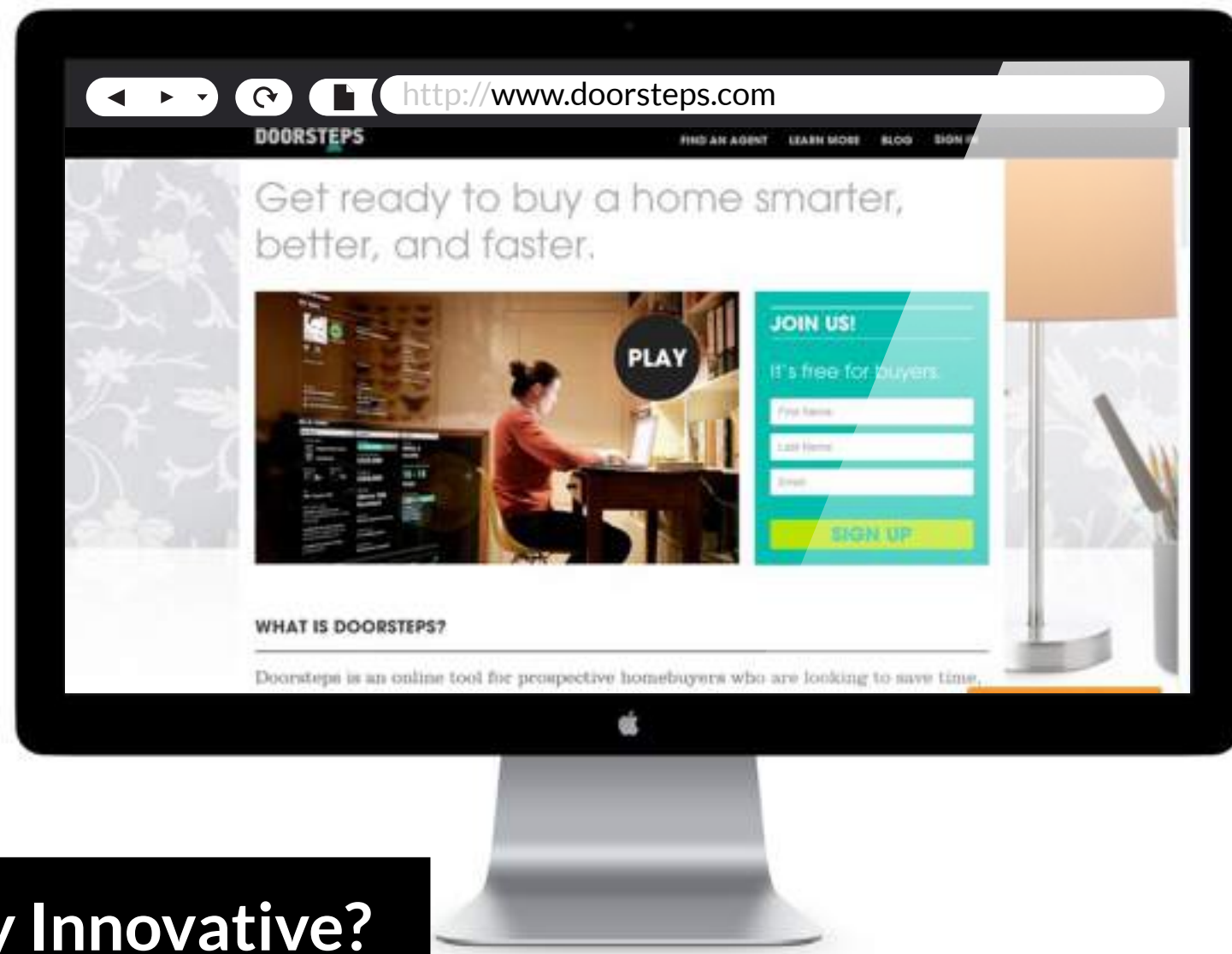


**DOORSTEPS**

The logo consists of the word "DOORSTEPS" in a bold, dark grey, sans-serif font. A green graphic element, resembling a stylized step or a double horizontal line, is positioned directly beneath the letter 'P'.



## Key Info

HQ New York, US

Industry to learn from

Real Estate

Founded

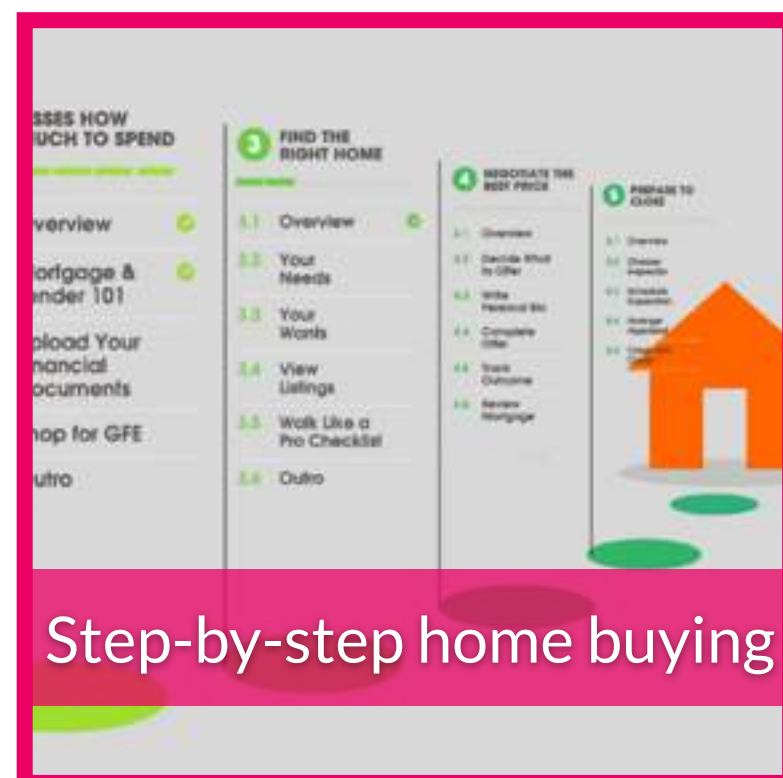
2012

## Facts

- recently (May 2013) acquired by move.com
- The average “buying timeline” is about 2 years (18m thinking, 3m looking & 1m buying). Only a small part of that timeline is currently monetized by real estate companies.

## Why Innovative?

### 1. Doorsteps in 3 key offerings



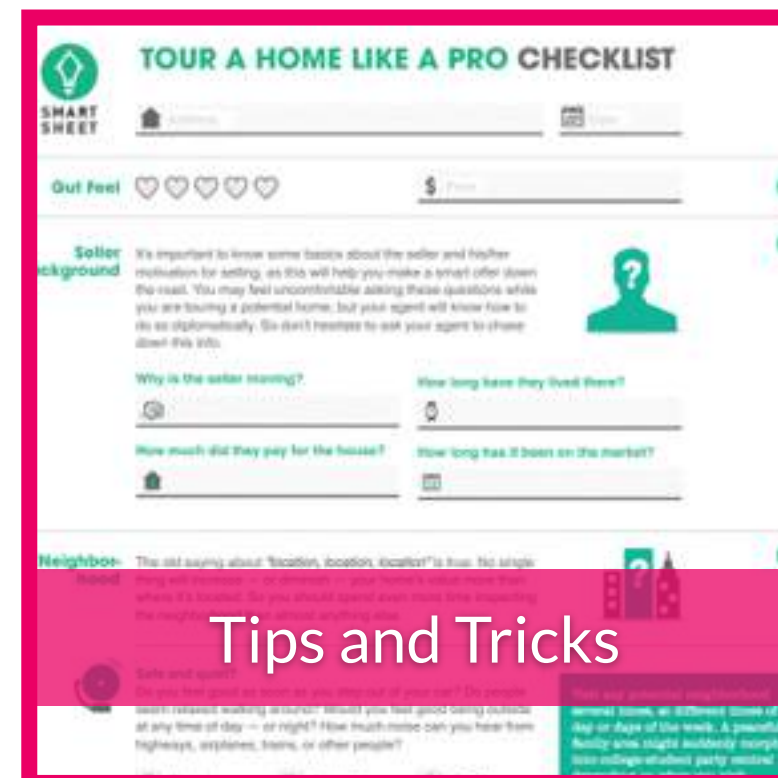
#### Step-by-step home buying

Doorsteps takes you through 6 in-detail phases in the house buying process, From “hopes for tomorrow” until “Close & move in”. Every step you take is summarized in your Online buyer profile.



#### Shared Online Workspace

Doorsteps can be used to find the agents, lenders, and service providers that fit best. Thanks to the shared online workspace, direct access to the rich buyer profile of the home buyer makes a more custom approach easier.



#### Tips and Tricks

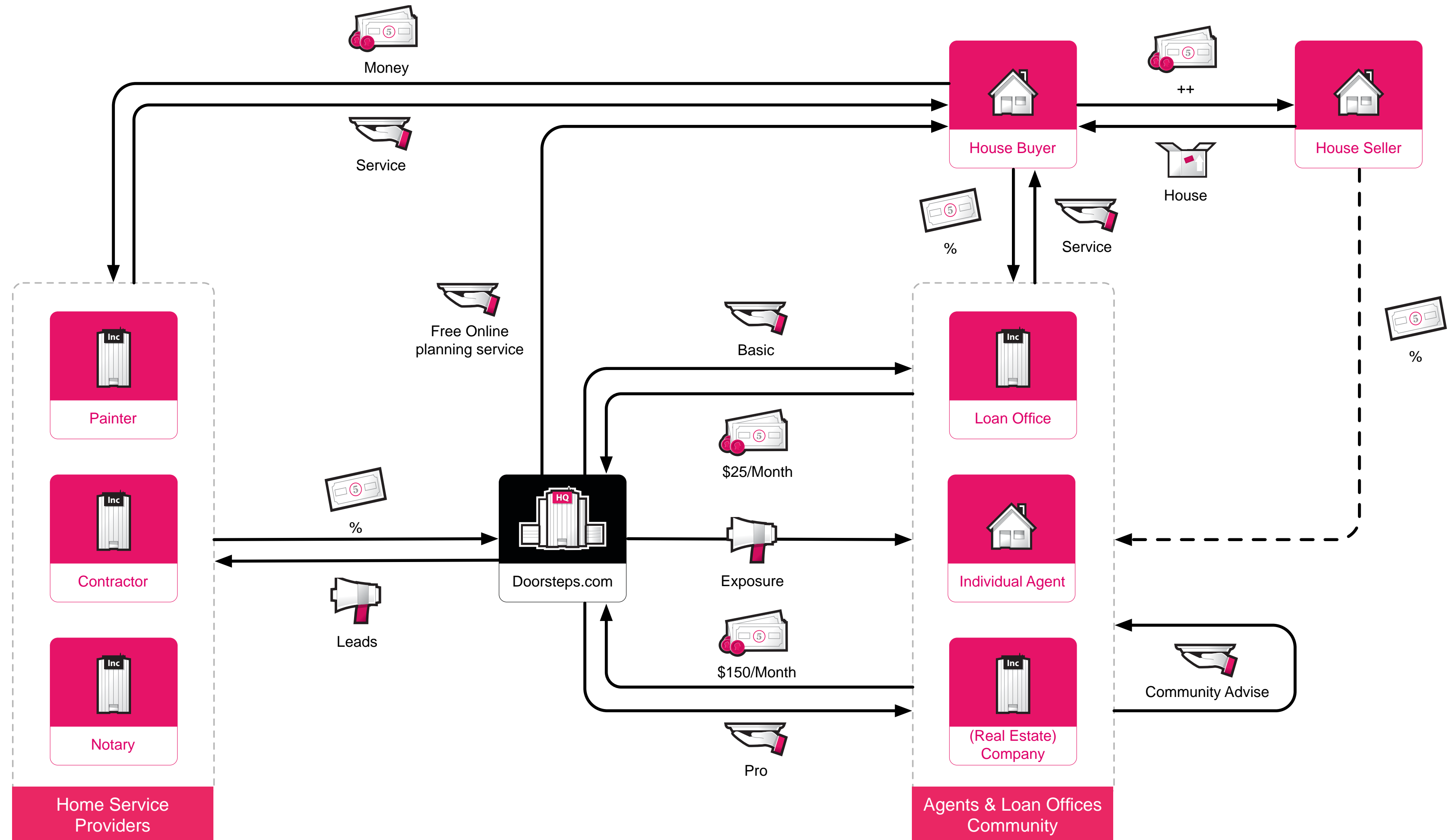
The best professionals always have great advice to give. On the platform, people can check out expert tips that agents and lenders are sharing, Also templates are free to download e.g. “Tour a house like a pro checklist”

### 2. On which trends does this company focus?

- Online sharing
- One Stop Shop
- Matchmaking platform
- Connect with experts

### 3. Does it bring people out of their comfort zone?

- What happens to all the data generated through the platform? What about privacy?



## Business Model

### 1. How do they make money?

Doorsteps sells its online service via a subscription fee to agents and loan offices, but also takes a commission on services of other service providers, whom receive leads through the platform.

### 2. Other companies with similar business model.

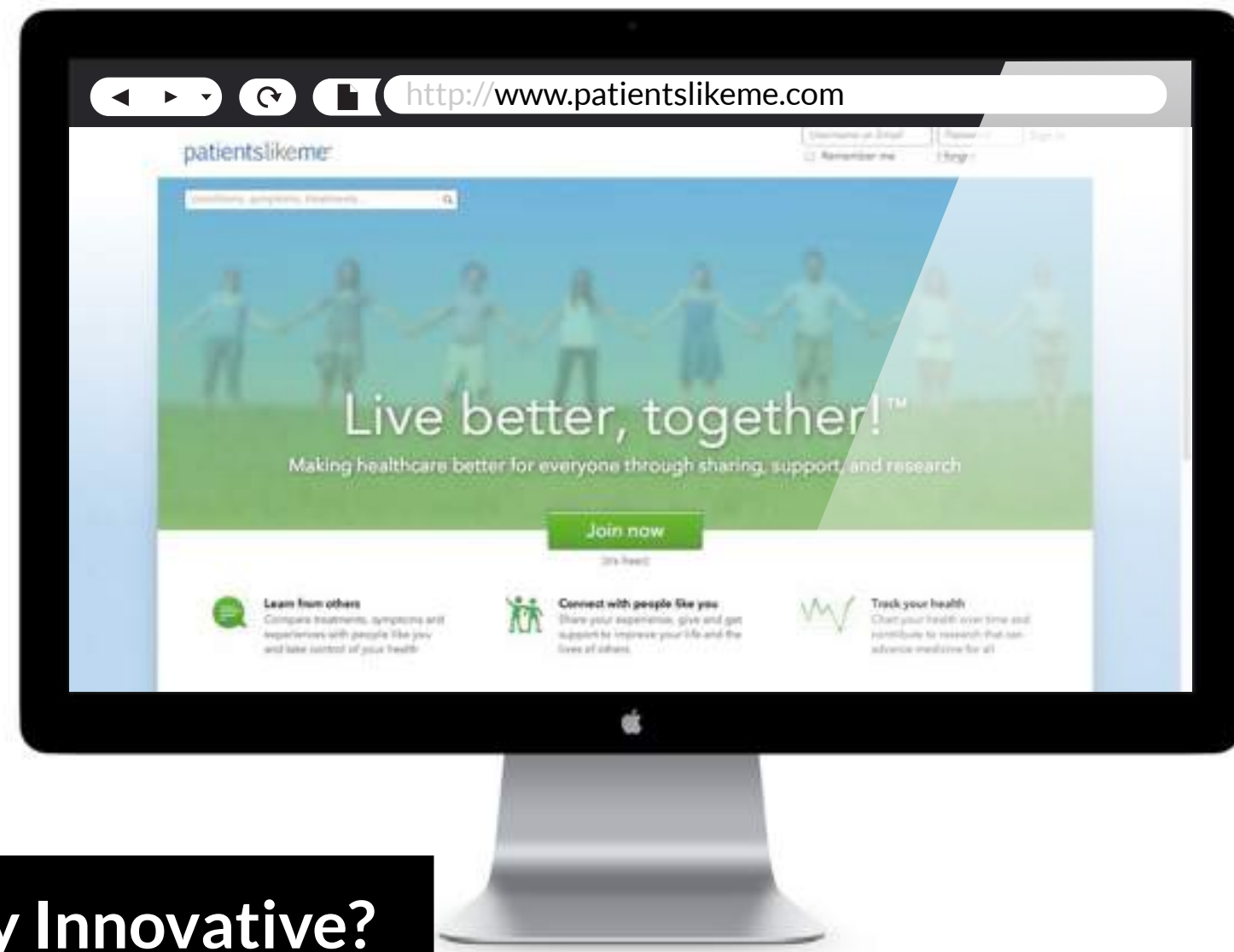
- <http://mywedding.com>

### 3. Business Model characteristics

- Online community
- Subscription Service
- B2B2C
- Broker Model

patientslikeme™





## Key Info

HQ **Cambridge, US**

Industry to learn from

**Health & BioTech**

Founded

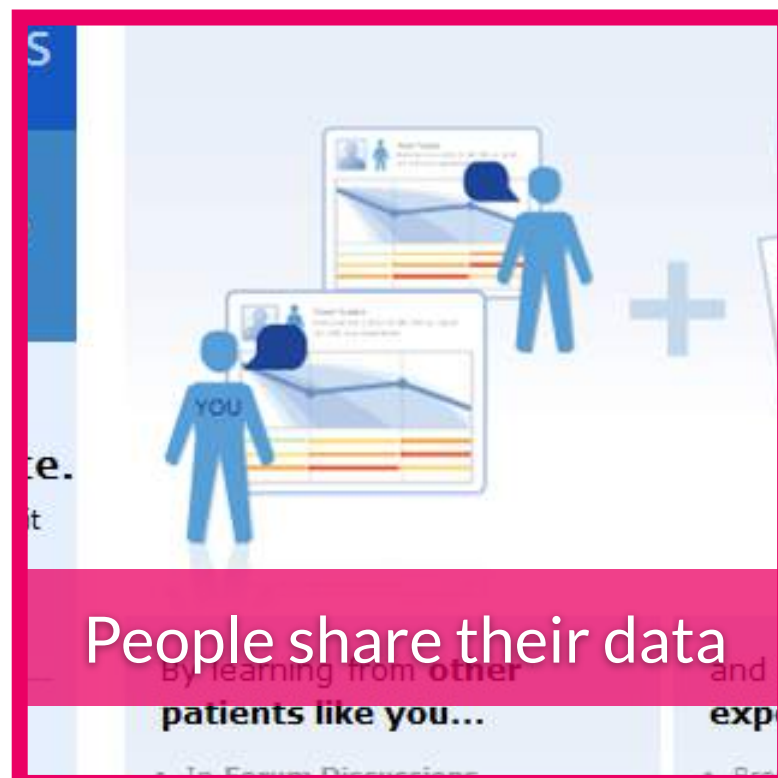
**2004**

## Facts

- Started as an online community for ALS patients, the company expanded its scope to any patients with any condition, including pets.
- The company has a “no surprises” policy, with full transparency as a result.

## Why Innovative?

### 1. Patients Like Me in 3 key offerings



The PLM website is designed to easy share your medical data in a secure & private way. Some people use it to track their medical journey, others just like to report what kind of medicines they use.



Community members can share, find and learn from the available data.  
e.g. compare treatments, symptoms and experiences with people like them.



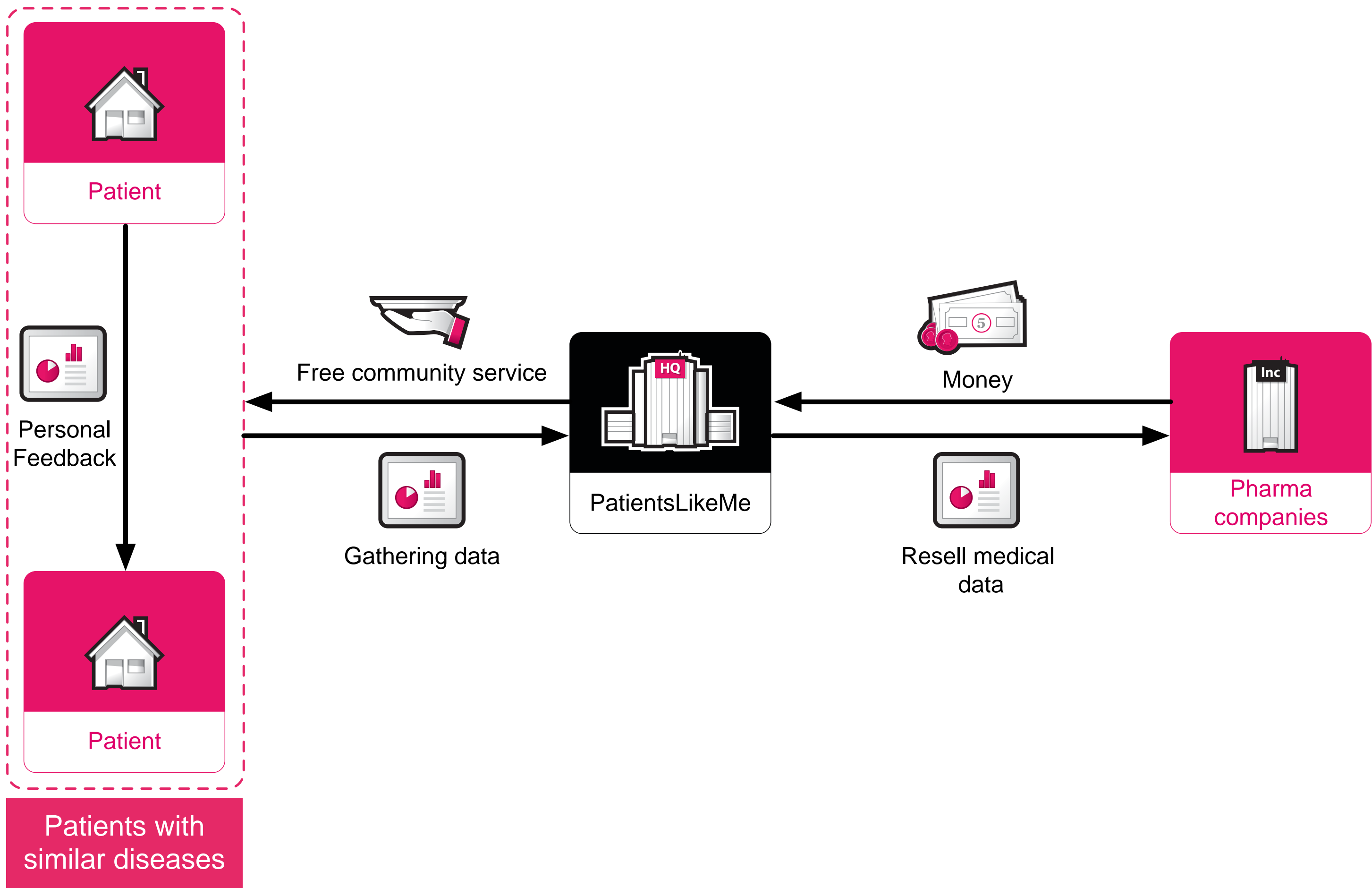
PLM aggregates the stories people share about their conditions in order to sell it to their partners.  
(example: Pharmaceutical or Biomedical companies)

### 2. On which trends does this company focus?

- Healthcare 2.0
- Quantified Self (Trackers)
- Big Data

### 3. Does it bring people out of their comfort zone?

- Still concerns about the privacy of the people behind the data
- People can take wrong decisions by “playing their own doctor”.



Business Model

1. How do they make money?

Patients like me offers a free health community service to its users. They make money by selling the data, generated by the community, to pharmaceutical companies.

2. Other companies with similar business model.

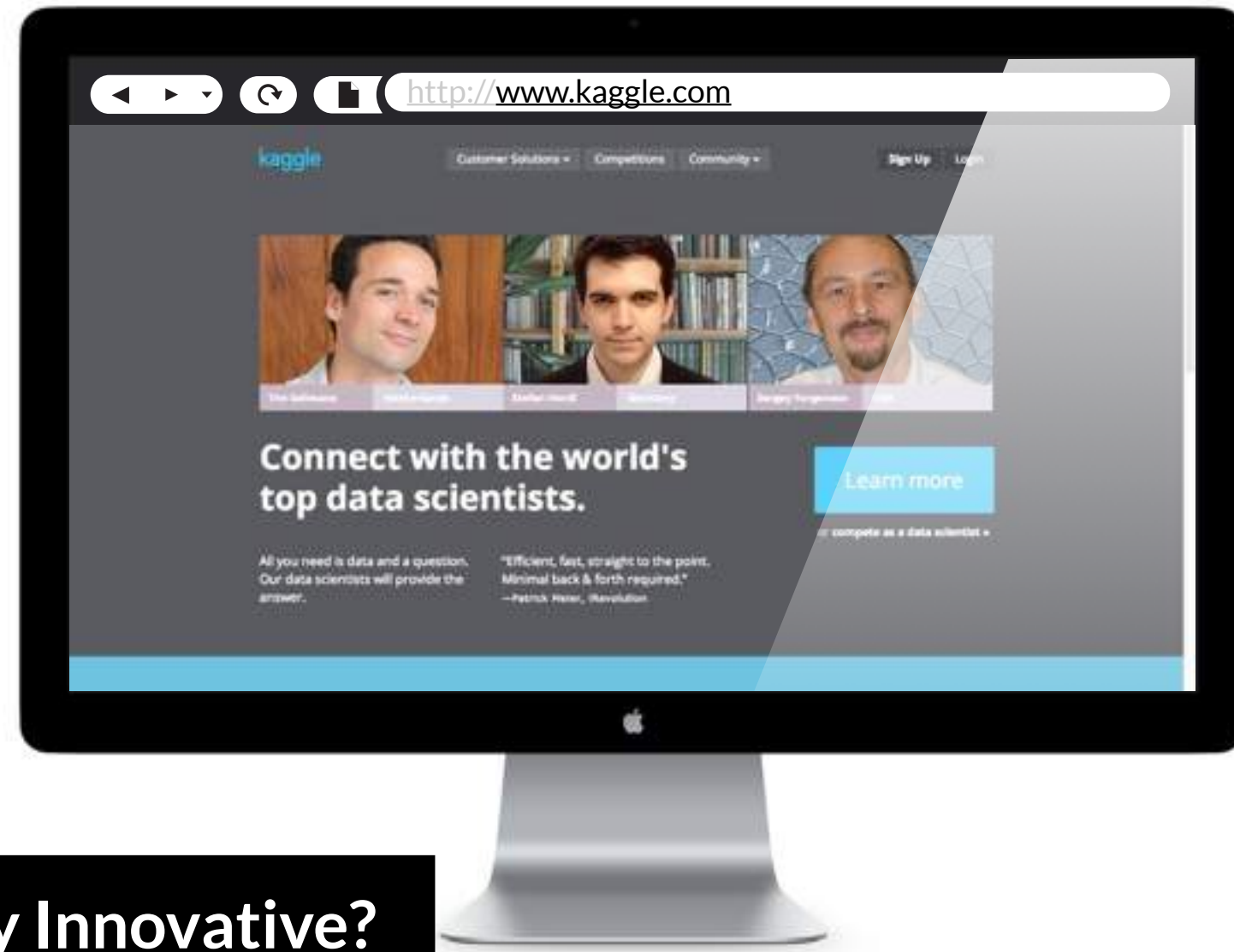
- Facebook, Pinterest, Instagram (selling user data)
- <http://23andme.com>

3. Business Model characteristics

- Selling (Big) Data
- Online community
- B2B2C

kaggle





## Key Info

HQ **San Francisco, US**

Industry to learn from

**Research & Education**

Founded

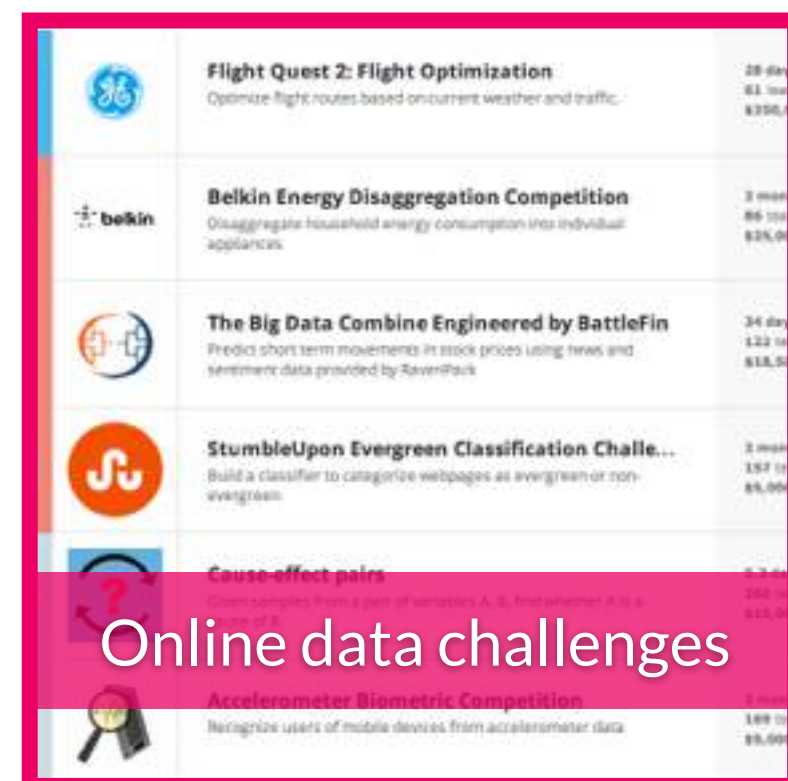
**2012**

## Facts

- +100.000 data scientists (+100 countries) competing on the platform,(06/2013)
- Clients: GE, Merck, Microsoft, Ford, Facebook, ...
- example result: More accurate airline departure and arrival times (client: GE)
- Price pools range from \$0 to \$1 million per challenge

## Why Innovative?

### 1. Kaggle in 3 key offerings



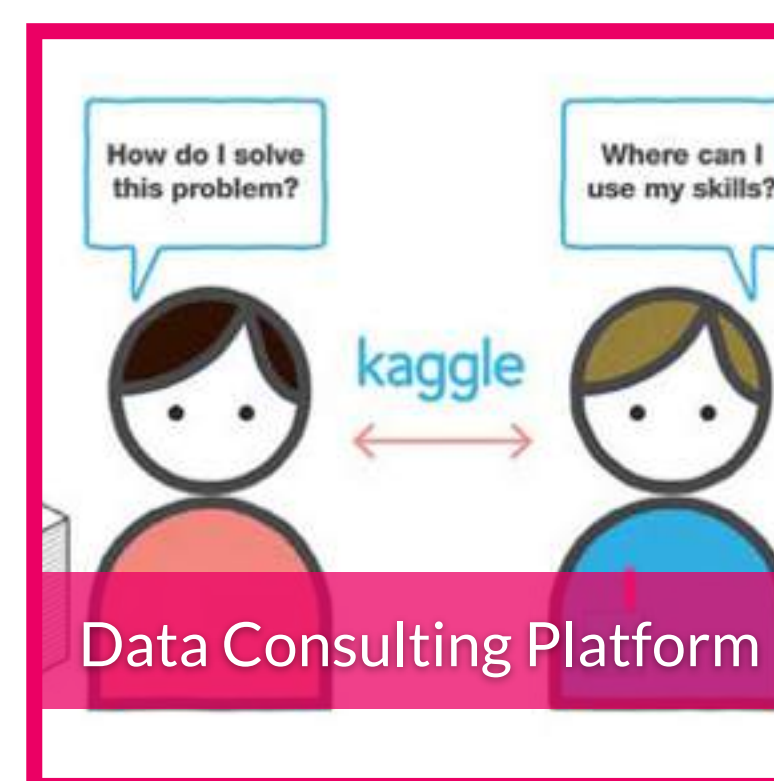
#### Online data challenges

The competition host prepares the data and a description of the problem. He announced the prize pool for a proper solution together with a deadline for the challenge.



#### Solutions by data scientists

Participants experiment with different techniques and compete against each other to find the best models. After the deadline passes, the competition host pays the prize money to the winner.



#### Data Consulting Platform

Kaggle Connect is the consulting part of the platform, which connects companies to the elite of the Kaggle community, whom serve solutions for different data science problems.

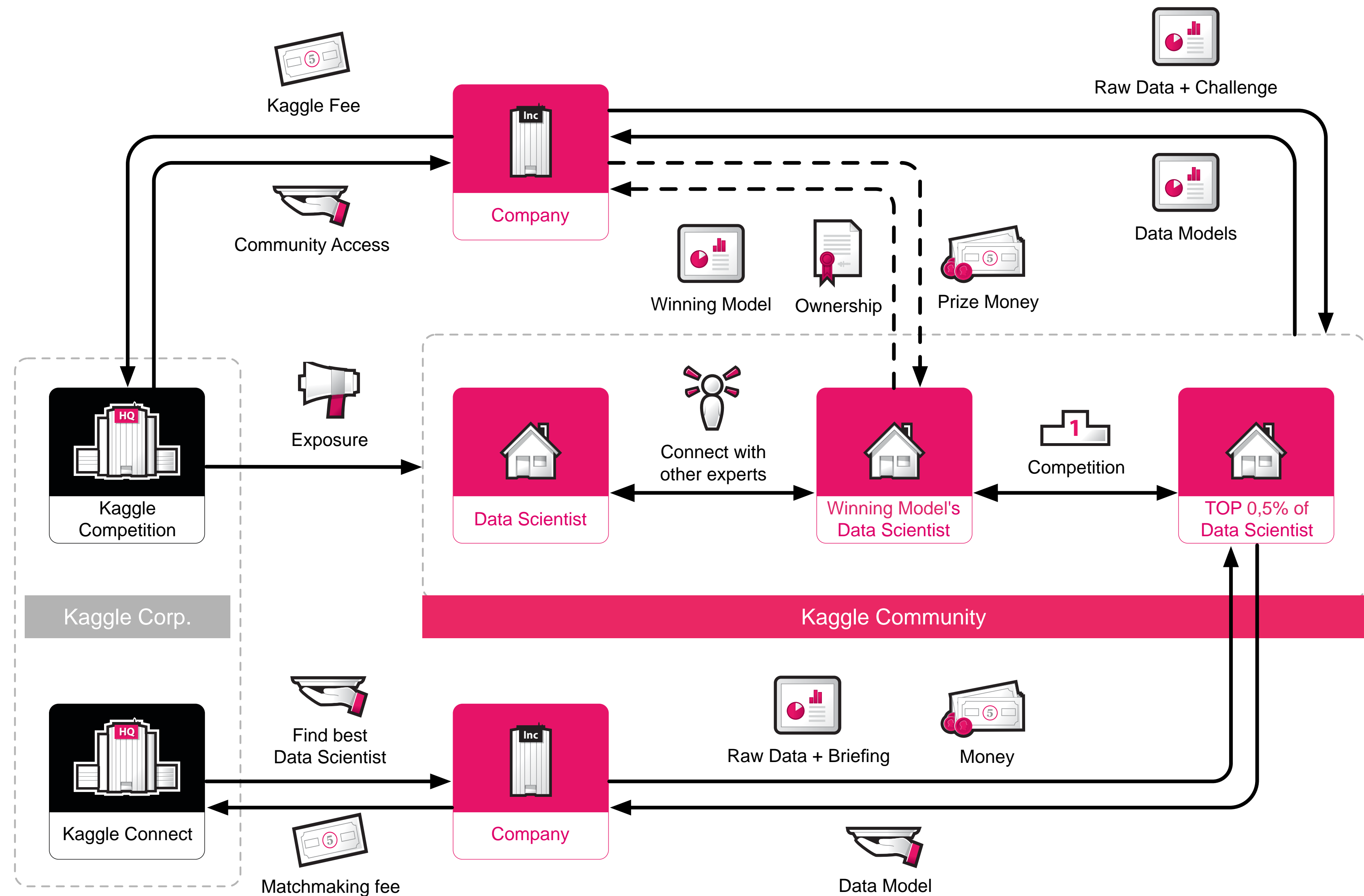
### 2. On which trends does this company focus?

- Crowdsourcing
- Open Source
- Big Data
- Connect with experts

### 3. Does it bring people out of their comfort zone?

- Due to the openness of the challenges, it's hard to cover "sensitive datasets". Private challenges, where every participant is background checked and subject to an NDA, are one of Kaggle's solutions to this problem.





## Business Model

### 1. How do they make money?

Kaggle makes money in two ways: With Kaggle competition, they receive a “listening fee” for each competition posted on the platform. Also they provide a service for matching companies to the top 0,5% of their community, which they call “Kaggle Connect.”

