

RAPLEAF



What would be an incentive for users to register on your website?

....

Although **Rapleaf** is a paying service, a lot of companies already ask personal data from their (new) customers by registration of their products. Rewarding people with extra warranty-periods, exclusive add-ons or cash-paybacks are incentives to make people visit your website and leave data.

RAPLEAF



Do you have the contact details of your end-users? How can you obtain them?

....

Rapleaf is an aggregator of consumer data out of email addresses. They partner with data companies to aggregate data and tie it to an address given by their customers. **Rapleaf** sources only from the legitimate data bureaus who adhere to all consumer privacy regulations - sources that give consumers appropriate notice and choice about sharing their information.

RAPLEAF



Could you share or sell obtained data with other parties?

....

Rapleaf works with small to medium businesses, large corporations, agencies, B2B platforms and more. Their clients are generally B2C companies (or represent/work with B2C companies), who know little about their customers beyond their email address.

BUSINESS MODEL PATTERNS

PRINT FRIENDLY

CONTAINS:
120 brainstorm cards
30 company overview cards

Comments?

Tweet us: @boardofinno

Questions?

e-mail: info@boardofinnovation.com

Board of
Innovation

VALUE MY STUFF



How do you reward your customers for using your service?

....

Loyalty schemes are commonly used. With a monthly competition **Value My Stuff** attracts new members and keeps current ones active and involved.

VALUE MY STUFF



Can you come up with additional services for your product or service?

....

Besides valuing items via valuemystuff.com, people can also opt for insurances, art restoration services, value my house,... Recently they launched a service that helps you sell your objects on **Ebay!**

EBAY



Can you add a C2C-system to your Business Model?

....

C2C (Consumer to Consumer) refers to transactions that take place directly between consumers. Consumers selling their new or used items directly to other consumers on **eBay** is what we call a C2C auction.

VALUE MY STUFF



Would it be possible to sell credits for purchasing your product?

....

Value my stuff offers credits in several pricing combinations. People can buy just one credit for testing the service, buy more credits to screen more items or receive further discounts of up to 35% when they buy in bulk (+30 credits).

VALUE MY STUFF



Within how many hours can you fulfil your service? How can you optimize your Business Model to cover this?

....

Value my stuff operates only within the virtual space, allowing them to act fast. An expert gets back to the user within 48 of uploading an image of their item. Valuations are emailed to the user as a PDF. No transportation of goods or reports required.

EBAY



How can you make money off of someone else's products or services?

....

Ebay is a service provider, they don't sell products, they don't ship products, they only provide the platform that allows others to do so. Because of the practically free service, people are willing to pay the low commission rates.

EBAY



How could you act as a broker? How could you take commission?

....

A broker is a party that arranges transactions between buyer & seller, and earns commission on these transactions. When you list an item on **eBay**, you're charged with a listing fee. If the item sells, you're also charged with a fee based on the final selling price. The basic cost of selling an item is the listing fee plus the final value fee. The basic fee structure depends on the type of listing.

EBAY



How can customers evaluate your partners when they have contact with them?

....

Feedback on buyers and sellers is an important part of the **eBay** community. People can post comments on your user-ID wall and evaluate a member's reputation by giving scores. All these scores together create a user's Feedback Profile. Online trust is becoming more important. How will you take this into account?

M-PESA



What would be an easy way to manage mobile payments in your business model?

....

Mobile payment is being adopted all over the world in different ways. Combined market for all types of mobile payments is expected to reach more than \$600B globally by 2013 which would be double the figure as of February, 2011.

M-PESA



Can you partner with local retail stores to make your service accessible everywhere?

....
M-Pesa customers can deposit and withdraw money from a network of agents that include airtime resellers and retail outlets acting as banking agents.

KIVA



How can you help the bottom of the pyramid by selling your product or service?

....
KIVA is a non-profit organization, whose mission it is to connect people through loans in an attempt to fight poverty. Using the internet and a worldwide network of microfinance institutions, **Kiva** lets "rich" individuals lend as little as \$25 to help create opportunity around the world.

KIVA



Can you encourage people to start up a community around your products or services?

....
On the **Kiva** Website, people can join a Lending Team and get in touch with Kiva's vibrant community of active and inspiring lenders. Lending Teams are self-organized groups where members connect with each other and rally around shared lending goals. People can start a team of their own and invite friends, or just join an existing team.

M-PESA



How safe are the (financial) transactions in your business model?

....
Security of financial transactions, being executed from some remote location and transmission of financial information over the air, are the most complicated challenges that need to be addressed jointly by mobile application developers, wireless network service providers and the banks' IT departments.

KIVA



How can you encourage your customers to reuse your product or service

....
As the borrower repays the loan, the money becomes available again in the lender's account. **Kiva** calls this "Kiva Credit". Users can now use the credit to fund another loan, donate it to **Kiva** itself or withdraw it to spend on something else.

KIVA



How can you make the added value of your product 100% transparent for your customer?

....
Kiva makes their project as transparent as possible. Throughout the lifespan of the loan, lenders will receive progress updates from **Kiva** via email, and if they visit the site, they can follow up on the personal project page.

M-PESA



Can you connect your business with other institutions in your industry?

....
M-Pesa Prepaid Safari Card is an international PrePay VISA card that needs to be pre-loaded with funds, in Kenya Shillings, that can be used to withdraw cash in any currency from over 1.6 million Visa ATMs worldwide as well as to make purchases at over 28 million VISA branded shops and other merchant outlets worldwide.

KICKSTARTER



How can you motivate a large group to reach a single goal?

