European Union

Social Innovation
Identifying Problems - Finding Solutions

2015 EU Israel Innovation Seminar

10 September 2015, Tel Aviv Israel

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Background

The fifth annual EU Israel Innovation Seminar was held on 10 September 2015 in Tel Aviv during the DLD Innovation Festival. The seminar is organized each year by the EU Delegation to the State of Israel together with the embassies of the EU Member States. This year's co-hosts were the Israel Venture Network, the Israel Innovation Institute, the Porter School for Environmental Studies and ISERD: The Israeli R&D Directorate. A meet-up for seminar participants and others attending DLD was organised by Socialize: Social Business Solutions and took place on 8th September as one of the many DLD meet-ups that took place that evening along and off Tel Aviv's lively Rothschild Boulevard.

The annual seminar brings together +/- 100 Israeli and European participants to discuss best practices, exchange experience and form the basis for future cooperation. Participants are drawn from academia, government and the private sector. The first four EU Israel Innovation Seminars focused on the more technical aspects of innovation: the ecosystem, technology transfer, technological incubators and venture capital. This year's seminar was devoted to a broader issue – social innovation.

The Europe 2020 Innovation Union flagship initiative introduced social innovation as a driver of the European innovation strategy and social innovation has since guided developments in research and innovation policy, enterprise and industry. Like "innovation" itself, "social innovation" means many things to many people. We took as our starting point, the main definition adopted by the European Commission[1]

> Social innovation is about new ideas that work to address pressing unmet needs. Social innovations are new ideas (products, services and models) that simultaneously meet social needs (more effectively than alternatives) and create new social relationships or collaborations. These solutions are both social in their ends and in their means. They can take the form of genuine innovations or of improved solutions.

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[1] Based on the definition in *Open Book of Social Innovation, Murray, Calulier-Grice and Mulgan, March 2010*

Following discussions with Israeli and European experts and potential participants, we grouped the issues to be discussed into four roundtables that would form the core of the seminar. The four moderated roundtables were

Smart Accessible Cities – Transportation, Mobility, Planning & Public Spaces…
Moderators: Orli Ronen, Porter School for Environmental Studies, Rafi Rich SUITS - Smarter Urban iT & Strategies

Smart Healthy Cities – Environment, Energy, Health…
Moderator – Orit Misner, Israel Innovation Institute

Engaged Society – Education, Minorities, Public Knowledge
Moderator – Paz Hirschmann, Tsofen High Technology

Social Financing – Funds, Bonds, Micro-Finance, Crowd Funding, Complementary Currency
Moderator – Michal Simler, IVN

The seminar's format, which explicitly excluded formal presentations, was intended to ensure maximum interaction among all the participants. One external rapporteur was assigned to each roundtable. A graphic facilitator[2] was engaged to observe the discussions and to present at the final session a graphic presentation of the seminar's main insights.

Participants

The 112 participants included 39 from 12 EU Member States: Austria, the Czech Republic, Denmark, Finland, France, Hungary, the Netherlands, Poland, Portugal, Romania, Spain and the UK, as well as 51 from Israel 22 from EU Member State Embassies and the EU Delegation. Participants came from academia, national and local government, civil society and the business sector. A complete list can be found at the end of this report.

A gallery of photos can be found here https://flic.kr/s/aHskmwg7AV

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[2] Tal Kamil http://www.talkamil.com/

Main Insights

This section will briefly summarise the main insights that were common to all or most of the roundtables. The summary of each of the roundtable discussions can be found in the next section.

Data Ownership and Technology

Data collection is both crucial to providing effective solutions and a potential threat to the individual's privacy and security. The question of the right not to be documented was raised in one roundtable. Different societies have different approaches to sharing data. Members of a society with a tradition of openness are willing to provide data about themselves and believe that this sharing of data will result in benefits for themselves and for society in general. Members of more traditional societies or those emerging from oppressive regimes will be suspicious of data collection. Trust needs to be established. The new data collection technologies should be exploited for greater involvement of citizens in decision making. Data should flow not only from the citizens, but also to the citizens. The public should be able to use the data available from local and national government to understand, monitor and contribute to policy formulation and implementation.

Diversified Needs

For solutions to be effective, a society's diversity must be taken into account. Focusing just on technology without considering psychological and cultural aspects will lead to failure whether as a product that fails to find a market or as an ineffective solution. An example of the latter given in the Healthy Cities Roundtable was of floor sensors intended to provide quick assistance to the elderly if they fell at home. After many false alarms, the system's operators realized that they had not taking into account that their many Muslim customers prostrated themselves on the floor while praying.