### 2. Other companies with similar business model.

- <http://topcoder.com>
- <http://www.innocentive.com>
- <http://quirky.com>

### 3. Business Model characteristics

- Online community competition
- Crowdsourcing model



**friendsurance**

Individuell versichern, gemeinsam sparen





## Key Info

HQ **Berlin, Germany**

Industry to learn from

**Finance & Banking**

Founded

**2010**



## Facts

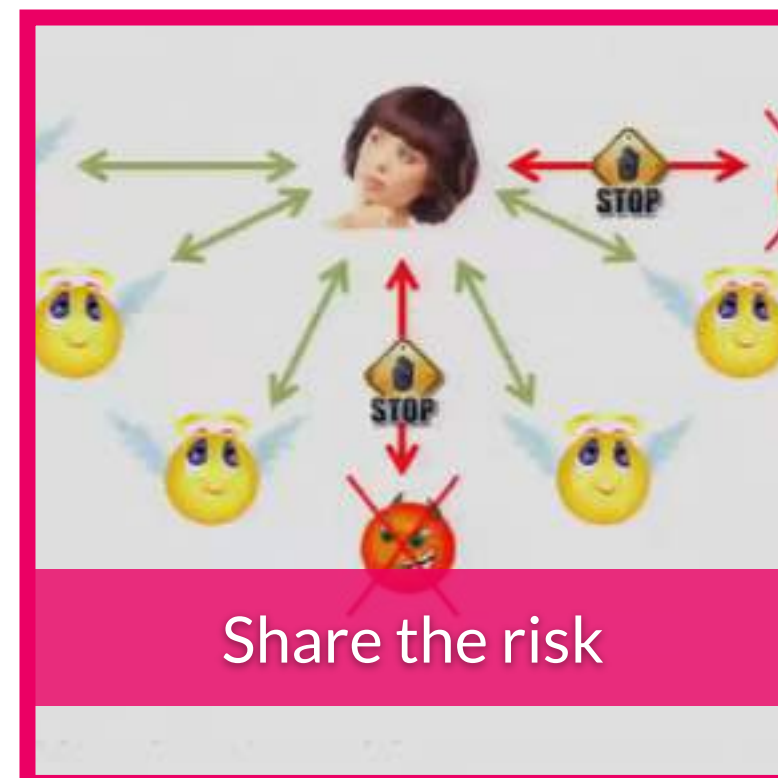
- Because the insurance claim is handled by a trusted group of friends, the model leads to a reduction in the number of fraudulent claims.
- Friendsurance claims savings up to 50-70% of insurance costs due to lower administration costs, social security, fraud prevention, ...

## Why Innovative?

### 1. Friendsurance in 3 key offerings



Friendsurance enables its users to create communities of up to 15 people who can help cover an insurance claim in the case of an accident. You can easily pull in friends from Facebook!



Once they have become a member, they can provide between €5–50 to help cover a fellow member's claim. When a claim exceeds the amount of the group, friendsurance covers the rest of the claim.



A portion of the premium flows into a common money pool. In case of damage, a part of the coverage will be paid from the pool. If no claims, each member receives his share back (the money insurers usually keep).

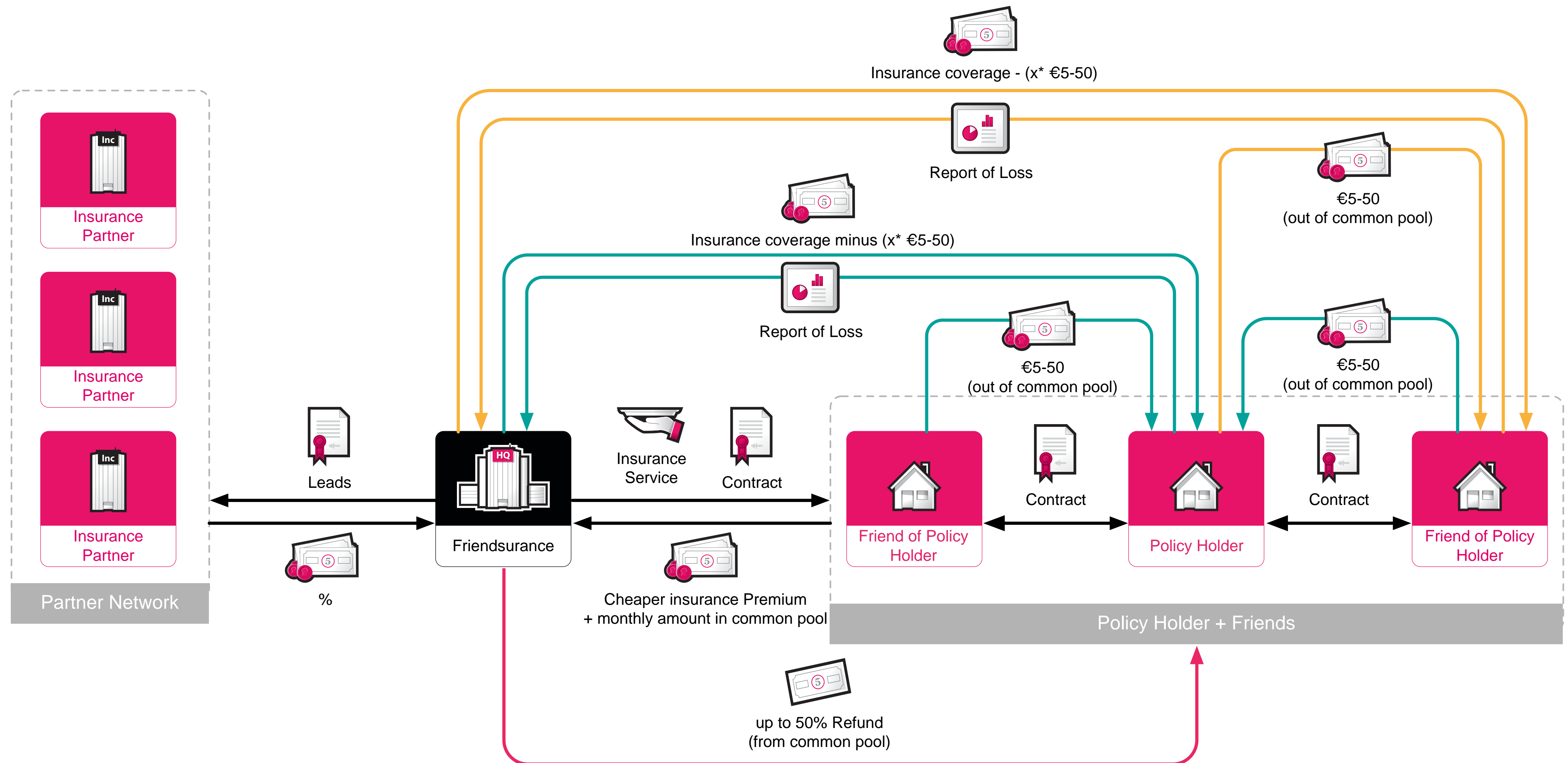
### 2. On which trends does this company focus?

- P2P
- Co-consumption
- Low price offer

### 3. Does it bring people out of their comfort zone?

- Doubts that anybody will want to involve friends and family in claims settlement.
- Members of a community who report a lot of losses are considered "bad friendsurance relationships". This could have a negative effect on the real-life relationship between friends too.
- Policy holders are responsible for their own community and can "de-friend" members.





## Business Model

### 1. How do they make money?

Friendsurance works as a broker between Policy Holders and existing Insurance Partners. They're letting customers share risks with friends, allowing them to lower prices due to reduced fraud & process costs, better risk pools, ...

### 2. Other companies with similar business model.

- <http://prosper.com>
- <http://gym-pact.com>

### 3. Business Model characteristics

- P2P-model
- broker Model
- refunds
- common money pool



Loss or damage by policy holder



Loss or damage by policy holder's friend



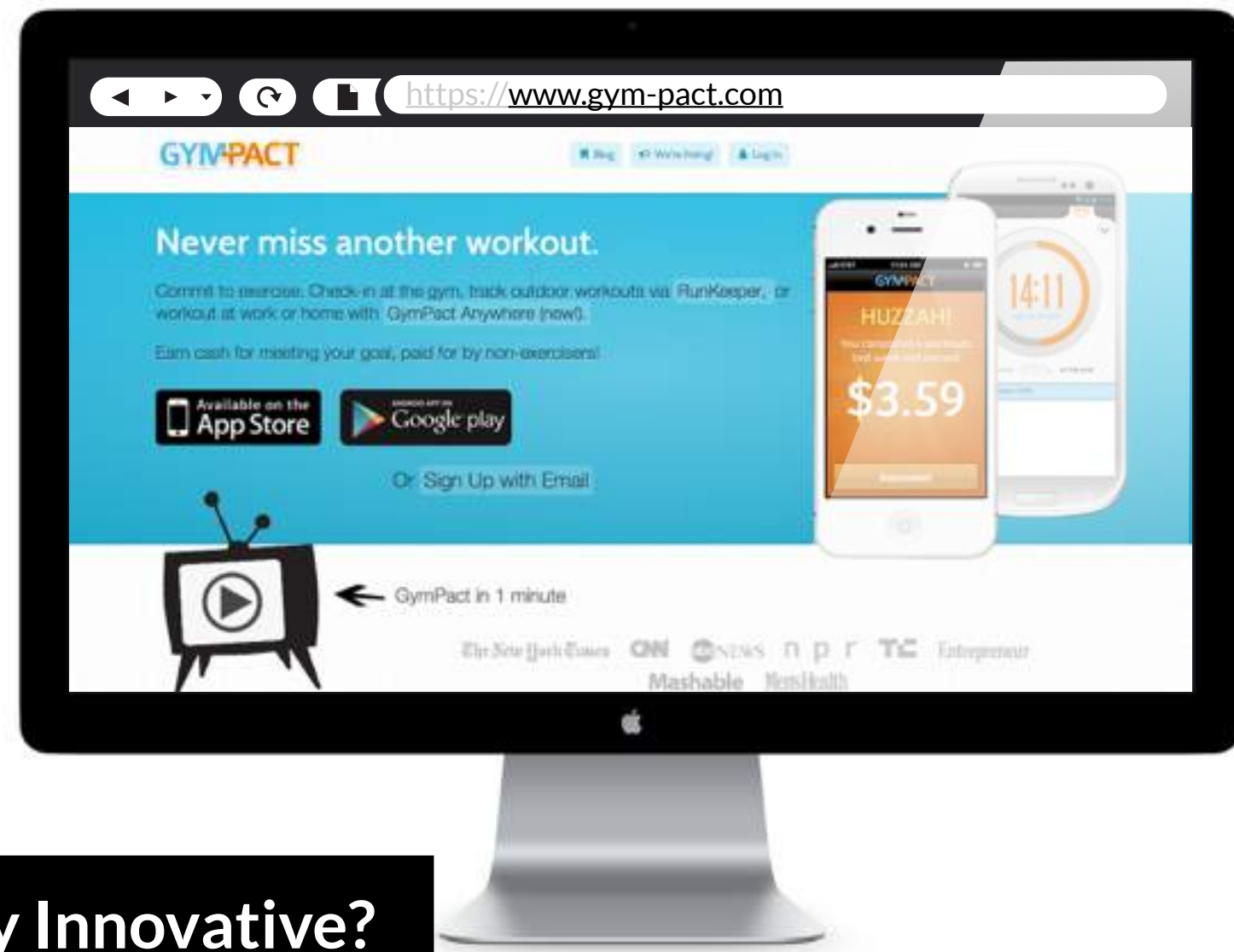
No loss or damage



# GYM+PACT™

INCENTIVIZE YOUR EXERCISE





## Key Info

HQ **San Francisco, US**

Industry to learn from

**Sports & Fitness**

Founded

**2010**

## Facts

- Gym-Pact has more than 40.000 gyms and can add a gym if it is not in its database.
- Thanks to their Runkeeper partnership, outdoor workouts are also valid.
- Gympact believes, taking occasional breaks is an important part of a healthy life, so accounts can be “frozen”.

## Why Innovative?

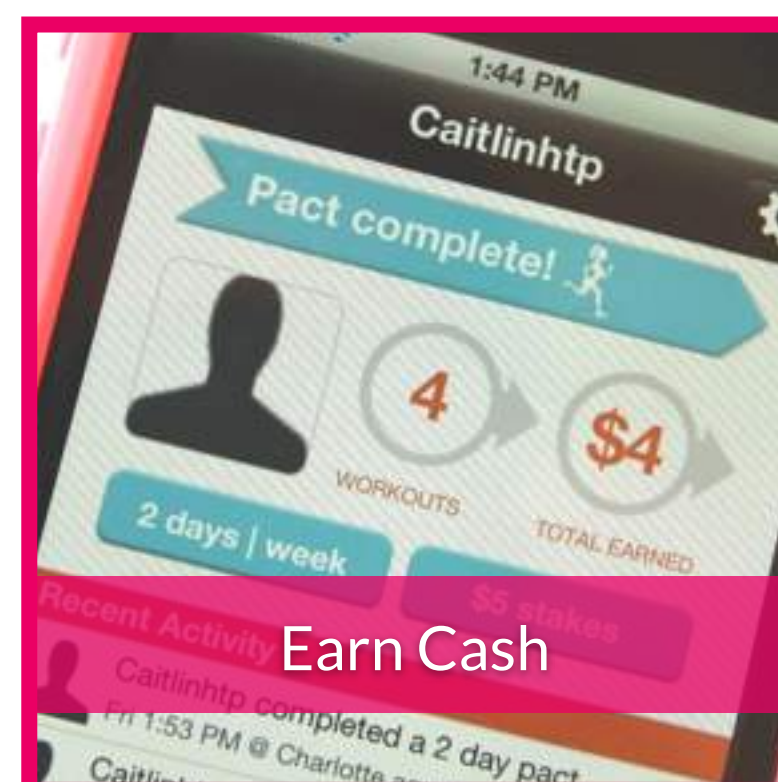
### 1. GymPact in 3 key offerings



GymPact gets you to create a “pact” over how many times you’ll make it to the gym over the course of a given week, and how much money you’ll be willing to fork over if you don’t meet that goal.



Users can check-in their gym, and must stay there for at least 30 minutes for their check-ins to count. GymPact has GPS checks in the background that auto-check you out when you leave the gym.



If you do meet your goals, GymPact gives you cash rewards from the collective pot of those who didn’t meet their goals, with GymPact taking a fee whenever it pays out to people who got to the gym.

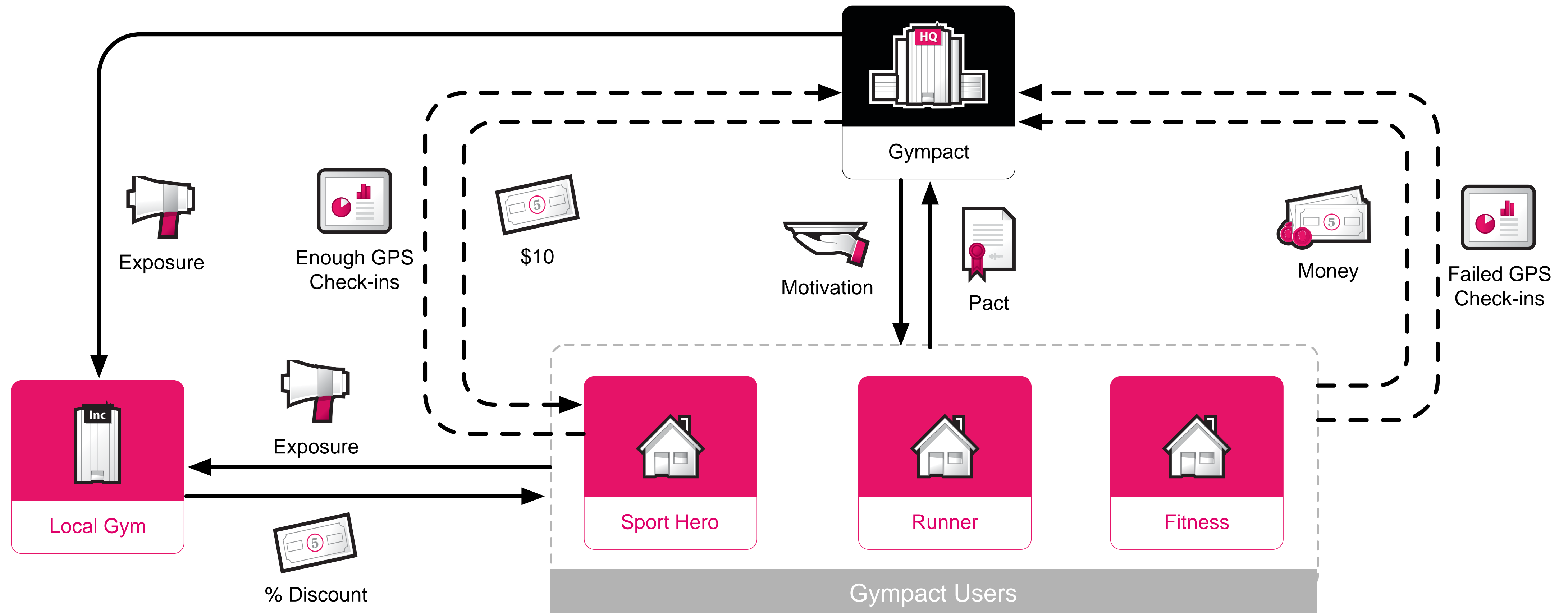
### 2. On which trends does this company focus?

- P2P (Peer to Peer)
- Financial Incentives to reach goals
- Money making app

### 3. Does it bring people out of their comfort zone?

- People have to pay to reach their goal.
- Once you reach \$10, you can withdraw your Gympact rewards via PayPal, which is not yet a payment standard





## Business Model

### 1. How do they make money?

With the motivational service for free, GymPact takes a cut when they pay out to members who successfully met their Pact.

### 2. Other companies with similar business model.

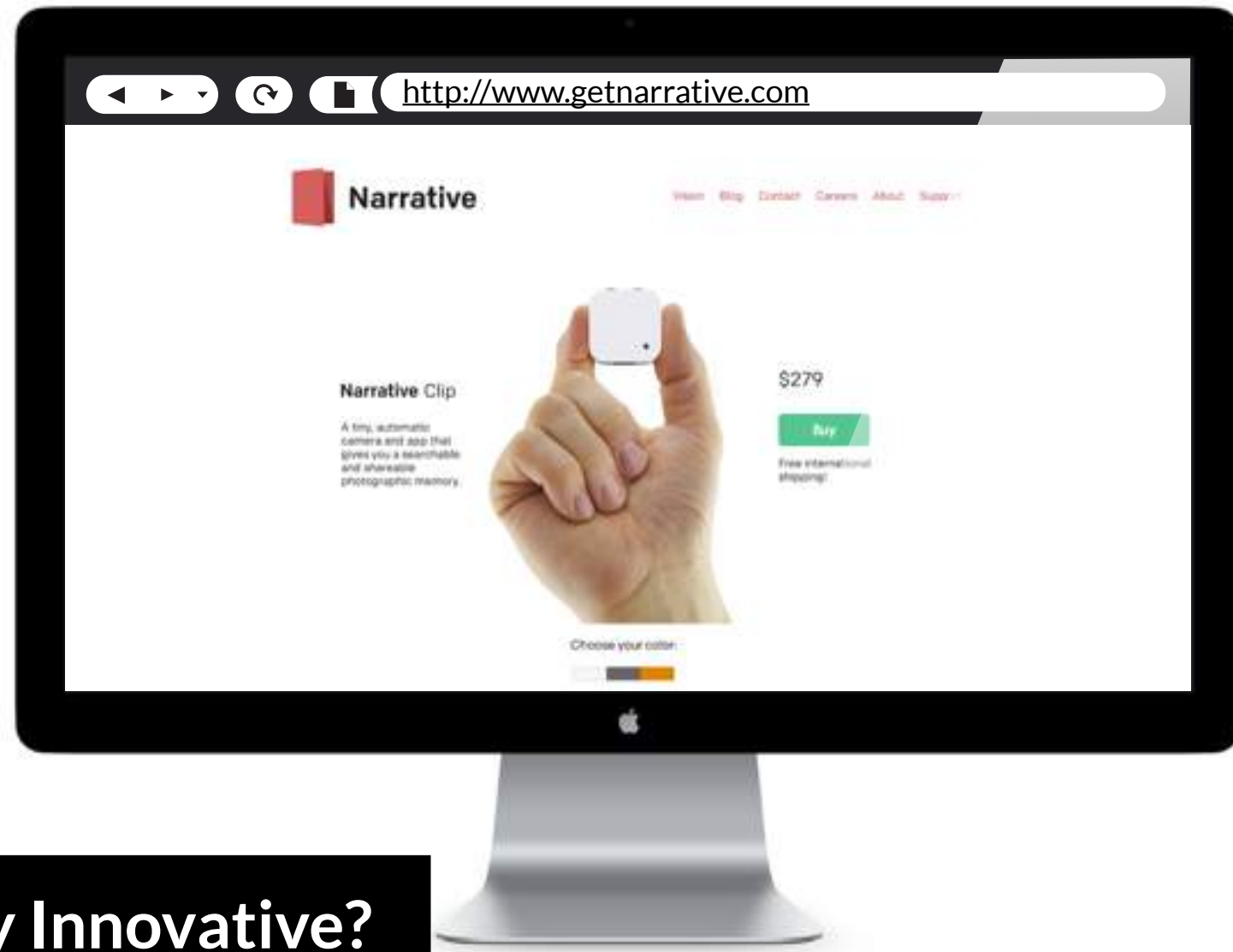
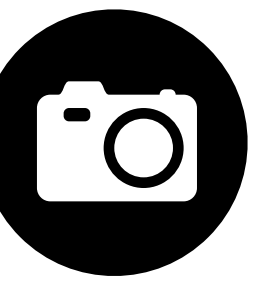
- <http://healthrally.com/>
- <http://runkeeper.com>
- <http://meetcarrot.com>

### 3. Business Model characteristics

- Right to charge credit card
- Monetize check-ins
- Discounts



**Narrative**



## Key Info

HQ **Linköping, Sweden**

Industry to learn from

**Consumer Goods**

Founded

**2012**

## Facts

- Crowdfunded on Kickstarter (November 2012) for \$550K, with +2800 backers
- Founded in Sweden, from day 1 launched worldwide
- Storing one user's daily images for a year, in addition to data from the camera's GPS, accelerator, and 3-D compass, will use 1.4 terabytes of data on average.

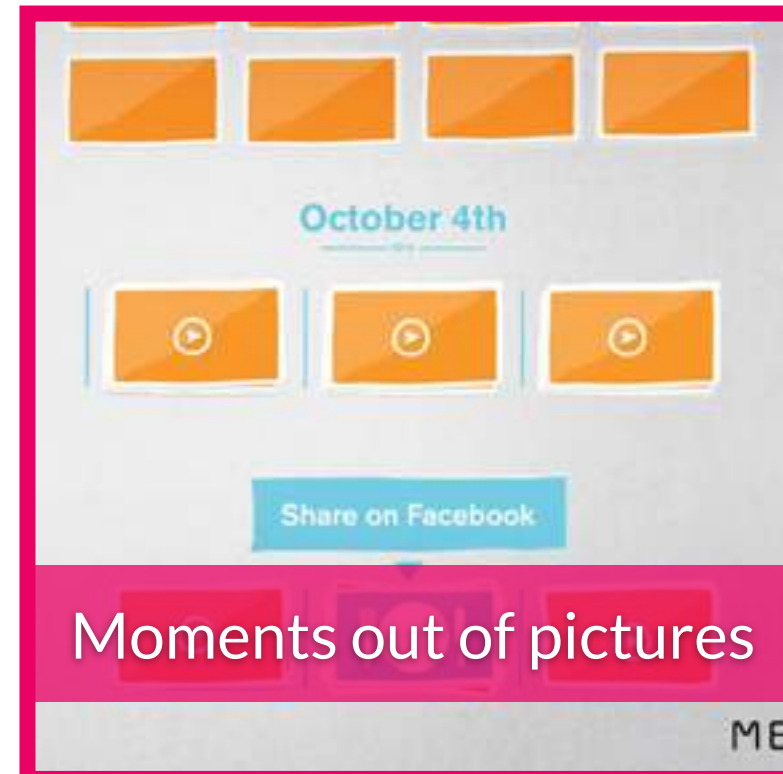
## Why Innovative?

### Narrative Clip in 3 key offerings



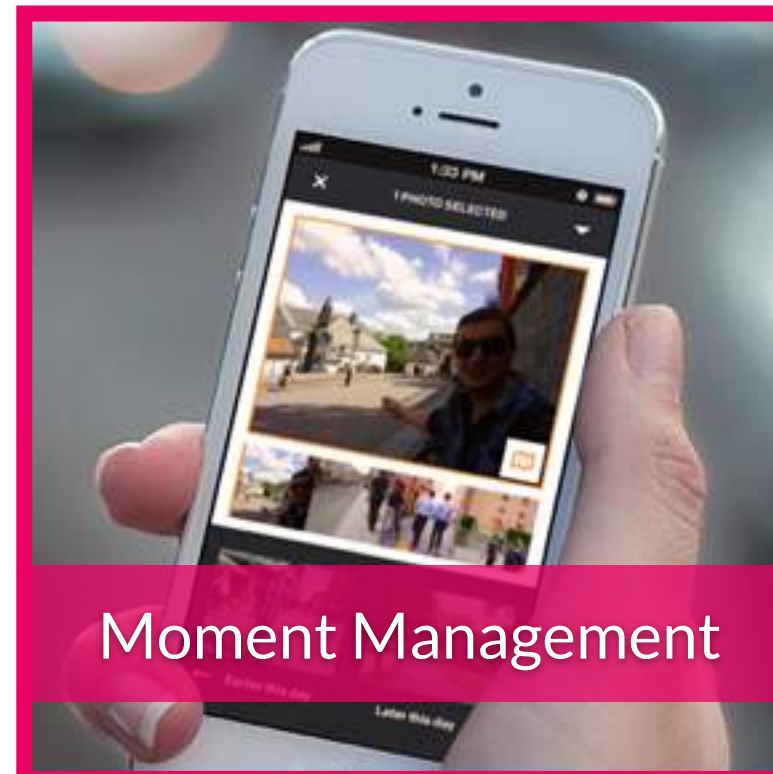
**Takes a picture every 30s**

The tiny wearable camera automatically snaps every 30 seconds of your life. The function of the camera (and additional app) is to give you photographic memory, stored in the cloud.



**Moments out of pictures**

In order to make sense of the large data output (+/- one million pics a year), pictures are automatically put together into 20 or 30 activities on a daily base, easy to tag, easy to search.



**Moment Management**

By saving data like GPS coordinates & camera facing direction for each picture, Memoto is also ready for extra offerings in the future.

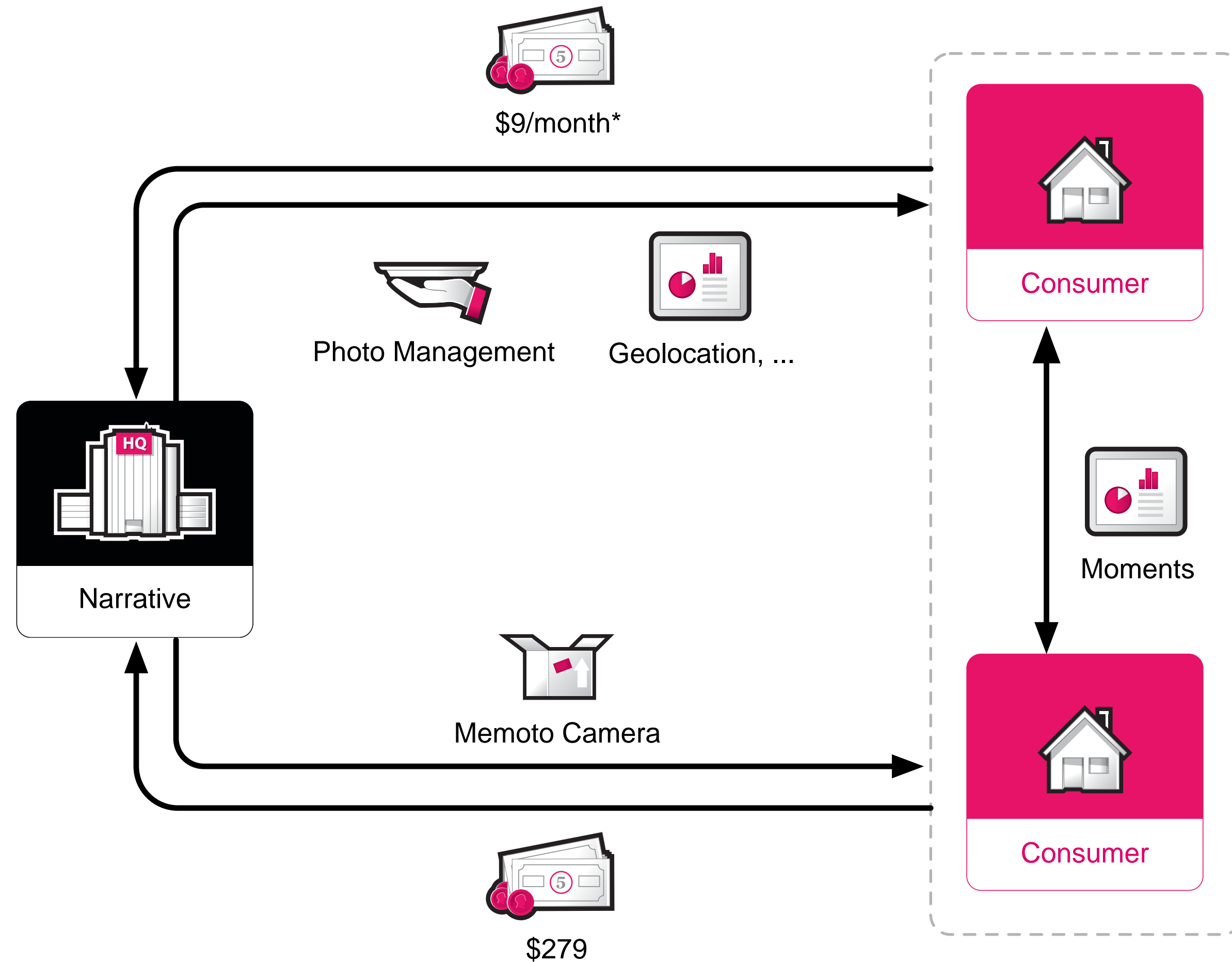
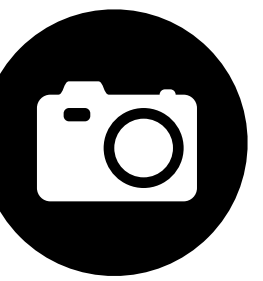
### On which trends does this company focus?

- Quantified Self (Trackers)
- Lifelogging
- Big Data Management
- Online "moment sharing"

### Does it bring people out of their comfort zone?

- Raising concerns on integrity and privacy issues, and whether the use of the product in public might come into conflict with (local) legislations.
- How many people want to capture their whole life?
- Picture management service perceived rather expensive





## Business Model

### 1. How do they make money?

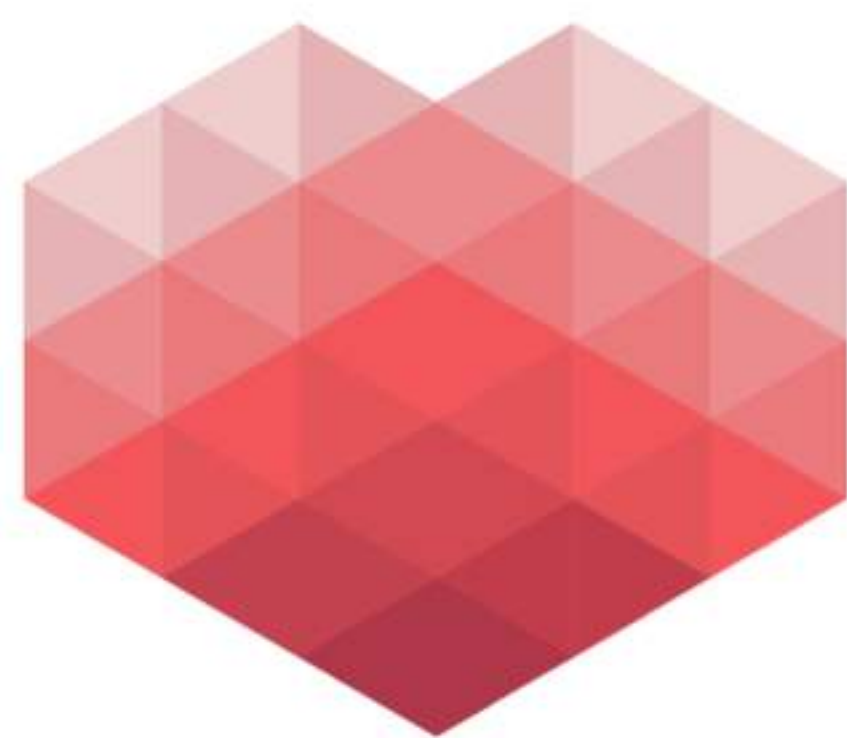
Selling camera devices (\$279) + subscription service on the data storage system (\$9/month).  
Different apps will be available, which are currently set to be included in the subscription service.

### 2. Other companies with similar business model.

- <http://jawbone.com>
- <http://fitbit.com>
- <http://nespresso.com> (Bait & Hook)

### 3. Business Model characteristics

- Bait & Hook
- Online (app) + Offline (device)
- Main device + add-ons
- Social Media Interaction
- Product-Service combination



3D HUBS

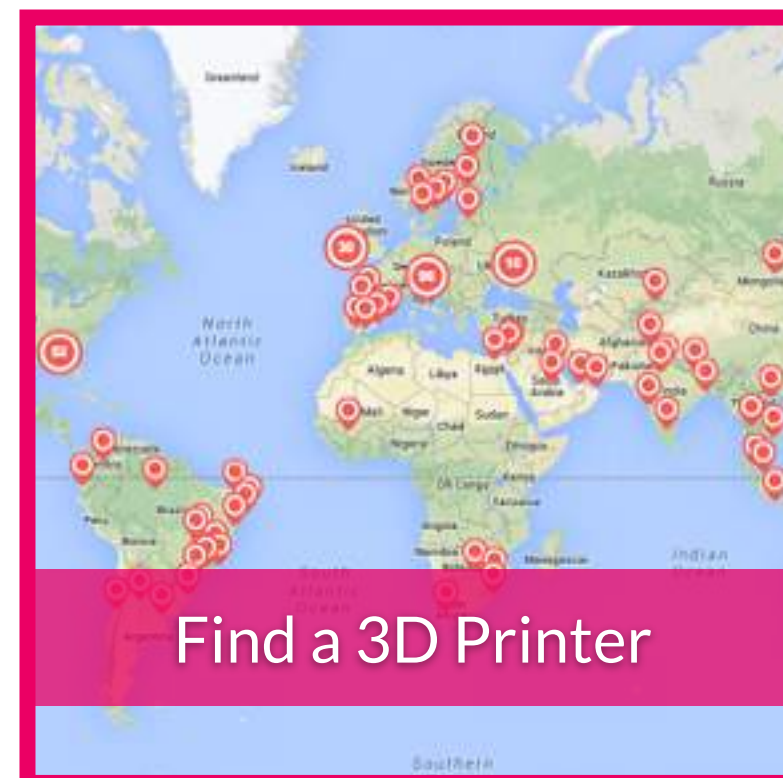


## Why Innovative?

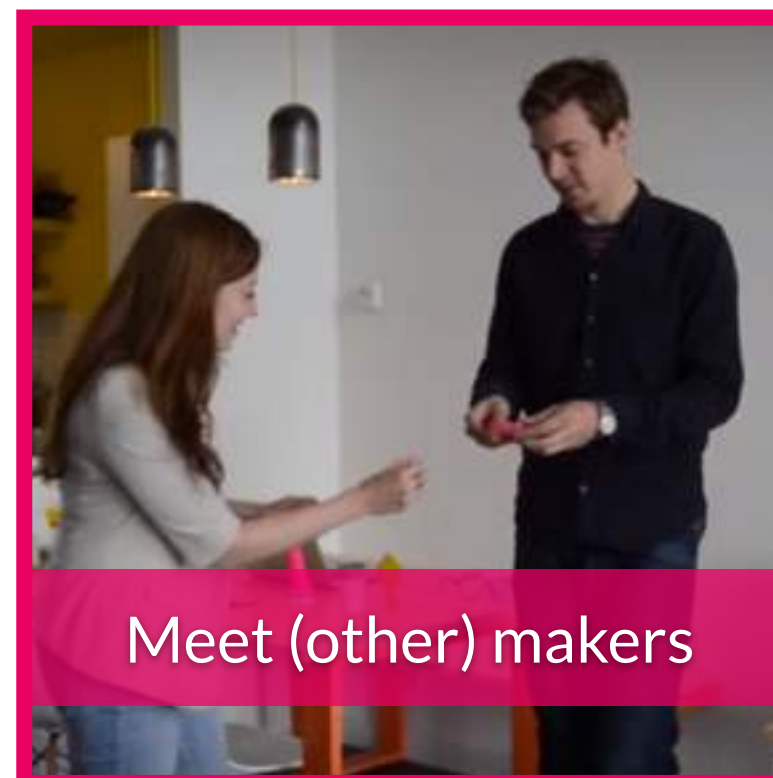
### 1. 3D Hubs in 3 key offerings



Owners can list their printer for free. There are no signup fees or recurring charges for Hubs. 3D Hubs adds a 15% commission fee (excluding any applicable VAT) on top of the price hubs entered for each customer quote.