....
Crowdfunding (sometimes called crowd financing or crowd sourced capital) describes the cooperation, attention and trust of people who pool their money and other resources together, usually via the internet, to support efforts initiated by other people or organizations. Lots of people give a small amount, and compete against the traditional investors (e.g. banks).

KICKSTARTER



How can you allow possible users to constantly discover new things within your service or product?

....
Every day new projects are listed in several categories on the **Kickstarter** website. People interested in a certain category can discover new projects day by day and become a kickstarter follower. Additionally, you can discover new projects by following the kickstarter twitter account or facebook-group.

KICKSTARTER



How can you show possible buyers what your popular products or services are.

....

Kickstarter operates on an all-or-nothing funding model where projects must be fully funded or no money changes hands. Projects must set a funding goal and a length of time to reach it. Making the status of the funding goal and remaining time visible for all website visitors, people get a quick view at how popular a project is, which can encourage their attention.

TEAM FORTRESS



Can you make money from micro transactions? What could you sell?

....

In earlier versions of the **Team Fortress** game, users had to endure hours of play to unlock the game's hidden and special items. In 2010 Valve opened the Mann Co. Store: an online store in the Steam system that lets you buy virtual goods. Prices of items range from 49 cents to \$4.99.

BABY PLAYS



How can you still provide your service or product when your clients are on vacation?

....

Babyplays provides a vacation package: customers within the "pay as you go" plan can have toys sent to their vacation address. This enables users to take the service with them, all over the world.

KICKSTARTER



Can you bring your customer to become an ambassador for your product or service?

....

Crowdfunding projects rely on click-to-click "advertisement". People can share projects on social media, "like" features and place comments on the **Kickstarter** website. By spreading the news through online social media groups, projects can reach a large number of people very quickly.

TEAM FORTRESS



How can your users customize your product or service at a low price?

....

Hats, or headwear, are items that can be equipped in the **Team Fortress** game. Players can personalize their character by adding a hat or any other item. With over 220 hats available, there is a lot of choice and people are more than willing to pay for this kind of customization.

BABY PLAYS



How can you deliver your product in an easy way? How can your customer return it?

....

Babyplays delivers the products to the user's home. This avoids the need for real shops, which cuts costs. Through their return service, people can ship toys back to the **Babyplays** company. However, this way of working makes the delivery personnel the face of your company rather than your local sales person.

TEAM FORTRESS



How can you profit from "open data"?

....

Team Fortress 2 allows users to submit 3D models of items and hats, to potentially have them accepted and incorporated into the actual game. Not only do the creators get to see their ideas come to life in the game, they also receive a split of their items' sales from the in-game store! By the end of 2011, users had earned \$3M by selling their own designs on the platform.

TEAM FORTRESS



Can your product or service be consumed by individuals as well as by groups?

....

Team Fortress is a team based game but can also be played individually. Joining an online game as an individual gives the player the chance to meet up with other online players and join a specific team. The social aspect of the game brings people together online and increases the participation time of a player.

BABY PLAYS



Can you sell your product as a service?

....

Instead of buying toys, people can rent toys through the **BabyPlays** service. We call this products as a service. With products as a service, the ownership of the product remains mostly with the company providing the service. Another example mapped in this deck is **ZipCar**.

BABY PLAYS



Can you recycle used products and sell them again?

....
With value propositions such as “100% Clean & Sanitized”, “Save Money” and “Reduce Toy Clutter”, **Babyplays** can convince many customers who care about ecological footprint, collaborative consumption or just want a variety of toys over time.

METRO



What kind of advertisers would be interesting for you?

....
Metro's clients range from global brand advertisers with creative multi-market advertising campaigns, to small local businesses. This makes advertising in **Metro** accessible for everyone.

U-FLAVOR



Do you have a community where people can discover or discuss new things?

....
The **uFlavor** marketplace will be where all the different flavor creations will live. With limitless possibilities, there will be winners (and losers). With tools for rating, commenting, saving & sharing favorites and making recommendations, a user is bound to experience and enjoy flavors like never before.

METRO



How can you use advertisement to provide a cheaper, or even a free product?

....
Every day **Metro** is distributed in 35 million copies in 53 countries around the world. In the last five years circulation has more than doubled. One out of five daily newspapers is free in Europe, all other newspapers are really cheap.

METRO



Have you ever thought of going digital?

....
The metro newspaper is being challenged by mobile devices and tablets. To remain the most relevant media for their readers, **Metro International** is still investing in the paper-format. With a new design, unique content, world leading interviews & global editions dedicated to special causes and partnerships, **Metro** believes it can change its perception from “nice to read” to “need to read”.

U-FLAVOR



How can you profile your customers to give them advice about products they may like?

....
On **uFlavor**, users have their own profile where they can list flavours and colors they love. Searching the marketplace, personal recommendations are given, in order to get users to buy and try new goods. You can even subscribe to creators to receive a new flavor from them every month.

METRO



How can you reach more people with a free product?

....
The **Metro** newspaper is consumed at a unique time for media consumption: the 20 minute morning commute, which they call “the metro moment”. With their smart format they have left a mark on the print media industry and were able to attract a large, yet often hard to reach, active, urban audience.

U-FLAVOR



Can you make personalised products or services?

....
uFlavor allows you to create endless combinations of flavors, sweeteners, colors, and functional boosts like caffeine and vitamins delivered in a squeezable bottle you can use to make or enhance any beverage. **uFlavor** designs machines that mix and package the unique flavor combinations that you create online.

U-FLAVOR



Can you cover more needs with a more common product?

....
At first, **uFlavor** was going to sell a new kind of beverage. Now their business model is focused around selling syrups, which can be used to make those beverages, but also added to other drinks, in baking,...

