific national context, and challenges representative of the issues faced by CSOs in the MENA region.

Each sheet follows a standard structure (practical reference) allowing the support structure to reuse it as a training aid.

6.1 — Tunisia, Tunis
CSO for professional integration of NEET youth



IGA Model

Family 1 : Sale of services

Certified digital skills training center

Context

The CSO supported 300 NEET youth (not in employment, education or training) per year through European Union funding. As the project neared its end (2022), the team realized no alternative resources had been developed. The risk of a complete interruption of activity was real.

Implementation

In partnership with Lab'ess and with the support of a Samim structure, the CSO identified its IGA potential: its trainers had digital skills that could be marketed to the private sector. A 4-step approach: feasibility study (2 months), ATFP partnership for certification, pilot phase with 2 cohorts of 15 trainees, then scale-up. Differentiated pricing: 150 DT for CSO beneficiaries (subsidized), 350 DT for private clients (full rate).

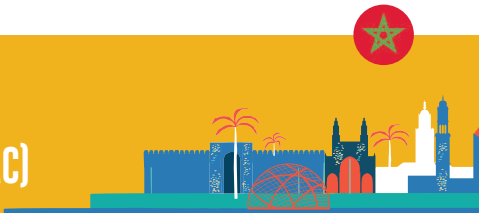
Results at 18 months

IGA turnover: 32,000 DT (year 1). Post-training employment rate: 68% (impact indicator). Financial autonomy rose from 8% to 34% of total resources. 4 trainers joined the CSO part-time. EU funding renewal facilitated by the demonstration of sustainability.

Lesson learned

Differentiated pricing (social/private) is a powerful model for reconciling mission and revenue. Institutional certification (ATFP) was the key differentiating factor. Do not underestimate approval time : 4 months in this case.

6.2 — Morocco, Casablanca
Casablanca Women's Craft Promotion Association (AFVAC)



IGA Model

Family 2 : Production and marketing

Dual physical and digital channel

Context

35 women artisans on the outskirts of Casablanca produced quality creations but had no access to the solvent urban market. Their sales were limited to intermediary traders who took margins of up to 60%.

Implementation

The CSO acted as a commercial intermediary and quality guarantor. Two channels developed in parallel: (1) a physical shop rented in a central commercial district, run by two CSO employees; (2) an online shop on a certified craft platform in partnership with an international NGO. Initial investment: 45,000 MAD financed by a microcredit and a grant from Entraide Nationale.

Results at 18 months

Artisans' pay : +40% on average. New IGA revenue for the CSO : 18% of turnover (commission).
Physical shop : break-even reached in month 7.
Digital shop : running a deficit in the first year but growing. 3 new artisans joined the network.

Lesson learned

The dual channel reduces risk but doubles management costs: a solid team is needed. The CSO's closeness to the artisans is a major asset: it enables quality control that is hard for intermediaries or wholesalers to replicate. Do not neglect training artisans in packaging and presentation

6.3 — Mauritania, Nouakchott
Tekavoul Association for Sustainable Resource Management (ASRM)



IGA Model

Family 3 : Circular economy

Selective plastic collection and resale service

Context

Nouakchott generates more than 1,500 tonnes of waste per day, 30% of which is recoverable plastic. The CSO was already involved in environmental awareness-raising but had no resources of its own. The idea of selective collection was known but had never been formalized

Implementation

The support structure guided the CSO in building an inter-CSO franchise model: ASRM coordinates and resells to manufacturers, while 6 partner CSOs manage collection in their respective areas. Framework agreement signed with the Nouakchott municipality after 3 months of negotiation. Investment: 3 motorized tricycles (collective purchase) and sorting equipment

Results at 18 months

Volume collected : 4.2 tonnes/week at month 18 (vs. 1.1 tonnes/week at launch).
ASRM IGA revenue: 280,000 MRU/year. Revenue shared with the 6 partner CSOs : 420,000 MRU/year cumulative. 12 direct jobs created. Recognition from the Ministry of the Environment

Lesson learned

The inter-CSO franchise model is a powerful multiplier but requires a solid coordinating CSO. The agreement with the local authority is essential: without the municipality, access to collection areas is uncertain. Anticipate the seasonality of collection (rainy season).

