

# Business Model

# Y

A One-Page  
Method  
for Reinventing  
Your Career



# U

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328 work life wizards  
from 43 countries

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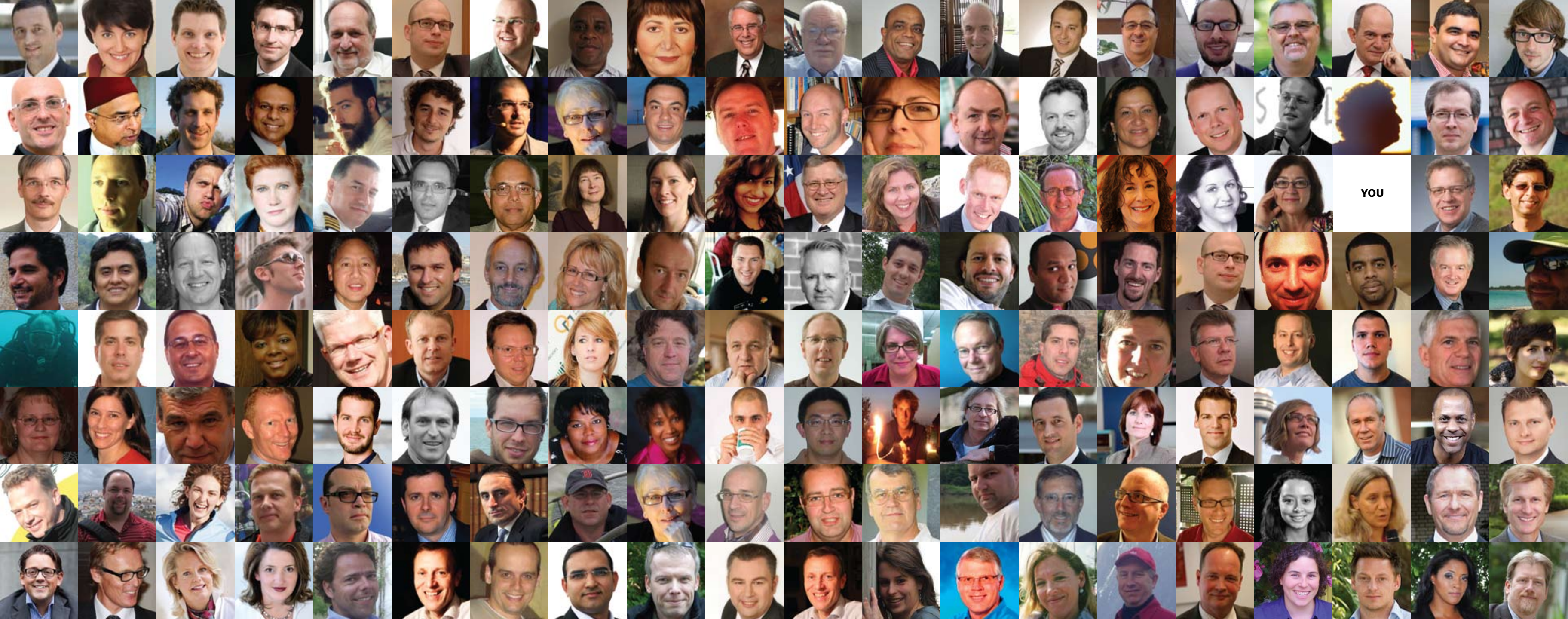
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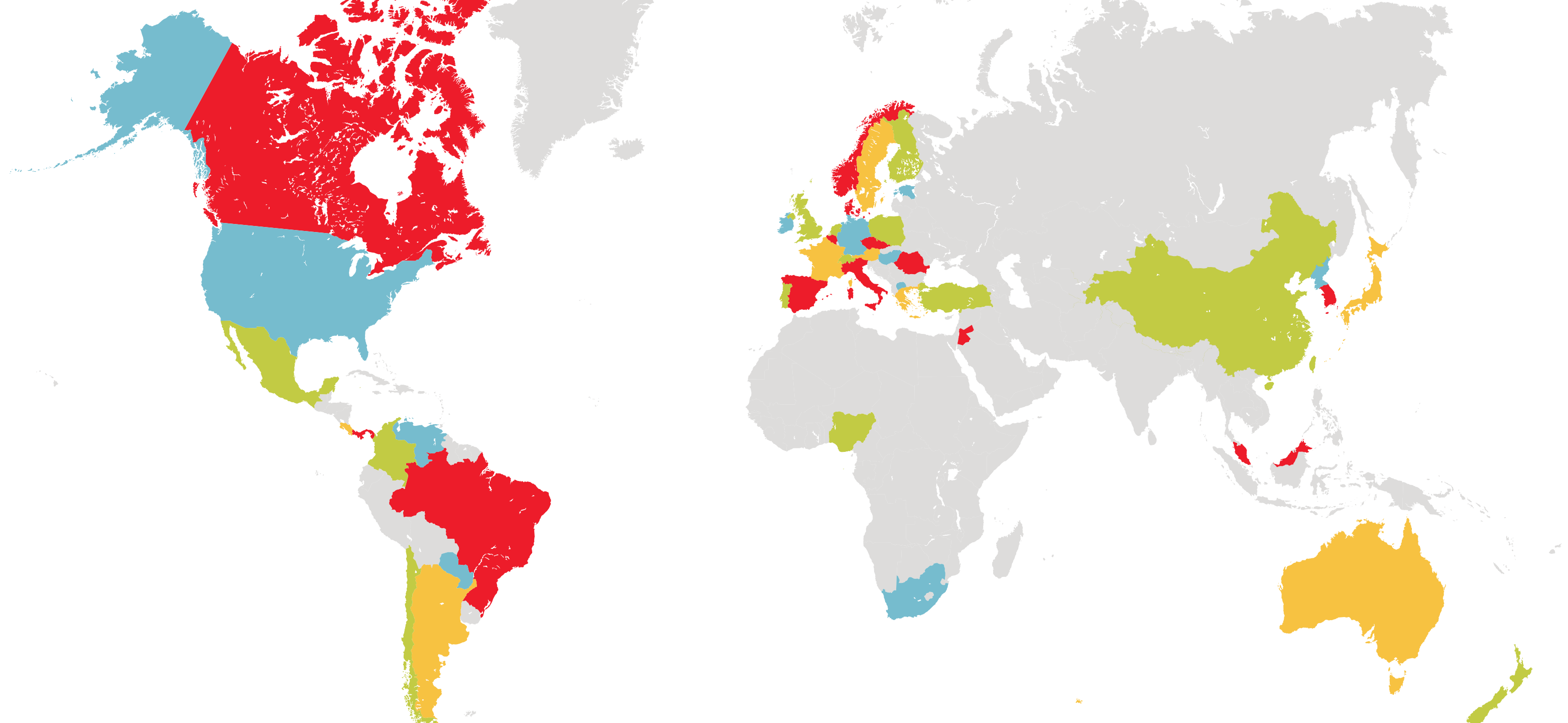
***Co-created by 328 work life wizards...***