DROPBOX



Can you give a basic version of your product for free to hook your users up to a paid version?

....

Dropbox has a *freemium model*, where users can use 2GB of cloud data for free, if they want to access more space, they can opt for a payable subscription.

DROPBOX



How can you encourage your community to develop “unofficial” add-ons for your service?

....

There are a large number of official and unofficial **Dropbox** addons that are available, mostly created by the Dropbox community. These addons are both in the form of web services such as **SendToDropbox** and desktop applications such as **MacDropAny**

PATIENTS LIKE ME



Can you think of a new way for your clients to find the nearest place to buy or consume your product or service?

....

All reservations are taken care of via the **ZipCar** website. People can browse cars nearby or search by time, location, price or model. Zipsters can book minutes (or months) in advance. They can change their driving plans online, invite household members to join their account, check invoices, refer friends, and use the **ZipCar iPhone app** or the text alert-service.

DROPBOX



Can you make partnerships with other companies to embed your service in their products? What would you give in return?

....

In May 2011, **Dropbox** struck deals with Japanese mobile service providers Softbank and Sony Ericsson. As per the terms of the deal Dropbox will come preloaded on their mobile phones.

PATIENTS LIKE ME



Is there a way to sell your product through collaborative consumption?

....

One of the new trends of the last years is collaborative consumption. Instead of owning a product people don't often use, people buy things together, sharing ownership. Aside from the financial benefits of sharing, the social aspect of collaborative consumption is key. **Zipcar** is not the only sharing service. Businesses like **AirBnb**, **Couchsurfing** and several bike-sharing services are growing quickly and bringing people closer together.

PATIENTS LIKE ME



Can you use your product or service at any time, anywhere in the world?

....

Zipsters get a special Zipcard, which gives them 24/7 access to **ZipCars** all around the world.

DROPBOX



How can you set-up a referral-program, which rewards users who refer your product to new users?

....

Dropbox referral program rewards existing users who succeed to bring in new users with an additional 500 MB storage space. For joining the invite, new users get 250MB space in addition.

PATIENTS LIKE ME



Do you have a green, sustainable story?

....

In times of global warming, people like to say that they care about their ecological footprint. Services based on collaborative consumption reinforce that feeling. Take into account the financial benefits of **ZipCar**, and you will see the strong value proposition and sustainability of the company.

PATIENTS LIKE ME



Could you sell your products as a service, or your service as a product?

....

Manpacks.com sells packages of consumer goods through a subscription service. Every three months, members receive a new package with goods through the mail. The service is fully customizable and has no restrictions over time.

MANPACKS



How can you make your customers return, without being pushy?

....

By using subscription service, **Manpacks** has a clear view of the upcoming sales and stock-needs. Members can easily change their upcoming order via their personal dashboard in order to satisfy their needs at any time.

NESPRESSO



Can you sell your product or service as a durable with consumables?

....

Nespresso machines are relatively cheap, but you only buy them once (we call them durables). It's the high price of the capsules (consumables) that provides the highest profit for the company. We call this the bait & hook model. Other bait & hook examples can be found in the print industry (printers & cartridges), but also other consumer brands like **Gillette**, **Febrèze**, **Pez**, etc. make use of this model.

NESPRESSO



Have you ever thought of an annual limited edition of your product or service?

....

Every year, **Nespresso** offers their club-members one or more "limited editions" of a new coffee. They also offer coffee-variation with a special flavour (e.g. chocolate, cherry,...). The prices are slightly higher, but people are willing to pay more for personalised product. Every special edition is branded with a newsletter and its own particular feeling. Customers are presented with the phrase: "Have you tried our limited edition?" in **Nespresso** stores worldwide.

MANPACKS



What's your focus group to sell to? What more do they need?

....

Selling only to men, who don't like to go out to shop, **manpacks.com** can specify their value proposition and easily adapt to new opportunities for this focus group. The focus distinguishes them from other online shops and enlarges the community feeling of the customers.

NESPRESSO



Can you provide variations of your product or service to reach different customer segments?

....

Nespresso offers 16 different flavors or "Grand Cru", as they call them. Two limited edition Grand Crus are released every year as well as a set of variations of flavored espresso capsules. Some people love extra strong coffee, others only drink Lungo and others drink a specific coffee for every day of the week. The fact that people can choose between a whole range of flavours, makes it more personal. As every flavor has its own color, people make their choice more easily.

WAZE



Can you build an experience around one of your basic products or services?

....

Waze differs from traditional GPS navigation software in that it is a community-driven application and that it learns from users' driving times to provide routing and real-time traffic updates.

MANPACKS



If you're selling products, what's your return policy? If you're selling services, have you ever thought of a "no cure no pay policy"?

....

If **manpacks.com** makes a mistake in an order, shipping something the user doesn't want or recommended something he doesn't like, he can let them know and they'll pay for the postage to have the items returned, as well as fully reimburse him.

NESPRESSO



How can you make your customers feel special, exclusive?

....

Although the cost per serving is up to three times higher than that of alternative brewing methods, more than 10 million people have joined the "**Nespresso Club**". With their special **Nespresso Card**, members have access to worldwide stores & the club's online store. With newsletters printed on high quality paper, even their mail will make you feel special.

WAZE



How can customers report errors in your product or service?

....

Crowdsourcing allows the **Waze** community to report navigation and mapping errors and traffic accidents simply by running the app while driving.

WAZE



What kind of data do your customers provide that could be used to constantly improve your service?

....

Waze is available for download and use anywhere in the world, but some countries have a full basemap, whereas other countries still require users to record the roads and edit the maps.