6.4 — Jordan, Amman
Intaj Center for Support to the Socio-Economic Integrations of Refugees



IGA Model

Family 6 : Hybrid model

Agri-food integration enterprise

Context

The CSO supported more than 200 Syrian and Iraqi refugees in Amman, most of them women skilled in traditional cooking. The end of UNHCR funding, planned for 2023, threatened to close the center.

Implementation

With the support of a Samim advisor, the CSO created a subsidiary LLC specializing in the production of traditional preserves and condiments (halal, natural). Capital breakdown: parent CSO (60%), Jordanian social investor (30%), employees (10%). Halal certification from the Ministry of Awqaf obtained in 5 months. Distribution: local supermarkets (3 chains), Levantine restaurants, a regional e-commerce platform.

Results at 18 months

18 refugees employed full-time (average income : 420 JOD/month). LLC turnover : 380,000 JOD (year 1). Dividends paid to the parent CSO : 35,000 JOD. CSO financial autonomy rose from 5% to 28%. 2 supermarket chains selected in 3 countries in the region.

Lesson learned

Structuring as a separate LLC was key to attracting the private investor while preserving the mission. Halal certification is a considerable regional competitive advantage. Start-up time was underestimated: plan for 6 to 9 months of cash flow before significant initial revenue.

« Different contexts, shared challenges : each experience paves the way for building a suitable and sustainable AGR.»

SECTION 7

ANNEXES

A Glossary of key terms

B Bibliography and additional resources

C Mapping of legal frameworks by country

D List and description of the practical tools in the guide

E Training plan template

ANNEX A

Glossary

The terms below are used repeatedly throughout the guide. This glossary is designed to be accessible to professionals without necessarily having a background in economics or management. Each definition is formulated within the specific context of CSOs and IGAs.

Term	Definition
Income-Generating Activity (IGA)	Any organized, recurring economic activity through which a CSO produces goods or services intended to be sold or exchanged for financial compensation, with the aim of generating its own resources in service of its social mission.
SWOT analysis	A strategic diagnostic tool that assesses the Strengths, Weaknesses, Opportunities and Threats of an organization or project. In the IGA context, it is adapted to identify the CSO's economic potential and the specific risks of its environment.
Financial autonomy	A CSO's capacity to cover all or part of its operational expenses through its own resources, without exclusive dependence on external subsidies. It is measured by the ratio of own revenue to total operational expenses.
Business Model Canvas (BMC)	An entrepreneurial modeling tool created by Alexander Osterwalder, structured into 9 blocks : value proposition, customer segments, channels, customer relationships, revenue streams, key resources, key activities, key partners, and cost structure.
Social Business Model (SBM)	An adaptation of the BMC to the context of organizations with a social purpose. It adds a 10th block, "Expected social impact," which formalizes the indicators for measuring the expected impact on beneficiaries, in addition to the 8 classic business blocks.
Board (Board of Directors)	The CSO's governance body, responsible for the strategic validation of major decisions (including the launch of an IGA). Not to be confused with the other use of the abbreviation «revenue» («CA» in French) sometimes used in the guide to mean turnover: context makes clear which meaning applies.
Marketing channel	The route through which the CSO delivers its products or services to its clients (direct: shop, market, delivery; indirect: wholesaler, online platform, distributor). The choice of channel largely determines logistics costs and net margin.