A basic fact ignored by many entrepreneurs, as well as by local and national governments, is that not everyone has a smartphone and not everyone is connected to the internet. Complementary services or products should be created to reach these communities to ensure equal access to all.

An Integrated Approach

An increasingly complex world with advanced technology at its disposal needs to take an integrated approach and to encourage and learn from cross sectoral collaboration. Solutions from one field may be appropriate for or complement those from another field. To find the most effective solutions, and to avoid the creation of new unanticipated problems, a wide
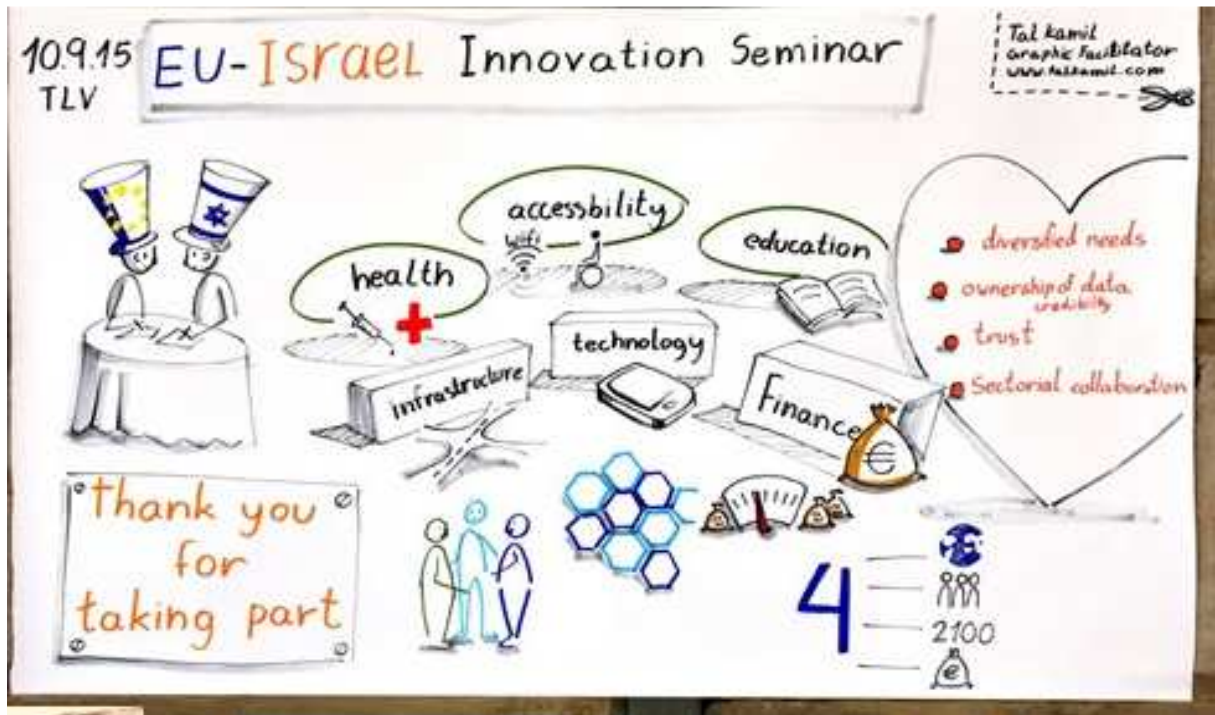
range of stakeholders should be involved from the stage of identification of needs through the formulation of solutions to their final implementation.

It's not all about the money!

Financial considerations should not be the only ones influencing our decisions. We must also take into account the sustainability of the planet, our fellow citizens and our common future.

Alexandra Meir
EU Delegation, Tel Aviv

❖ **ENGAGED SOCIETY**

❖ **SMART ACCESSIBLE CITIES**

❖ **SMART HEALTHY CITIES**

❖ **SOCIAL FINANCING**

ENGAGED SOCIETY ROUNDTABLE
Summary by Avigdor Sharon

The discussion started with the introductory speakers presenting their work:

- **Shaindy Babad, Temech** - a non-profit organization helping women in orthodox religious communities with opportunities for work and professional education. Temech is a bridge between the industry and the religious communities. It works with the government, companies and entrepreneurs to create opportunities and to aid in pairing existing programs to the unique needs of the community.

    This requires understanding of the social nuances of the community, as well as the development of new programmes for enrichment and empowerment in hi tech, design and other industries. They use education initiatives and conferences. In their nine years of activity, they see a positive change and today about a third of orthodox religious women go to work.in businesses.