SMARTBOX



Can you cater for B2C as well as B2B?

....

At the beginning, the strategy of gift-box was B2C. However, more and more companies are buying these boxes for their employees or customers. For example: **L'Oréal**, **Peugeot** and **Danone** are buying them to reward their employees; stores offer boxes to their customers in exchange for points earned and special business packages allow making a selection.

QUIRKY



How can you co-create new products or services with all your stakeholders?

....

Ideas selected to go to market are co-created by the **Quirky** community. This means everyone can contribute in taking this idea to a final product. **Quirky** uses influence to measure community members' contributions to a project. You can either influence by submitting a winning idea, or by supporting and refining that winning idea. People can vote, comment, share improvements, etc.

WAZE



What could you learn from the location-based information of your customers?

....

In addition to turn-by-turn voice navigation, real-time traffic, and other location-specific alerts, **Waze** simultaneously sends anonymous information, including your speed and location, back to its database to improve the service as a whole.

SMARTBOX



Can you add a time-delay between people purchasing your product and users consuming the goods?

....

On average, people consume their voucher within 6 months, but a lot of vouchers are never collected. The yearly loss of thousands of boxes can be considered as pure profit without any consumption of your services.

QUIRKY



How could you pre-sell a new product or service?

....

You can make a fancy product, but even the slightest problem in the go to market process (wrong price, wrong focus) might render your innovative product worthless. **Quirky** embeds a pre-sale service where they can get an idea of the market value of a single product. By doing this they get a clear overview of all market possibilities: price setting, volumes to take, and so forth. What advantages could you gain from pre-selling your product or service?

SMARTBOX



Can you sell your product or service as an experience?

....

Smartbox sells their product as experiences for their users. With a range of 500 activities in several packages, it allows the recipient to choose what kind of experience he likes and when he wants to consumes it.

SMARTBOX



Can you group your products in sellable packs?

....

Smartbox has up to 10 different categories, each provided with a suitable gift box, covering 50 activities to choose from. Ranging from €25 up to €500, there are gift boxes for every occasion, and for every budget.

QUIRKY



How can your current users decide which new product you will launch?

....

Community members of **Quirky** can vote on every idea in every step of the product development process. At the end of every round, two groups will be awarded influence for each winning product: 1) people that voted for that product, 2) people that voted for products that were under consideration, but were ultimately passed on during the course of that round. The catch is that users are limited to casting 15 votes per day.

QUIRKY



How do you filter your customer's input?

Every week **Quirky** releases a pitch to which people can react with product-ideas in that category. A prospective inventor with his own idea can submit an idea for consideration at a cost of \$10 (previously \$99). Each week, one product is selected for going to market. Factors considered include uniqueness, manufacturing complexity and intellectual property rights. **Quirky** has a unique way for filtering unwanted messages.

GROUPON



Can you provide daily information about new products and/or services?

The company offers one "**Groupon**" per day in each of the markets it serves. The **Groupon** works as a guarantee using ThePoint's platform: if a certain number of people sign up for the offer, then the deal becomes available to all.

GOOGLE ADWORDS



Can you sell exposure to other companies?

Google Adwords sells exposure to their clients. When people search on **Google** using one of the named keywords, their ad may appear next to the search results, advertising to an audience that's already interested in a related search.

GROUPON



How can you build a loyal customer base?

Many merchants believed that Groupon deals would help them build a loyal customer base that would deal directly with them, without **Groupon** as a middleman. However, in many cases a **Groupon** deal merely attracts one-time bargain hunters who do not return until they encounter another **Groupon** deal that suits them.

GROUPON



Can you make group-deals for your products and/or services? What are your limits?

A successful deal could temporarily swamp a small business with too many customers, risking a possibility that customers will be unsatisfied. **Gap**, a large clothing retailer, was able to handle 445,000 coupons in a national deal (although it experienced server problems at one point), but a smaller business could become suddenly flooded with customers.

GOOGLE ADWORDS



Do you target your advertising? How can you make advertising more personal?

In 2003 **Google** introduced site-targeted advertising. Using the AdWords control panel, advertisers can enter keywords, domain names, topics, and demographic targeting preferences, and **Google** places the ads on what they see as relevant sites within their content network.

GROUPON



How can you act more locally?

Unlike classified advertising, the merchant does not pay any upfront cost to participate: **Groupon** collects personal information from willing consumers and then contacts only those consumers, primarily by daily email, who may possibly be interested in a particular product or service.

GOOGLE ADWORDS



How can you increase exposure for your own products and services?

The original **Adwords** idea was invented by Bill Gross of Idealab who, in turn, borrowed the idea from the model of the Yellow Pages. With pay-per-click and cost-per-thousand models, every company can find a right product to fulfil their needs.

GOOGLE ADWORDS



Can you sell Freebies of your product or service as an incentive for later purchases?

Adwords has a remarkable online and offline testimonial program with Adword coupons worth €50 up to €150 to start with for free. In the freemium model, a first model is given away for free to hook you up to the payable product afterwards.

ZYNGA



What gamification methods can you use to maintain your users' involvement in your service?

....

Zynga's Farmville uses many game mechanics to maintain its stickiness. By adding the ability to collect stuff, enhance time sensitivity of the gameplay and make progression possible in the game, people come back and like to invest in their game to advance further.

ZYNGA



Could you use social networks such as Facebook as a platform to sell your products or services?

....

Most of the **Zynga** games work with a freemium model, meaning there is no cost to play but players have the option of purchasing premium content. Games are available as applications via social websites or as an app for iPhone, iPod Touch and iPad. Users can buy items using Facebook credits or as an in-app purchase via the Apple app-store.