Fixed costs	Expenses that remain constant regardless of the activity generated (rent, permanent salaries, insurance, depreciation). They represent the IGA's «cost floor,» unavoidable even in the absence of revenue.
Variable costs	Expenses that vary in proportion to the volume produced or sold (raw materials, commissions, per-unit logistics costs). Controlling them is decisive for improving the IGA's margin.
IGA committee	An intermediate governance body between the Board of Directors and the operational team, responsible for quarterly oversight of the IGA's results and validation of budget adjustments.
Double bottom line	A concept referring to the dual purpose of a hybrid organization: achieving both economic performance (financial viability) and measurable social impact. Contrasted with the triple bottom line, which also includes the environmental dimension.
Circular economy	An economic model aimed at limiting waste and reusing end-of-cycle resources: repair, reuse, recycling. In the CSO context, it takes the form of IGAs involving the collection, sorting, processing and redistribution of resources considered waste.
Integration enterprise	Structure économique créée pour permettre à des personnes en difficulté d'insertion professionnelle d'acquérir une expérience de travail dans un contexte réel. Elle peut être adossée à une OSC comme filiale ou partenaire.
Social franchise	A model for deploying a protected methodology or social service to partner organizations (franchisees) in exchange for fees or royalties. Allows an innovative CSO to leverage its intellectual assets at scale.
Associative governance	The set of rules, practices and structures that define how a CSO is directed and controlled. In the IGA context, it includes a clear separation of roles between the Board, the IGA committee and the operational team.
Mission/ economic hybridization	A CSO's capacity to coherently and synergistically combine a non-profit social purpose with an income-generating economic activity. The economic activity is a means in service of the mission, not an end in itself.
Social impact indicator	A quantitative or qualitative measure used to assess the concrete effects of an IGA on beneficiaries and their environment. E.g. : post-training employment rate, additional income generated for artisans, kg of waste recycled.
Margin on variable costs (MVC)	The difference between the unit selling price and the unit variable cost. It is the portion of the selling price available to cover fixed costs and generate a profit. Formula: MVC = Selling price – Unit variable cost.
Mission drift	A phenomenon whereby a CSO progressively moves away from its founding mission by adapting its activities to donors' priorities or commercial demands. A major risk linked to poorly framed IGA development.

Minimum Viable Product (MVP)	A minimal version of a product or service used to test its market viability with minimum investment. For a CSO, an IGA MVP can take the form of a pilot sales day or a test training workshop with 5 to 10 participants.
Economic model (Business Model)	A structured description of how an organization creates, delivers and captures value. For an associative IGA, it describes who the clients are, what the offer is, how it is delivered, and what the pricing model is.
CSO (Civil Society Organization)	A non-profit organization independent of governments and markets, pursuing a social, cultural, environmental or democratic purpose. In the Samim context, these include associations, foundations and social cooperatives in the 4 target countries.
Pathway 1 / Pathway 2	Classification of CSOs within the Samim Project. Pathway 1 groups together support structures (those that train and support other CSOs). Pathway 2 groups together CSOs undergoing direct structural strengthening (beneficiaries of support).
Pivot	A strategic decision to modify a fundamental element of the IGA model (offer, price, channel, target segment) in response to insufficient results, while maintaining the activity. An alternative to full discontinuation when demand exists but positioning is unsuited.
Break-even point	The level of activity at which the IGA exactly covers all of its costs (fixed and variable). Formula : Break-even point in volume = Fixed costs / Margin on unit variable costs.
Value proposition	The set of reasons why a client chooses an organization's offer over a competitor's. For an associative IGA, it includes both economic value (quality, price, service) and social value (impact, ethics, community closeness).
IGA Manager	A designated member of the CSO's team responsible for the day-to-day operational management of the IGA. Their formal appointment, with a detailed job description, is a prerequisite for launching any IGA.
SROI (Social Return on Investment)	An indicator that measures the social value created by an investment. It compares the monetized value of the positive social impacts generated to the resources invested. An SROI of 3 means that every dinar invested generates 3 dinars of social value.
Support structure	In the Samim Project (Pathway 1), a partner organization responsible for supporting CSOs in their structural strengthening and IGA development. It uses this guide as a facilitation tool.
Differentiated pricing	A pricing strategy that offers different rates depending on client segments: full rate for institutional or private clients, subsidized rate for CSO beneficiaries. Allows economic viability and social accessibility to be reconciled.
Cash flow	An organization's immediately available financial resources (cash on hand + bank balances). Cash flow management is critical for IGAs: even a profitable activity can fail if it runs short of liquidity in the short term.

ANNEX B

Bibliography and online resources

Reference works and articles

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Selected online resources

• Ashoka (ashoka.org/fr) : a global network of social entrepreneurs. Access to inspiring cases and IGA development tools.

• AVISE (avise.org) : resources and tools for social and solidarity economy actors in France and the French-speaking world. Many downloadable guides.