- **Yael Elsten, Beit Issie Shapiro** - an organization that develops and provides innovative therapies and services for children with disabilities and their families and works to promote the integration of people with disabilities in society. The knowledge and innovative solutions are developed bottom up and are shared in Israel and globally.

Four years ago, they started using technologies such as iPads for children with disabilities, using them for communication, learning, teaching life skills, sharing experiences, promoting independence. They see great results. It gives them a voice and opens them to the world; it encourages them and provides feedback and motivation as well as important services.

    Beit Issie Shapiro also develops and implements educational technologies and interactive content and guidelines for accessible apps and work in collaboration with companies and universities. They consult and share with other organizations. They have a Technology Consulting Center, Tech It Issie.

- **Miri Yemini, Faculty of Education, Tel Aviv University** - Conducting research for the purpose of understanding educational systems with focus on significant global trends as internationalization and entrepreneurship. Contributing to our understanding of institutional entrepreneurship among school principals.

- **Shevy Korzen, The Public Knowledge Workshop** - a non-profit organization that is making public information open and easily accessible to the public through websites such as the Open Knesset and Open Budget websites.

    Volunteers who contribute their experience and knowledge run the websites. Ideas come from the community. The information is presented to facilitate analysis and discussion of information by everyone in the community.

    This transforms government data into public knowledge and empowers public participation and an open government approach. The service also allows for important feedback back to the members of Knesset (Israeli Parliament) and to the government. They employ educational technology to make their websites more accessible. It is a huge challenge to make the information easily accessible and to allow easy analysis and feedback.

- **Carmit Lubanov, The Association of Environmental Justice in Israel (AEJI)** - research and innovative work to produce and evaluate indicators of inequality on

environmental issues, develop policy tools based on the values of democracy, equality and environmental justice and allowing to engage with the community.

They conduct surveys, studies with the community and write papers and recommendations, to strengthen democracy, equality and environmental justice values. It also aims to promote active deliberated civic participation especially of minorities and residents of the periphery.. They are to present a paper about the inequality of climate change in the Paris conference in December 2015.

The presentation was followed by a round table discussion.

The first topic brought to the table was "What can people do with national-scale or global-scale data that is made available to them by organizations?"

Shevy: The purpose of our work was to make information available directly to the public without any government, media or journalists' filters. Then, people could use it to drive positive change. There are 30,000 people going into the websites. Yet, few people go beyond information consumptions to actually use these resources to deliver pledges or to write letters to members of the Knesset. Therefore, they are changing focus - collaborating with other organizations and using this synergic power to converge ideas, work with the expertise of different NGOs that each can have a different impact on the community and together they can have a holistic synergy. They also look at influential intermediators, such as specific journalists, that can help reach more people.

Shaindy: Many minority groups are not connected to the internet. The government posted work and career development info on a website but it did not get through to the people. It needs to be communicated and implemented. Temech communicated it through face-to-face meetings, talking with people within the community. It greatly increased engagement and a high percentage of people started to use the service.

Other opinions round the table:

- We cannot make a real change without the government. Private NGOs need to work with the government to get it on board. Good schools are an important tool to drive change but it needs to be done with the help of the government.

- The government should create a framework or communicate a "mood" that will encourage companies to create opportunities for diverse groups of citizens. NGOs should focus on specific communities with specific needs, with resources and support from the government.

- Promote the peer-to-peer economy. Do not rely solely on the government but help evolve a growing movement of peer-to-peer collaboration and sharing economy.

- The power of the market and the power of the government need to create a synergy. Organizations can facilitate this synergy.

- The model of collective impact - all the different stakeholders need to work in sync, agreeing on the same targets, share their knowledge and assessments. They work in the same direction but each organization work in their special way and their specific view of the problem.

- A "build it and they will come" approach rarely works. Collective action, working with influential media and leaders and direct discussions and meetings are very important to reach the community.

- The communication between the community itself and other groups and organizations is missing. For example, raising awareness thru sharing photography. Photographers taking pictures in the Dead Sea to raise awareness to environmental problems.

- Education should be connected to the community needs. The government should not dictate the context of education of schools. Some autonomy to schools to address local needs can add a lot of value and impact.

- It is important to innovate education. 1. Remove barriers between learning at schools and at home. 2. As can be seen from the 10-20-70 model of learning, effective learning is mostly achieved by experience, direct engagement and team learning. How can communities and schools change from frontal teaching/passive learners' education to in-the-field workshops and collaborative learning?