GIFFGAFF



Can you take advantages out of a symbiosis with another company?

....

GiffGaff operates as a "Mobile Virtual Network Operator" using the O2 network. This means they don't own the license, but use the O2 network to sell their own brand. MVNO's have business arrangements with traditional mobile operators to buy minutes of use (MOU) which they then sell to their own customers.

ZYNGA



Can you set up a charity sister company?

....

Zynga started a charity sister company, Zynga.org, in charge of incorporating charitable contributions into its games. As of the beginning of 2012, **Zynga** players raised more than \$10 million dollars for Zynga's non-profit partners.

GIFFGAFF



Could you outsource your helpdesk to your own customers?

....

GiffGaff does things differently to the big mobile networks. They're partly run by their members. Members get rewarded for running parts of the business like answering questions, getting new members, or helping to promote the company. This means **GiffGaff** keeps its costs low and returns the savings back to members.

GIFFGAFF



Do you have a charity-story?

....

The earned payback points can be donated to charity. **GiffGaff** makes sure that 100% of the cash you've earned goes to the charity you've chosen. In addition, **GiffGaff** matches the total amount raised by all members to be donated to charity.

ZYNGA



How can you connect your brand with your customer's social media network?

....

The **Zynga** games are called social games. As one of the rules in the games, you need a solid base of friends and "neighbours" in order to fully enjoy the game. Connecting those friends through Facebook or other social media platforms provides a solid user base for the game and insures new income.

GIFFGAFF



Could you sell referral packages to your customers instead of spending money on marketing?

....

GiffGaff has a set of tools for everyone who has an active SIM to help them recruit new giffgaffers and earn payback points. All **GiffGaff** members have their own SIM order page which they can share on facebook, twitter or link. **GiffGaff** tracks the SIMs ordered and gives them 500 payback points (£5) for each SIM that's activated.

TIMEBANK



Can you replace some of your money transactions with alternative currencies?

....

The time dollar is the fundamental unit of exchange in a time bank, equal to one hour of a person's labor. In traditional time banks, one hour of one person's time is equal to one hour of another's. Time dollars are earned for providing services and spent receiving services.

TIMEBANK



What is the social part of your business model?

....
Elderplan was a social Health Maintenance Organization, which incorporated **Time Banking** as a way to promote active, engaged lifestyles for its older members. Funding for the "social" part of social HMOs has since dried up and much of the program has been cut, but at its height, members were able to pay portions of their premiums in Time Dollars instead of hard currency.

IGLUU



Can customers order and receive your product from their couch?

....
The **Igluu** business model is made with the comfort of the customer in mind. In times where we believe our time is our most valuable asset, people like to outsource jobs they don't like doing themselves. Igluu relies on this notion and brings your shopping right to your door.

IGLUU



Can you set up joint ventures with other companies?

....
Igluu makes deals with local food retailers. Once the user is ready to place an order, they can easily see on Igluu which participating store offers the cheapest price. Once they've picked the store to order from, **Igluu** transfers their shopping cart to that retailer, who is then responsible for delivery to the user's home.

TIMEBANK



Can you reward people by giving them time? What kind of time would this be?

....
Time Bank systems can be embedded in other business models, for instance Google's 20 percent time program. **Google** allows its employees to use up to 20 percent of their work week at **Google** to pursue special projects. Many of their products in **Google Labs** started out as pet projects in the 20 percent time program (f.e. Gmail).

IGLUU



Could you use influencers? Who would they be?

....
Chefs set up menus for your entire week based on your profile. Users can select chefs they like or know from the media.

KLOUT



Can you collect social data from your customers to map their social influencing power?

....
The **Klout** Score measures influence on a scale of 1 to 100, with 100 being the most influential. **Klout** uses data from social networks in order to measure a user's score. You influence others when you convince your friends to go see a movie, share your favorite YouTube video, or start a discussion about the upcoming election.

TIMEBANK



Can you design a self-organizing system, and still benefit from it?

....
The **Time Bank** continues to be supported by the **Rushey Green Group Practice** which provides patient-centered holistic care for almost 10.000 patients in Catford. Through joint projects between **Rushey Green Time Bank** and the **Rushey Green Group Practice**, time bank members are actively involved in their own health care, and in the promotion of good health.

IGLUU



Would a smartphone app for your product or service strengthen your business model? How?

....
Equipped with the free Igluu mobile app, smartphone users can either scan an item's barcode or search by category to add it to their list. Separate carts can be created for different categories of products, and shopping lists can be shared among multiple users as well.

KLOUT



What would be your revenue model if you would provide a free service or product to your users?

....
Since **Klout** doesn't sell personal data to brands, it now makes money from **Klout Perks** but also from influence matching. Companies have paid to get in touch with individuals with high Klout scores hoping that free merchandise and other perks will influence them to spread positive publicity for them.

KLOUT



Can you award special “status” clients by offering more exclusive deals or products?

Klout Perks (exclusive products or experiences that you earn based on your influence) give the possibility to evoke a new kind of advertisement. Brands can offer Klout Perks and measure their own success on social media. Klout Perks enable brands to reach out and engage with influencers. **Klout** influencers create thousands of pieces of content and millions of impressions for a brand’s new product, initiative or campaign.

TRUSTe



Do you have privacy-issues in your business model? How would you solve them?

TRUSTe was founded with the mission of fostering online commerce by helping businesses and other online organizations self-regulate privacy concerns. **TRUSTe** launched its flagship Privacy Seal Program, providing privacy seals to websites who abide by a set of fair information privacy practices and agree to participate in the company’s consumer privacy dispute resolution service.