• Collectif des associations citoyennes Maroc (cac.ma) : resources on Moroccan associative law and IGA models.

• GIZ Social Enterprises (giz.de/social-enterprises) : publications on social enterprise development in partner countries.

• OECD Social Enterprise Knowledge Network (oecd.org) : an international database on social enterprise policies and practices.

• Tunisia SSE Platform (essunisie.tn) : resources on the Tunisian social and solidarity economy, legal framework and case studies.

• Social Enterprise World Forum (sewf.org) : an annual conference and global resources on social-impact enterprises.

ANNEX C

Mapping of legal frameworks

The legal information contained in this annex is provided for guidance and reflects the regulatory situation at the time the guide was drafted (May 2026). It does not replace professional legal advice. The support structure will systematically recommend that the CSO consult a local legal expert before launching any commercial IGA.

TUNISIA	
Reference legal texts	Decree-Law No. 2011-88 of September 24, 2011 on associations (the reference text post-Revolution) Law No. 1959-154 of November 7, 1959 on the organization of associations (historical framework) Personal Income Tax and Corporate Tax Code: tax regime for associations (articles 4 and 48) Law No. 2016-71 of September 30, 2016 on investment
IGA authorization	Tunisian associations may carry out economic activities if their bylaws explicitly provide for it and if profits are fully reinvested in the social mission. No distribution of dividends to members is permitted
Tax regime	Corporate tax exemption for non-profit activities. Commercial IGA revenue is subject to VAT (19%) and corporate tax (15% for SMEs). Annual declaration to the General Directorate of Taxes is mandatory
Structuring options	Direct operation by the association (bylaw amendment required) Creation of a separate subsidiary LLC (recommended for IGAs > 50 000 DT/year) Partnership with a cooperative or a Social Purpose Company (SVS, framework under development)
Useful contacts	National Institute for Standardization and Industrial Property (INNORPI) — for intellectual property protection Agency for the Promotion of Industry and Innovation (APII) — for registration ATFP — Tunisian Vocational Training Agency — for training approval

MOROCCO	
Reference legal texts	Dahir No. 1-58-376 of November 15, 1958 regulating associations (and its amendments) Law 24-83 on cooperatives (an alternative to the association for certain IGAs) General Tax Code (CGI): articles relating to associations Framework Law on the Social and Solidarity Economy (being finalized, 2025-2026)
IGA authorization	Moroccan associations may carry out economic activities ancillary to their main purpose. Case law is nuanced: an overly dominant IGA could see the association reclassified as a commercial establishment
Tax regime	Corporate tax exemption if commercial revenue does not exceed 50% of total resources. Beyond that, subject to corporate tax at the standard rate (20%). VAT applicable depending on the nature of the activity (between 7% and 20%)
Structuring options	Direct operation if the IGA is ancillary (≤50% of resources) Cooperative (Law 24-83) for production IGAs with multiple members Subsidiary commercial company (LLC) for IGAs with a primarily commercial purpose
Useful contacts	Moroccan Office of Industrial and Commercial Property (OMPIC) — IP protection Casablanca Regional Investment Center (CRI) — company formation Entraide Nationale — support for socially-oriented associations

MAURITANIA

Reference legal texts	Ordinance No. 91-024 of July 25, 1991 on associations Law No. 2018-017 on the Code of Commercial Companies (for subsidiaries) Mauritanian General Tax Code (revised 2020) Microfinance Law (for IGAs involving credit or financial support to members)
IGA authorization	The Mauritanian legal framework for associations is not very detailed regarding economic activities. There is significant ambiguity requiring prior validation from the Ministry of the Interior before launching any commercial IGA
Tax regime	No clearly defined specific tax regime for associative IGAs. Recommendation: for any IGA generating more than 500,000 MRU/year, consider a separate commercial structure (LLC or corporation) to clarify tax status
Structuring options	Prior ministerial validation mandatory for any commercial IGA Creation of an Economic Interest Grouping (EIG) for collective IGAs Subsidiary LLC advised once the IGA exceeds tax thresholds
Useful contacts	Ministry of the Interior — Directorate of Political Affairs and Public Freedoms APIM — Mauritanian Investment Promotion Agency National Handicraft Center (CNA) — for craft-based IGAs