- Kids are learning by themselves much more than before. Leaders of change in school can bring technologies into school by being mentors for teachers. The ministry of education is supporting innovation and technology at schools. Leading change in schools. Build databases for the government and for businesses to facilitate decision-making. Need to work and collaboration between organizations.

Paz Hirschmann, Co-CEO Tsofen, roundtable coordinator, concluded:

President Obama said in 2007 that the government agencies should "establish pilot programs to open up government decision-making and involve the public in the work of agencies, not simply by soliciting opinions, but by tapping into the vast and distributed expertise of the American citizenry to help government make more informed decisions". With this optimistic vision we can continue and explore ways for innovative programs with the input and mutual involvement of the citizens, the NGOs and the government.

SMART ACCESSIBLE CITIES ROUNDTABLE
Summary by Rina Magen

The round table started with an introduction of the participants and a presentation of the issues to be raised.
The points that came up:

- There is a need to think seriously how to combine technologic abilities in real scenarios. Today, there are no hospitals or schools without access to electricity, in that way, access to data is a necessity that we can't built without.
- The city is the place that most of the people in the future will live in so we must relate to technology. Orli Ronen (co-moderator) raised the questions about how people live in the cities, are they residents, consumers or citizens? How can the technology contribute to the role of citizenship? What is the role of citizenship?
- The revolution of social media - We spend a lot of time and resources in the social media, can we contribute the effort for citizenship?
- The questions that Rafi Rich (co-moderator) raised are about creating a good city, how to overcome alienation in the cities.
- Questions about regulations that part of them were adopted from the British Mandate in the past century (in Israel), the outcome is a system with less partnerships, less confidence between people and less confidence between people and the administration system.
- How to manage the city and how to combine it with innovation? How to integrate the people with the academic research? And how to promote accessibility to the things that the city need to offer?

Guests shared briefly about the activities they bring from around the world:

- In Denmark, we heard from Professor Larsen. Big data is an evolving field, not only in transportation. They try to build Big Data in all kinds of infrastructure, for example, as in the medical field that Big Data related to any system that allows transition from one health fund to another or switching between hospitals with all of the patient data's. Standards need to taken into account in that matter.

The question arose of how to overcome the problems of privacy and invasion of privacy.

- In Israel, Mr. Feldman, connects the Big Data to mobility, and provides solutions that give information to where and from where people move. And provides solutions for different transport options like bicycle or pedestrian.
- France has hosted residents at round tables, workshops, etc. combined business owners, start-ups and planners.
- Eran Balter from Israel developped app that allows parking in half of the time it takes today to find parking, its navigates a parking space on the streets, hence reducing traffic and emissions, saving money and increasing comfort.
- Hungary is working on a combination of industry and academia and a link between universities engaged in overlapping areas.
- Tania Askayo, community social worker, raises the voice of the disabled. The acceptance of our differences in the playground it's part of an engine for social change. Disabled children sometimes look different and children are drifting away, in the playground they are incorporated back into society and

- this is the place that we need to think about. It is very important to think how to integrate populations in public spaces.
- Co-founder of "Zencity", Eyal Feder, claimed that using technology to improve the management of city resources is important but we are missing out if we do not think about the residents and their access to information. How to use the knowledge of the residents to improve the city. If we allow people the information and data we'll receive positive changes in the city. If, for instance, we would like to reduce amount of emissions there are several things that can be done at the municipal level, like improving public transportation and encouraging electric cars, but if every citizen would reduce the usage of transit even for ten minutes a day, it will be very significant. Citizens need to know which options they have in order to make better decisions. Planners mostly use public participation, but given access to information for the citizens and from the citizens it's much more significant and smarter decision will be made in the city.
- Head of international services in Vienna, Sabin Ohler, described what makes Vienna a smart city, it's the reference to the better quality of life and the human factor. In Vienna they did brainstorming together with the residents on a lot of issues, transport, waste, air pollution and so on. Accepted the approach of 1 Euro per day for all kinds of transportation in Vienna, which received a sharp increase in the use of public transport. Today it is easy and there are plenty of apps to figure out how to use the public transportation, Improved infrastructure so that every moment has transport and also the use of car sharing. Process obviously reduced the amount of emissions and raised the quality of life, usage of cars fell by 20%. The challenge now, Vienna is facing, is to manage population growth.
- Orli Ronen gave an example on the subject from Seoul where there they are implementing a programme which rewards in many ways the non-use of private vehicles.
- The Mayor of Santander, Spain, Inigo de la Serna, claimed that the speed with which new technology is evolving is much faster than the use we make of it. The challenges he sees for the future are new models for sharing economy and ways to practice that economy. How to involve citizens, and not only receive information but to share in decision-making. It is difficult to convey what is smart city the concept is not fully understood; technology can improve many social problems.
- Question rose about Big Data: who is the owner of all the data? Are private companies that want to make use of the data for the purposes of profit will have access to the data? Who manages the data? Who confirms the correctness of the data? There are standards that need to think about.
- Boaz Mamo, CEO Ecomotion, Israel, highlighted the importance of cooperation among many of the stakeholders in the transport sector. Ecomotion organizing events and workshops to create the necessary cooperation.