LANDSHARE



Can you lend unused company space to other companies?

Landshare arrangements can range from an individual sharing a patch of their garden to a national body such as the National Trust creating allotments for many people at grand sites across the country. Land is also shared by schools, companies and communities.

KLOUT



Can you reward customers when they visit your company’s shop both online and offline?

Klout gives away free K+, their own virtual credit for visiting their site regularly, using the product, etc. People can use K+ to reward other people being influential in a particular domain. Some gamification mechanics, such as achievements, are also used to enrich your profile.

TRUSTe



Would you benefit from certifying your website?

A trust seal is a seal granted by an entity to a website or businesses for it to display. Often the purpose is to demonstrate to customers that the business is concerned with their security and their business identity. The requirements for the displaying merchant vary, but typically involve a dedication to good security practices or the use of secure methods for transactions and most importantly the verified existence of the company.

LANDSHARE



If other companies could rent some assets, what would you ask in return instead of money?

In the **Landshare** model, no real money is involved. The website is free and is a crowdsourced project of the community members. Growers can use land for free and keep it healthy and in use, and in return land owners receive a part of the harvest for sharing their land.

TRUSTe



Do you have rewards or labels, which you can place on the package of your product?

Although there are a lot of labels available, the meaning of a label is not always clear for the end-user. Recent studies show that customers are more willing to buy products provided with a label (not necessarily a specific one) instead of the same product without one.

TRUSTe



Can you franchise your business as a quality label?

Many brands are seen as quality labels too. Companies like **Starbucks** have a specific quality which is sold through franchising. Other examples of private labels can be found in major retailers and wholesalers that own their own manufacturing facilities and provide stores with brand products.

LANDSHARE



Are there spaces or machines you don’t use very often? Could you rent or share them to save costs?

Although **Landshare** is restricted to land to grow vegetables on, companies already open unused office spaces, share expensive machinery or use next-gen prototyping machines in fablabs. We call this collaborative consumption.

LANDSHARE

If you screen other companies in your neighbourhood, which ones can you collaborate with?

Community members can search the [Landshare-map](#) to find a match, contact matched [Landsharers](#) and see how they are working together, search for helpers or local growers, or simply contact people in the wider [Landshare](#) community.

STARBUCKS

Could you make money with your brand through a franchise model?

[Starbucks](#) has more than 17.000 stores, in 55 countries. A part of those stores are run by other companies. In franchise models, companies gain the right to use all brand identity of an existing brand and in return pay them a commission. By doing this, they can piggy-back on the reputation of the established brand and benefit from overlapping marketing and business experience.

SYMBID

Can you replace current transaction symbols in your business model by other types of transactions?

[Symbid](#) is a crowdfunding just like [Kickstarter](#). Although they have the same structure, by replacing some of the transaction symbols by others, they changed their value proposition. Compare this model with the [Kickstarter](#) model as well: can you see the main differences? And also the similarities? Could you do the same for your business?

STARBUCKS

Have you ever thought of setting up a joint venture with other companies? What would your business model look like?

[Starbucks](#) has more than 17.000 stores, in over 55 countries. Part of those stores are operated by other companies and are part of joint ventures with other enterprises. In joint ventures there is a clear percentage of ownership.

STARBUCKS

What could you do to sell your service or product as an experience, rather than as a commodity?

With 28 million facebook fans, concepts like the [Starbucks foundation](#), [Starbucks sustainability](#) and [Starbucks' retail music](#) "Hear Music", [Starbucks](#) was able to transform coffee from being a commodity into being an experience, with many "[Starbucks believers](#)" worldwide.

SYMBID

Could users become voting "shareholders" of a new product or service?

All investments are transferred into membership certificates with direct voting rights in the investors' cooperative (but indirect voting rights into the entity of the entrepreneur), limited transferability and dividends. This leads to a high level of involvement for the investor.

STARBUCKS

How can you extract ideas from your users/clients to improve your company? How do you reward good ideas?

In 2008, [Starbucks](#) started a community website called [My Starbucks Idea](#), designed to collect suggestions and feedback from customers. Other users can comment and vote on suggestions. The best ideas are put into action. Compared to other challenge platforms, [My Starbucks Idea](#) does not reward customers for their idea.

SYMBID

Can you bring users together on a platform with a purpose and ask money for it?

[Symbid](#) brings together fund seekers and investors. Compared to other crowdfunding models (f.e. [Kickstarter](#) in this deck), not only do the fundseekers pay commission to the platform, investors also pay a 3% transaction fee when buying investor credit.

SYMBID

What's your customers' "cancel and exit scenario"?

When your preferred proposition is not reaching its target capital, and you are not willing to invest in any other idea on the platform, you can have the invested amount refunded to your bank account. Refunds can be processed as long as the parts are in your wallet and not allocated to an idea. Parts of investments can be undone from an idea until the target capital has been reached.

PATIENTS LIKE ME



Can you run a “FOR-PROFIT” company with a “NON-PROFIT” attitude?

.....

PatientsLikeMe is a for-profit company (with a not-just-for-profit attitude). Every partnership they develop must bring them closer to aligning patient and industry interests. Their goal is to improve the quality of life of patients, and better patient care.

PATIENTS LIKE ME



Do you have an online community where members can meet, talk and help each other? If not, what would it look like?

.....

The **PatientsLikeMe** website is designed to capture the essence of people’s experiences as a patient by charting the real-world evolution of the illness or disease. Community members can share, find and learn from the available data.

MINT



Can you digitalize offline information?

.....