People can find a local printer in their area and connect with the HUB through the platform. Each Hub decides how much money it wants to earn, and sets its own start-up price for a 3D print.



Cities are considered “unlocked” once 10 3D printers have been listed. A 3D Hubs Mayor is appointed to organize community events for enthusiasts in their unlocked area.

## Key Info

HQ **Amsterdam, the Netherlands**

Industry to learn from

**Manufacturing**

Founded

**2013**

## Facts

- Recently (August 2013) received seed funding
- Bram de Zwart, CEO and Brian Garret, CTO, of 3D Hubs are both former employees of 3D systems
- Unlocked cities right now are London, Amsterdam, Berlin, Antwerp and Copenhagen

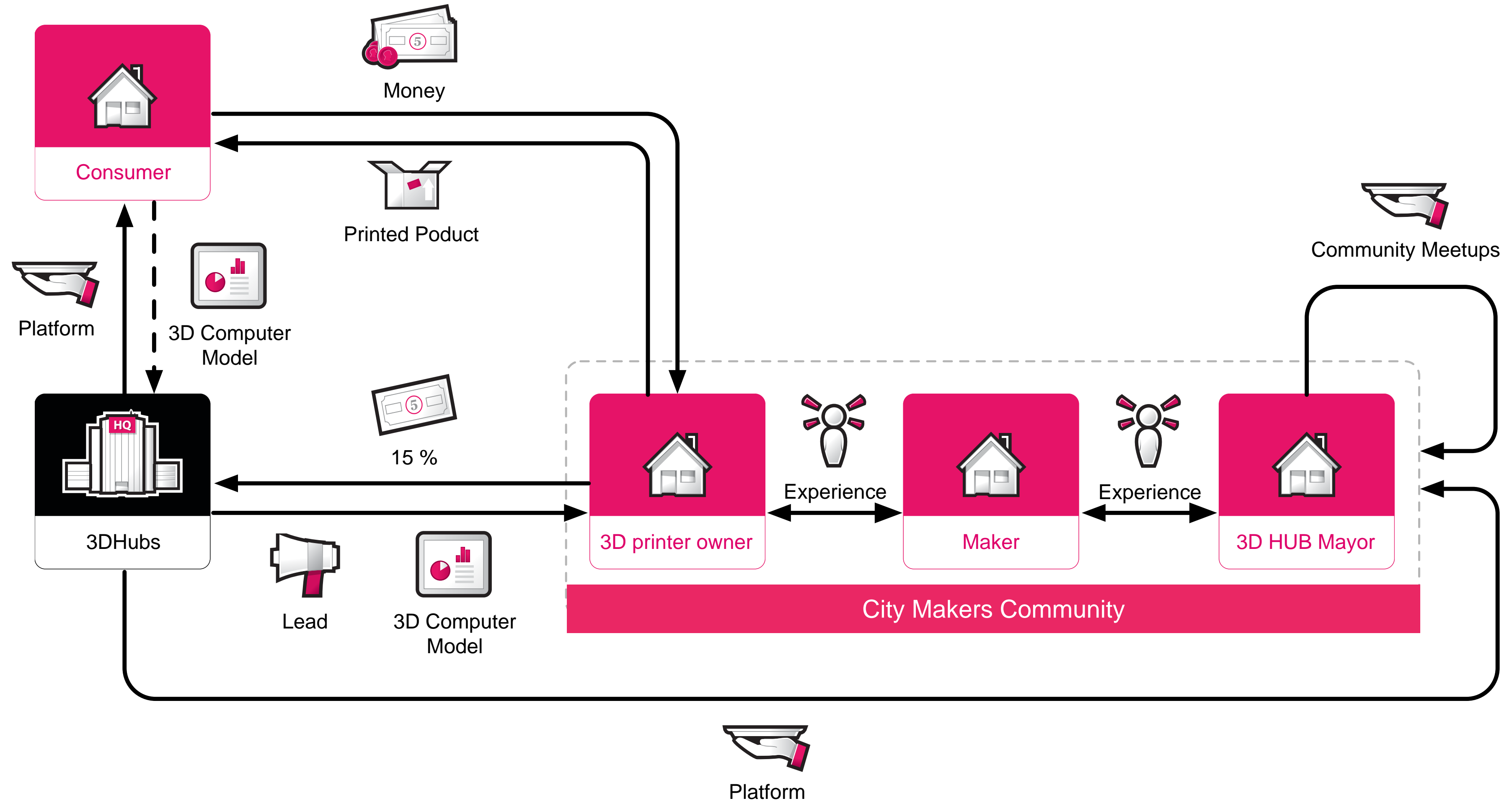
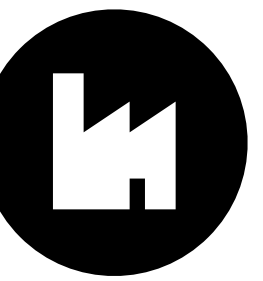
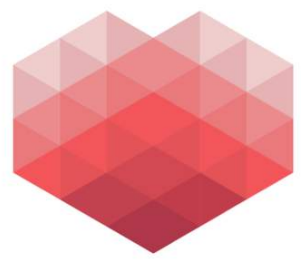
### 2. On which trends does this company focus?

- Collaborative Consumption, P2P
- 3D Printing
- Network of prosumers

### 3. Does it bring people out of their comfort zone?

- How do you control quality when manufacturing is distributed among communities?
- What about good customer support? Who is responsible for that?





## Business Model

### 1. How do they make money?

3D Hubs takes a commission of 15% on every 3D printed product, ordered through the platform.

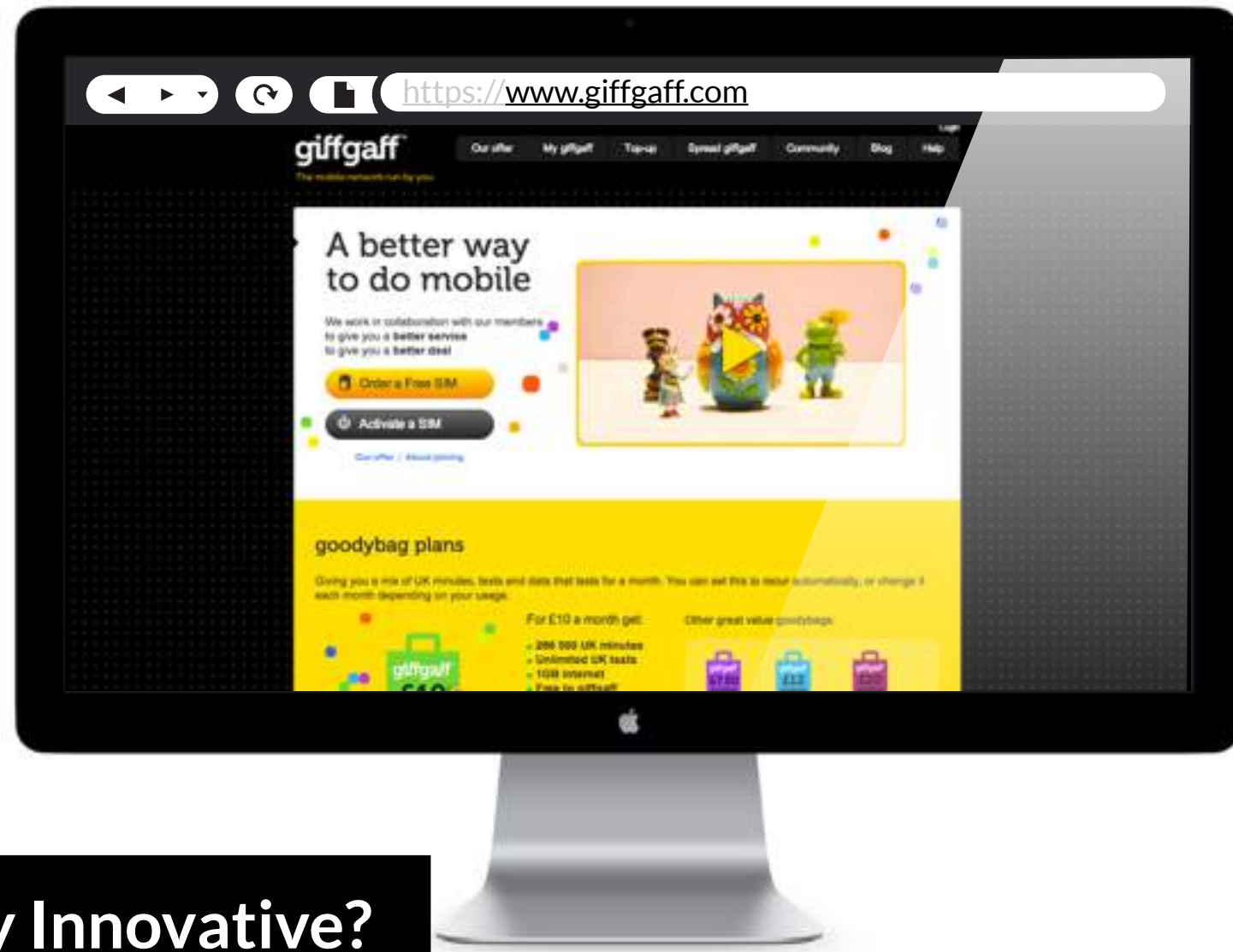
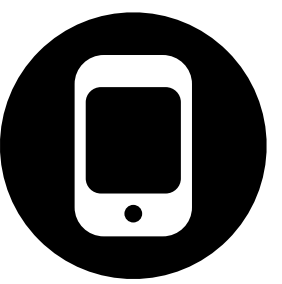
### 2. Other companies with similar business model.

- <http://corp.fon.com>
- Foursquare
- Airbnb

### 3. Business Model characteristics

- P2P Business Model
- Online & Offline community
- Broker Model

**giffgaff<sup>TM</sup>**



## Key Info

HQ London, UK

Industry to learn from

Telecom

Founded

2009

## Facts

- It is owned by Telefónica, which operates in most of Europe as O2. GiffGaff is O2 vertical, operating 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.
- The word giffgaff is Scottish English, meaning mutual giving.

## Why Innovative?

### 1. GiffGaff in 3 key offerings



Participate in GiffGaff

Members get rewarded with payback points for running parts of the business (e.g. answering questions, getting new members, ...) This way GiffGaff keeps its costs low and returns the savings back to members.



Receive "PayBack"

Earned payback points can be used to top-up bills, receive in cash or donate to charity initiatives. One earned payback points is equal to one penny. In Dec. 2012 Giffgaff paid out over £1.8 million to its customers



GiffGaff Labs

New product ideas are tested initially in Giffgaff labs, available to all members for a short period. If they are popular, they may be incorporated into the main product and are withdrawn if not.

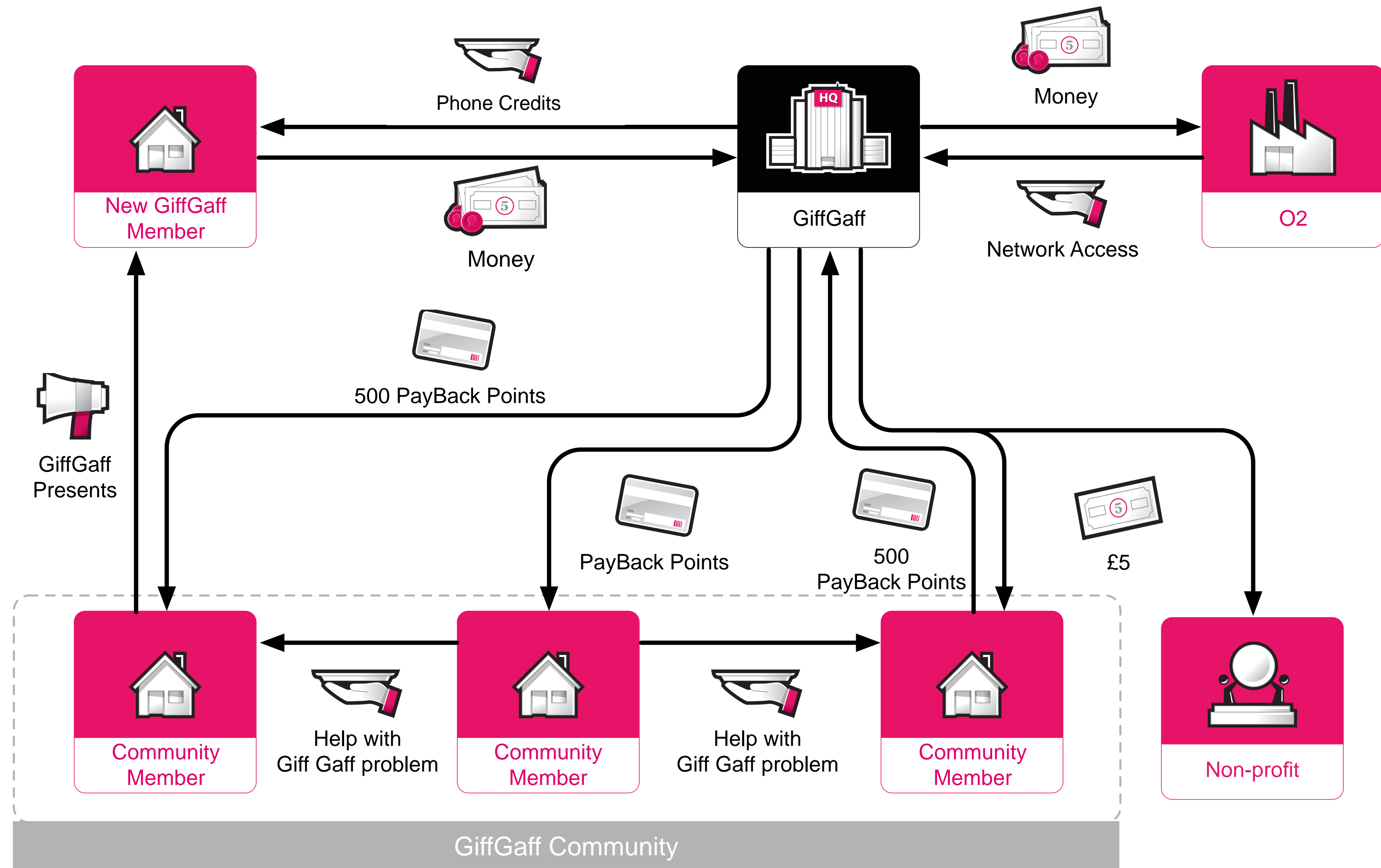
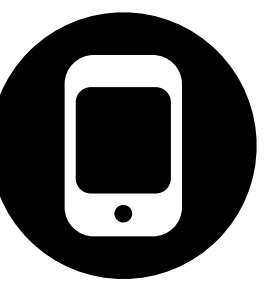
### 2. On which trends does this company focus?

- Crowdsourcing
- Fully digital
- Only social media based communication channels
- Involve charity

### 3. Does it bring people out of their comfort zone?

- Being fully digital, means only a selected customer base (often referred as digital natives) is able to use the low-cost services of giffgaff.





## Business Model

### 1. How do they make money?

Giffgaff works as Mobile Virtual Network Operator. MVNO's have business arrangements with traditional mobile operators to buy minutes of use (MOU) which they then sell to their own customers.

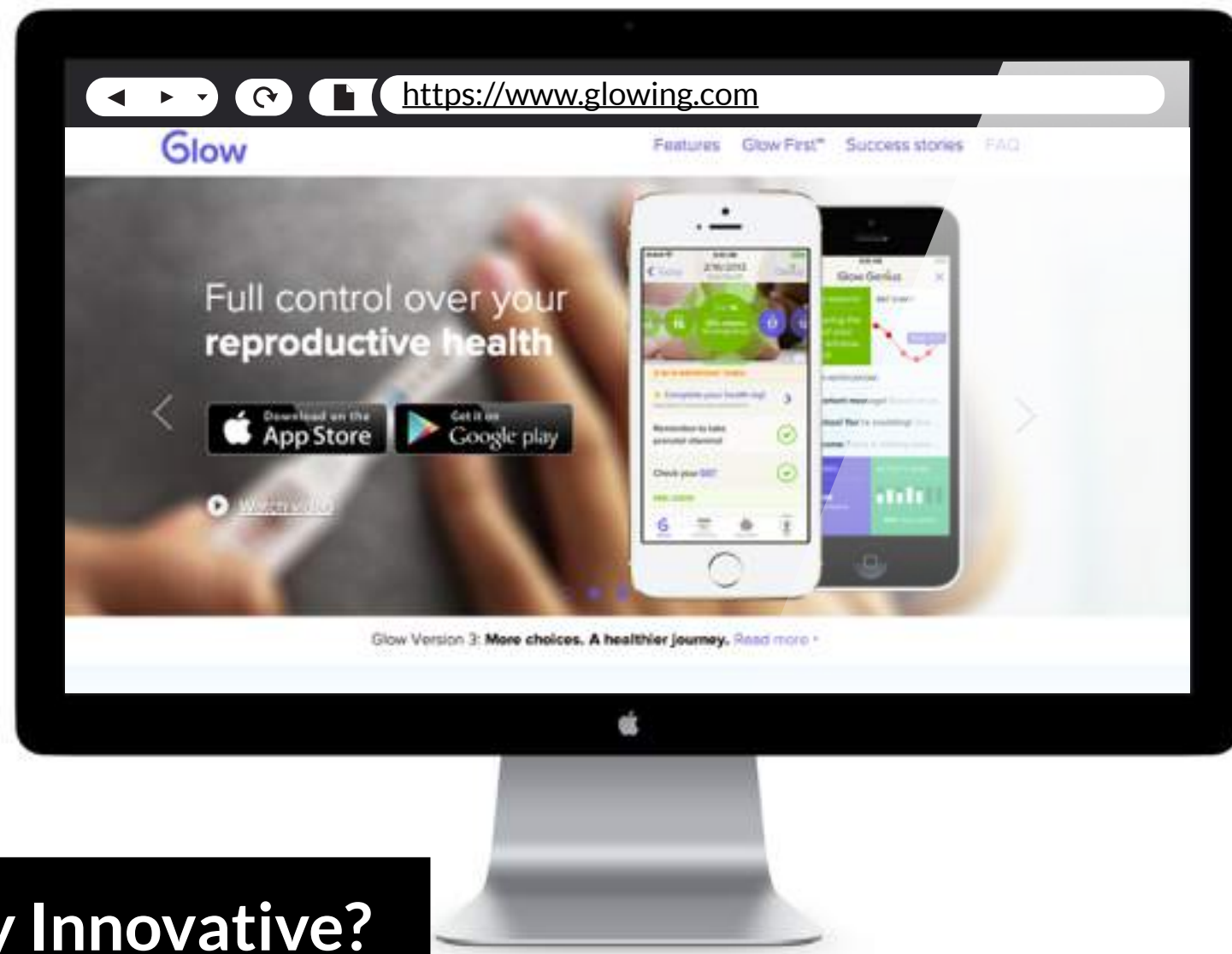
### 2. Other companies with similar business model.

- <http://mobilevikings.be>
- <http://hellobank.be>

### 3. Business Model characteristics

- Charity-based
- Credit System
- Referral Structure

Glow



## Key Info

HQ **San Francisco, US**



Industry to learn from

**Finance & Banking**  
**Health & BioTech**

Founded

**08/2013**

## Facts

- Co-Founded by PayPal cofounder Max Levchin
- Received \$6M in Series A funding. (8/8/13)
- End of 2013, more than 1,000 women have become pregnant with Glow.

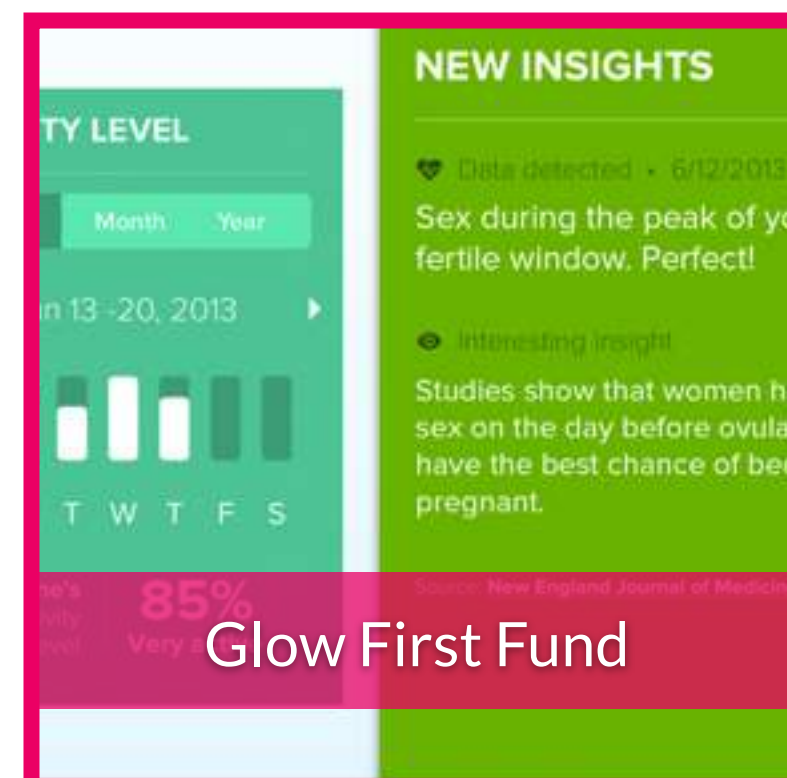
## Why Innovative?

### 1. Glow in 3 key offerings



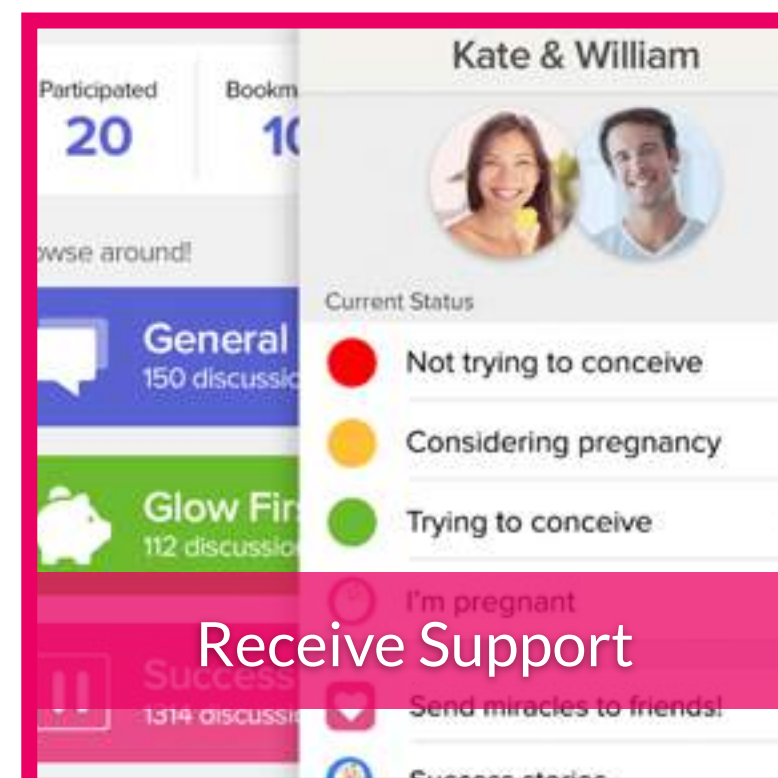
Help in conceiving

With the mobile app, women can receive personalized data about their fertility by providing it answers to a few questions. The more input that's provided, the better chance it can estimate when would be the best day to possibly conceive.



Glow First Fund

Participating in Glow First, people pay \$50/month for extra insights. Most will conceive, while the rest split the entire fund between couples who have been trying to get pregnant for 10 months; receiving the financial help they need to seek answers.



Receive Support

Glow community is a social space to allow couples who are trying to conceive and parents-to-be to share their experiences.

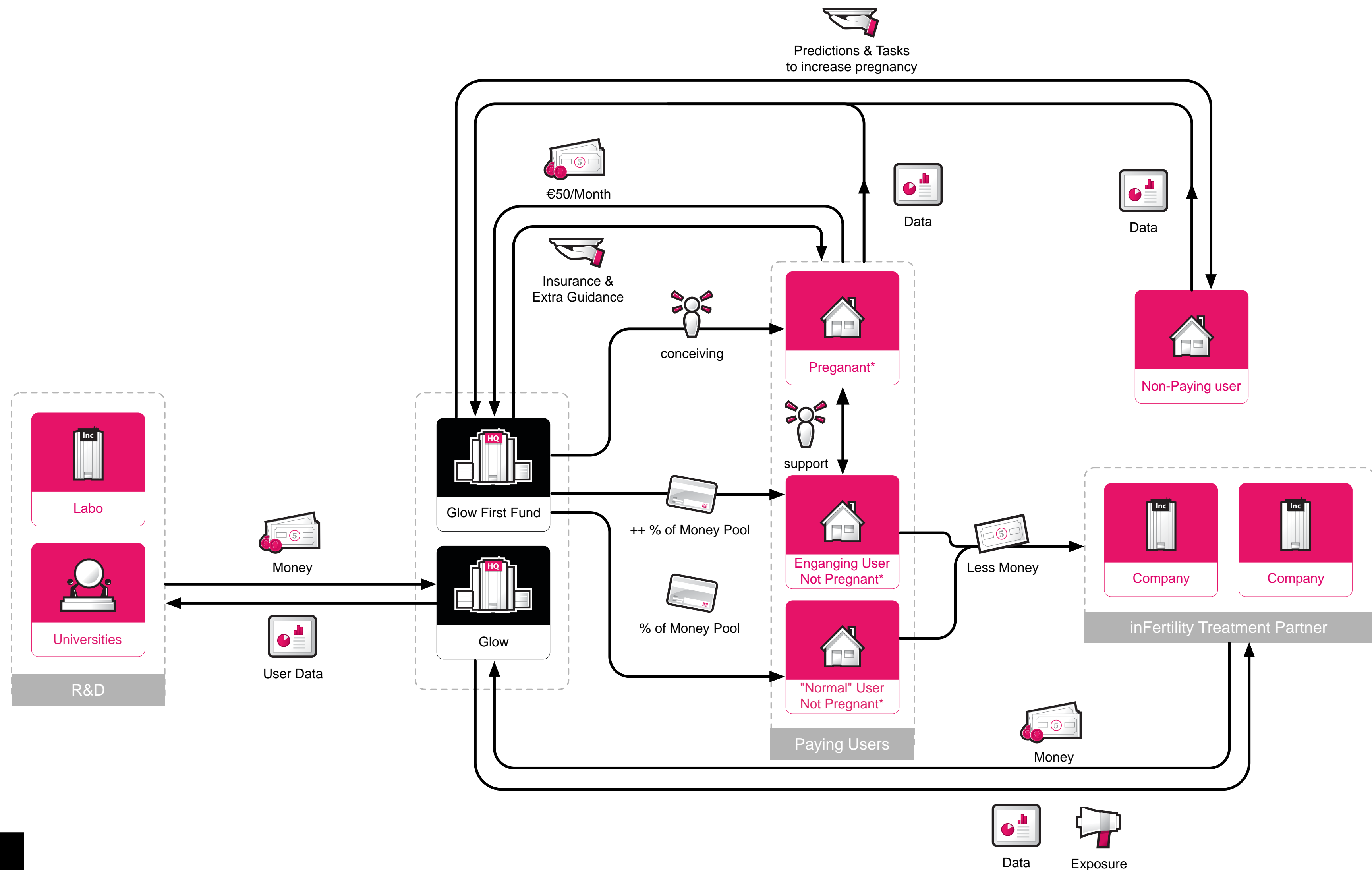
### 2. On which trends does this company focus?

- Big-Data
- Profit + Non-Profit
- Social Community
- HealthCare 2.0

### 3. Does it bring people out of their comfort zone?

- Trying to reduce the cost of healthcare in the United States with a crowdsourcing model, Glow is competing with normal expensive insurance companies.





## Business Model

### 1. How do they make money?

Glow sells "data insights" regarding conceiving to Research Institutions & gives exposure to trustworthy Infertility Treatment Clinics. The data is generated by users who use the Glow free fertility-tracking app.

### 2. Other companies with similar business model.

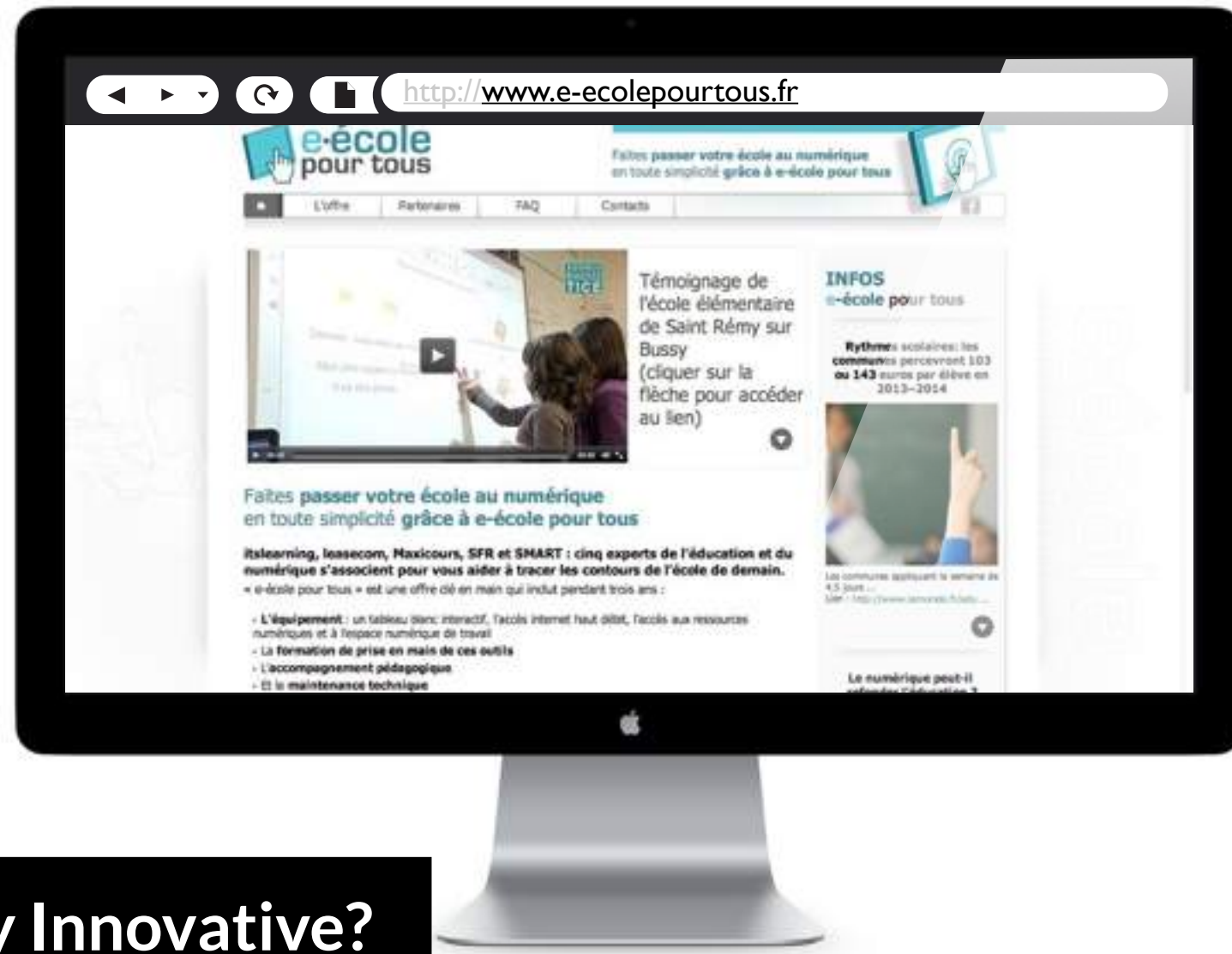
- <http://23andme.com>
- <http://friendsurance.com>

### 3. Business Model characteristics

- Non-Profit part
- Partnership Model
- Money pool







## Why Innovative?

### 1. e-école in 3 key offerings



Schools buy a “one-solution-fits-all” offering, acting as a platform for the delivery of a digital educational experience. With SFR offering the network, other businesses provide complementary services.



The integration of LMS in the overall proposition is an important step, as it opens the door for students to experience the virtual learning environment.



LeaseCom, a separate financial leasing company, handles payments from the schools or bodies responsible for local school administration and disburses this to the other service providers.

## Key Info

HQ Paris, France

Industry to learn from

Telecom, Education

Founded

2012

## Facts

- Within its broad target of primary schools, SFR has identified distinct sub-segments - rural schools, urban schools and private schools
- The content and LMS provider partners already operate software-as-a-service models, making it straightforward to add additional accounts.

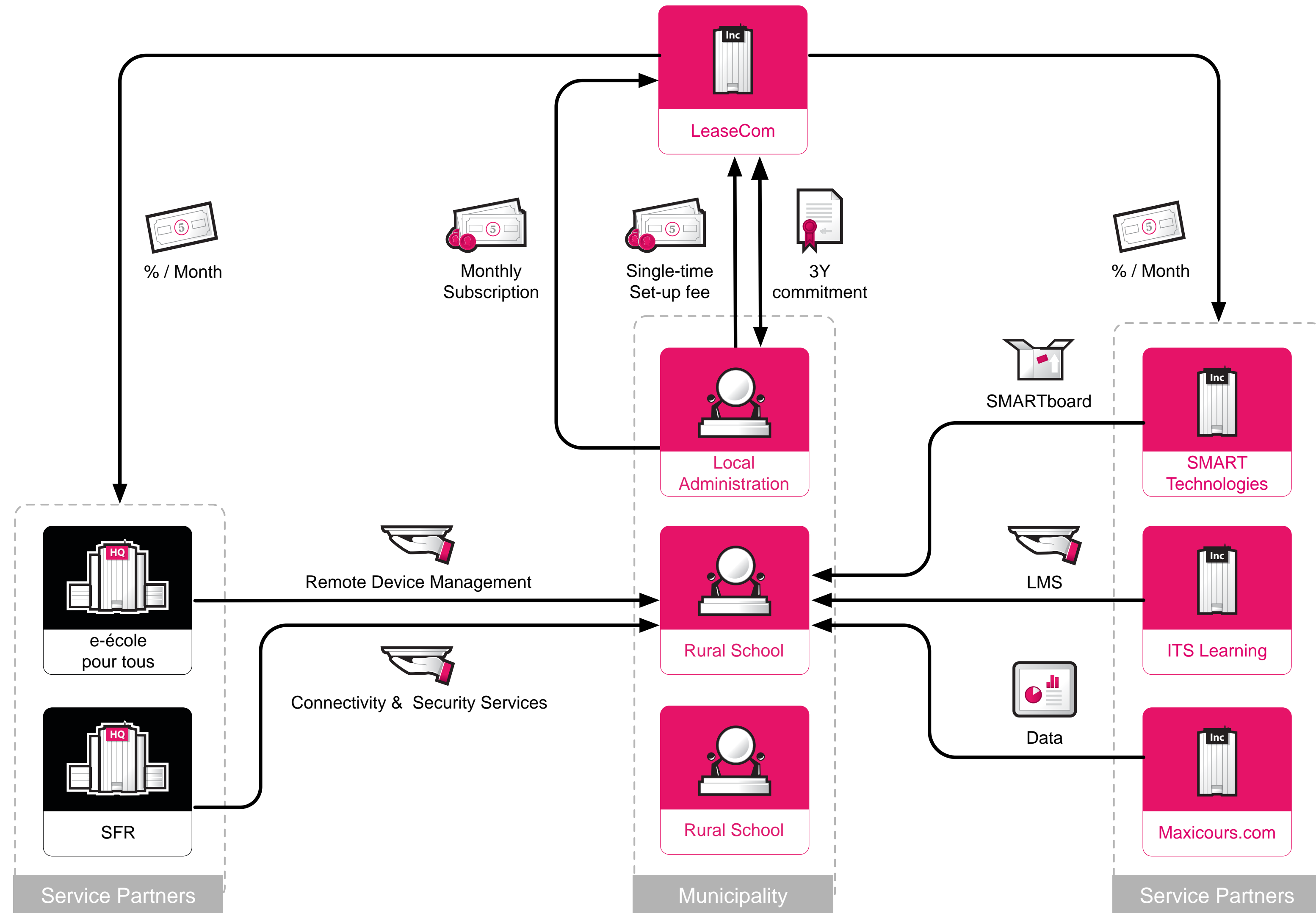
### 2. On which trends does this company focus?

- Service-packs
- School 2.0
- One Stop Shop (for municipality)
- Outsources maintenance

### 3. Does it bring people out of their comfort zone?

- What if you want one of the service providers to be differently? Is this pack always the cheapest solution?
- What are the risks of leasing in this offering?





## Business Model

### 1. How do they make money?

SFR works in a partnership model with other service providers. After a set-up fee; local school administration, taking a 3 year commitment, pay a monthly subscription fee to a separate leasing company, who disburses it to the different service providers.