Rafi Rich continued the debate and highlighted that we need to relate to the fact that there are several levels of cities and we should ask our self how to bring the wisdom to all levels.
In Denmark the government has responsibility for some of the things but there are things that fall on market forces. So sometimes there are places where suddenly there is no communication because of the market forces. Digital coverage is very important and therefore it cannot be left in private hands. In that matter, Eyal Feder, pointed out: How to

communicate with people who are not from the mainstream, those without a smartphone? The city must understand the different needs, not everyone fits the same solution, so it is important to create a range of options to suit a variety of people. Create different applications, for example, suitable for elderly population.

Orli Ronen gave the example of Medain, Colombia, which opened mobility cable stations in neighbourhoods thus creating a new urban place formed by technology. We should also refer to the possibility of local solutions in which the neighborhood takes care of its own waste and sewage, new neighborhoods that are being built in such a way can be independent.

In conclusion, it is very important to get reliable information from the citizens, but we also need a variety of options. We need to design tools that would permit private citizens to influence the design options; it is one of the challenges of the future.

SMART HEALTHY CITIES ROUNDTABLE
Summary by Erez Katzav

Kick off introductions:
Sarah Maria Rasch, Alexandra Institute, Denmark

Traditional methods for managing our health, our lives are changing, everyday actions are becoming more and more complex. We're facing the challenge of increasing livability in cities, and managing with massive quantities of data. Goals for social innovation - 2020. Making future cities more sustainable using technology, IT can become the answer to problems like rapid growth. Digital solutions can be a key in this aspect. New models how to use digital media in fields like education. For example in Denmark, a project was conducted in a few neighborhoods promoting foraging, the collecting of wild plants in nature. The project is multi-platform, example of combining implementing technology, education and environment in neighborhoods. Collaboration between fields is very important to achieve goals.

Edi Beit Hazavdi Ministry of Energy, Israel

Abundant, cheap energy is far from being achieved. By 2030 15% of the energy in Israel will be renewable. 85% of the energies is in cities. Currently only consuming, but in the future - producing. Green neighborhoods have a lot to do with the health of cities. Smart administration, but also having and accounting for healthy environments. There is a plan for future smart cities and energy in Israel, we are working to accomplish it. Important part of this discussion is creating resilient cities, in regard of services, functionality etc.

Alfred Heller, DTU Civil Engineering, Denmark

We live 50-80% of our lives indoors. Comfort is therefore important to us. To create this comfort we use 30-40% of our energy. Our challenge is to keep the comfort but not use so much energy, and to compromise our CO_2 emissions.
Big developments to help smart cities : big data, working with data of energy usage for the whole city. This creates both an opportunity and a challenge. Technology can help co-relating all different branches of public administration. There are many projects, but they all suffer problems: lack of policies, missing tools and .methodologies. We need to take several performances and incorporate into one policy.
Taxing tech companies is also an issue. Also need to do as much transparency as possible.

Victor Zanfir, ELI, Romania

Trying to look at the impact of research infrastructure. In Romania a project to create a powerful laser, capable of creating an energy of 10% of the sun in one single point.
Research and infrastructure also prevent braindrain, attracting young people to high-tech. Another way of achieving this is to cluster together high-tech industries in the region, like silicone valley. Physics can also promote health, for example, laser can lessen dramatically the amount of radiation used in project such as the CERN particle accelerator, by using a lab much shorter than the long tunnels of CERN. There are also uses for medicine, ie: destroying only very specific cells and not damaging healthy tissue. But it costs 100 million euros so most countries can't afford it. Therefore there's a need for collaboration between countries. More uses in medicine include radiation mapping of the body. Another is producing a radio

isotope in order to prevent vein chemotherapy. Hard to convince governments to support and finance so we try to convince the public. This new tools has a potential and many uses.

Discussion

Q - We have the technology, so what is missing? How can we make the technology help people?