Throughout the book, you’ll notice references to “Forum members”—early readers of *Business Model You* who helped with its creation. They critiqued draft chapters, offered examples and insights, and supported the effort throughout production. Their pictures appear in the front pages, and their names appear below.<sup>1</sup>

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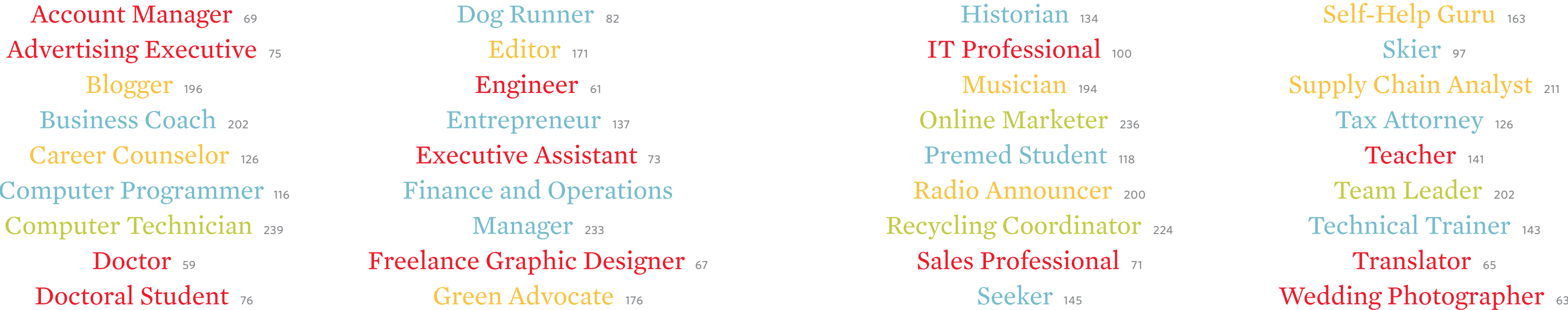


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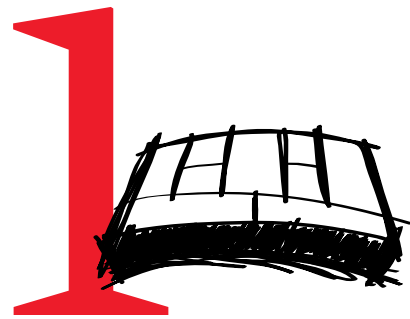




***Real Reinventors:***



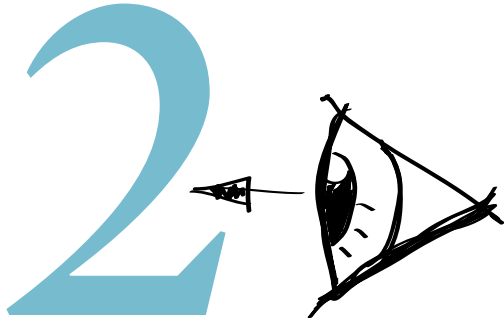




# Canvas

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# Canvas

Learn to use the key tool for describing and analyzing organizational and personal business models.