### 2. Other companies with similar business model.

- One-Stop-Shop house renovations

### 3. Business Model characteristics

- Partnership model
- Leasing model
- Subscription model
- Cross-industry partnerships



# SANERGY

Building Sustainable Sanitation in Urban Slums





## Key Info

HQ **Nairobi, Kenya**

Industry to learn from

**Sanitation & Waste Management**

Founded

**2011**

## Facts

- About a third of Fresh Life Operators have already purchased an additional unit.
- Sanergy sells five to 10 toilets a week.
- On average 60 customers visit a toilet per day

## Why Innovative?

### 1. Sanergy in 3 key offerings



Buy a toilet and become an entrepreneur

Fresh Life toilets are sold at cost for \$500, which includes installation and painting. Owners are considered franchisees and have to supply toilet paper, soap & a hand washing stand.



Sanergy collects the waste

Each toilet has 2 removable waste cartridges. Sanergy organizes a daily waste collection, included in the franchising “service”. Sanergy collects about 1.5 tons of waste each day.



Making fertilizer out of waste

It takes Sanergy four to six months to turn raw human waste into fertilizer. The same waste can be used for both fertilizer and biogas.

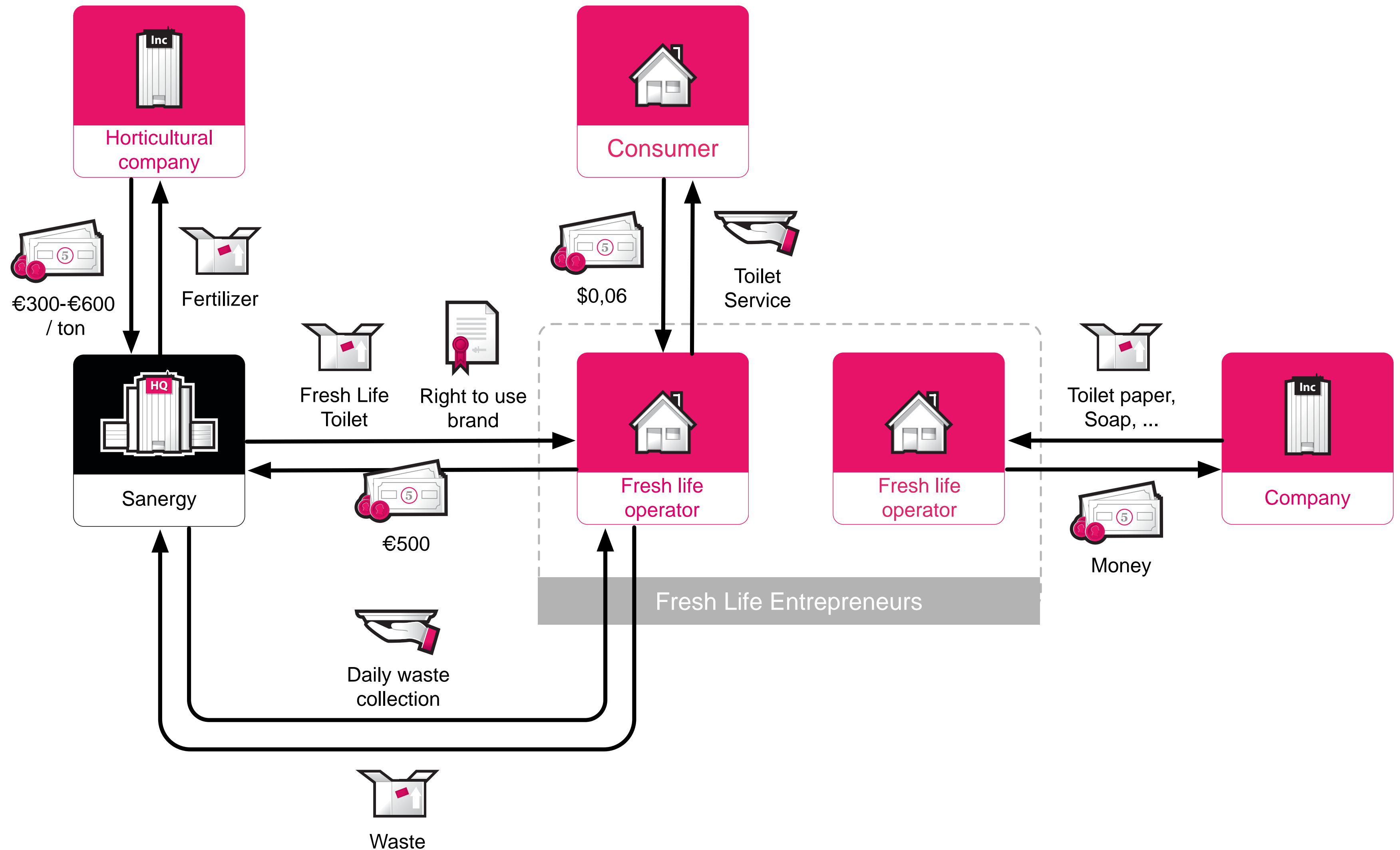
### 2. On which trends does this company focus?

- Reverse Innovation
- Micro Franchising
- Sustainable Processes

### 3. Does it bring people out of their comfort zone?

- What would people think about using human faeces as part of growing their food?
- Raising questions if the business model is sustainable enough?





## Business Model

### 1. How do they make money?

Sanergy makes money by selling fertilizer out of human manure to other companies. They collect this waste through their not-for-profit franchising brand “Fresh Life Toilets”, supporting entrepreneurs in emerging markets.

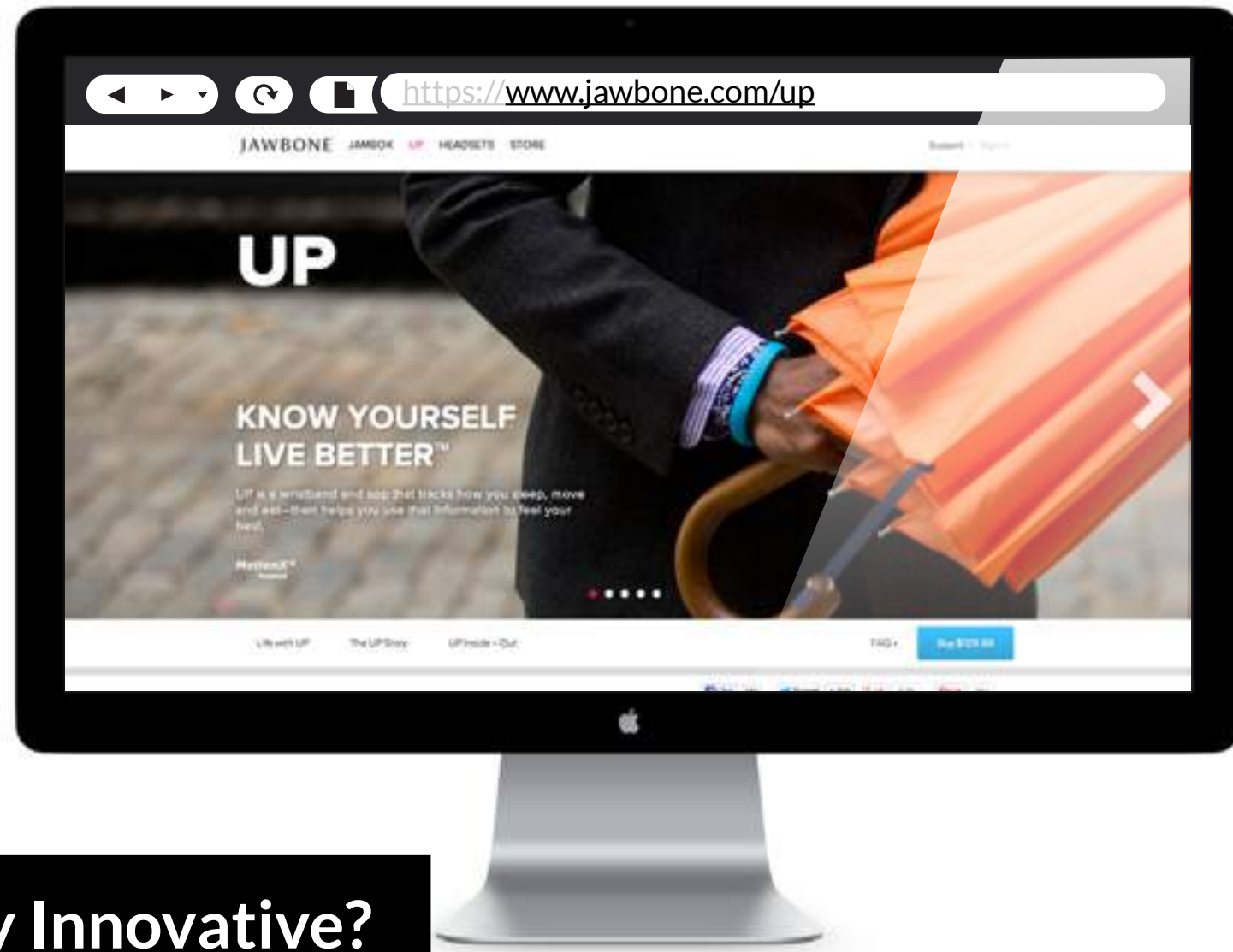
### 2. Other companies with similar business model.

- <http://fanmilk.com>
- <http://visionspring.org>
- <http://ruralspark.com>
- <http://nuruenergy.com>

### 3. Business Model characteristics

- (micro-) franchising model
- business in a box
- micro-transactions
- community of entrepreneurs

JAWBONE



## Key Info

HQ **San Francisco, US**

Industry to learn from

**Sports & Fitness**

Founded

**2006**

## Facts

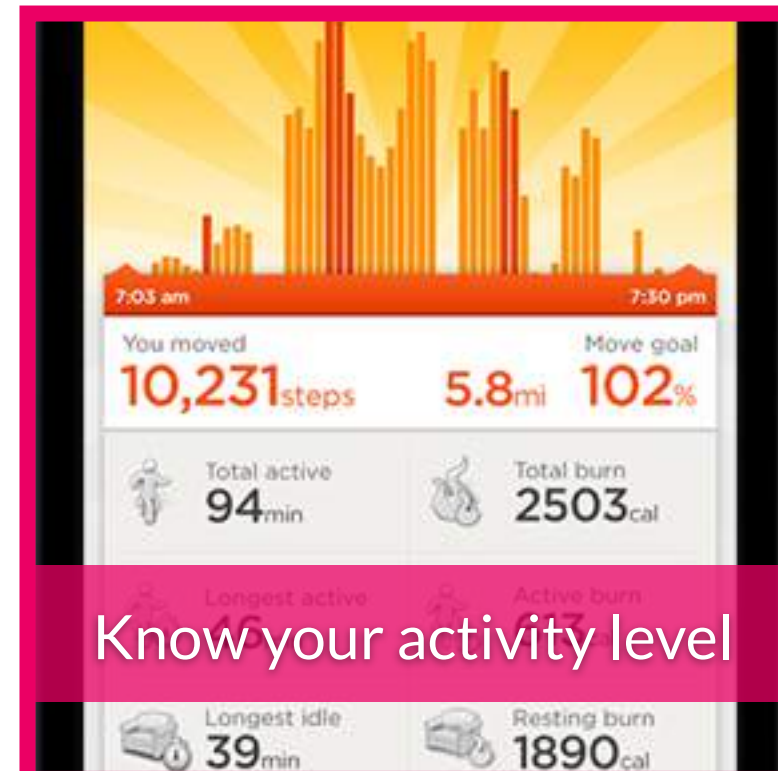
- Jawbone owns over 230 patents related to UP.
- Besides UP, jawbone develops and sells also other wearable technology and audio devices, including Jambox wireless speakers, bluetooth headsets, ...

## Why Innovative?

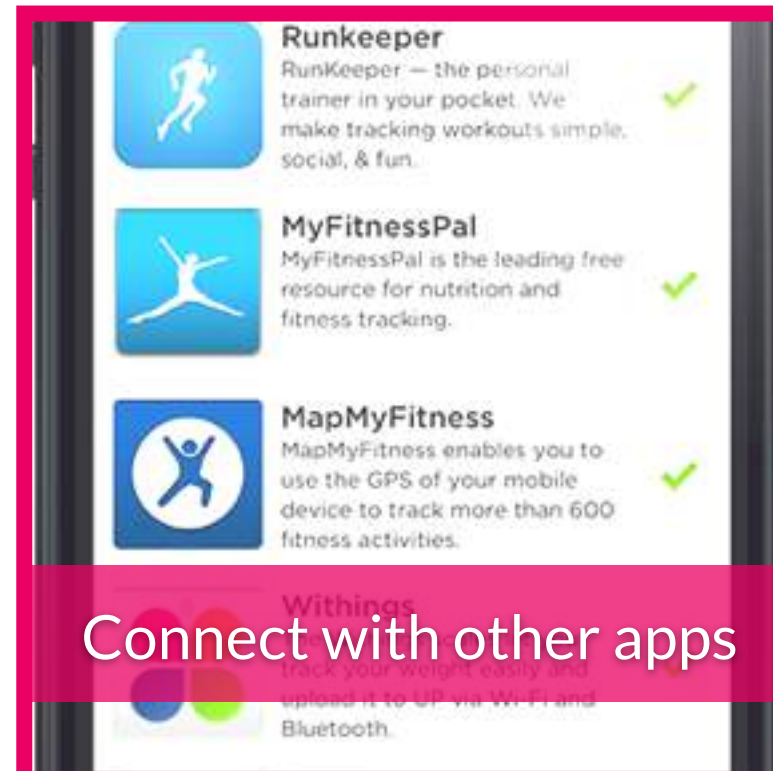
### 1. Jawbone UP in 3 key offerings



UP is designed to be comfortable, so you can wear it 24/7. Available in 8 different colors, and in different sizes, it's an intelligent computer that can be wrapped around everyone's wrist.



Know what's happening with you, instantly: Your sleep, your activity, what you're eating. The Home Screen is your daily dashboard. A way to quickly check in with your progress and see what your friends are up to.



UP works perfectly together with other tracking tools. Track your weight, map your bike rides, access extensive food libraries and more, and that data will be seamlessly integrated into your UP feed, lifeline and trends."

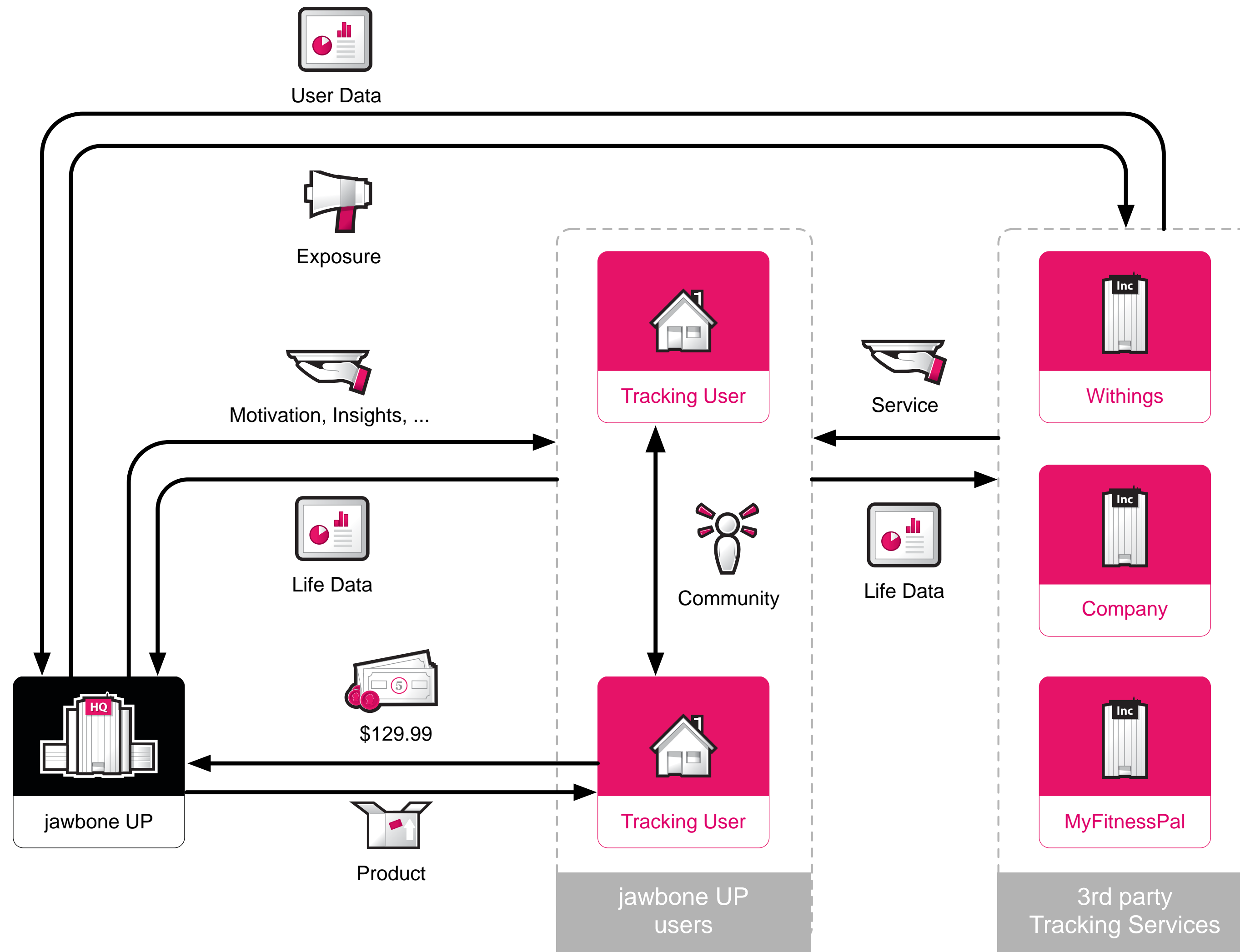
### 2. On which trends does this company focus?

- Quantified Self
- Internet of Things
- Big Data

### 3. Does it bring people out of their comfort zone?

- Jawbones wristband tracks where you are and what you're doing 24/7. Not everyone likes to be connected to the internet all day long.





## Business Model

### 1. How do they make money?

Jawbone UP makes money with selling data tracking wristbands at a retail price of \$129.99. Users can use the free app for getting insights in this data.

### 2. Other companies with similar business model.

- <http://www.fitbit.com>
- <http://withings.com>

### 3. Business Model characteristics

- Device + App
- Data Model
- User Insights





## Key Info

HQ Mountain View, California, US

Industry to learn from

Health & BioTech

Founded

2006

## Facts

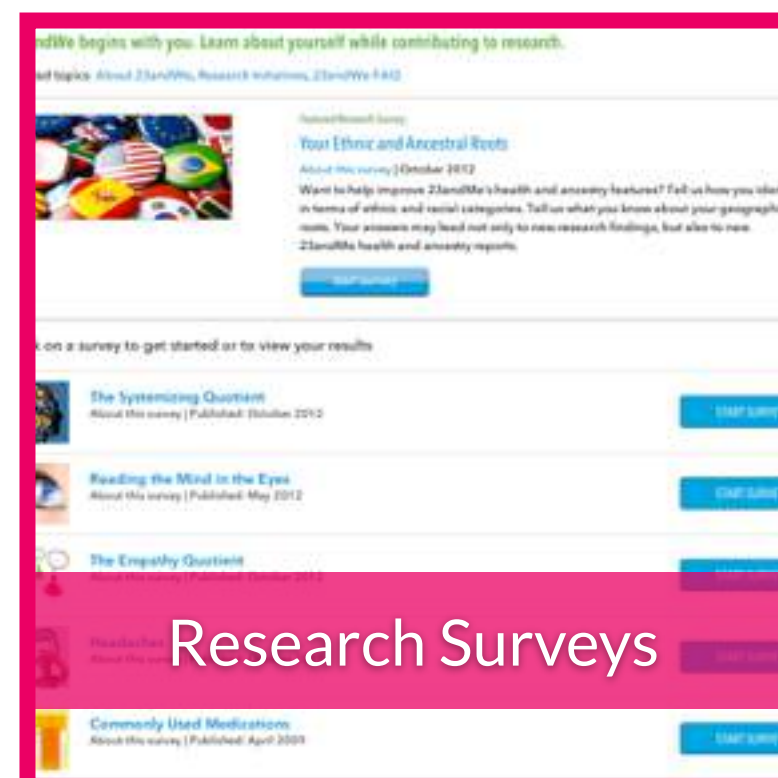
- Founded by Anne Wojcicki, the wife of Google co-founder Sergey Brin.
- Google Ventures, together with other investment funds, already invested +\$150 million in 23andMe. This company could enable the search giant to index another facet of the world's information.

## Why Innovative?

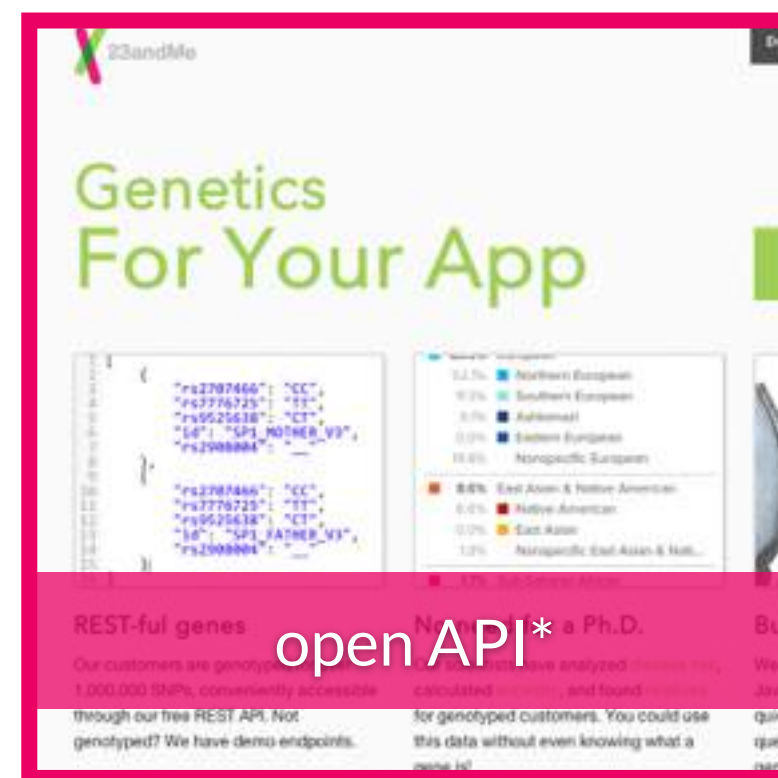
### 1. 23andMe in 3 key offerings



For \$99, people can order a DNA scan. After sending back a sample to the 23andMe lab, users receive, 3 weeks later, a personal DNA report on different health conditions and their DNA lineage.



23andMe, gives customers the opportunity to leverage their data by contributing it to studies of genetics. At this moment only in-house research, 23andMe will provide this service soon B2B, for monetizing profile data.



23andMe has an API, to let developers build other apps and services on top of users' genetic information. e.g. [www.genesand.us](http://www.genesand.us) finds the best genes that you can give to your child.

### 2. On which trends does this company focus?

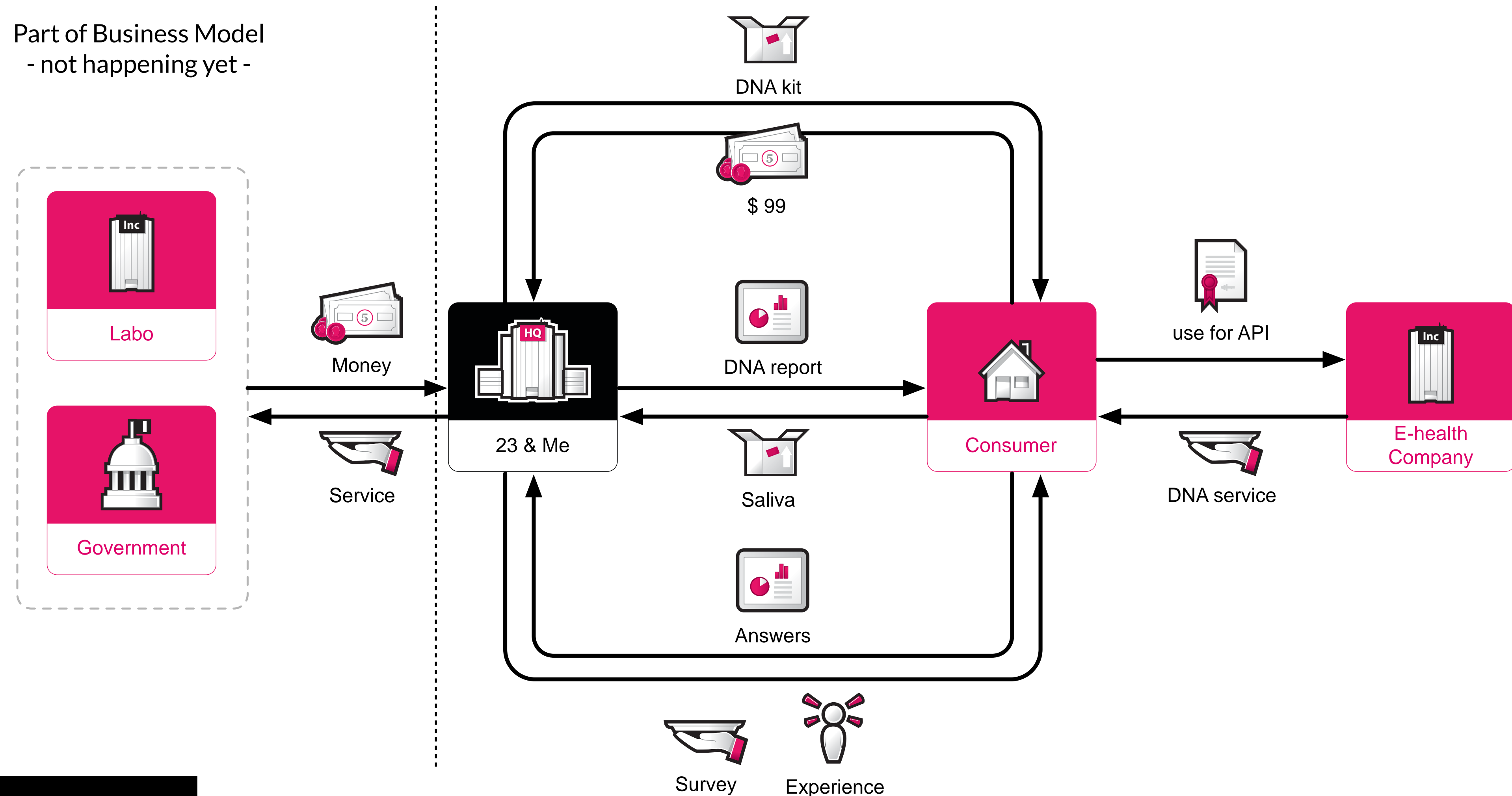
- Healthcare 2.0
- Big Data

### 3. Does it bring people out of their comfort zone?

- With +300.000 DNA samples in their customer base, 23andMe has access to the most precious data a person can give: his personal data.
- The states of New York and California unsuccessfully attempted to block the test in 2008.
- People are still struggling with the ethical question: "Do I want to know what my statistic chance is to get a certain health condition?"



Part of Business Model  
- not happening yet -



## Business Model

### 1. How do they make money?

23andMe makes money with personal genetic tests, providing reports on +240 health conditions & lineage discovery. Believed is that their DNA research studies & surveys will soon be an additional way of making money, with a mainly B2B focus instead of B2C.

### 2. Other companies with similar business model.

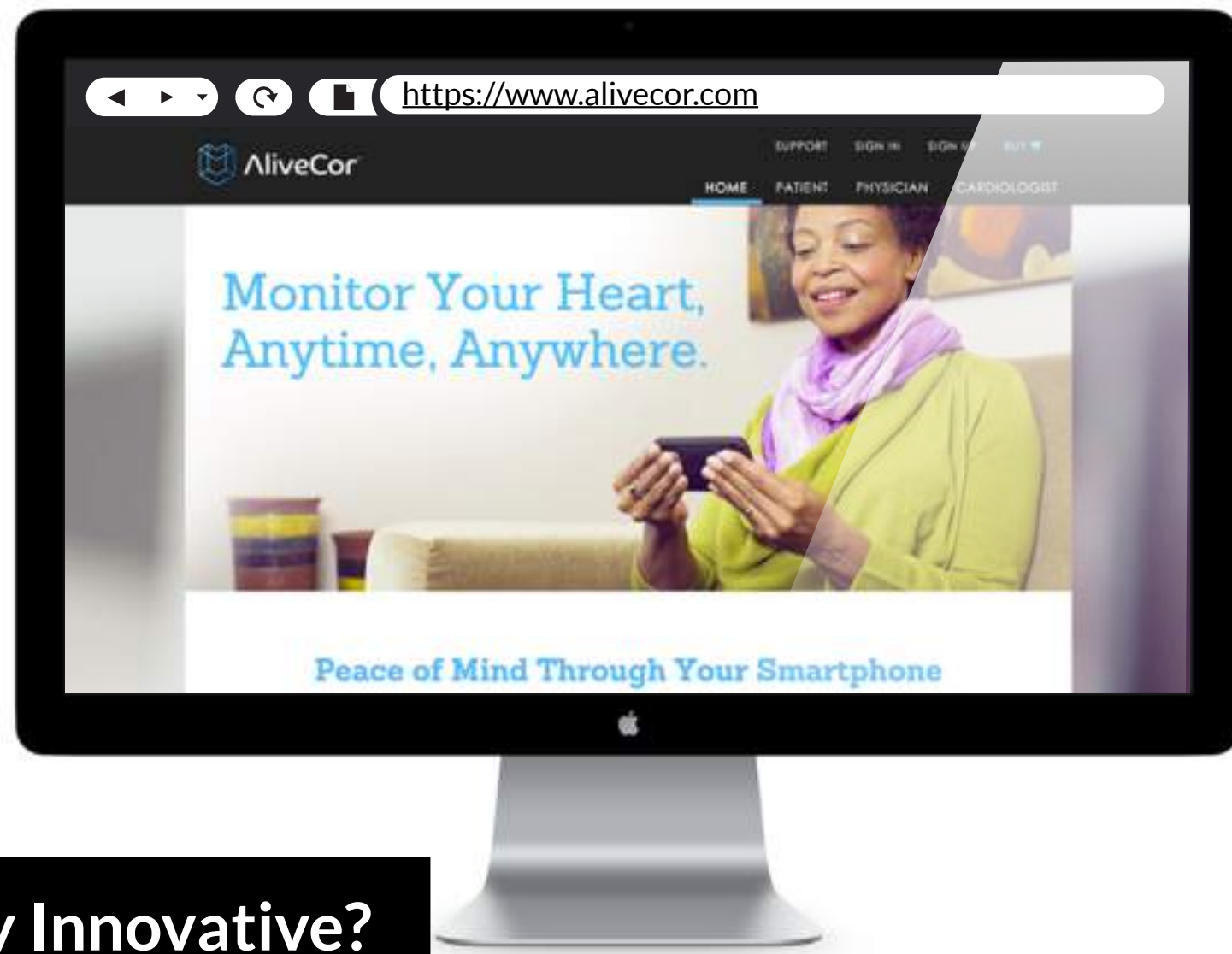
- <http://invitae.com>
- <http://mygene23.com>
- <http://pathway.com>
- <http://www.proteusdigitalhealth.com/>

### 3. Business Model characteristics

- Big Data
- Online community
- B2B2C
- Product-Service combination



**AliveCor**



## Key Info

HQ **San Francisco, US**

Industry to learn from

**Health & BioTech**

Founded

**08/2011**

## Facts

- Received \$3M in Series A (2011) & \$10.5M in Series B (2012) funding.
- Among investors, Qualcomm Ventures who also provides access to the Qualcomm Life's 2Net Platform.
- Received FDA approval, or 510(k) clearance , in Dec. 2012.

## Why Innovative?

### 1. AliveCor in 3 key offerings



Attach a Hearth Monitor to your Smartphone

The AliveCor Heart Monitor attaches to your smartphone. With this portable personal heart monitor, taking an ECG can easily become part of peoples' daily routine. Each time patients take their ECG, they can note what they were doing at the time.



Share your ECG recordings with your doctor

The Free AliveECG application stores all ECG recordings, viewable on patients' personal dashboard. Their doctor can request access to the data through the secure website, which will allow him/her to track the data over time and recognize trends.



Reports via AliveInsights

Patients can send recordings, along with notes on any symptoms they may have for a technical or clinical review. AliveInsights provides several service options to choose from and all are available 24 hours a day, 7 days a week.

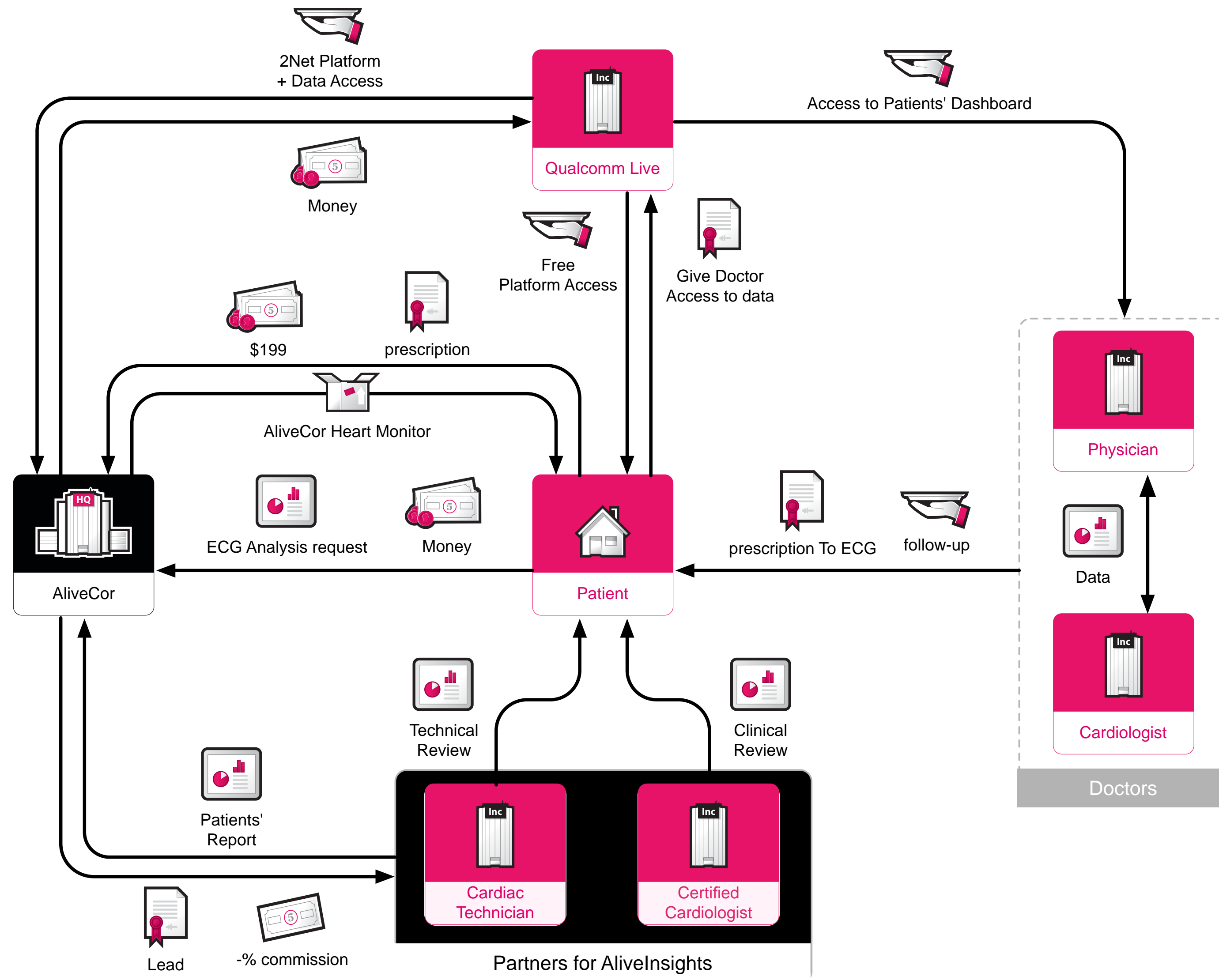
### 2. On which trends does this company focus?

- Big-Data
- HealthCare 2.0
- Product with a Service
- Internet of Things

### 3. Does it bring people out of their comfort zone?

- Getting reports on your health status, only by providing your data, is a different approach patients are not always comfortable with.
- Only providing an add-on for your smartphone to make it into a professional ECG device makes existing, more expensive systems, look overrated.





## Business Model

### 1. How do they make money?

AliveCor makes money by selling ECG devices (\$199) that fit on existing smartphones and via their AliveInsights Service, a professional analysis service that makes it easy to get expert insight on your ECG readings.