A - The information is there but we don't know how to ask the right questions, and protect identities. We're missing the bridge between them, and money is a big issue.

Q - For argument's sake, let's assume money is not the only issue. What different focus needs to be given?

A - In the healthcare field propagation of technologies is slower for several reasons. It's more traditional for example. For most elders, it is most preferable to age in their own homes. But nowadays we use the panic button for everything and much too often and dispatch an ambulance. Also family members hardly get information about their elders. Our company, Kythera, monitors the activity of the elder to get a better knowledge about their health.

Q - For you, what is missing as an entrepreneur?

A - The panic button is financed by the person. My solution was to avoid the need to use the public healthcare sector.

A - Many companies fail because they only think about the part of the technologies. They fail to see the inter-relations between it and the people, and the aspect of psychology.

A - The environment for startup companies in Israel is quite easy. That's not the challenge. The challenge is how to connect to people and financing implementation.

A - We are working towards standardization of medical services (in Denmark). In the past every medicine had to be fitted to Danish standards. Ensuring standards is key, it's giving hospitals more options, more freedom to choose services. It's also cheaper for them, allowing them to opt for small companies instead of big corporations.

A - Copenhagen is a comfortable place for implementing new ideas in the public sector. We can observe the Danish model to get ideas and for comparison.

A - Services are evolving, not created out of nothing. First thing is the infrastructure to operate. Innovation is easy, operating is hard. We are used to thinking (in Israel): "Do R&D now, and the policies to allow the outcome will adjust over time" but it doesn't happen. First question is to understand what we need to do. For example, we have a lot of data but we are not able to use it. It can be open, or closed but we have no access anyway.
Can we start moving processes which are imperative? In Israel we try to work on both bottom-up and top-down initiatives to create a working functional market. The health system still doesn't know how to calculate prevention costs. We are trying to recreate the market which takes a lot of time and effort. Money is the means, but it is not key, the system is made by people: regulators, and we need to be able to influence and to convince them.

A - Money is also key - the barrier is still financing, we get many good ideas and innovation but are unable to fund all of them. We get 400% more applications of innovative project ideas than we can provide for.

A - As a company in a private sector, we also look at the place where we can operate more effectively.

Q - Financing aside, what other barriers exist with health and technology?

A - As a former communist country there are still issues of trust with everyone: patient, government. The issue of open data requires better trust between all parts.

A - Talking about the lack of implementation: trust is part of the issue. Not enough farsightedness in projects. Projects tend to be mostly for 1-2 years. Government changes are rapid, and every new government tries to implement a plan of its own, contrary to the previous. So the changes are rapid, but behavioral changes require more time than just 1 year. For example saving and prevention is harder to calculate. It's hard to use "unspent" budget for something else.

A - Example of misuse of technology and sociology - creating floor sensors for elder people to assist them in case of falling down. Muslim people and their praying habits were not considered and so the whole system was not usable or efficient.

A - Governments work so slowly, a key part is finding solutions for government and institutional processes and how to better them, and make them more efficient.

A - The Israeli Innovation Institute works to promote a new innovation policy with policy makers, to create a platform of infrastructure for innovation.

In conclusion :

Perhaps we need to create a controlled area like a living lab to test things, find solutions, fail tests and acquire data freely and then use this data and show it to government or HMOs (such as clalit). We try to create a holistic approach looking at innovation. Also we need to think how to combine the needs of end-users and what they need. Also, the needs of entrepreneurs. Also we spoke of the need for a proper infrastructure to allow for innovation and advances to be implemented.
Another question is financing. How to convince entrepreneurs to work inside the system rather than outside, and try to change the system from within.

SOCIAL FINANCING ROUNDTABLE
Summary by Ori Sonnenschein Eizenberg

The roundtable started with individual introductions, each participant introduced themselves, by name, position, and interest in social financing. It was clearly a very diverse group. From multiple countries and positions, each participant had a different outlook and approach to social innovation and fundraising, yet as expected the big common ground was striving to enlarge the funds going to social businesses and NGOs.

Michal Simler, CEO IVN, roundtable moderator:
Main questions of this round table:
1. What new financial tools are available for social financing?
2. What tools are the participants familiar with
3. What does the future hold?

Five months ago, the seminar organizers approached IVN with the question what are the urgent issues in social innovation. Michal Simler replied: Funding. Since 2008 with the worldwide financial crisis that affected the business sector, this in turn caused a huge reduction in philanthropic transfer of funds from the business to the social sector.
According to IVN this was a blessing in disguise, this released the social sector from dependence on business donations. This brought no choice but to start a search for additional alternatives for funding. A search to diversify and deepen and different funding options.

