LEAN CANVAS — one page says it all!

PROBLEM

- Top 3 problems
- How can I convert the problems to opportunities?

SOLUTION

Top 3 features in a minimum viable product

3

UNIQUE VALUE PROPOSITION

Single clear compelling message that states why you are different and worth buying **Elevator Pitch**

UNIQUE ADVANTAGE

Cant be easily copied or bought

4

CHANELS

Path to customers

CUSTOMER SEGMENTS

Customer **Archetype**

EARLY ADOPTERS

Target Customers

ALTERNATIVES

Competitive **Offerings**

KEY METRICS

E.g. Web hits, **Conversions, Cost of** customer acquisition, ...

6

COST STRUCTURE

- **Fixed costs**
- **Variable costs**



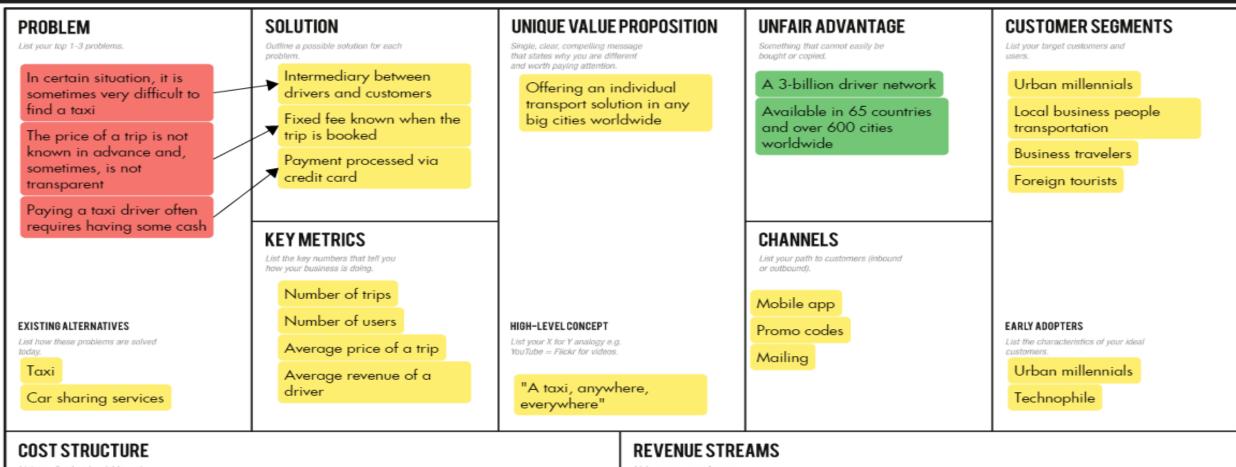
- Revenue model
- Lifetime revenue
- Margins

REVENUE STREAMS

5

1

Example 1 – A Ride Sharing Business Model



List your fixed and variable costs

Development and hosting costs of the platform

Acquisition and customer loyalty costs

Selection and animation of the network of drivers

List your sources of revenue

A commission rate received on the total price of a trip

Trip sharing fees (€0,20 per shared trip)

Example 2 - AirBnB

AirBed&Breakfast



PROBLEM

- Hard to find cheap/affordable accomodation options when travelling - Staying in hotels travellers cannot get authentic experiences of a location - It's not easy for a homeowner to monetize vacant areas on a day-by-day basis - Uncultivated home sharing culture

EXISTING ALTERNATIVES

Booking.com Hotels.com

SOLUTION

- An online
service where
travelers can
rent an
affordable local
apartment, and
homeowners
can earn extra
money by
renting out
vacant areas on
a day-by-day
basis

KEY METRICS

Number of views-to-bookings per host
Number of hosts applied
NPS

- DAU/MAU

UNIQUE VALUE PROPOSITION

- Travelers can get authentic experience of local area - Extra monetization of vacant areas for homeowners

HIGH-LEVEL CONCEPT

Everyone can become a host Sharing economy

UNFAIR ADVANTAGE

- Any
homeowner can
rent out space
- Trust building:
bi-directional
rating system of
hosts and visitors
- Insurance by
default for hosts

CUSTOMER SEGMENTS

- Travellers
looking for an
adequate
accommodation
experience for
a low price
- People having
some
accomodation
options to
become a host

CHANNELS

Referrals
Recommendations
Advertising
(both online and offline)