### 2. Other companies with similar business model.

- <http://www.preventice.com/>

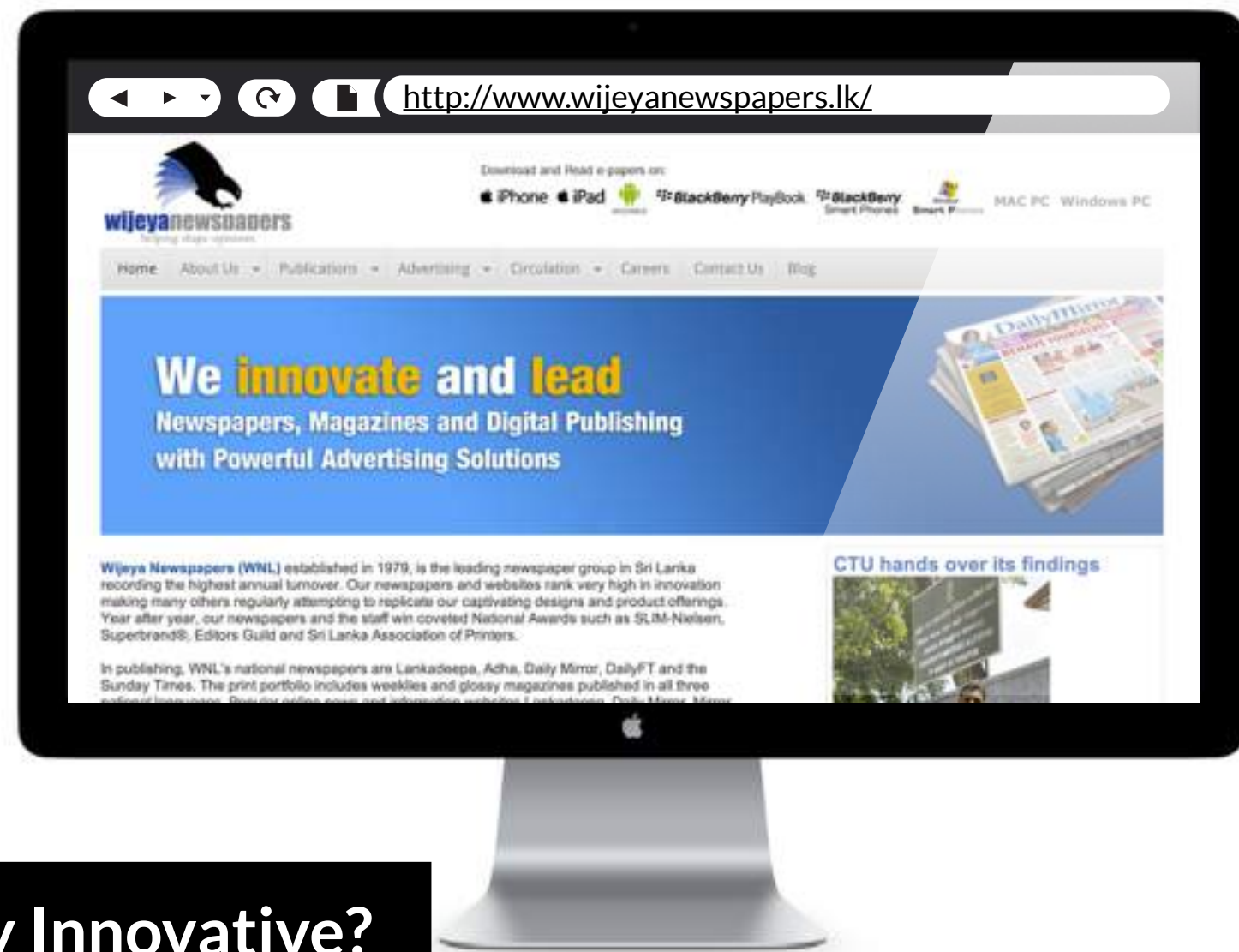
### 3. Business Model characteristics

- Freemium + in-app purchases
- Partnership Model
- Device + Service



**wijeya**newspapers





## Key Info

HQ Colombo, Sri Lanka

Industry to learn from

Chemicals

Founded

1979

## Facts

- Prints 15 million newspapers/month.
- Wijeya Newspapers runs one of the pilot projects of Chemical Leasing worldwide in partnership with General Ink Ltd.

## Why Innovative?

### 1. Chemical leasing at Wijeya Newspapers in 3 key offerings



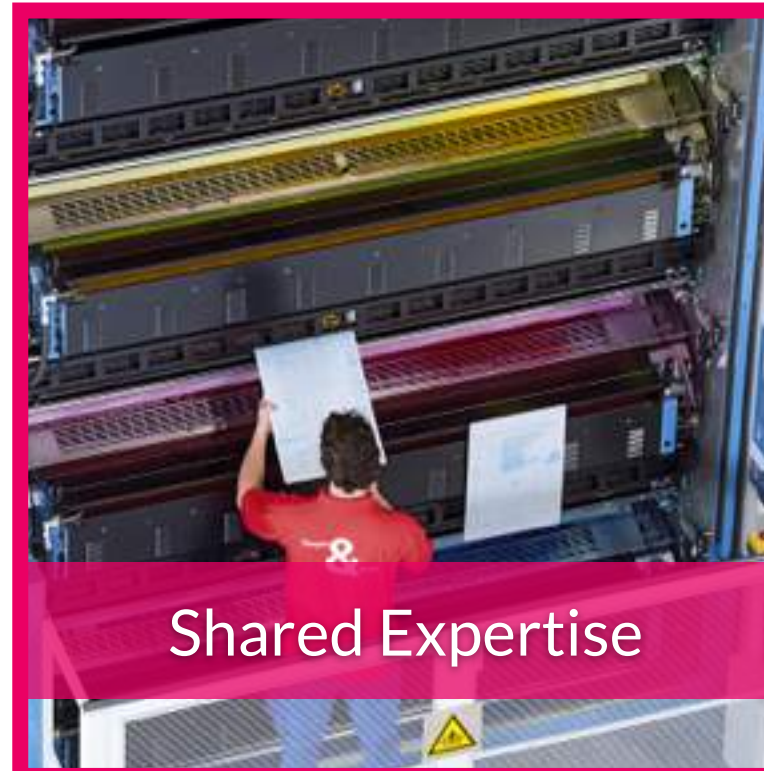
Papers print vs. kg ink used

Wijeya Newspapers pays for the service of printing a paper per copy and no longer for the volume of ink that is consumed per kg. The supplier stays owner of the ink.



Use less / Pay less

Chemical Leasing encourages better chemical management. The result can be seen in environmental advantages, as well as in consequential economic benefits for both suppliers and users of chemicals.



Shared Expertise

Wijeya newspapers shares know-how about their industrial process and the final product (newspapers). Their ink supplier has expertise in the appliances of different chemicals to print with.

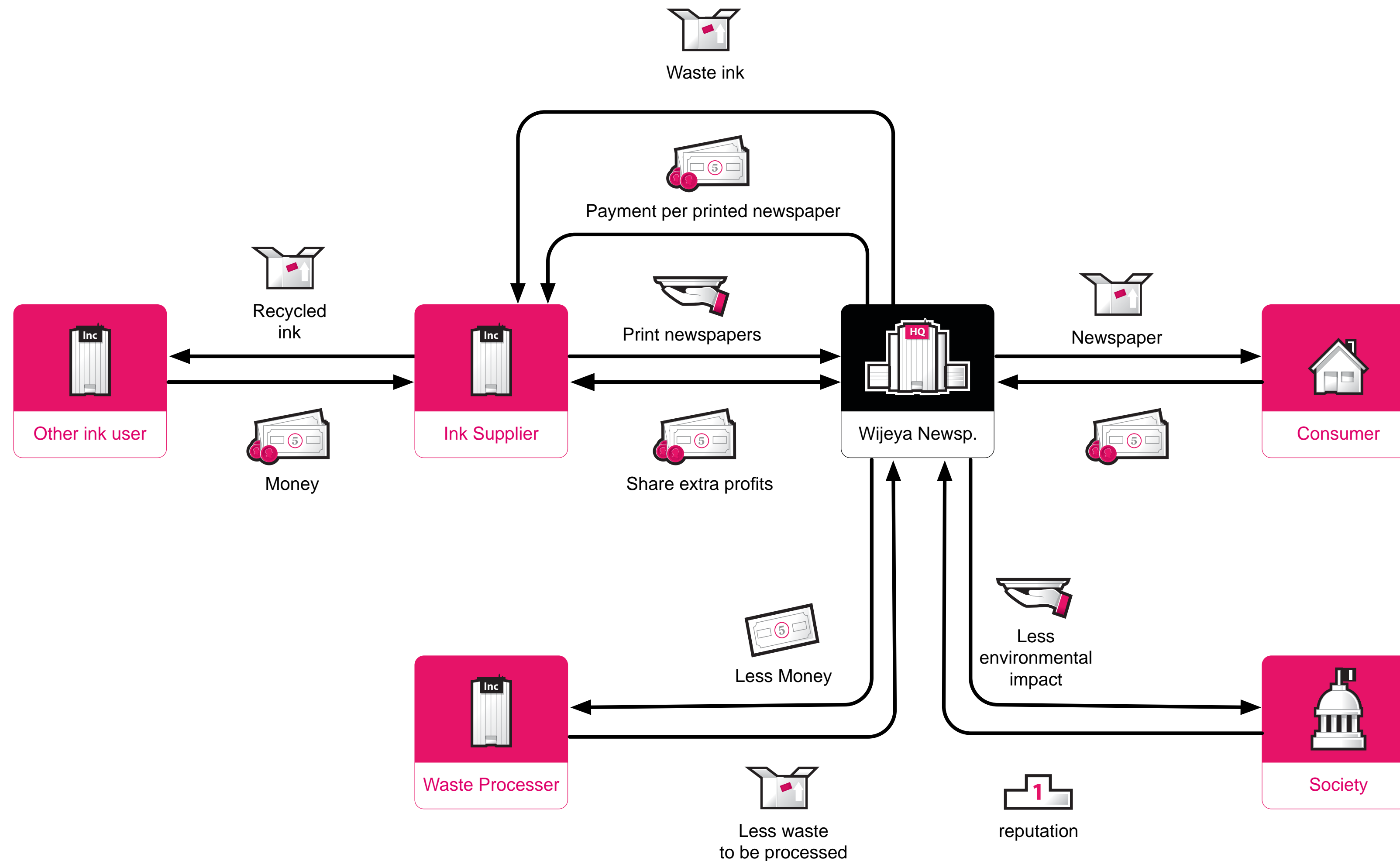
### 2. On which trends does this company focus?

- Product as a Service
- Vertical Integration
- More with less

### 3. Does it bring people out of their comfort zone?

- Stakeholders are dependent on longterm partnerships.
- Full transparency concerning the created value of the project is key to make Chemical Leasing work. Are companies willing to share everything?
- How much share of the profits does each party receive?





## Business Model

### 1. How do they make money?

The partnership has two revenue streams:

- A reduction in cost by lowering the ink consumption.
- The supplier taking back waste material makes it possible to sell unused ink again.

### 2. Other companies with similar business model.

- <http://www.chemicalleasing.com/>
- <http://leaseplan.com/>
- <http://nl.mudjeans.eu/Lease-a-Jeans>

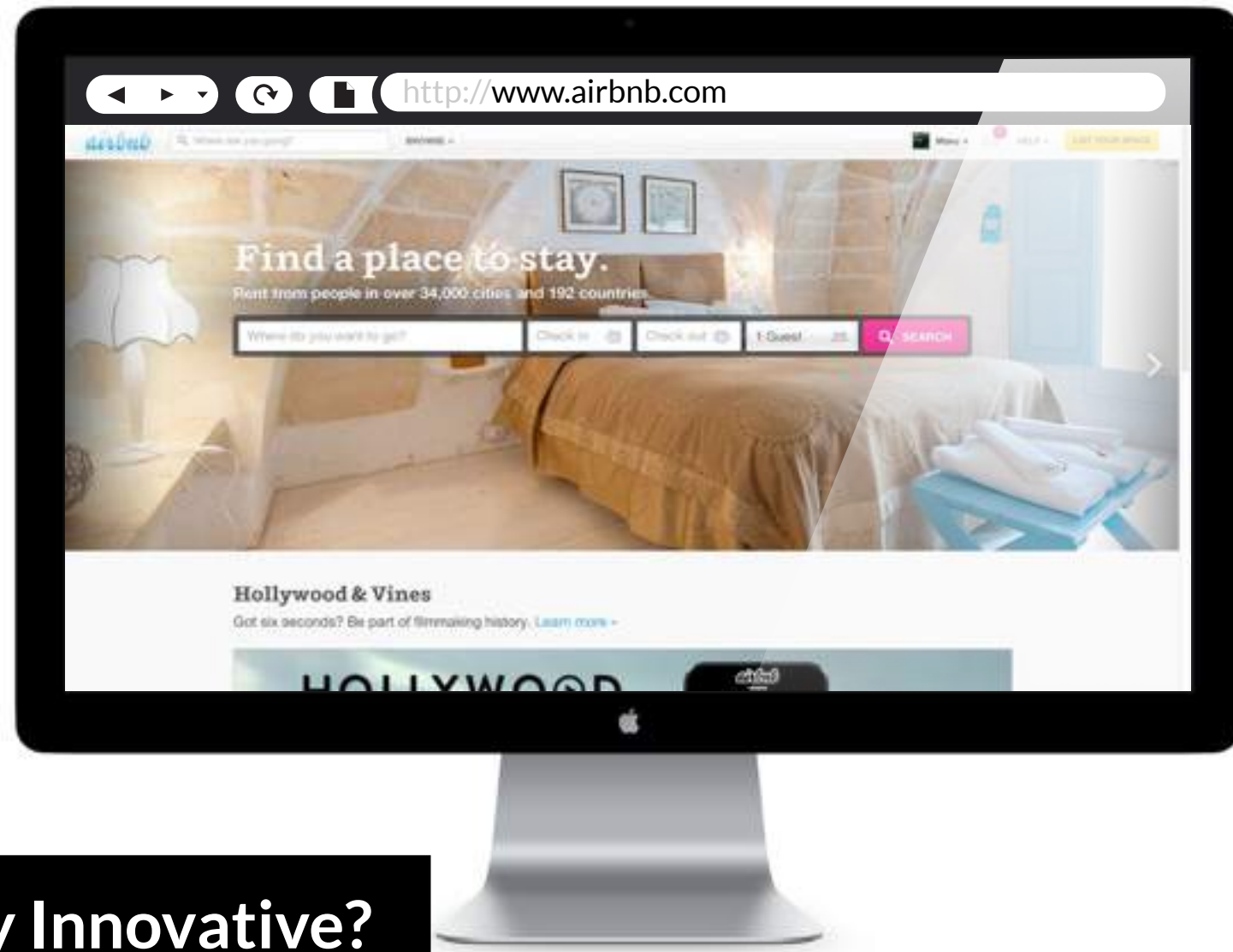
### 3. Business Model characteristics

- Product as a service
- Long Term Partnership
- Shared profits
- Shared expertise



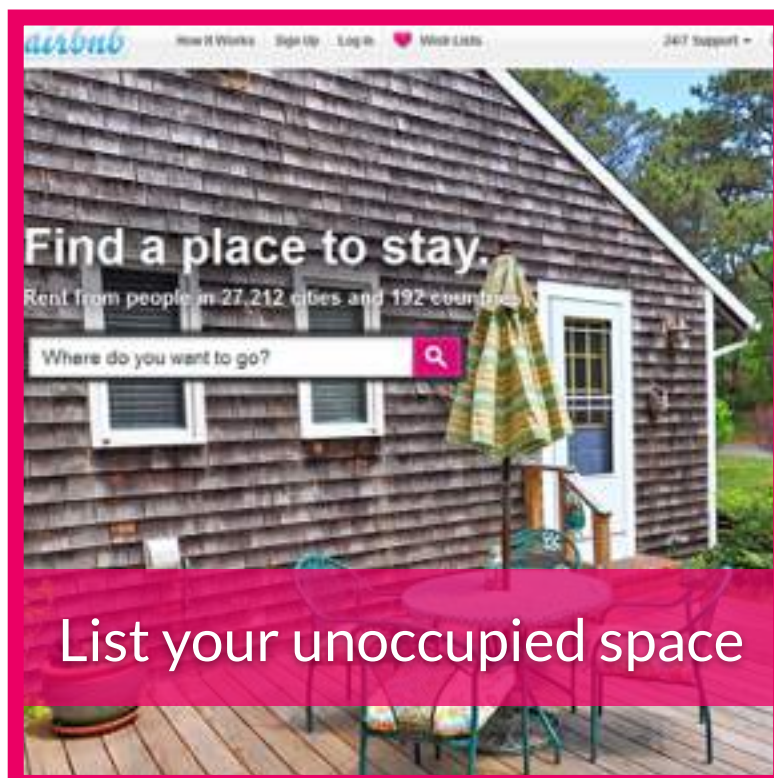
Travel like a human.





## Why Innovative?

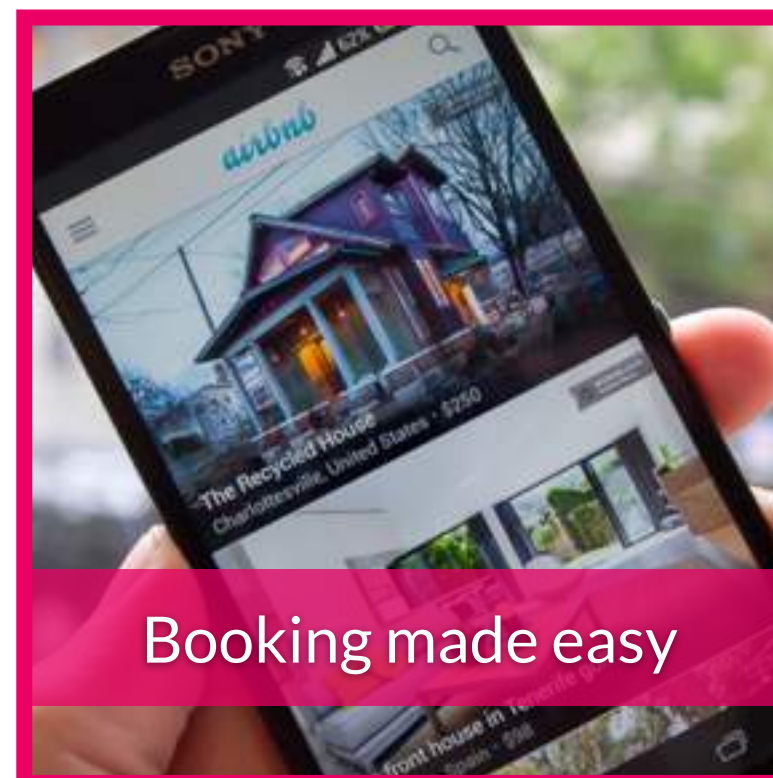
### 1. Airbnb in 3 key offerings



After making an online profile, people can list a space for free on the Airbnb platform, and ask any price they feel comfortable with. Looking for accommodation, guests can search using different criteria.



Once someone is interested, host and guest make direct contact with each other through the platform, to confirm details. After their visit, guest and host can leave a review on each other profile.



Airbnb supports several payment methods and currencies, but does not endorse cash payments. This way bookings are done in just some clicks. Note: Host are paid 24h after check-in.

## Key Info

HQ **California, US**



Industry to learn from

**Travel & Leisure**

Founded

**2007**

## Facts

- Whether an apartment for a night, a castle for a week, or a villa for month, Airbnb connects people to unique travel experiences, at any price point, in more than 26,000 cities, undercutting traditional hotel businesses both in service & price.
- 12 physical offices worldwide, covering 192 countries.

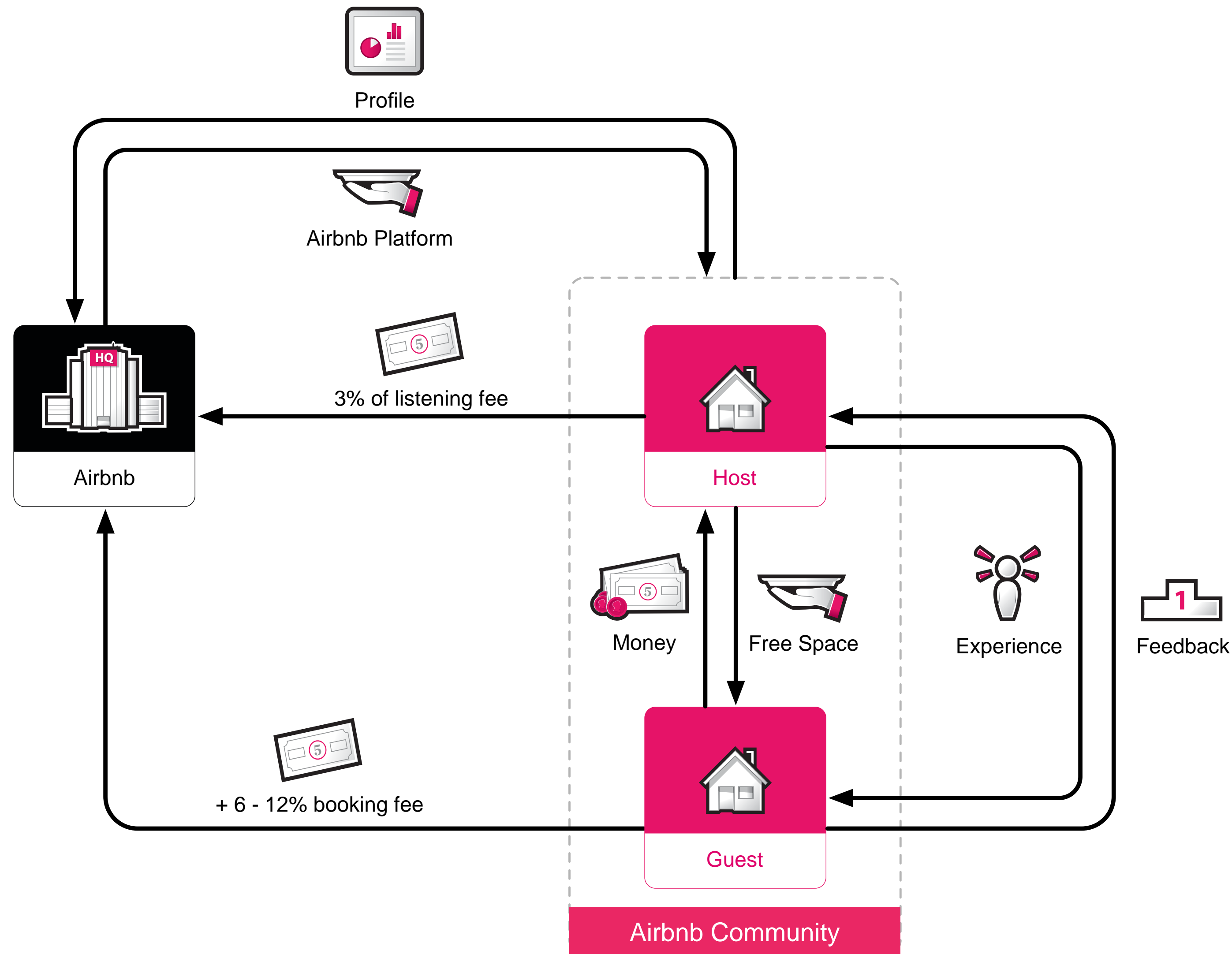
### 2. On which trends does this company focus?

- Collaborative Consumption, P2P
- Mobile Commerce Platform (24/7 accessible: anywhere, anytime)

### 3. Does it bring people out of their comfort zone?

- With your profile attached to your credit card, a 3 step paying process and everything optimized for mobile, spending money goes sometimes a little bit too smooth.
- Although the vast majority of Airbnb experiences are safe and positive, incidents and negative experiences have tackled the “trust aspect” of the company. As a solution, Airbnb introduced a \$50K insurance policy.
- A New York City ruling has declared the service illegal, despite efforts by Airbnb to intervene.





## Business Model

### 1. How do they make money?

Providing the platform for “free”, Airbnb takes a 3% commission on host’s earnings and asks a booking fee of 6-12% to guests for every booking they make.

### 2. Other companies with similar business model.

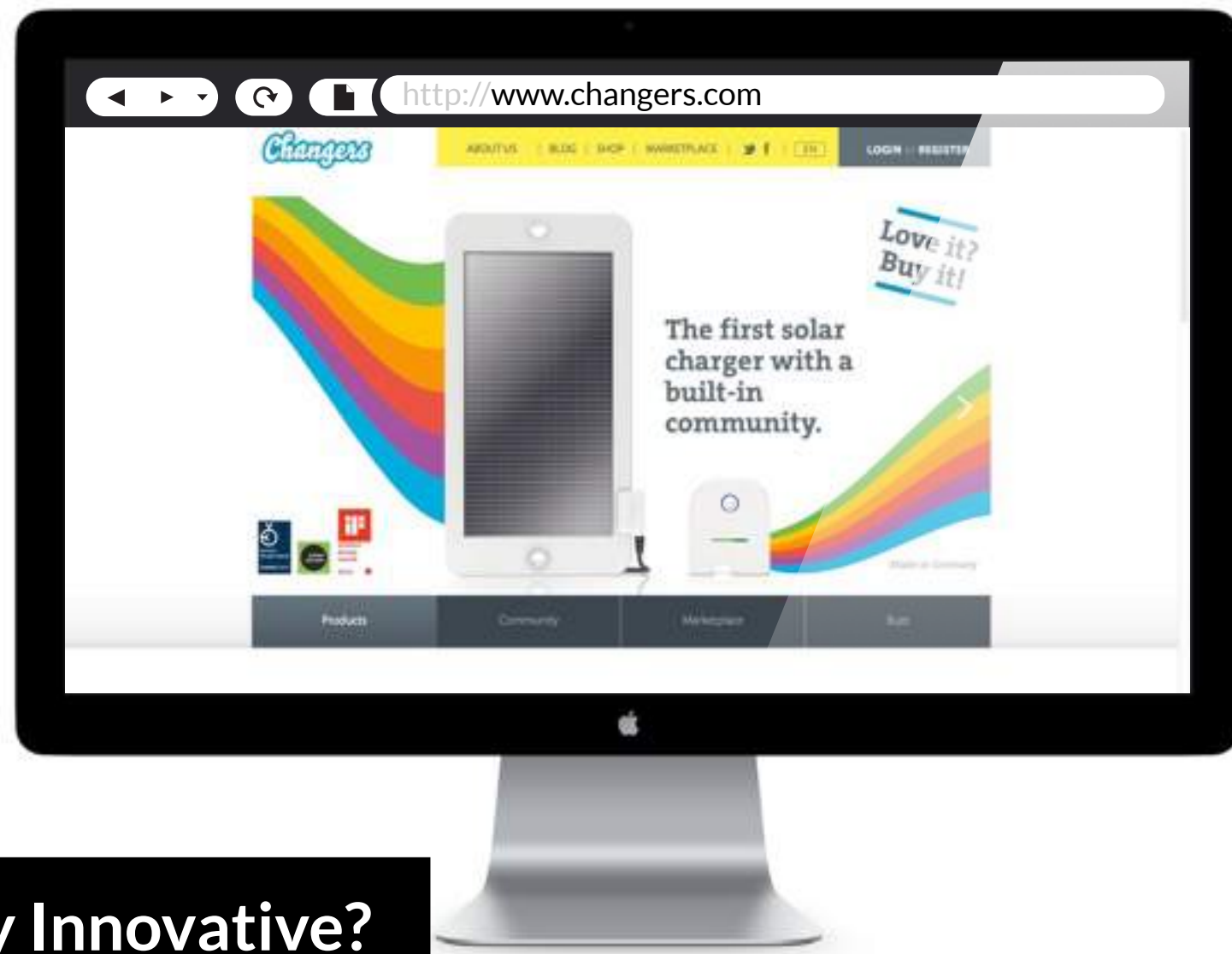
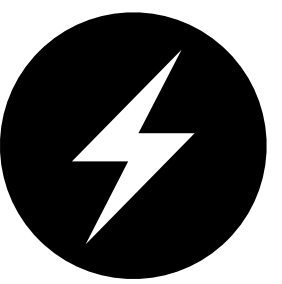
- <http://getyourguide.com>
- <http://etsy.com>
- <http://opendesks.com>
- <http://www.thestorefront.com/>

### 3. Business Model characteristics

- Personal Reviews
- P2P-model
- Online community
- Broker model

*Changers*  
.COM





## Key Info

HQ **Berlin, GE**

Industry to learn from

**Energy**

Founded

**2010**

## Facts

- Local production of solar chargers & batteries (Germany)
- Also referred as a "Social Energy Marketplace"
- Marketplace partners & products range from DHL GoGreen over local babysitting services to BMW's DriveNow car sharing service.

## Why Innovative?

### 1. Changers.com in 3 key offerings



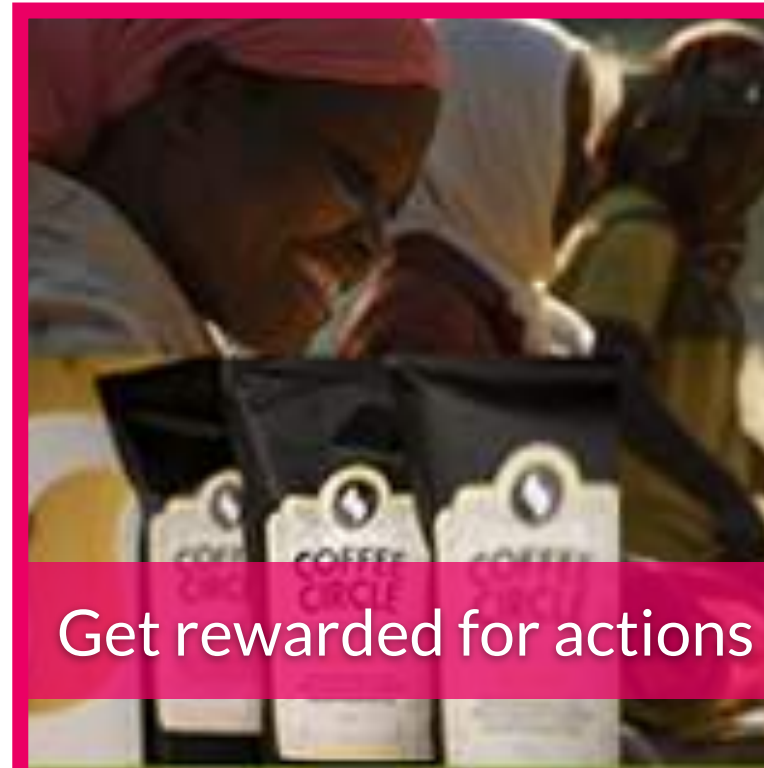
**Produce your own energy**

The Changers.com Starter-Kit consists of a powerful solar charger and a light, flexible solar module, both powerful enough to charge different devices, from smartphones to tablet PCs.



**Changers Community**

The solar charger measures the exact amount of your energy production and translates it into gained CO2-savings. People can compete with their friends and see which cities are the most active.



**Get rewarded for actions**

For each self-generated watt-hour you get one "Changers Credit", which you can redeem for sustainable services and products on their Social Energy Marketplace. People really grow their own money.

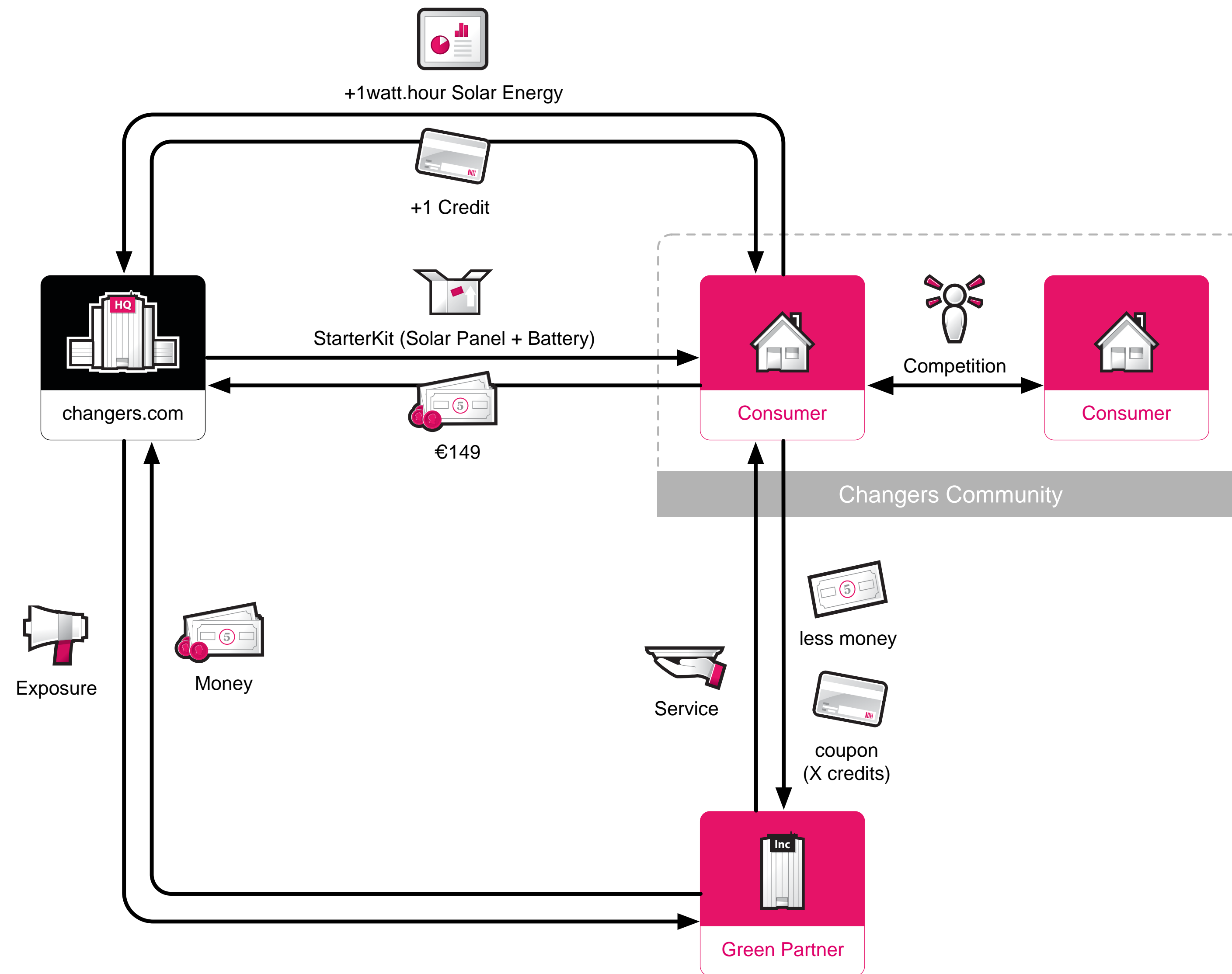
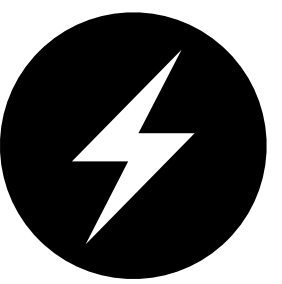
### 2. On which trends does this company focus?

- Sustainable energy production
- Not-for-profit business model
- Complementary currencies, credits
- Gamification

### 3. Does it bring people out of their comfort zone?

- People really grow their own money. How sustainable is this business?
- What can I really do with my Changers Credits? A lot of services are too local (e.g. in Berlin only).





## Business Model

### 1. How do they make money?

Changers makes money with selling solar panels + batteries. In the Changers shop, where community members can redeem credits for products and services, they give exposure to green brands, which pay a commission fee for the leads.