The new paradigm included 4 avenues:
a. VC – venture capital, a well-known funding mechanism, now it is being used to finance social ventures and not exclusively business ventures.
b. BONDS – again a tried and true funding tool. Now increasingly including the Social bonds as a tool for merging traditional bonds with social activities.
c. Microfinance – as with Nobel Prize winning Muhammad Yunus's Grameen bank.
d. Crowdfunding – the most recent tool introduced, facilitated by the internet, used to fund products, cultural products, and more relevantly social ventures.

National and local governments many times lack the funding to support the social sector, these tools made a necessary shift from the for-profit business world to the social world to allow more independent fundraising options.

This gathering is an opportunity to learn about more tools and challenges, the global is becoming smaller, and organizations are learning from each other despite vast physical distances. Many challenges are common to all social innovation.

> *Tamas Turcsan* In Hungary we have a problem with startups. It is nearly impossible to reach enough funds for the seed or even the pre-seed stages. Hungary is in need of a lot of social change, but the funding is just not there. It is necessary to help the government help us. Social enterprises do not receive "real money". A lot more funds are necessary.

> *Michal* Simler - We came to the Israeli government with the "Three Sectorial Model". With a three way split of the funding, one third is a low interest loan, one third philanthropic funds raised and one third government support. This was done in collaboration with "Yozma foundation". This model was adapted from the business sector to the social sector, in a few years we will see if this model is fruitful.

> *Yoel Siegel*, Co-Founder Interlock Development - In addition to this the government is not a big side in this because of the model, two thirds of the money is not supposed to be returned, so the loan part is very low risk.

Michal Simler - 5 years ago the Israeli government started a round table that included representatives of the three sectors, IVN and Dualis suggested that the subject should be social businesses. Indeed this was part of the discussions, and regulations were constructed, and following regulations funds can be allocated. The government gave 40 million shekels to the subject and more in the form of grants and loans.

Yoel Siegel- Community investment act started in the US. Banks were required to invest a percentage of the turnover of the bank. There was an attempt to bring this to Israel. City Bank was the first bank to do this. The bank invested in construction of social ventures that would later need financial services the bank would provide. So it was in every ones interest. And this is separate from SME. Most social responsibility funds go to charity, not to social business, this is mostly due to a lack of a proper category of social businesses for tax purposes.
The definition of a social business is lacking. Most of what could be a social business are either NGOs or private businesses. In Israel there is a category called "community interest company" but this is a very narrow category. Social businesses require a new business model. In this new model the bottom line is not exclusively about profit. The new model would add additional bottom lines, of social value, that the government could fund in parallel to the profit part of the business. Another way to phrase it, these models would take into account the external benefits that the business produces that are not represented in the financial bottom line. Unfortunately this model is difficult for small starting companies.

Michal Simler - This is already taking shape in the form if SROI – social return on investment.

Ana Ries, Science and Technology Office Portugal - Portugal has a funding bank that gives very low interest loans to small businesses.

Chaim Cohen CDO Webintegrity - Many years ago I introduced the Eco Kosher concept, that later evolved into the quadruple bottom line: profit, planet, people, future. Governments and businesses can also help fund social action through non-monetary donations such as creation of HUBS, where computing power, space and more can be given to social enterprise. This type of donation can be considered "write-off's" which is a good incentive for the donating company.

Use of apps are great, such as google is pushing with "Applicable", are great, but huge swathes of humanity have no access to this technology. Sometimes you have contradictions, like the example of the initiative to bring textile companies to Palestinian villages with high unemployment. This was funded in part by the EU through "the Partnership for Peace programme" and through the Peres Center for Peace. And now some of the products of these textile partnerships are being boycotted by EU members.

Again an important issue is the definition of tax exempt social business. Clearly if the definition is overly inclusive the government will not be able to sustain itself. Use of the quadruple bottom line could help define clear parameters to judge if a business is social or not.

Michal Simler- Israel does not have this definition yet. Talks are being held with the Ministry of Justice to formulate a law that deals with this. But clearly the Ministry of Finance must also be involved if tax exemption is on the table. A stronger lobby is needed to bring this law to fruition. The UK has a much better system of defining social business. In Israel so far only employment (employment of handicapped and people with other disabilities) is considered.

Konstantinos Kouroumalos – Commercial and Economic Affairs, Greek Embassy Tel Aviv - How is the issue of the salary of managers in such businesses? Seeing as how the business is partly funded by the government (the people), perhaps there should be restrictions on these salaries and benefits.