EARLY ADOPTERS

People ready to share their residence and earn money as hosts

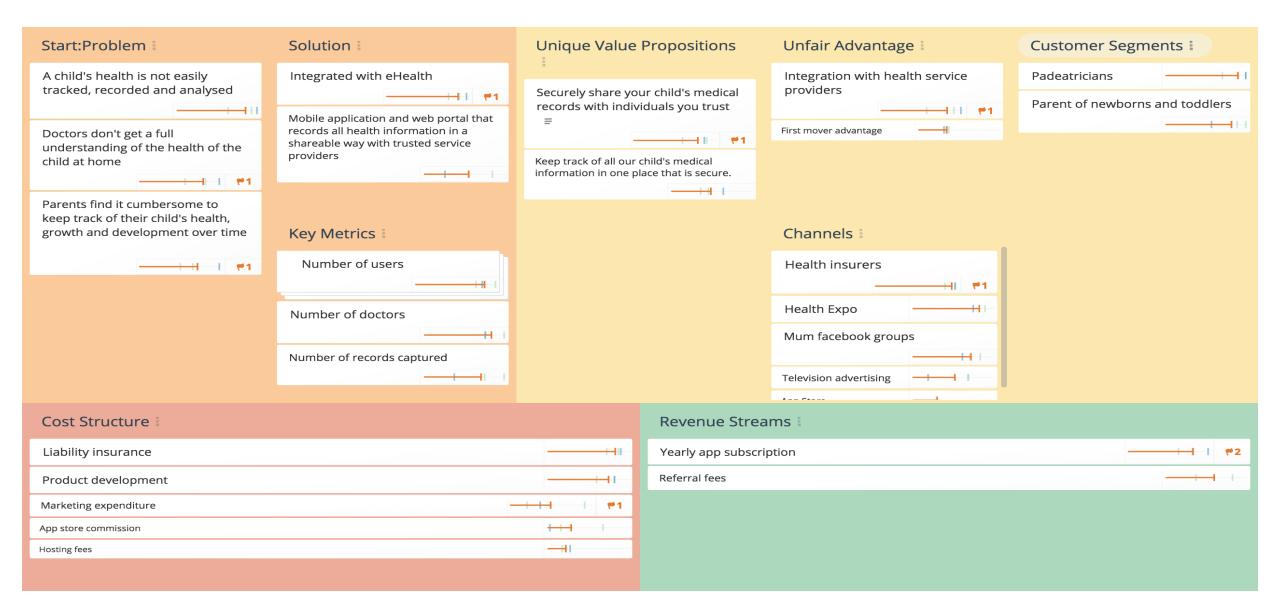
COST STRUCTURE

Development Hosting Marketing Payroll Insurance Photography

REVENUE STREAMS

Fees for travellers

Example 3 – A digital vault for child health records



Example 4 – Unified Payments Interface



Challenges

Sending Money is a cumbersome process, we need to know the A/C#. IFSC etc.

Payments through Internet banking had charges and they are not consistent. Each bank had their own policy.

For making small payments,, Credit Cards, internet banking or Mobile banking were not at all useful

Small vendors never accepted this digital transactions

Solution

Sending money should be like sending an email, so simple and also fully secured

The cost of these digital transactions should be negligble, preferably Zero Cost

This payment method should work for all amounts that's typically needed in our day-day transactions

Also, acceptance across all classes of vendors is a must

KEY Metrics

No of users / customers onboard

Volume of transactions

Gross amount involved in these transactions

Average amount per transaction

Value propositions

A payment platform that's easy to use by the customers and can be leveraged by all the banks / financial institutions at a reasonable cost of operation

HIGH LEVEL Concept

Send money just like sending an email

Unfair Advantage

The biggest Payment platform within the country with the largest customer base and network of banks

This model can be taken anywhere in the world and easily replicated

Channels

Mobile APP

Interbanking Banking

SMS Banking too

Customer segments

Everyone who wants to do shopping, online or on-premise using digital payments

All Micro, Small, Medium or Large merchants who anticipate more volume of business through digital transactions

All those travel frequently nn business and hate carrying too many credit cards or cash

Early Adopters

Urban Millennials Tech Enthusiats

Cost structures

Development and hosting of a robust payment system

Highly scaleable and resilient network to handle huge volumes

Cost of marketing this solution to the market and making it widely acceptable, atleast in the initial phase

Revenue streams