JORDAN

Reference legal texts	Law on Associations No. 33 of 1966 and its subsequent amendments Companies Law No. 22 of 1997 (for commercial subsidiaries) Regulations of the National Authority for the Development of the Private Sector Social Enterprise Framework — in development since 2022 (Ministry of Labor)
IGA authorization	Jordanian associations may carry out economic activities under certain conditions defined in their bylaws and validated by the Ministry of Social Development. The Social Enterprise Framework (in progress) aims to create a specific legal category for mission/economic hybrids
Tax regime	Generally favorable tax regime for recognized, registered CSOs. Commercial revenue is taxed at 20% if the IGA is carried out through a commercial subsidiary (LLC). Partial exemptions exist for activities with an explicit social purpose
Structuring options	Direct operation through the association (ministerial validation required) Subsidiary Limited Liability Company (LLC) for commercial IGAs Cooperative or partnership with social investors through the Social Enterprise framework
Useful contacts	Ministry of Social Development — associations department Jordan Enterprise Development Corporation (JEDCO) — support for social enterprises Association of Banks in Jordan — for access to financing for commercial subsidiaries

ANNEX D

List and description of the guide's practical tools

Guide 1 — Pathway 1 includes 13 practical tools directly usable by support structures. Each tool is designed to be used in a workshop with the supported CSO, adapted for teams without prior financial or legal training.

N°	Tool name	Section	Format	Duration	Mode	Main objective
1	**IGA maturity self-assessment**	**S1**	15-item questionnaire / 5 pillars	45-60 min	Interview	Guide the CSO toward the right IGA pathway based on its maturity level (Low / Intermediate / High)
2	**Comparative grid of IGA models**	**S2**	Table: 12 criteria / 4 dimensions / 3 models	1.5 h	Group workshop	Compare up to 3 candidate IGA models on objective criteria before deciding
3	**Diagnostic checklist: Which IGA for which CSO ?**	**S2**	3 parts: resources, SWOT, partnerships	2-3 h	Facilitated workshop	Map the CSO's resources and constraints to guide the choice of model
4	**Opportunity Exploration Sheet — 5 questions**	**S3**	5 structuring questions	2 h	Interview + fieldwork	Validate that an IGA opportunity is based on a real need and solvent demand
5	**Social Business Model Canvas (SBM)**	**S3**	10-block grid including social impact	3 h	Facilitated workshop	Formalize the IGA's economic and social model across 10 coherent blocks
6	**IGA Roadmap — Simplified 12-month Gantt chart**	**S3**	Planning table with 10 milestones	1.5 h	IGA team workshop	Structure the 12-months launch and rollout action plan
7	**IGA Dashboard — 10 key indicators**	**S3**	10 financial and social KPIs	30-45 min/ month	Monthly monitoring	Track performance and decide on adjustments (pivot, scale-up, stop)
8	**IGA forecast budget template**	**S4**	3 scenarios: pessimistic / realistic / optimistic	2-3 h	Budget workshop	Build a realistic forecast budget separate from the CSO's general budget
9	**Break-even Point Calculator**	**S4**	Calculation table with worked example	1 h	Budget workshop	Calculate the minimum volume of activity needed to cover all of the IGA's costs
10	**Monthly financial dashboard**	**S4**	4 key financial indicators	30 min/ month	Financial monitoring	Track the IGA's financial health and trigger alerts in the event of a slippage
11	**IGA governance checklist**	**S5**	8 items to validate before launch	1 h	Internal audit	Verify that governance arrangements are in place before the IGA is launched
12	**Summary legal sheets by country**	**S5 / Annex C**	4 country sheets (Tunisia, Morocco, Mauritania, Jordan)	Reading	Reference	Inform the CSO of the regulatory framework applicable to its activity in its country
13	**IGA risk matrix**	**S5**	Probability/ impact table — 6 risk types	1.5 h	IGA committee workshop	Map risks and define preventive measures and contingency plans

ANNEX E

Training plan template

This training plan is intended for Pathway 1 support structures wishing to train their teams in using Guide 1 in their work supporting CSOs. It can also serve as a reference for designing capacity-building workshops aimed directly at Pathway 2 CSOs.