Ana Ries - Social enterprise and business needs great people make it happen. These positions need to be attractive in order for the whole thing to succeed.

Yossi Dan Challengy - Ok we talked about top down mechanisms, regulation and taxation and donation. Now I suggest we talk about bottom up.
The funds are scarce that is why the social sector is being pushed aside. We cannot wait for the top to help. We can build from the bottom up. This is not against regulation, but a call to be active and not wait for the regulation. There are alternative opportunities. Like local currencies.

Shai Haim, Bronica Entrepreneurship Centre, Technion **-** I agree, bottom up has to start. Most of the companies we work with at Bronica are low-tech slow building companies. A company that deals with troubled youth, it needs to be a great company, and in 2-3 years it can return the investment, but it is not sexy or attractive. We have learned that in social businesses the build is slower. Unlike accelerators or hubs, we cannot take 3 months and then let the company go. So we work with one or two a year, this can be frustrating, because progress is slow. But the satisfaction is great this way of working seems to succeed. 9 out of 30 of our companies are still running over a year. We invest and work with social businesses that are for profit.

Keren Litani, Socialize: Social Business Israel, - So each social business needs to ask themselves if they should be for profit or non-profit.

Martina Brenova, Avast Foundation, Czech Republic, - No simple answer. I moved from the corporate to the social. And a lot of creativity is needed to succeed in a capitalist world with one bottom line.

Michal Simler- The Israeli kibbutz is an examples of bottom up. Recently there is a resurgence of cooperatives, with little to no governmental intervention. Some are citizens building cooperatives to try and deal with the rising cost of living. Food coops are a form of social business. In regards to the salary, there is no limitation on maximums. But unfortunately the form of government assistance in some cases is a lower minimum wage for employment of disabled people. Both the Yozma Foundation and IVN are in the position that the minimum wage should be universal. And that the government assistance should not be on the backs of the workers.

Konstantinos Kouroumalos - Still the issue of maximum is one that should be discussed.

Raino Pakkanen, Tekes Finnish Funding Agency for Innovation, - In Finland we have a good flexible public tender system for NGOs both social and for profit.

***Yoel Siege*l** - Both in Africa and in Israel there was a similar use of public tenders. Also Israel has a lot of experience with quick assimilation of large quantities of immigrants, including the organization for support of small businesses "M.A.T.I" the immigration wave in the 90's was leveraged through small businesses.

Michal Simler- To sum up in short, today we talked about:
- More regulation and more involvement
- More cooperation with the business sector
- And more bottom up social business building

ivn Israel Venture Network

ISRAEL INNOVATION INSTITUTE
TRANSFORMING INNOVATION TO SERVE SOCIETY

ISE RD ERA
המנהלת הישראלית למו"פ האירופי
Israel-Europe R&D Directorate

PSES
The Porter School of Environmental Studies
Tel Aviv University

Social Innovation
Identifying Problems - Finding Solutions

EU-Israel Innovation Seminar

10 September 2015
8:30 – 16:00
at the DLD Innovation Festival 2015
HaTahana (The New Station Compound) - HaMered Street corner of Koyfman Street Tel Aviv

PROGRAMME
Gathering & Coffee 8:30
Registration   9:00 – 9:30

Opening session 9:30-10:20	
Chair: **László Korányi** CEO, Technopolitan Plc.	
Ambassador **Lars Faaborg-Andersen** Head of the EU Delegation to the State of Israel	Greetings
Yossi Vardi Chairman DLD Innovation Festival	Greetings

Parallel Sessions 10:20 – 12:30	
Dr Leonid Bakman, CEO Israel Innovation Institute	Introducing Innovation to the Public Sphere

- **Smart Accessible Cities – Transportation, Mobility, Planning & Public Spaces…**
    - **Moderator – Orli Ronen, Porter School for Environmental Studies**
- **Smart Healthy Cities – Environment, Energy, Health…**
    - **Moderator – Orit Misner, Israel Innovation Institute**
- **Engaged Society – Education, Minorities, Public Knowledge…**
    - **Moderator – Paz Hirschmann, Tsofen**
- **Social Financing –Funds, Bonds, Micro-Finance, Crowd Funding, Complementary Currency…**
    - **Moderator – Michal Simler, IVN**

Networking Lunch
12:30 – 13:30

Final Session
13:30 – 14:30
Chair: **Uri Fishelson, EU Delegation** **Graphic Facilitation Presentation – Tal Kamil**

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