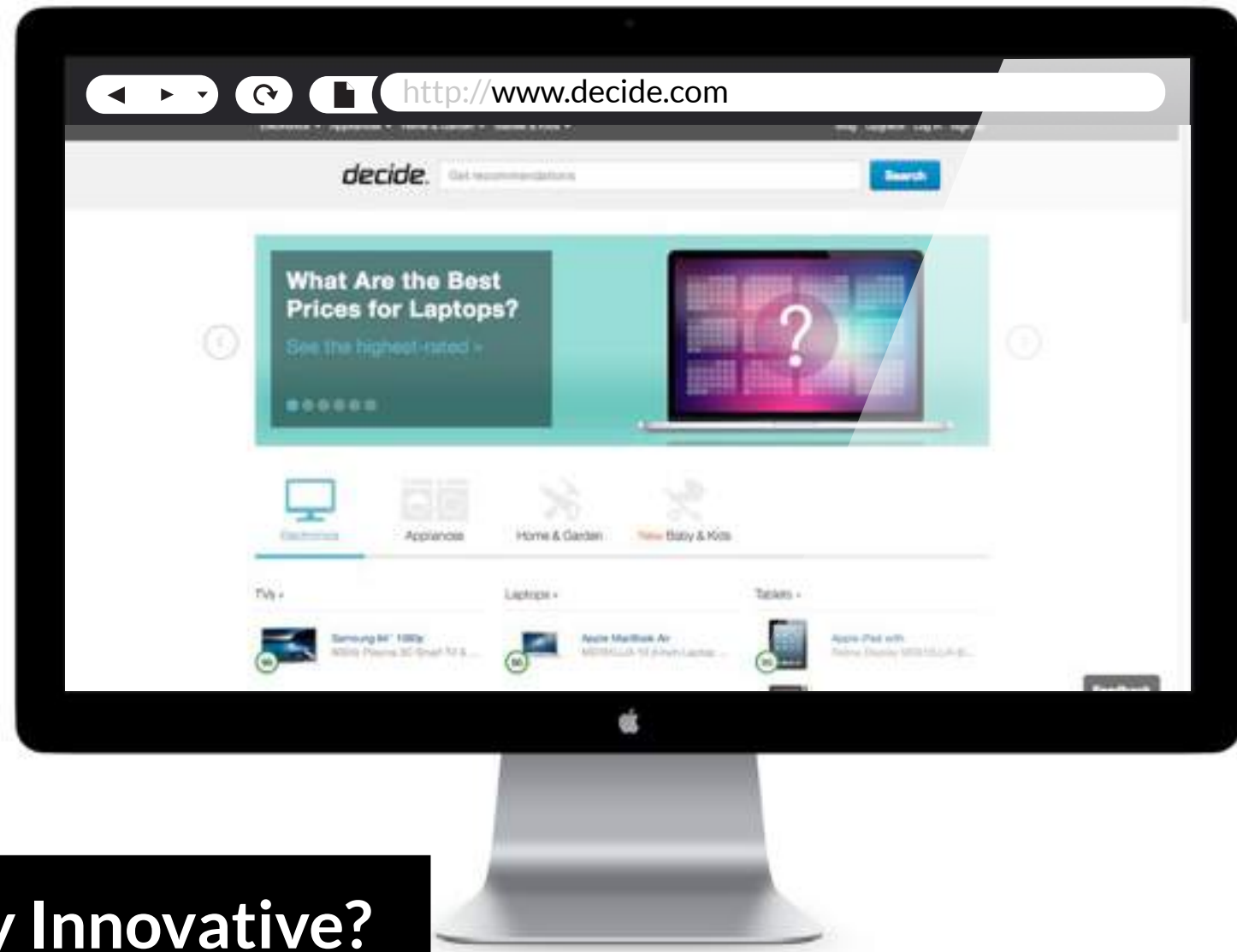
### 2. Other companies with similar business model.

- <http://www.citegreen.com>
- <http://www.terracycle.com>

### 3. Business Model characteristics

- Credit System
- Online community
- Product-Service combination

*decide.*



## Key Info

HQ **Seattle, US**

Industry to learn from

**Retail**

Founded

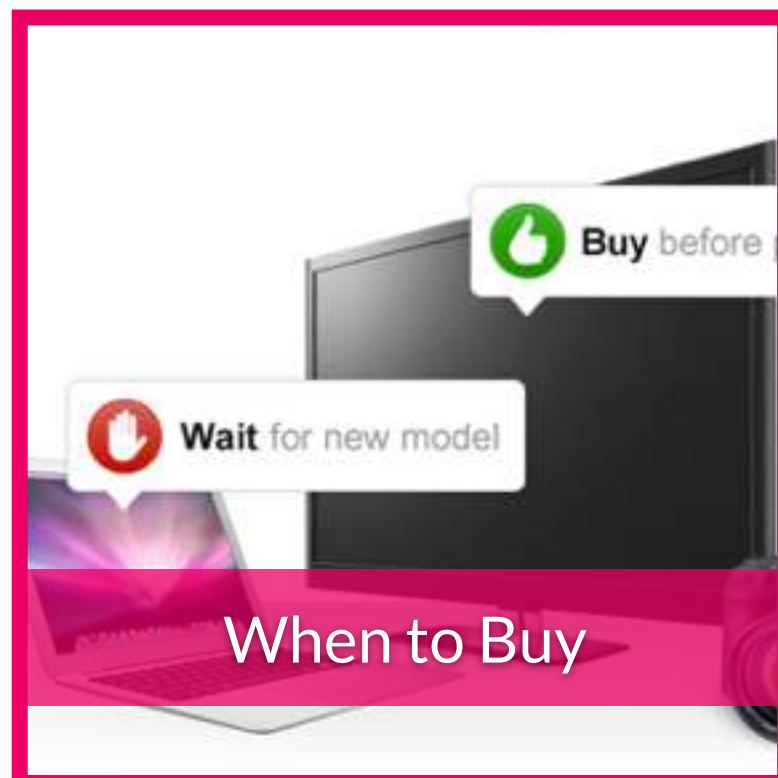
**2011**

## Facts

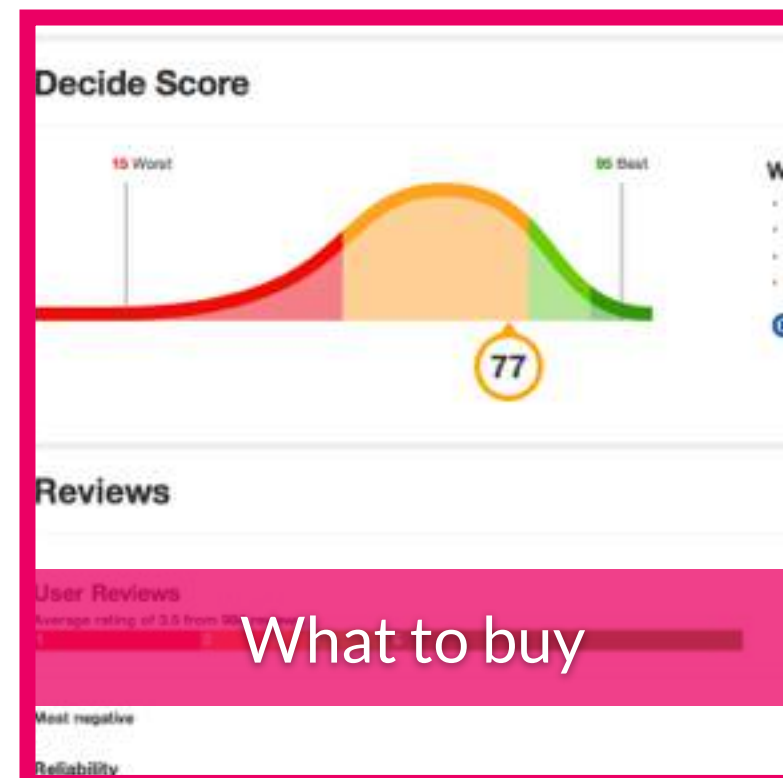
- Venture capital by early investors in Amazon, Google and Ebay.
- Since launch in June 2011, Decide's price predictions have been 77 percent accurate and have helped uncover \$200 million in savings.

## Why Innovative?

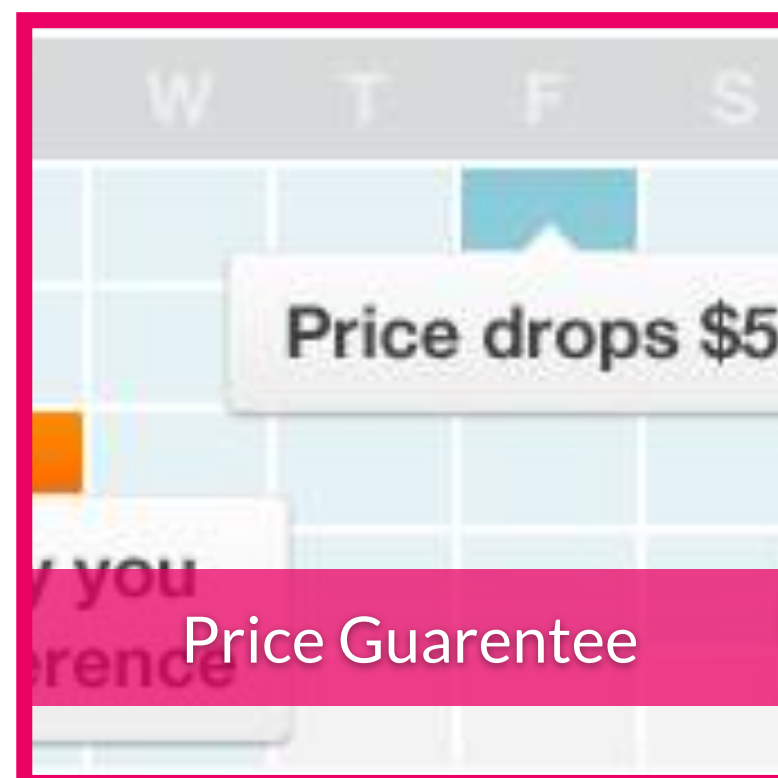
### 1. Decide in 3 key offerings



Decide has become a solution for product research, aggregating data across hundreds of sources to tell consumers if they should buy now or wait for a new product release or for the prices to drop.



Decide scores products on a scale from 1-100, taking the data from user reviews and - ratings on the web. Also expert reviews are taken into account. For every product it shows how it compares to similar products on the web.



People can set alerts to follow prices, Decide tells you the right time to buy. Being so confident with their own technology, they pay you the difference when they're wrong. (e.g price drop after you purchase)

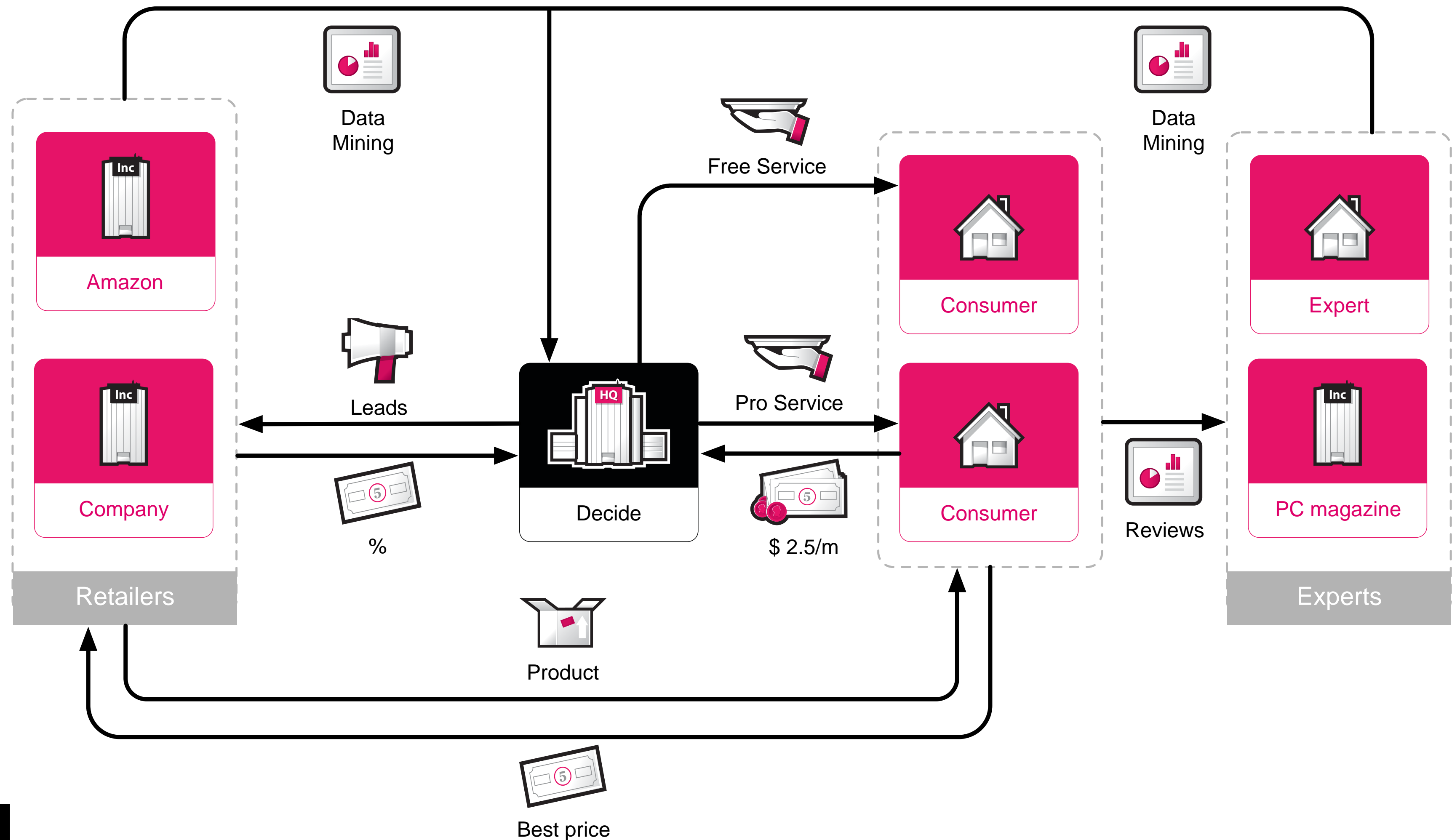
### 2. On which trends does this company focus?

- Big Data management
- Data mining
- Forecasting demand
- Get the best deal

### 3. Does it bring people out of their comfort zone?

- How can I trust an automatic algorithm which predicts the future?
- Decide.com forms a threat for traditional retailers





## Business Model

### 1. How do they make money?

Decide works as a broker between people that want to buy the best deal, and retail companies like Amazon, ... Besides their free product advice, they offer a pro-service for \$2.5/month offering additional services like price guarantees, best time to buy, ....

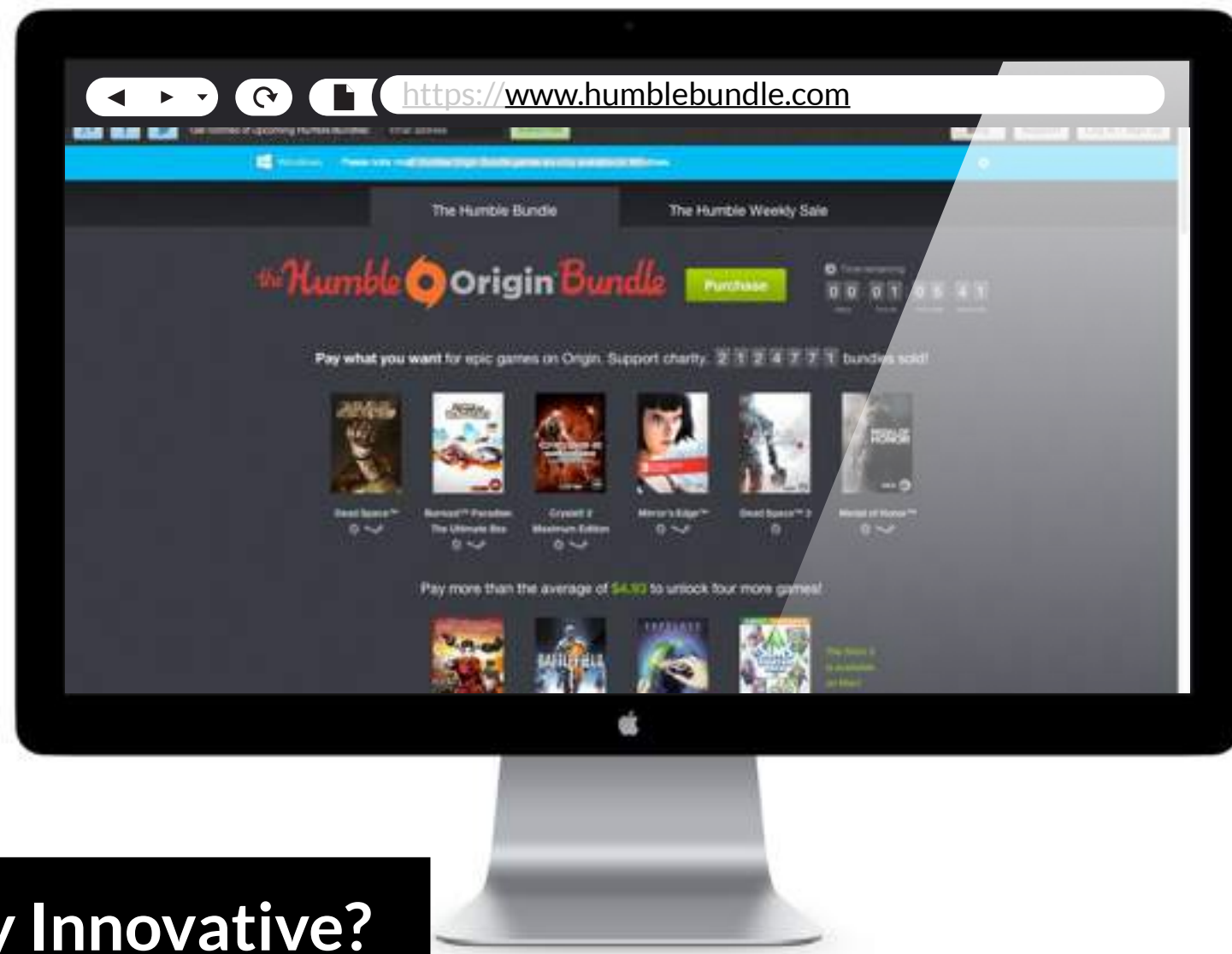
### 2. Other companies with similar business model.

- <http://kayak.com>
- <http://rapleaf.com>

### 3. Business Model characteristics

- Broker model
- Free + Pro Subscription model
- Data Model

**the Humble Bundle**



## Key Info

HQ **San Francisco, US**

Industry to learn from

**Gaming**

Founded

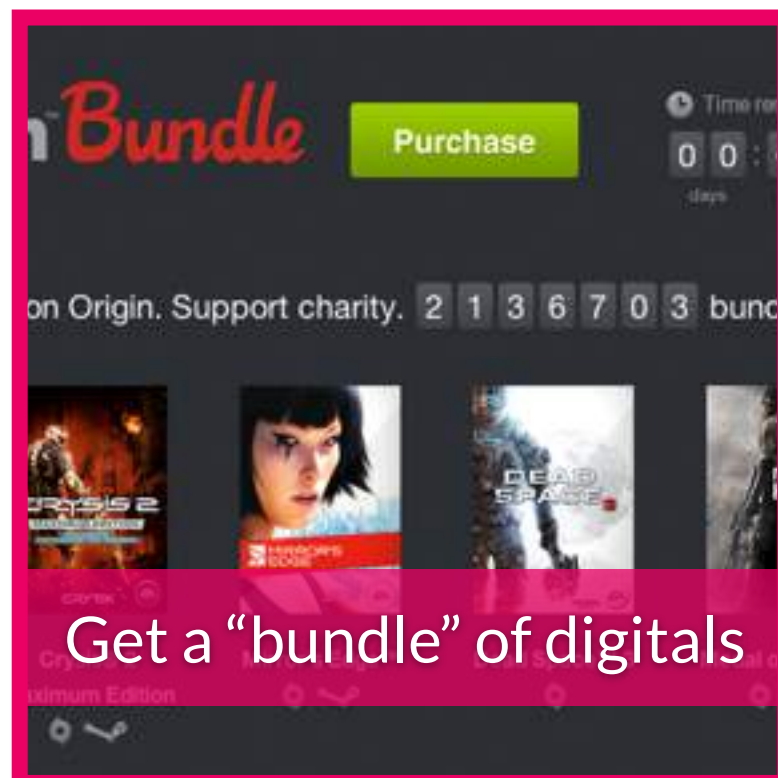
**2010**

## Facts

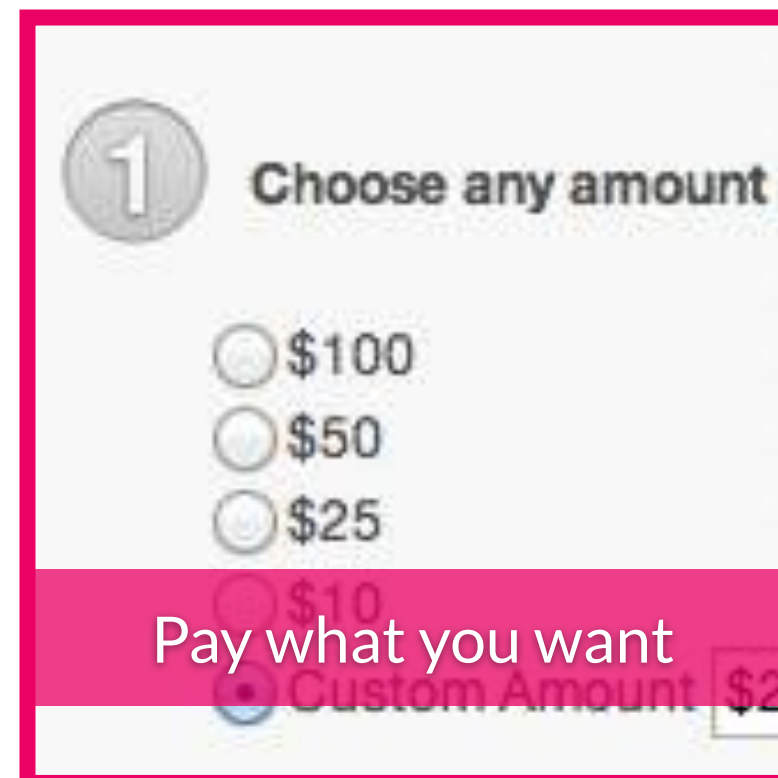
- Initially focussing only on indie games evolved to many shapes of "digital content"
- \$20 million being raised for charity and +1.8 million customer base worldwide (08/2013)
- Minimum purchase price is \$1, every 2 weeks a new bundle is offered.

## Why Innovative?

### 1. Humble Bundle in 3 key offerings



Bundle offerings are typically 2-week periods where between three to five games are offered. People can set their own price, but if they pay more than the average, they get an extra product.



Bundles are offered at a pay-what-you-want model. The purchaser is able to name any price for the bundle. Prices may vary between \$1 and \$10,000.



The interface gives users the chance to determine how to distribute their contribution as a split between the developers, the charities for that event and a "Humble tip"

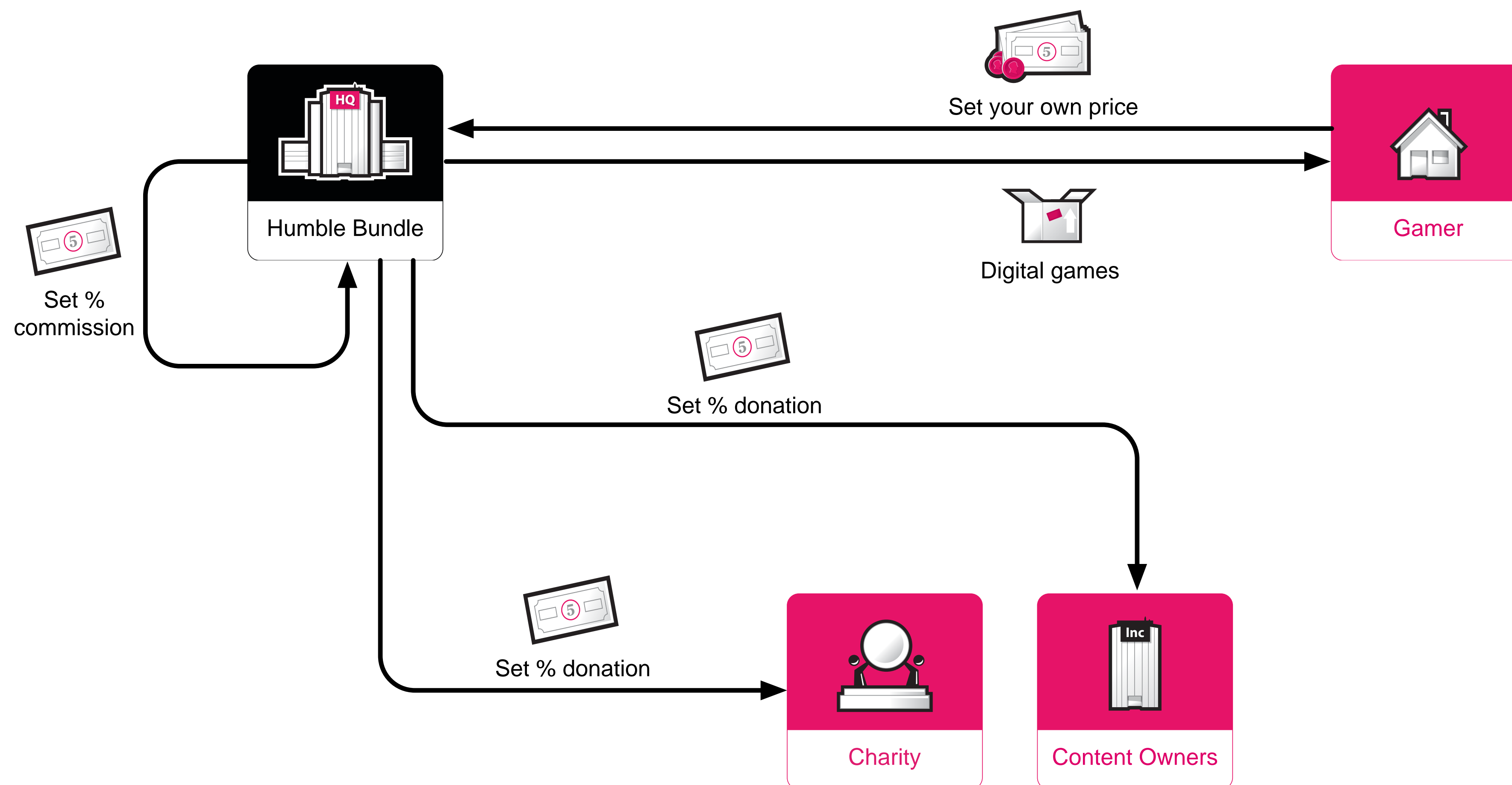
### 2. On which trends does this company focus?

- Involve charity
- Full transparency
- Fully digital

### 3. Does it bring people out of their comfort zone?

- Clients are in control of who gets the biggest share of the revenue.
- The smart incentive system, beat the average, raises the average price donated over time. Early customers will get more for less.





## Business Model

### 1. How do they make money?

Humble Bundle is fully dependent on the pay-what-you-want concept. People can choose what goes to the author, charity and Humble Bundle itself (what they call the Humble tip). On average, 15% of the total funds.

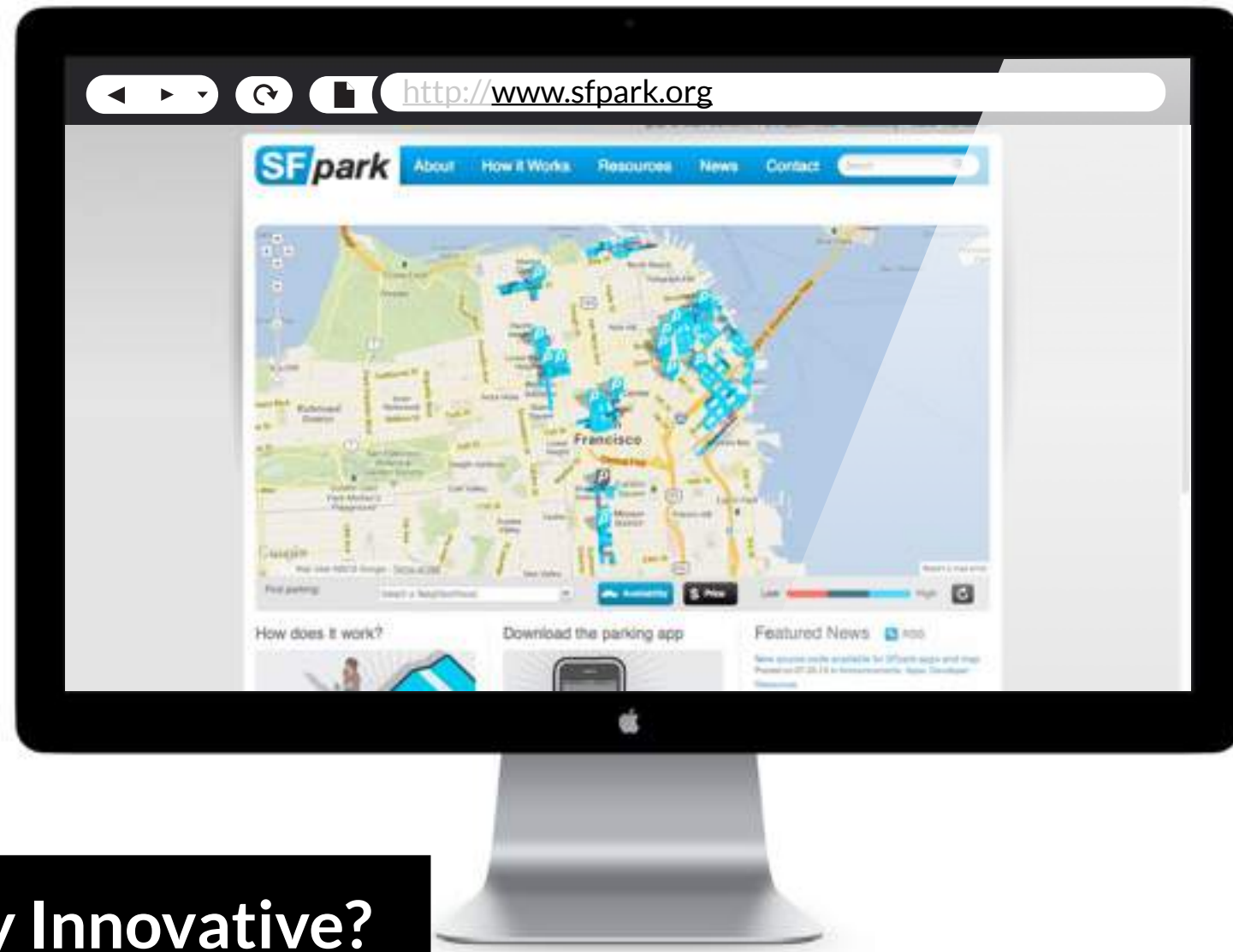
### 2. Other companies with similar business model.

- <http://genero.us>
- Pay-what-you-want restaurants
- Radiohead's album - In Rainbows

### 3. Business Model characteristics

- "Pay-what-you-want" model
- Charity-based
- Split the profit





## Why Innovative?

### 1. SFpark in 3 key offerings



Detects available spaces

Parking sensors detect parking availability. Users can check the availability of spaces online, via text message or smartphone, before they're heading to their destination.



Demand Responsive Pricing

Parking prices are incrementally raised or lowered in SFpark areas based on demand. Rates may vary by block, time of day or week; they change no more than once a month and only in small increments (max +\$0,5/time).



Special event pricing

During special events, parking meters on blocks within walking distance of the ballpark operate until 10pm Monday to Saturday and are priced between \$5 and \$7/hour for events.

## Key Info

HQ **San Francisco, US**



Industry to learn from

**Transportation**

Founded

**2010**

## Facts

- Currently still a pilot project, SFpark is testing its new parking management system at 7.000 of San Francisco's 28.000 metered spaces and in 12.250 spaces in 15 of 20 City-owned parkings.
- SFpark encourages independent developers and researchers to use its public API, open data and open source code to create new apps and data visualizations that support the project.

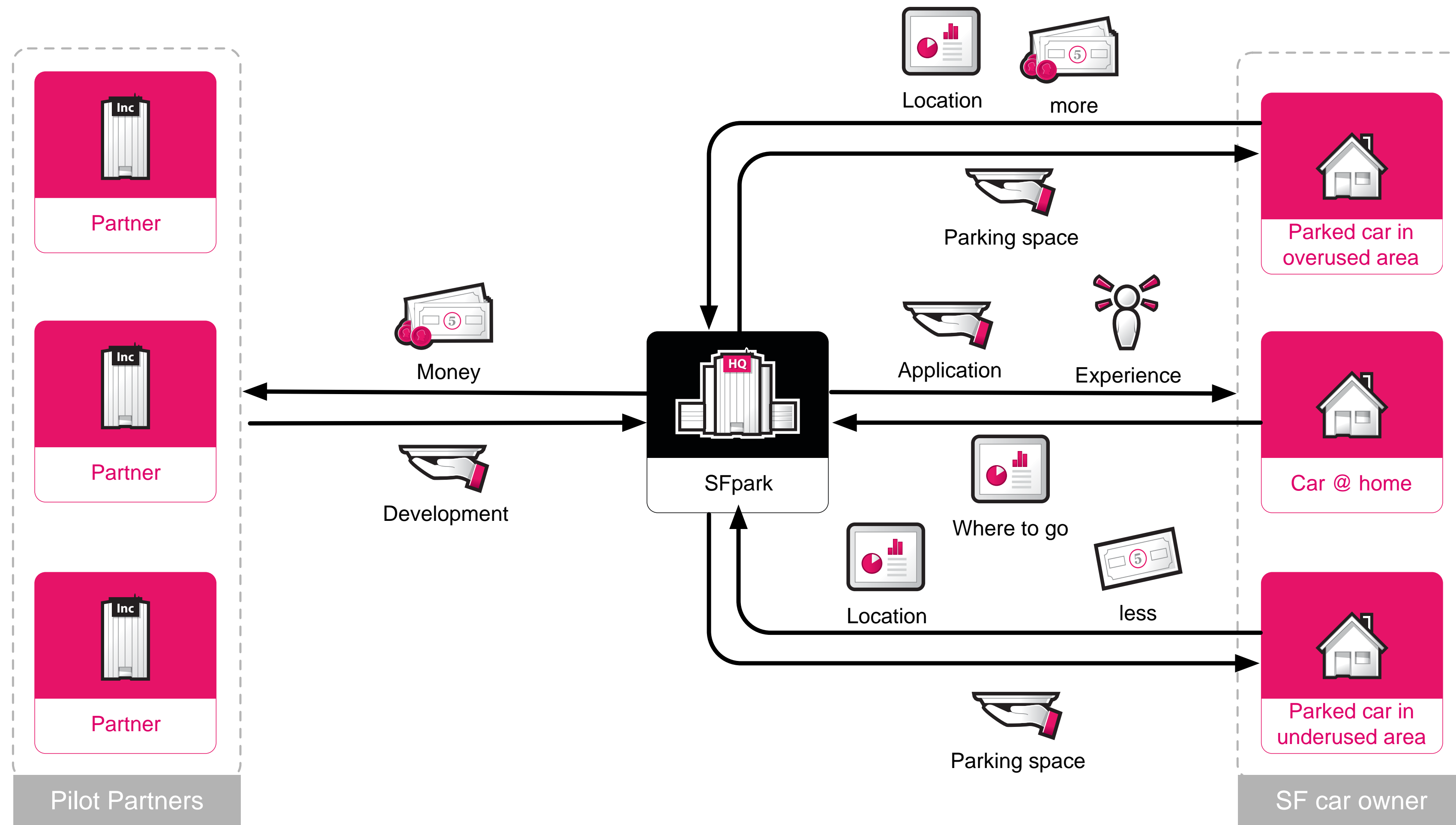
### 2. On which trends does this company focus?

- Data Monitoring
- Public Transport 2.0
- Big Data
- Open Data & Full Transparency (API)

### 3. Does it bring people out of their comfort zone?

- Demand-responsive pricing encourages drivers to park in underused areas and garages, reducing demand in overused areas. The user has to check the best price each time he heads to a new destination, which can be experienced as a hurdle.





## Business Model

### 1. How do they make money?

SFpark makes money with providing parking spaces in San Francisco city-area. Parking prices are incrementally raised or lowered in SFpark areas based on demand.

### 2. Other companies with similar business model.

- <https://www.bicing.cat/>
- <http://waze.com>
- <http://www.moovitapp.com/>

### 3. Business Model characteristics

- Open Data
- Dynamic Pricing Model
- Public Service
- Match Demand/Supply



***shiply***®





## Key Info

HQ **London, UK**

Industry to learn from

**Transportation**

Founded

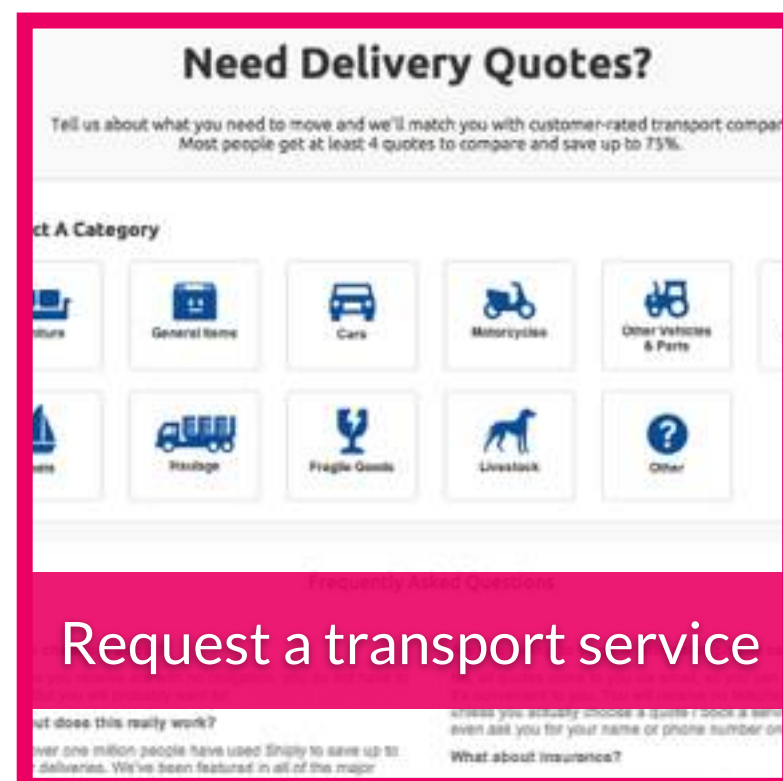
**2008**

## Facts

- Currently over 57.000 transport providers listed on ShiPLY.com
- As ShiPLY depends on reaching a critical mass of users, a partnership with eBay was developed.