By uploading your financial info online, information is accessible anywhere, anytime over the web. The online service gives your financial info the right structure to analyse it better, and to reduce paper-waste.

PATIENTS LIKE ME



What would be the benefits of having a “no surprise” (transparency in the whole Business Model for all stakeholders) policy?

.....

Most healthcare websites have a Privacy Policy. **PatientsLike me** has one too, but they are more excited about their “Openness Philosophy”. They call it the driving force behind their ground-breaking concept.

MINT



How secure is your payment system? Do you have any security labels?

.....

Mint uses the same 128-bit encryption and physical security that banks use. Their practices are monitored and verified by **TRUSTe**, VeriSign and Hackersafe, and supported by RSA Security. Communicating this info to their users gives them a safe and secure status.

MINT



What kind of information can you send as SMS alert to your customers?

.....

Mint makes it easy to keep track of bills by organizing them all in one place. By sending bill reminders to your mobile phone or email, users get notified of upcoming payments.

PATIENTS LIKE ME



Can you allow community members to consult self-generated data for free but ask companies to pay for that data?

.....

PatientsLikeMe aggregates the stories people share about their experiences with illness and disease and sells it to their partners (i.e. Pharmaceutical or Bio-medical companies)

MINT



What kind of data can you map and learn from?

.....

Mint’s primary service allows users to track bank, credit card, investment and loan transactions and balances through a single user interface. Users can also create budgets and goals, like saving \$1000. Users also have the option to manually enter cash or check transactions.

RAPLEAF



What kind of customer data could you benefit from?

.....

Rapleaf’s consumer information technology helps businesses understand their customers so that they can personalize experiences in real time, create segments, understand consumer penetration across social media, plan online marketing campaigns, find influential customers for customer relationship management, and investigate fraud.



LESS MONEY



Kiva Microfunds (commonly known by its domain name: Kiva.org) is an organization that allows people to lend money via the internet to microfinance institutions in developing countries from around the world. Kiva is a non-profit company supported by loans and donations from its users and through partnerships with businesses and other institutions. Kiva itself does not charge any interest. The loans are then passed on to independent local par



Kickstarter is a crowdfunding website for creative projects. This means they facilitate gathering money from the general public. People have to apply to Kickstarter in order to have a project posted on the site. Project owners choose a deadline and a target minimum of funds they want to raise to realize their project. If the chosen target is not met by the deadline, then no funds are collected. If, on the other hand, the target is reached, "investors" get rewards in return.



Team Fortress is a free to play team- and class-based online multiplayer video game, developed by VALVe Corporation. It is distributed online through the "Steam" service, a platform that sells all kinds of online games. Team Fortress gets its income from micro transactions for unique in-game equipment. They can design their own digital in-game products and sell them through Steam. The game revolves around two teams, each with access to nine distinct characters, battling in a variety of game modes set in different environments.



MONEY



Value My Stuff aims to provide professional and informed valuations and appraisals of all items you can think of (medals, jewellery, paintings, furniture, stamps, ...). Dedicated experts in over 39 fields evaluate the items. Everything happens online: people send a picture of their item and within 2 days they get a full report.



Ebay Inc. is an online auction and shopping website that focuses on P2P networks. People and (small) businesses can buy and sell a broad variety of goods and services worldwide. With operations in over 30 countries, Ebay is a notable success story of the web 2.0 generation. Services such as "Buy it Now", online classified advertisement-systems and online money transfer service Paypal have made Ebay a market leading company.



M-PESA is an SMS-based money transfer system of the Kenian cell phone operator, Safaricom. M-PESA allows individuals to deposit, send, and withdraw funds using their cell phone. M-PESA reaches approximately 38 percent of Kenya's adult population, and is used in other developing countries such as Tanzania, Afghanistan and South Africa.



PRODUCT



Babyplays is a subscription service for renting toys. Via their website, parents and grandparents can rent toys for a certain period of time, instead of buying them. People can choose out of several membership plans or just “pay as they go”. All toys are delivered to your home, or can be sent to your vacation address.



Metro International is a worldwide media company that publishes the Metro newspapers. Metro is a freesheet, meaning that its distribution is free, with revenues generated entirely through advertising. The newspaper is primarily intended for commuters who move in and out of big cities’ business areas on a daily basis.



uFlavor is a beverage company founded on the idea that every person is unique, that every individual has different tastes and different needs. Where other beverage companies make drinks aimed at satisfying the largest number of customers across the broadest demographics, uFlavor only makes drinks for one person. You. You choose your own flavors, your own sweeteners, your own acids, your own functional ingredients, you color it yourself and you create your own label.



SERVICE



Dropbox is a web-based file hosting service that uses cloud storage to enable users to store and share files and folders with others across the internet, using file synchronization. Dropbox has a free basic plan and several payable subscription plans for more storage.



ZipCar is an American membership-based car sharing company, providing an easy reservation service to its members, billable by the hour or day. With cars available in all main cities in the US, Canada and UK, ZipCar also focuses on university campuses. With over 650.000 community members (called Zipsters), the ZipCar business model has proven profitable and has been copied worldwide.



Manpacks.com is a web-based service for the delivery of men’s essentials, including underwear, razors, condoms, grooming and other products. Sometimes called “Netflix for Underwear”, deliveries occur on scheduled 3-month intervals with customers managing their service via internal dashboards where they can modify an upcoming order, delay shipments, or “ship now” to receive products right away.



EXPERIENCE



Nespresso is the brand name of Nestlé Nespresso S.A., an operating unit of the Nestlé Group. Nespresso machines brew espresso from patented coffee capsules, a type of pre-packed single-use container of ground coffee and flavourings. With their special club system, they built an experience model around a commodity. The concept (machines, capsules, service) is subject to over 1700 patents, which protect Nespresso's ownership until the first patent expires (2012).



