



ACAF: Developing a growth and sustainability plan for a Non-for-profit organisation

CASE STUDY

The challenge

Created in 2002 by a Spanish social entrepreneur, ACAF holds an innovative idea: to fight social exclusion by developing a methodology which would help people solving their financial problems, without having to ask difficult or expensive loans to banks, or credit entities. This marked the beginning of the self-financed groups. Over the years, groups multiplied and the methodology was further refined.

In 2008, ACAF needed to pause and reflect over its future, discuss growth options and reflect on the appropriate organisational strategy to support it. It asked [Stone Soup Consulting](#) to advise them throughout this process.

The process

[Stone Soup Consulting](#) chose a participative approach to tackle this challenge. It maintained a close contact with ACAF team, and organised two workshops, one at the beginning, and the other at the end of the process, to, first, reflect on the issues at stake and, second, to discuss findings as well as growth scenarios.

Several interviews were held with ACAF's main stakeholders (donors, beneficiaries, collaborators), field visit to specific CAFs were organised, and a questionnaire, has been developed and applied to CAF members.



A CAF meeting

[Stone Soup Consulting](#) opted to approach this issue by reviewing with ACAF team, the organisation's mission, vision and values. Based on this debate around ACAF's identity, it proposed several growth options, from progressive to drastic growth, either based on social business logic or on a purely non-for-profit (subsidiary based) orientation. The debate around the mission of the organisation helped the ACAF team clarifying their vision of the future, and from there, to identify which type of organisation and growth speed was more appropriate.

The results

The organisation chose to maintain its social vocation, by leaving aside the option of transforming ACAF into a pure social business. [Stone Soup Consulting](#) worked on the financial implications of this path and elaborated some recommendations to diversify ACAF's financial incomes, and adjust the organisation's system (its human resources, its methods, its partnership, etc.) to better fit these goals.

“Después de tres años de existencia, la organización creció mucho. Necesitó pensar su estrategia de intervención de cara al futuro. La relación con Stone Soup se concretizó para apoyar este momento clave de transición de la organización”.

The future

Based on these recommendations, ACAF' challenge for the future is to foster the creation of new CAFs in Spain and around the world. To support its strategy, the organisation has already extended its network of financial partners.

In accordance with its vocation of being, not a provider, but a partner, who work with social entities to scale up their initiatives, [Stone Soup Consulting](#) is now collaborating on a replica project of the CAF method in Portugal, together with several Portuguese partners.