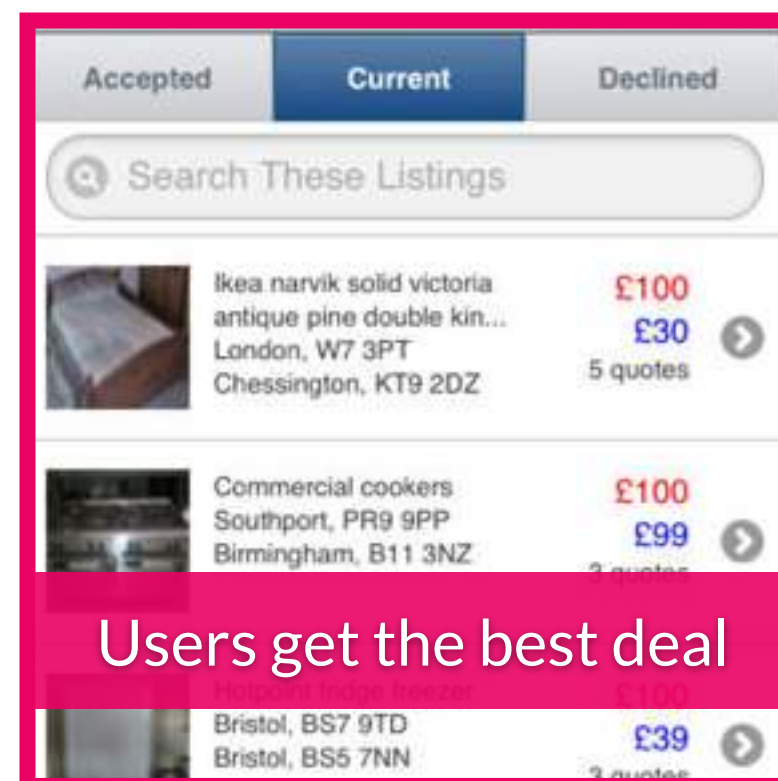
## Why Innovative?

### 1. ShiPLY in 3 key offerings



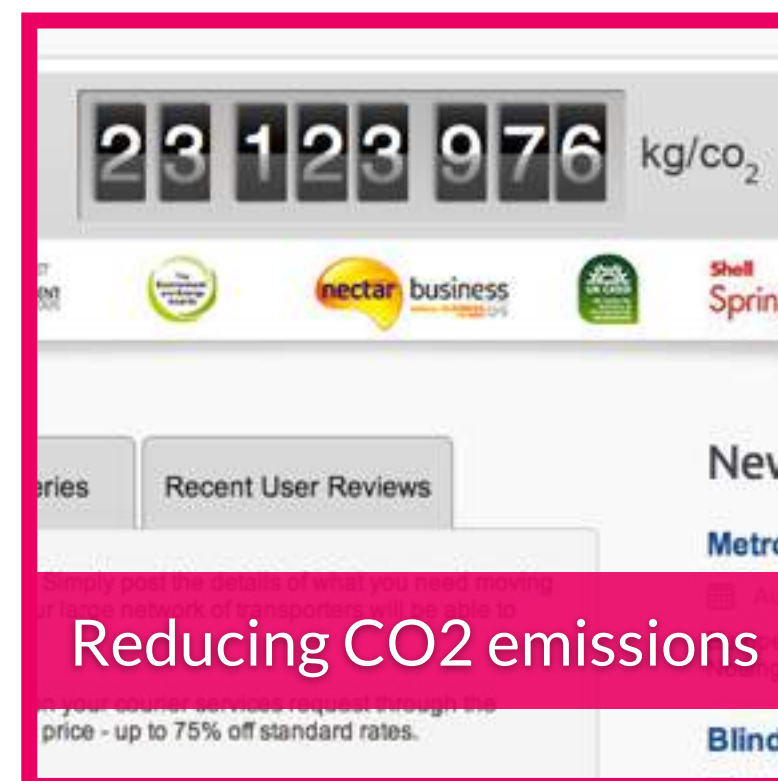
**Request a transport service**

After creating an online account, consumers list what they need to ship and provide details about pickup, delivery and shipment dates. Anything from a pet carriage to a car can be listed.



**Users get the best deal**

Transport providers then bid for the shipment, potentially turning unused space in their trucks into profit. ShiPLY's system means that as companies try to outbid one another, users typically save about 75% on their shipping costs.



**Reducing CO2 emissions**

25% of European lorries run completely empty. By filling up this space, ShiPLY makes sure trucks get extra cash for unused space, and saves consumers money. Of course, it's beneficial in terms of reducing CO2 emissions too.

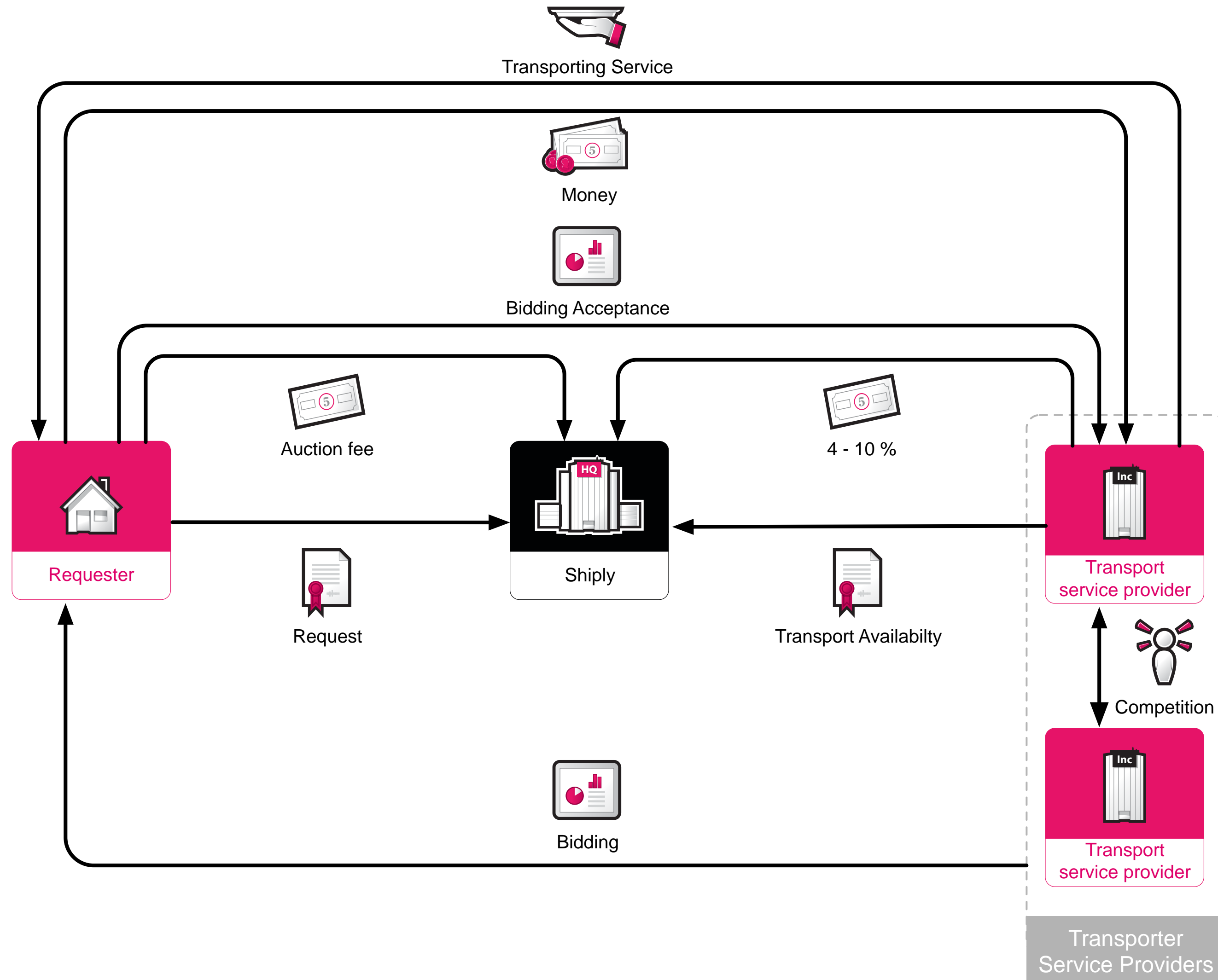
### 2. On which trends does this company focus?

- e-Commerce (delivery)
- Online matchmaking platform
- Get the best deal
- Valorize Overcapacity

### 3. Does it bring people out of their comfort zone?

- Users don't get a quote immediately. They don't know what the shipping costs will be in advance.





## Business Model

### 1. How do they make money?

ShiPLY works as a broker, taking a commission on transactions. Transport service providers' bids are subjected to a tiered fee structure (4%-10%, depending on the amount of the transaction) called the success fee. Additional, an Auction Service Fee is requested which covers the online service.

### 2. Other companies with similar business model.

- <http://www.uship.com>
- <http://www.anyvan.com>
- <http://klickcouriers.com>

### 3. Business Model characteristics

- Broker Model
- Reverse auction format
- Partnership model



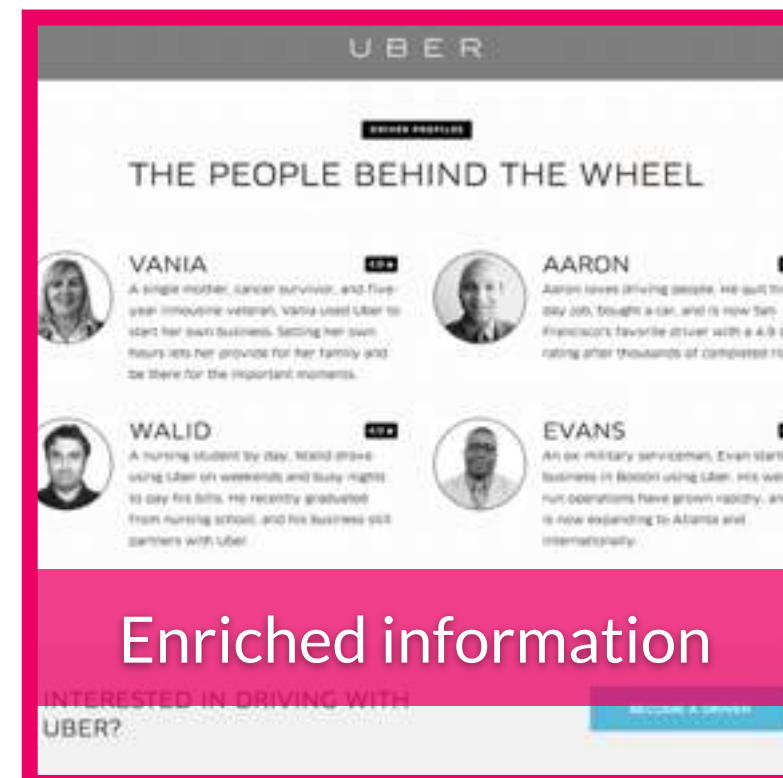
U B E R





## Why Innovative?

### 1. Uber in 3 key offerings



Passengers can see the average rating, the names & a photo of their drivers before the car arrives. After the ride, they can also rate the driver, just as the drivers can rate the passengers.



The price of the ride depends on the demand. If high demand, then the price increases. However, users can always request a fare quote to have an idea of how much the trip will cost.



By letting anyone with a decent car & driving ability earn extra money in their spare time by becoming an Uber driver, Uber is increasing the use of existing cars.

## Key Info

HQ San Francisco, US

Industry to learn from

Transportation

Founded

2009

## Facts

- Despite being banned in Brussels, Uber is still offering its service to local customers.
- In May 2013 Google Ventures invested \$258m into Uber, making it its largest deal ever. In June 2014 Uber raised \$1.2b in series D at a \$18.2b valuation.

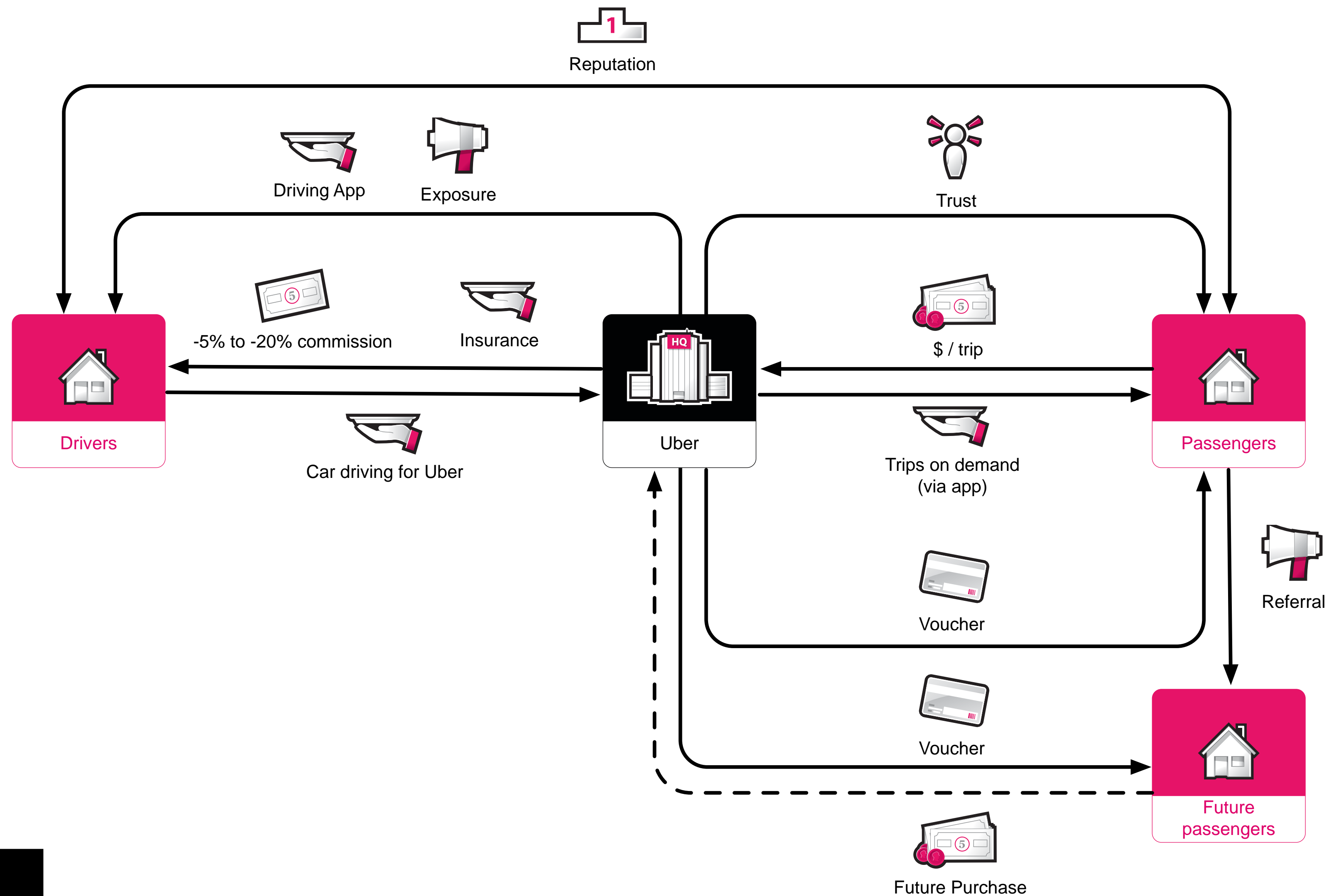
### 2. On which trends does this company focus?

- Shared Economy
- Mobile internet
- Big data (for pricing)
- Cashless payments

### 3. Does it bring people out of their comfort zone?

- The taxi industry argues that Uber undercuts prices & less secure/safe for the users. To Uber's defence, it screens all potential drivers & let go of drivers with an average rating below 4 out of 5.
- You can not pay by cash & have to store your credit/debit card information on Uber's website in order to be able to use the service.





## Business Model

### 1. How do they make money?

Uber takes a 5-20% commission on all the rides made through its service. Since all payments are done automatically through the app, Uber ensures to capture a part of the transaction.

### 2. Other companies with similar business model.

- <https://www.lyft.com/>
- <https://www.side.cr/>
- <https://relayrides.com/>

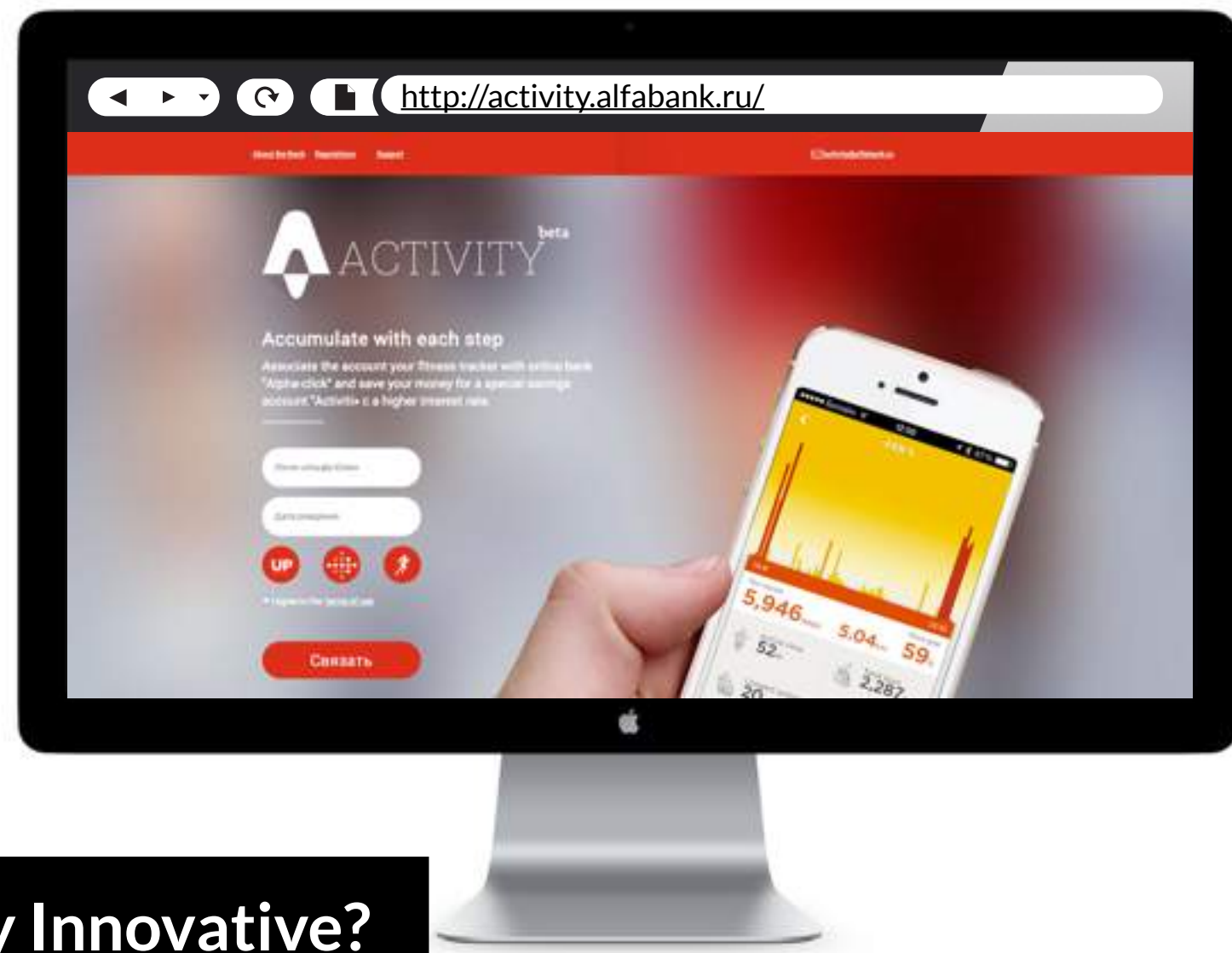
### 3. Business Model characteristics

- Platform based
- Crowd based



by





## Key Info

HQ **Moscow, Russia**

Industry to learn from

**Banking**  
**Sports & Fitness**

Founded

**2014**

## Facts

- The Alfa Bank is the largest private commercial bank in Russia.
- Customers using the service are saving up to twice as much as the average and are walking 1.5 times as far

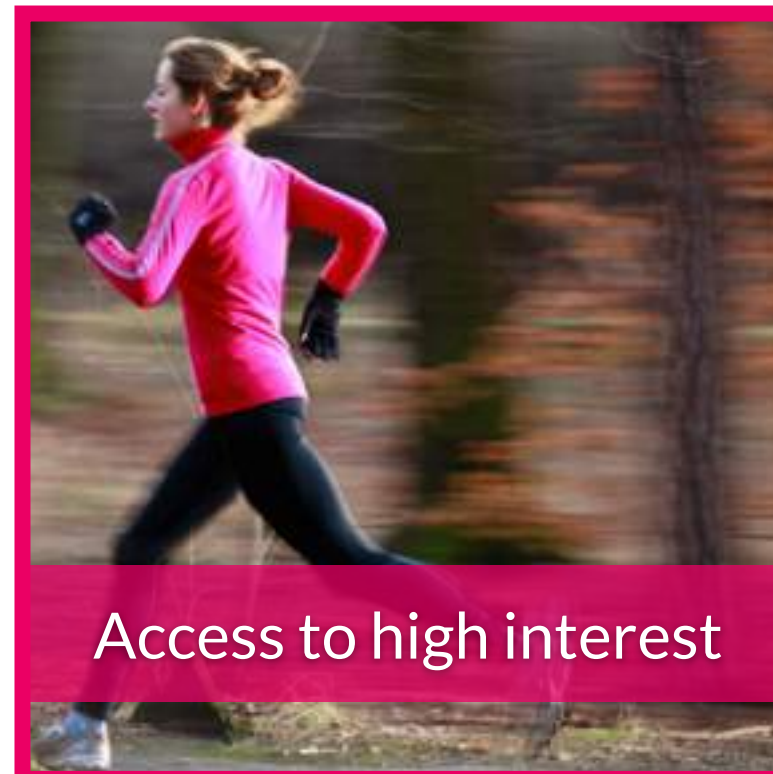
## Why Innovative?

### 1. Activity by Alfa Bank in 3 key offerings



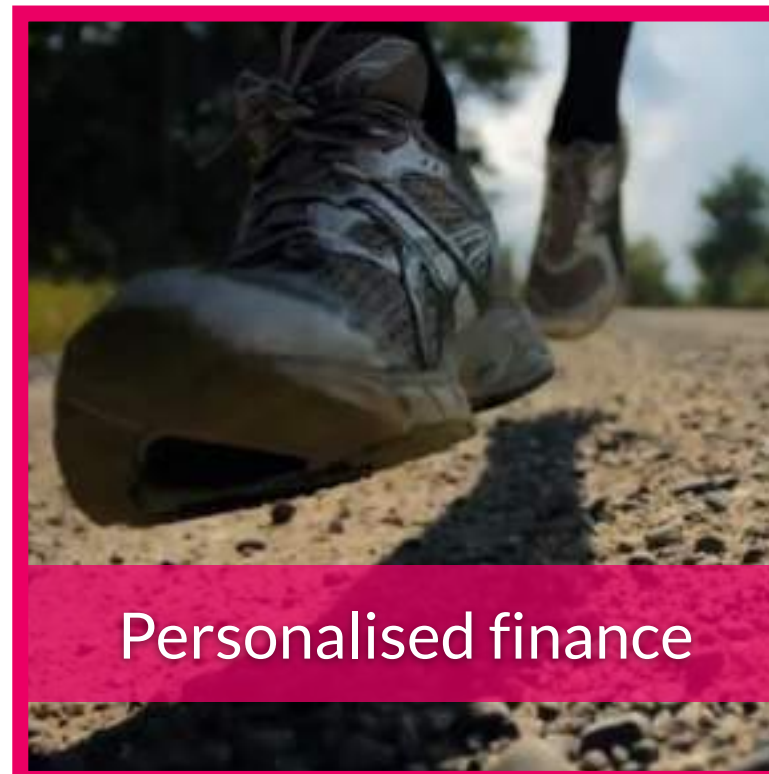
**High savings**

Users of the Alpha Activity have a 6 percent interest rate, much higher than the interest rates of other banks.



**Access to high interest**

Unlike most of the highest-interest accounts, it's accessible to anyone regardless of their annual income and the only way to access it is by working up a sweat.



**Personalised finance**

The more the customers sweats, the more money gets transferred across and the more they save. It all depends on the frequency of their workout.

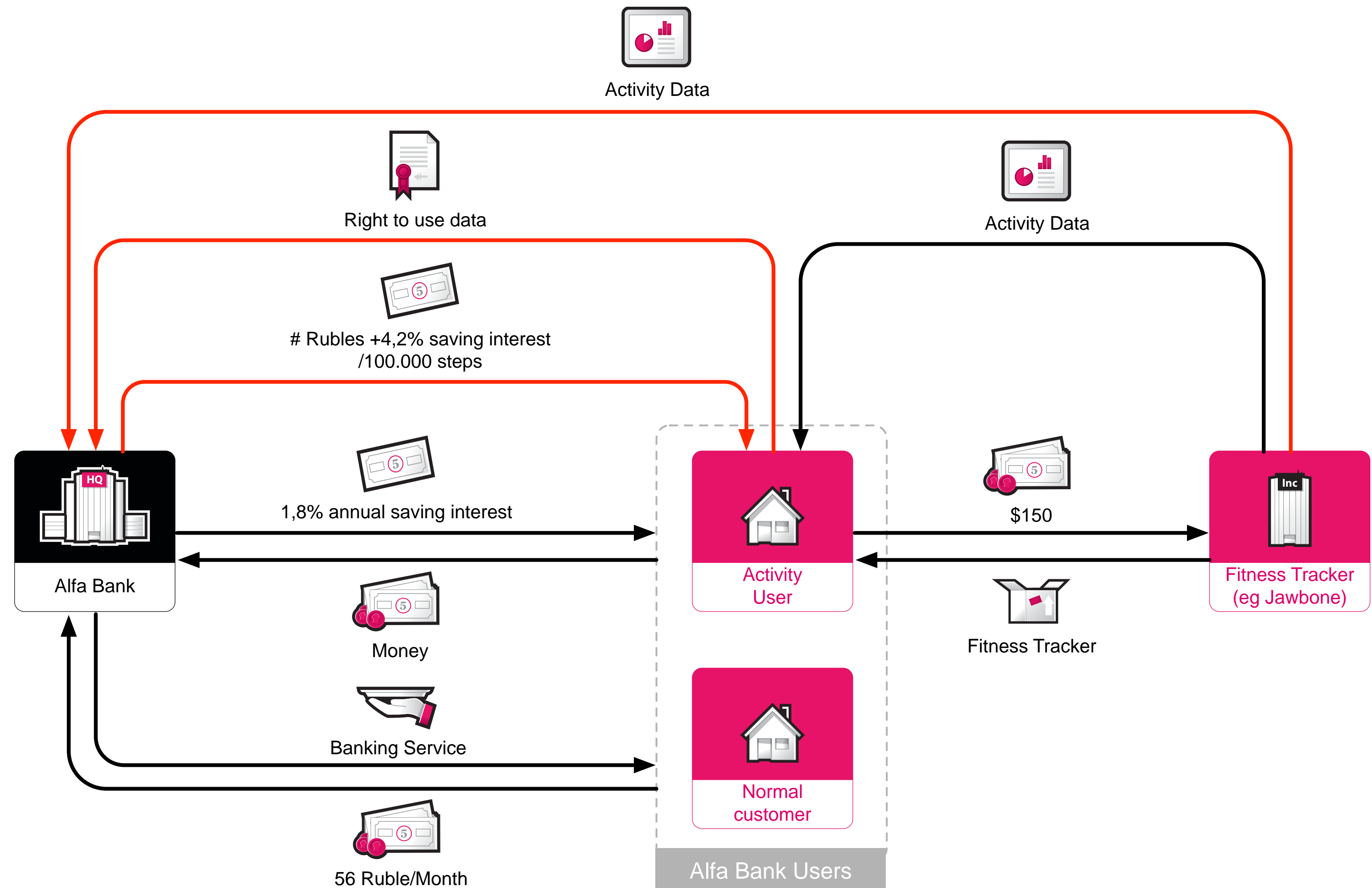
### 2. On which trends does this company focus?

- Wearables
- Big Data
- Mobile Banking

### 3. Does it bring people out of their comfort zone?

- The healthiest customers are able to save the most.
- You can't transfer unlimited amounts to your savings account, only by working out the money is automatically transferred





## Business Model

### 1. How do they make money?

Alfa bank requires their new sportive customers, who are interested in the free “Alfa Activity” account, to sign up for a regular bank account, which costs 59 Rubles (€1,20) per month, and a free internet account “Alfa Click.”

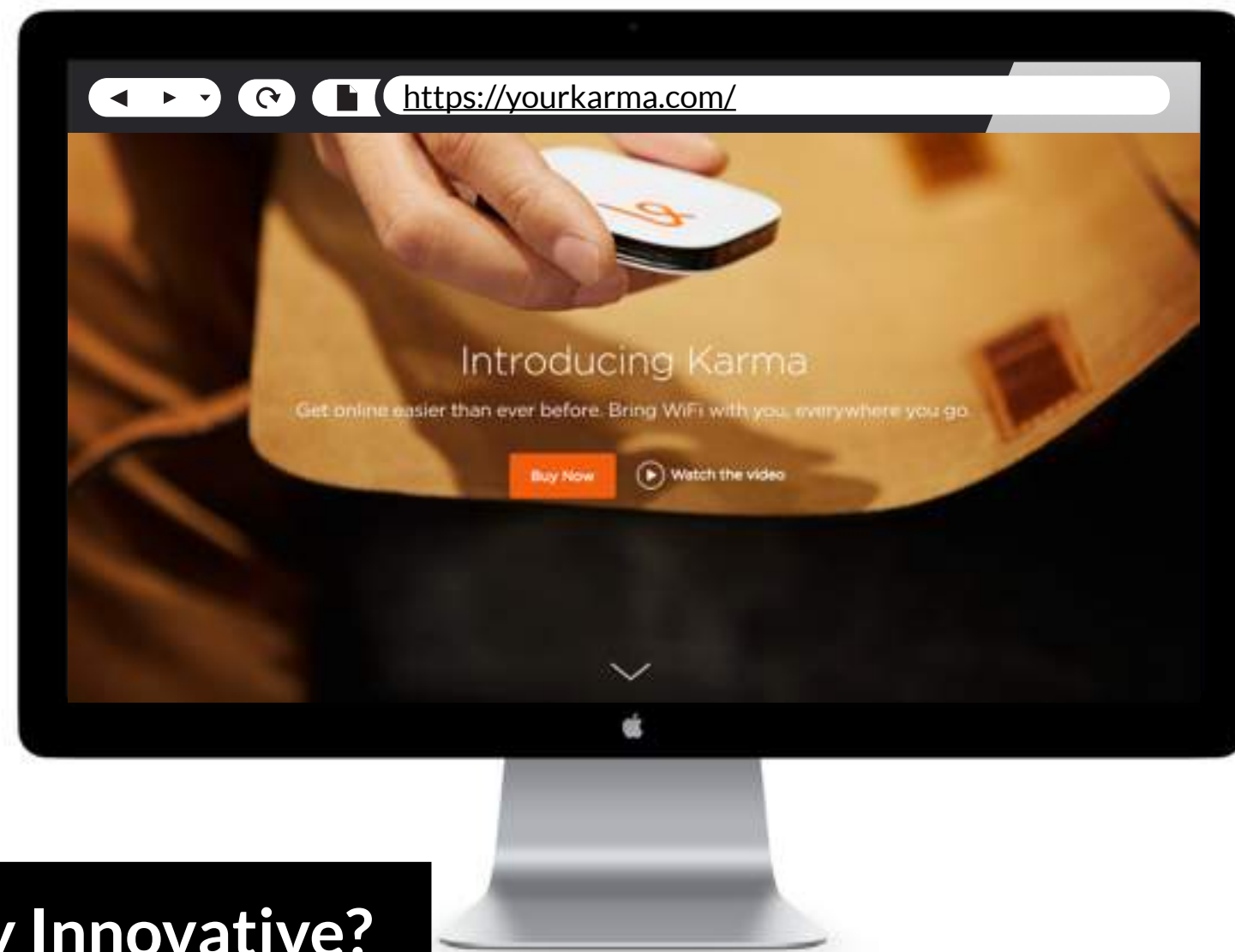
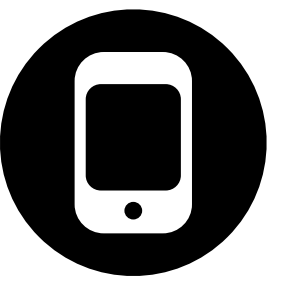
### 2. Other companies with similar business model.

• /

### 3. Business Model characteristics

- Bait and Hook
- Performance based
- Product-Service combination





## Key Info

HQ New York City, NY, United States

Industry to learn from

Telecom

Founded

2012

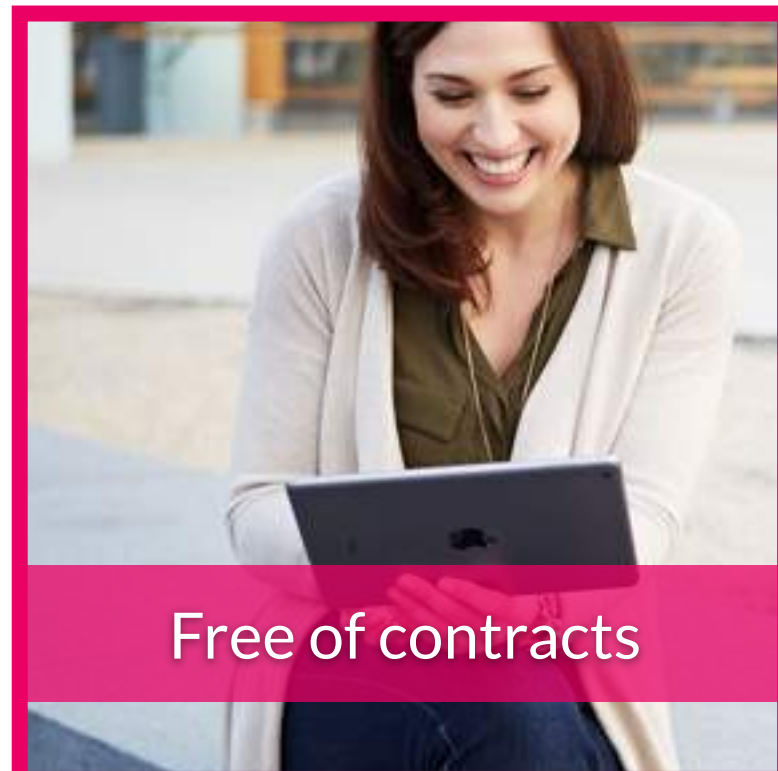


## Facts

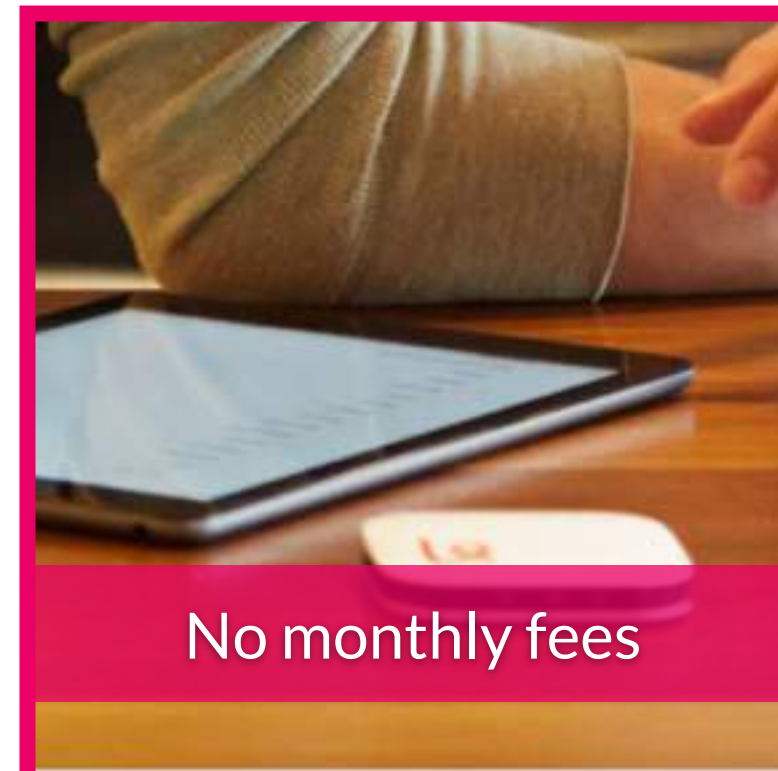
- The Dutch founders of Karma believe that social bandwidth will innovate the mobile telecommunications experience.
- Accepts Paypal and Bitcoin as payment method

## Why Innovative?

### 1. Karma in 3 key offerings



You pay \$99 for the mobile hotspot device, which comes with 1GB free data usage. If you need more data, you can buy it pay-as-you-go: \$14/GB. There are no contracts at all, no minimum to buy.