Waze is a social traffic & navigation app based on the world's largest community of drivers sharing real time road info and contributing to the "common good" out there on the road. By simply driving around with Waze activated, users passively contribute traffic and other road data. Users can take a more active role by sharing road reports on accidents, police traps, or any other hazards along the way, informing other users in the area about what lies ahead.



Smartbox is a kind of gift card that can be exchanged for a selection of activities and destinations within a given theme. Smartbox is presented in a gift box featuring a color guidebook with full details of each activity or getaway. The recipient selects an experience, makes the reservation directly with the establishment (contact details are provided in the guidebook) and redeems the gift card upon arrival.



EXPOSURE



Quirky is an industrial design company that uses crowdsourcing to determine which products to design and to manufacture. The company collects ideas for new products via its website. Ideas are then voted for by community members, as well as by employees of the company. Products that are chosen will be designed, manufactured and marketed by Quirky. The inventor of the product and any other contributors receive up to 30% of any resulting revenue.



Groupon features a daily deal for the best stuff to do, see, eat, and buy in more than 565 cities around the world. By promising businesses a minimum number of customers, Groupon can offer deals that aren't available elsewhere. Groupon originated the concept of using collective buying to get a daily deal on local goods and services, and is a spinoff of ThePoint.com, an online community launched in 2007 for organizing all forms of group action and fund-raising around a "tipping point" of required participants.



Google AdWords is Google's main advertising product and main source of revenue. AdWords offers pay-per-click (PPC) advertising, cost-per-thousand (CPM) advertising, and site-targeted advertising for text, banner, and rich-media ads. The AdWords program includes local, national, and international distribution.



REPUTATION



Igluu is a free Brazilian service that lets consumers create cooking profiles in order to receive weekly profile-based menus set up by chefs. From the menu, people can put together shopping lists online using a computer or smartphone. Igluu shows them which participating store offers the best deal. People can order all ingredients for their meals to be delivered at home on a weekly basis.



Klout allows users to track the impact of their opinions, links and recommendations across a "social graph". Data is collected from the content users create, how others interact with that content and the size and composition of their networks. Klout identifies influencers and provides tools for users to monitor their influence.



TRUSTe is a provider of online privacy certifications and solutions, with products for websites, online advertisement, mobile apps, and cloud/SaaS services. TRUSTe operates the world's largest privacy seal program, certifying more than 3,500 websites, including leading online portals and brands like Yahoo, Facebook, Microsoft, Apple, IBM, Oracle Corporation, Intuit and eBay.



RIGHT



Landshare.net is a matchmaking web-based project to facilitate garden sharing. Garden sharing is a local food and urban arrangement where landowners allows a gardener access to land, typically a front or back yard, in order to grow food. In return landowners receive a part of the harvest.



Starbucks is an international coffee company and the largest chain of coffee shops in the world. Some of the stores operate through a franchise model, others are part of a joint venture with other companies. Due to their respect for fair trade and special initiatives such as "My Starbucks idea", partnerships with Apple's iTunes and their own morning news program, Starbucks was able to transform the perception of drinking coffee from purchasing a commodity to being an experience.



Symbid is the first crowd funding "equity-based" online investment platform that enables individuals to become partial owners of exciting new companies. Symbid offers its services to partners in a so called white label product. However, Symbid will always remain the contractual partner for all crowdfunding services offered to the public. When a financial goal is reached, all investors are grouped in one legal identity, acting as a single shareholder within your company.



CREDITS



Zynga is a social network game development company. The company develops browser-based games that work both stand-alone and as application widgets on social networking websites such as Facebook, Google+, Myspace, etc. Five of Zynga's games (CityVille, Castleville, Zynga Poker, Farmville and Empires & Allies) are among the most widely used game applications on Facebook.



GiffGaff is a mobile phone service, based in the United Kingdom. It operates as an MVNP (Mobile Virtual Network Operator) using the O2 network. GiffGaff differs from conventional mobile phone operators by letting their users participate in certain aspects of the company's operation, e.g. sales, customer service and marketing. In return for this activity, the users receive remuneration through a system called "Payback", which they can use to top-up their bills, give to charity or receive in cash.



Time Banks are systems where people don't pay with money, but with time. Time Bank members earn credit in Time Dollars for each hour they spend helping other members of the community. Services offered by members include: Child Care, Legal Assistance, Language Lessons, Home Repair, among other things. Time Dollars earned are then recorded at the Time Bank to be accessed when desired. A Time Bank can be as simple as a pad of paper, but the system was originally intended to use computer databases for record keeping.



DATA



Patients Like Me is a company which gathers and sells medical data. They do this by providing an online platform to share real-world health experiences in order to let people help themselves, other "patients like you" and organizations that focus on medical conditions. Patients Like Me can make profit by selling all available data to other organizations.



Mint.com is a free online personal finance service that aims to be an "easy and secure way to manage and save money online." The service is accessible anywhere, anytime over the web. Mint.com also tries to save users money by suggesting ways to save that are personalized and objective. The company claims that users are presented with an average of \$1,000 in savings opportunities in their first session. The service also sends users email and SMS alerts about upcoming bills, low balances or unusual spending.



Rapleaf wants every customer to be able to have a truly personalized online experience. To achieve this, Rapleaf helps leading brands, companies, and agencies personalize customer interactions through deeper customer insight. As a new kind of technology focused information company built for the internet, Rapleaf can instantly return data such as age, gender and location on a given email address via its API.