DAY 1 — Fundamentals and mapping of IGA models

Time	Content	Method	Tool used
08:30 – 09:00	Welcome, round table and presentation of training objectives	Plenary	
09:00 – 10:30	**MODULE 1 — Understanding IGAs in the associative sector (S1)**	Interactive presentation + discussion	**Tool 1 : Self-assessment (role play)**
10:30 – 10:45	Break		
10:45 – 12:30	**MODULE 2 — The 6 families of IGA models and the comparative grid (S2)**	Workshop in country-based subgroups	**Tool 2 : Comparative grid (practical exercise)**
12:30 – 13:30	Lunch Break		
13:30 – 15:00	**MODULE 3 — Diagnosing a CSO's IGA potential (S2)**	Role play: simulation of a first interview	**Tool 3 : Diagnostic checklist**
15:00 – 15:15	Break		
15:15 – 16:30	Wrap-up, questions and answers, lessons from day 1	Plenary	

DAY 2 — Methodological pathway and economic engineering

Time	Content	Method	Tool used
08:30 – 09:00	Review of day 1 and questions	Plenary	
09:00 – 11:00	**MODULE 4 — The 4-step pathway : Identify, Model, Plan, Monitor (S3)**	Workshop in pairs	**Tools 4, 5, 6 : Exploration, SBM, Roadmap**
11:00 – 11:15	Break		
11:15 – 12:30	**MODULE 5 — IGA dashboard and quarterly decision protocol (S3)**	Group case study	**Tool 7 : Dashboard (fictional numerical case)**
12:30 – 13:30	Lunch Break		
13:30 – 15:30	**MODULE 6 — Forecast budget, break-even point and financial indicators (S4)**	Numerical workshop by country	**Tools 8, 9, 10 : Budget, Break-even point, Financial dashboard**
15:30 – 15:45	Break		
15:45 – 16:30	Wrap-up, sharing of difficulties encountered, pedagogical adjustments	Plenary	

DAY 3 — Governance, legal framework and practical application

Time	Content	Method	Tool used
08:30 – 09:00	Review of day 2 and questions	Plenary	
09:00 – 10:30	**MODULE 7 — IGA governance and risk management (S5)**	Workshop : building a risk matrix	**Tools 11, 13 : Governance checklist, Risk matrix**
10:30 – 10:45	Break		
10:45 – 12:00	**MODULE 8 — Legal framework by country and structuring cases (S5 / Annex C)**	Presentations by country experts	**Tool 12 : Country legal sheets**
12:00 – 13:00	Lunch Break		
13:00 – 15:00	**INTEGRATION EXERCISE — Full support of a fictional CSO from self-assessment to launch plan**	Full group simulation	**All tools (1 to 13)**
15:00 – 15:15	Break		
15:15 – 16:00	**Training evaluation and individual action plan (how to integrate the guide into my support practice ?)**	Individual + sharing in pairs	
16:00 – 16:30	**Closing, certificate distribution, next steps**	Plenary	

REQUIRED MATERIALS AND TEACHING RESOURCES

Physical materials	Documents to distribute
- Projector and projection screen	- Complete printed Guide 1 (1 copy / participant)
- Whiteboard or flip chart + markers	- Printed tool sheets in A4 (1 set / participant)
- Post-its in 3 different colors	- Fictional datasets for numerical exercises
- A3 sheets for the SBM workshops	- Training evaluation form (Annex E)
- Internet connection for online example	- Pre-filled certificates of participation

FINAL PEDAGOGICAL NOTE

This training plan is a flexible framework: each support structure is invited to adapt it according to the prior level of its trainers, the number of participants, and the cultural and sectoral specifics of its context of intervention.

A hot evaluation (end of training) and a cold evaluation (3 months later, measuring changes in practice) are strongly recommended. The results will contribute to the continuous improvement of the Guide in its later versions.

Contact Samim to report the adaptations made and share good practices among support organizations: coordination-samim@labess.tn

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