You will only pay for the data you use and none will go to waste on less data-heavy months. Your data never expires.



New users connecting with your mobile hotspot earn 100 MB and you as well. Up to eight user can connect to Karma at the same time. There's no limit to how much data you can earn.

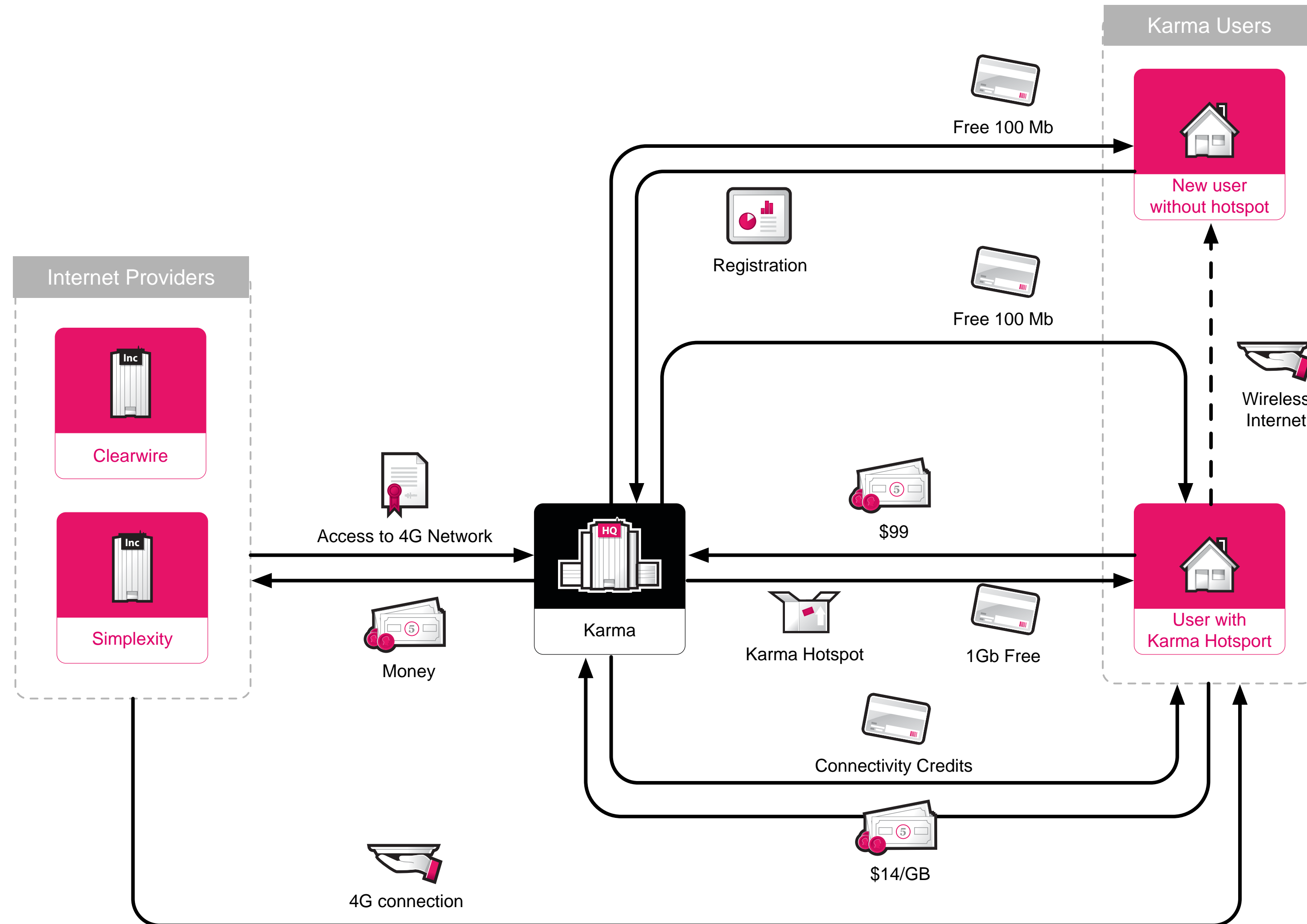
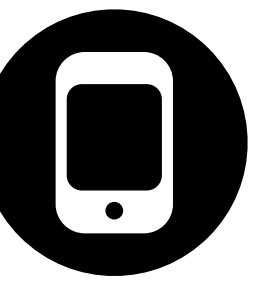
### 2. On which trends does this company focus?

- High pricing per GB
- Rollout of 4G
- Mobile devices

### 3. Does it bring people out of their comfort zone?

- Multiple users depend on the kindness of the owner of Karma to get internet...





## Business Model

### 1. How do they make money?

Karma sells the Karma hotspot for \$99 and additional bandwidth for \$14 per gigabyte. If you like to purchase a data pack, Karma offers some discount: \$50/5Gb & \$180/20Gb

### 2. Other companies with similar business model.

- /

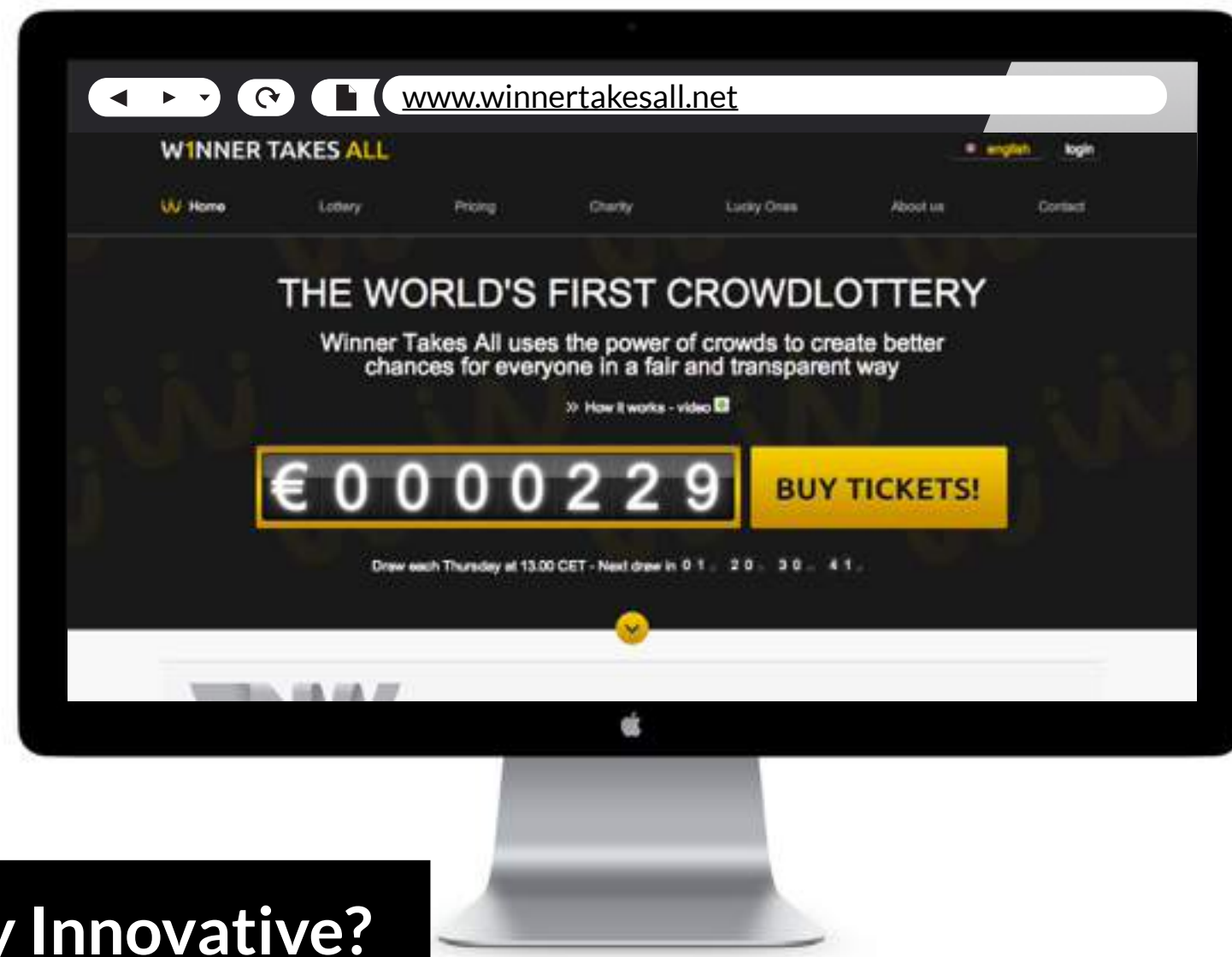
### 3. Business Model characteristics

- Pay-as-you-go
- Peer-to-peer
- Credit system





The Winner Takes All is the world's first crowd lottery. From all around the world players purchase 1 single lottery ticket for a weekly drawing. The Winner Takes All earns money by charging a transaction fee & shares 50% of its revenue with charities. Winner Takes All boast a 84% payout rate.



## Key Info

HQ **Amsterdam, NL**

Industry to learn from

**Gambling**

Founded

**2013**

## Facts

- During May & June 2014 Winner Takes All is raising investment from the crowd through FundedByMe. As of writing €50k has been raised. Practice what you teach.
- Winner Takes All has secured a total of 500 players from 36 countries through Word-of-mouth marketing only.

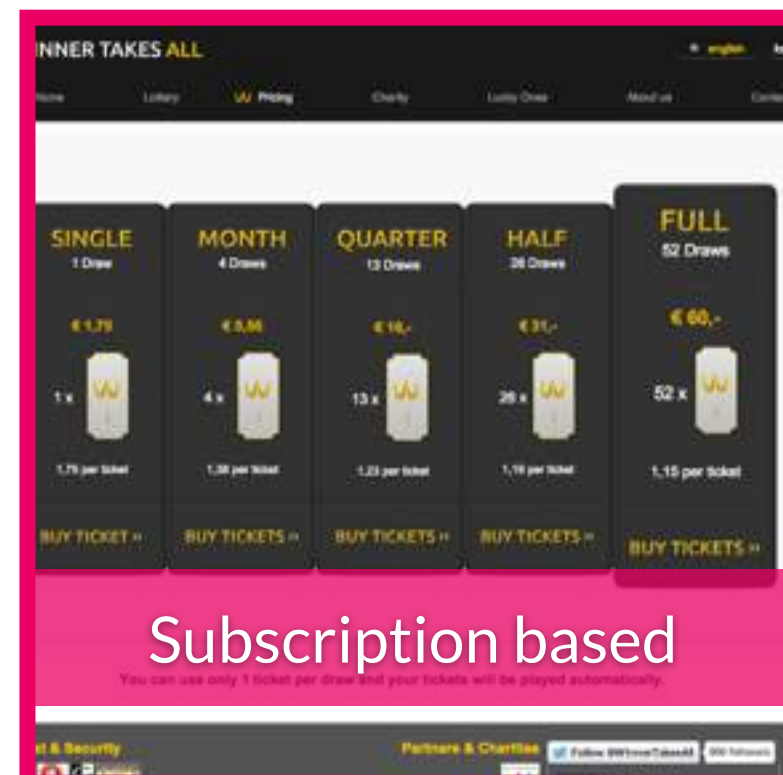
## Why Innovative?

### 1. Winner Takes All in 3 key offerings



#### Responsible Gaming

Every player can only participate once a game, to limit gambling & keep chance distribution fair. Winner Takes All offers better payout than any competitor.



#### Subscription based

The gamers can pick between buying 1 single ticket or opt-in for a subscription model. The more tickets the gamers buy upfront, the less is the total price per ticket.



#### Donate to charity

50 % of the profit of WTA is donated to charity.

### 2. On which trends does this company focus?

- Crowdsourcing & open innovation
- Responsibility, ethical & philanthropy.

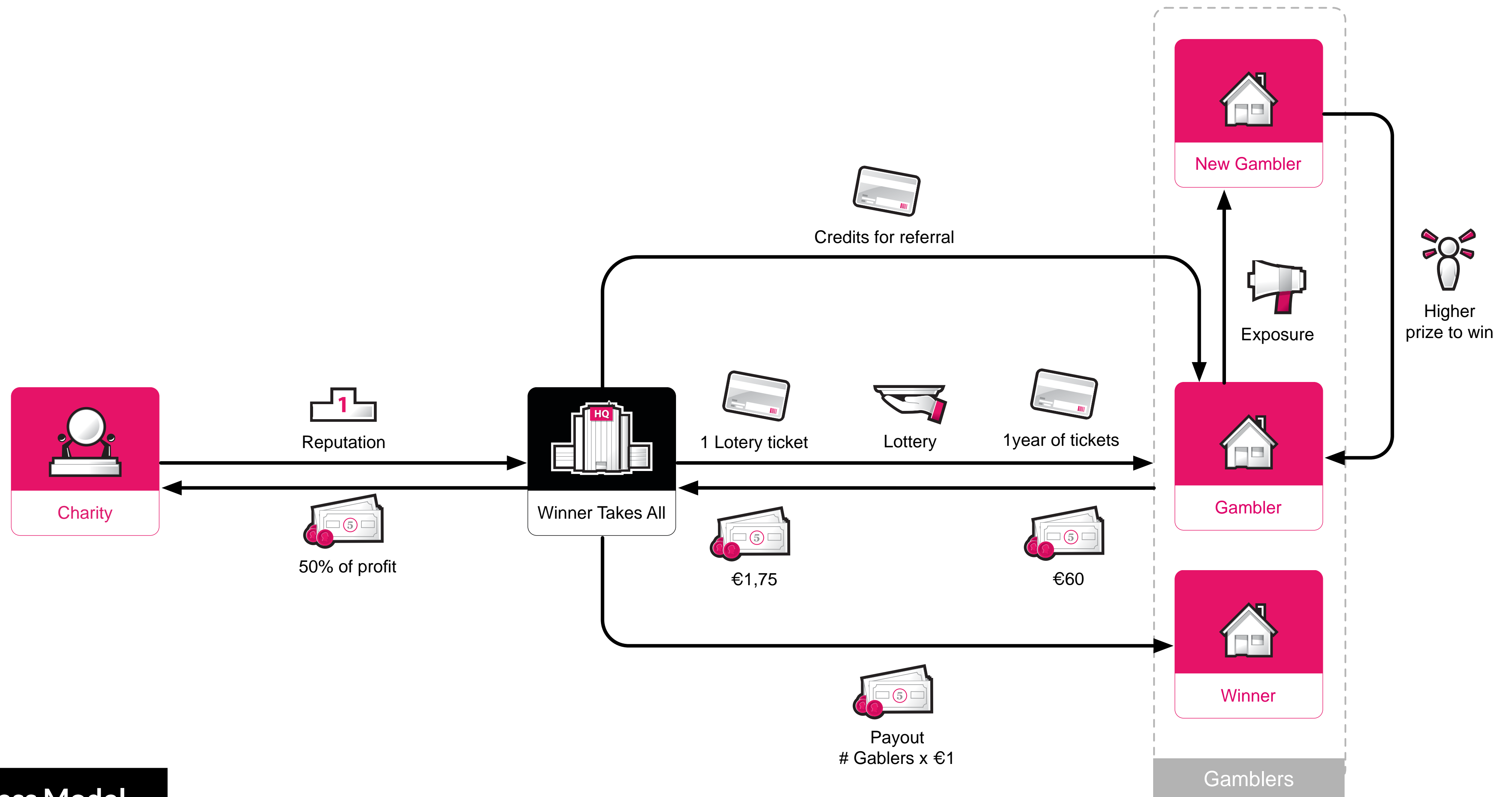
### 3. Does it bring people out of their comfort zone?

- Concerns about how Winner Takes All will ensure no cheating & rigging with the draws.
- Lotteries are often monopolised/controlled by governments.
- Security of personal information.





The Winner Takes All is the world's first crowd lottery. From all around the world players purchase 1 single lottery ticket for a weekly drawing. The Winner Takes All earns money by charging a transaction fee & shares 50% of its revenue with charities. Winner Takes All boast a 84% payout rate.



## Business Model

### 1. How do they make money?

Winner Takes All charges a transaction fee from the customers (from €0.75 for the purchase of only 1 ticket, to €0,15 per ticket for an annual subscription model).

### 2. Other companies with similar business model.

- <http://kiggit.com/>

### 3. Business Model characteristics

- Crowd based
- Subscription based
- Micro-payments



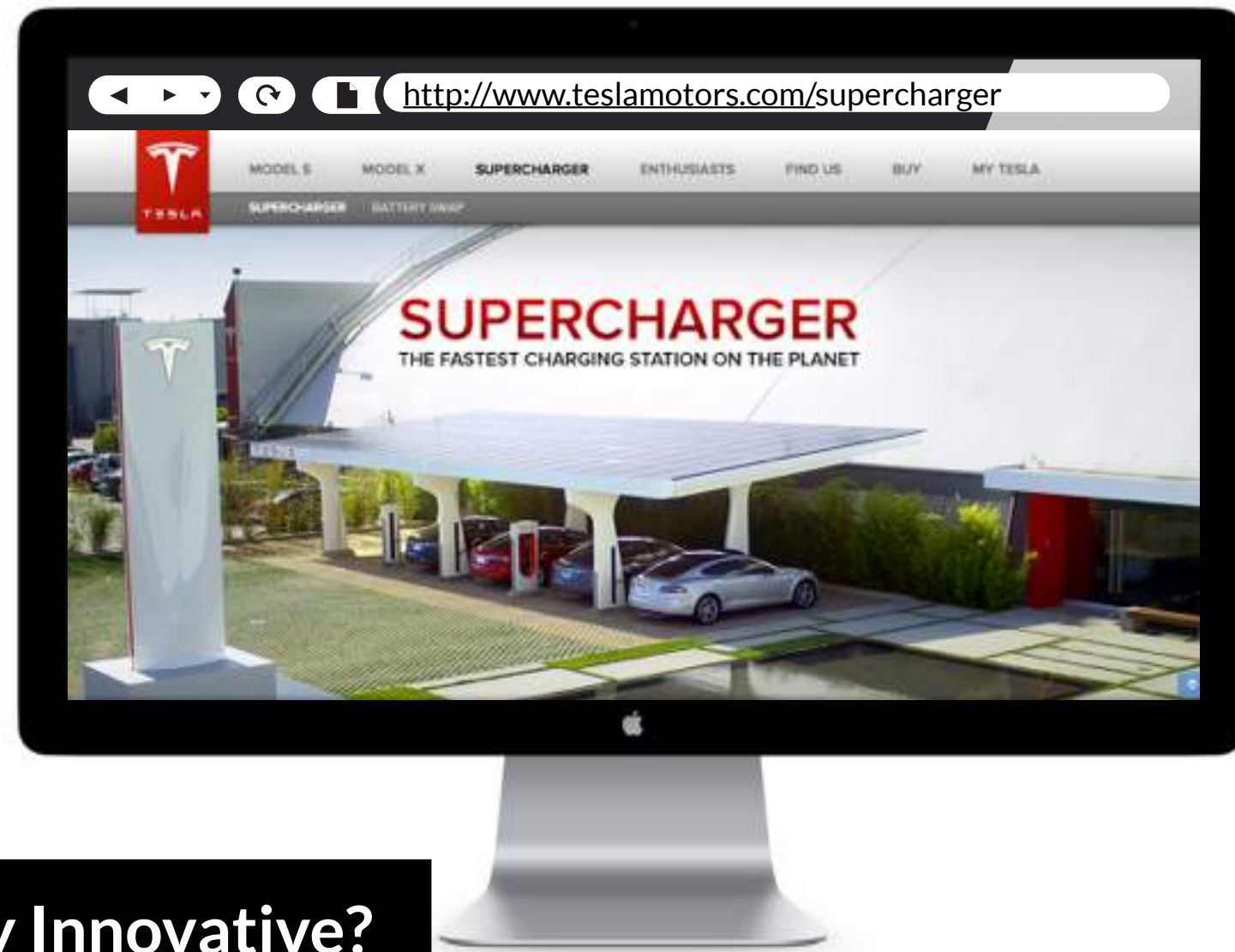
1.

Super Charger Network





Tesla Motors designs, develops, manufactures and sells premium electric vehicles (EV's) to consumers and advanced electric vehicle power train components to manufacturers. This case focuses on Tesla's Supercharger network.



## Key Info

HQ Palo Alto, California, US

Industry to learn from

Automotive industry

Founded

2003

## Facts

- Co-Founder and CEO Elon Musk also founded Paypal, SpaceX and serves as president of SolarCity.
- The Supercharger Network will reach over 98% of the US population by the end of 2015.
- A Supercharger charges 10 times faster than your home plug would be able to.

## Why Innovative?

### 1. Tesla Motors in 3 key offerings



Free use of Patents

The batteries of Tesla charge faster and last longer than any other on the market. Since June 2014, Tesla allows all other car manufacturers to use their technology free of charge. Establishing a standard for EV's is what Tesla aims at.



Free Charge or Battery swap

When you buy an EV with Tesla Technology, you pay a surplus for the electricity it will consume in its entire lifetime. At a power station you have the choice: a free charge or a 90 seconds battery swap for €50 - in other words: free or fast.



Super Charger Network

Drivers can travel throughout the U.S. and Europe along well traveled highways with the Supercharger Network. At these stations Tesla cars (and other EV's with Tesla's technology) can be recharged 50% within 20minutes.

### 2. On which trends does this company focus?

- Rise of customer experience
- Cross industry companies
- Guilt-free is the new status symbol

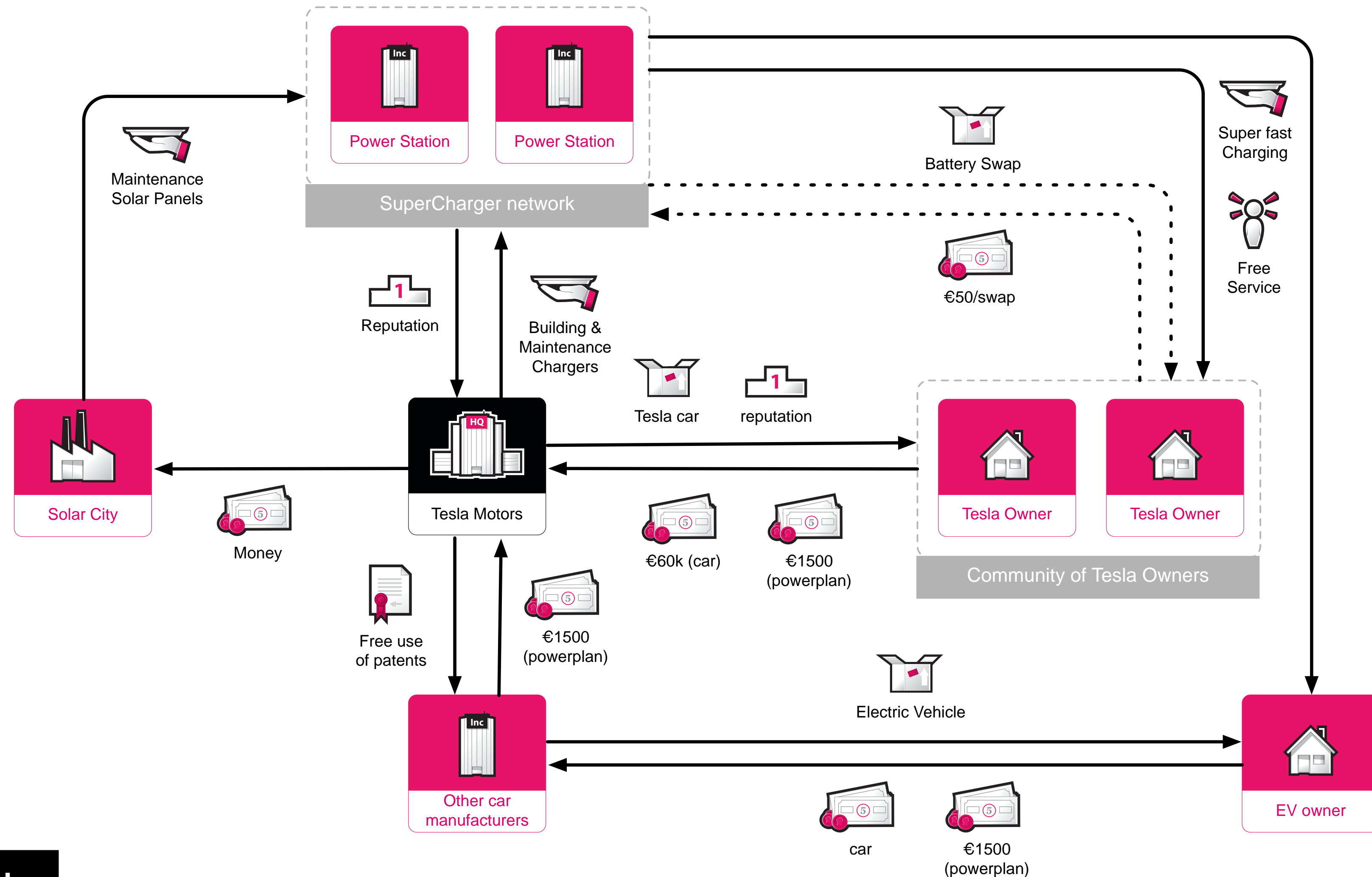
### 3. Does it bring people out of their comfort zone?

- All car competitors using Tesla's technology, will have to sell their cars with a prepaid energy plan for the full lifetime of the car. In fact, they sell Tesla's services.
- Currently, the roughly 40,000 Teslas on the U.S. roads contain 3.3 gigawatts of storage, equal 14% of total U.S. grid storage. Their influence on global energy levelling will only rise the coming years.





Tesla Motors designs, develops, manufactures and sells premium electric vehicles (EV's) to consumers and advanced electric vehicle power train components to manufacturers. This case focuses on Tesla's Supercharger network.



## Business Model

### 1. How do they make money?

- Drivers pre-pay their energy for the next 10 years, Tesla on its turn invests the money in the Supercharger network and makes sure the energy provided becomes cheaper.
- Competitors pay Tesla for every car using the network.

### 2. Other companies with similar business model.

- [BMW i DC Fast Chargers](#)
- [www.car2go.com](http://www.car2go.com)

### 3. Business Model characteristics

- Open Source
- Vertical integration
- Cross Industry



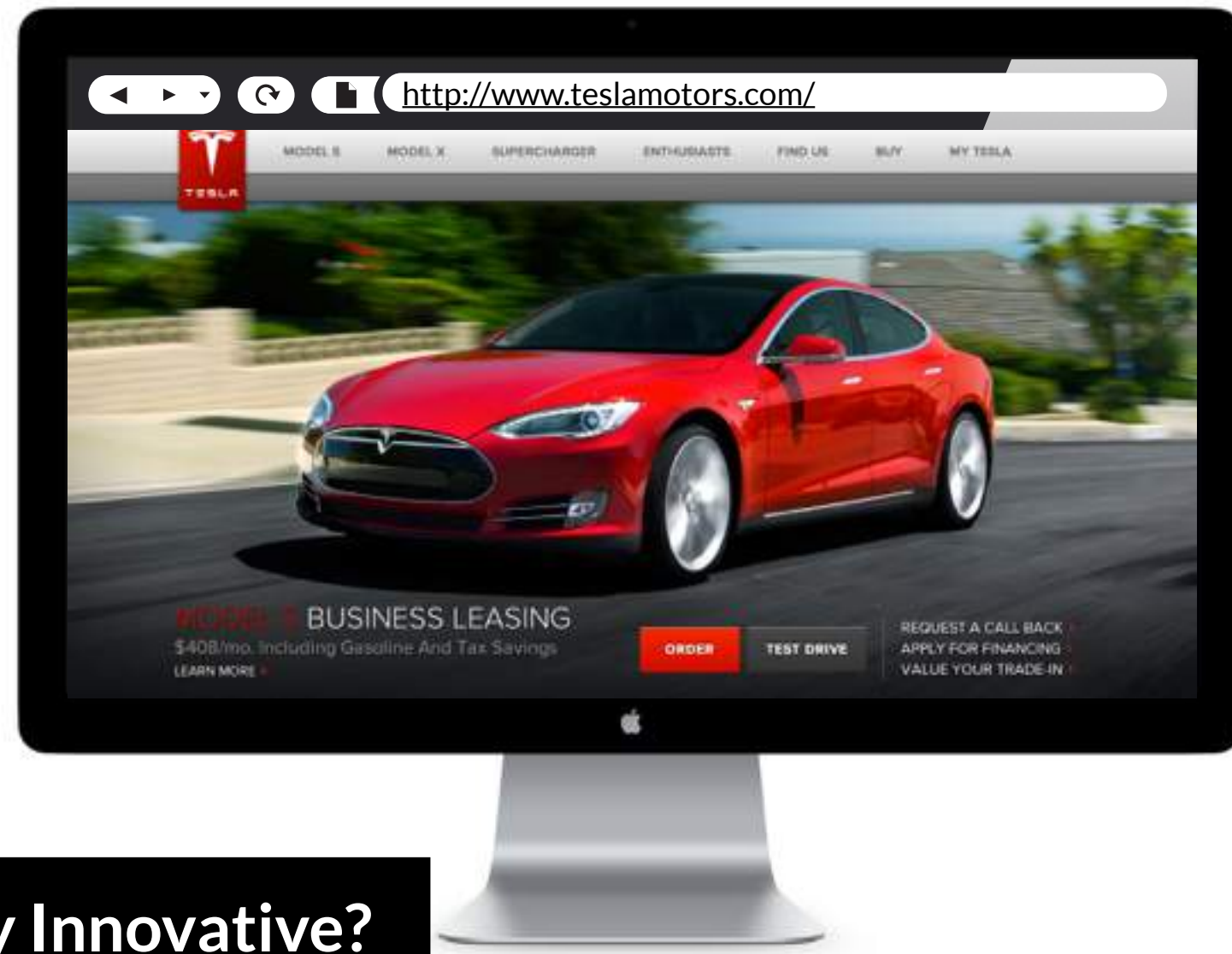
2.

Direct sales





Tesla Motors designs, develops, manufactures and sells premium electric vehicles to consumers and advanced electric vehicle powertrain components to manufacturers. Tesla owns its sales and service network.



## Key Info

HQ Palo Alto, California, US

Industry to learn from

Automotive industry

Founded

2003

## Facts

- Founded by 5 founders, with Elon Musk as CEO, Tesla aims to make EVs affordable for the masses
- The first electric luxury car was the Tesla Roadster, produced in 2008 and sold over 2,300 in total
- The Supercharger Network in the US will reach over 98% of the US population in 2015

## Why Innovative?

### 1. Tesla Motors in 3 key offerings



EV performance

Tesla provides electric vehicle performance without destroying the environment, while maintaining the vehicle performance and premium driving experience for the tech savvy driver.



Batteries

The batteries of Tesla charge faster and last longer than any other battery of electric vehicle. It also reduces the range anxiety of drivers due to the charging stations of Tesla.



Charging stations

With the Supercharger Network, the driver can travel throughout the North America and Europe between cities along well traveled highways. At these stations the Tesla can be recharged halfway within 20 minutes and is free of charge.

### 2. On which trends does this company focus?

- Electrification on the road
- e-Commerce and mainly direct consumer sales

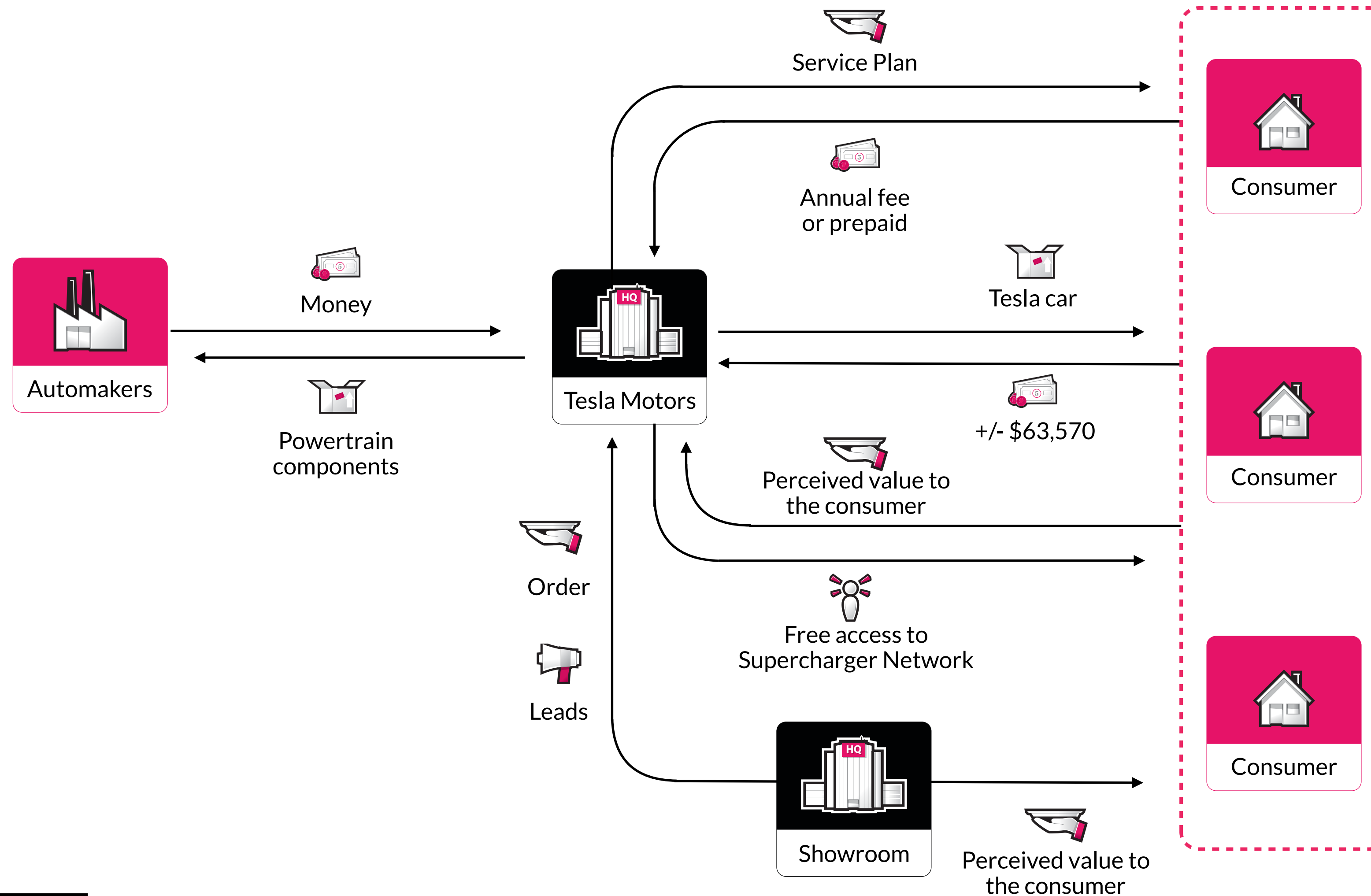
### 3. Does it bring people out of their comfort zone?

- Bypassing car dealerships with Tesla's showrooms and galleries and selling directly to consumers online brings frictions between Tesla and intermediaries.
- Tesla's battery-producing plants will bring battery prices down far enough to not only bring its electric cars into the mainstream. It also powers up a new balance between electric utility companies and consumers who are able to store energy cheaply during peak hours.





Tesla Motors designs, develops, manufactures and sells premium electric vehicles to consumers and advanced electric vehicle powertrain components to other automotive manufacturers. Tesla owns its sales and service network.



## Business Model

### 1. How do they make money?

Tesla sells directly electric vehicles to consumers online and sells electric vehicle powertrain components to manufacturers. Unlike other automotive companies, Tesla does not want to make a profit out of providing service.

### 2. Other companies with similar business model.

- <http://www.chocomize.com/> (Customisation)
- <http://www.dell.com/> (Customisation)
- <http://www.apple.com/> (Retail)
- <http://www.airbus.com/> (Built to order)

### 3. Business Model characteristics

- Direct sales
- Built to order
- Customisation