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Why Business Model Thinking is the Best Way For You to Adapt to a Changing World

Let’s take a wild guess: You’re reading this book because you’ve given some thought to changing your career.

You’re in good company. According to one survey, five out of six adults in North America are considering changing jobs.<sup>2</sup> And according to our co-creators (who represent 43 countries), it’s like this across the globe.

Many of us, though, lack a structured way to think about the complex and — let’s face it — messy subject of switching careers. We need a simple, powerful approach — one in tune with the modern workscape and our personal needs.

Enter the business model: an excellent framework by which to describe, analyze, and reinvent a career.

No doubt you’ve heard the term *business model* before. What is it, exactly?

At the most basic economic level, a business model is **the logic by which an organization sustains itself financially**.<sup>3</sup>

As the term suggests, it ordinarily describes businesses. Our approach, however, asks you to consider *yourself* a one-person business. Then, it helps you define and modify your “personal business model” — the way you engage your strengths and talents to grow personally and professionally.

Changing Times, Changing Business Models

Much of today’s job market turbulence is driven by factors beyond our personal control: recession, sweeping demographic changes, intensifying global competition, environmental issues, and so forth.

These changes are also beyond the control of most enterprises — but they profoundly affect the business models that companies use.

Because they can’t change the *environment* they operate in, companies must change their *business models* (and sometimes create new ones) in order to remain competitive.

As it turns out, these new business models themselves disrupt and cause change. That creates new opportunities for some workers and unemployment for others.

Consider some examples.

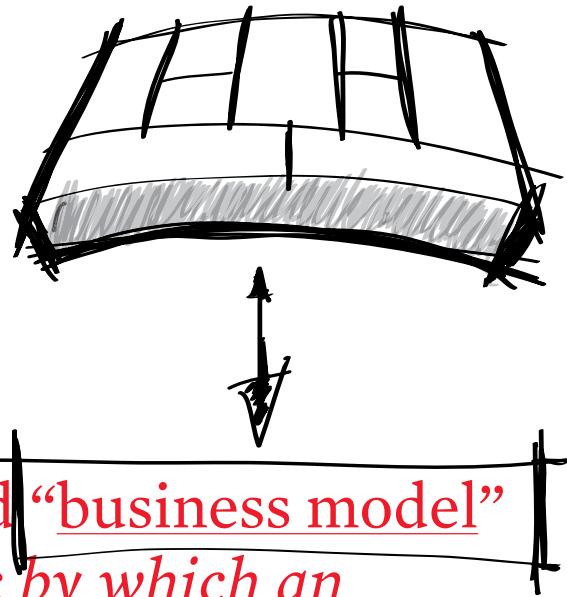
Remember Blockbuster Video? It declared bankruptcy after Netflix and Redbox showed they could do a better job delivering movies and games to Customers through mail, the Internet, and vending machines.

The emergence of a new business model can affect companies in other industries, as well.

For instance, Netflix has more than 20 million customers who, thanks to the Internet, can watch television programs on computers or game consoles at any time of day or night — while skipping the advertisements. Imagine what this means for a television broadcasting industry funded by advertisers who buy time slots on the decades-old premises that: 1) ads will be embedded in programming broadcast to huge audiences at certain days and times, and 2) television-viewing audiences cannot filter out ads.

The Internet has also transformed business models in other sectors, such as music, advertising, retail, and publishing (without the Internet, this book would have been impossible to produce).

Executive recruiting firms, for example, traditionally depended on highly skilled, full-time employees who made hundreds of phone calls each week and



We defined “business model” as the logic by which an enterprise sustains itself financially. Put simply, it’s the logic by which an enterprise earns its livelihood.

You might think of a business model as a blueprint describing how an organization operates.

Just as an architect prepares blueprints to guide the construction of a building, an entrepreneur designs a business model to guide the creation of an enterprise. A manager also might sketch a business model to help visualize how an existing organization operates.

To start understanding an existing business model, ask two questions:

1. Who is the Customer?
2. What job does the Customer need to have done?

To illuminate this idea, let’s look at three enterprises.

First: Think about Jiffy Lube®, a drive-in, quick oil change service based in the United States. Few car owners are interested in changing engine oil themselves. Most lack the knowledge and tools — and prefer to avoid the preparation and potential mess of this dirty task (plus the hassle of recycling used oil). For \$25 or \$30, Jiffy Lube provides experts who let people do just that.

Next, consider Ning. Ning lets people easily and inexpensively make and manage customized social networks. Few companies (or individuals) have the money or expertise to build, host, and operate a social network that offers Facebook-like functionality. Enter Ning, which provides a simple, affordable substitute: a social network template, modifiable on multiple levels.

Finally, there’s Vesta, a firm that completes electronic purchases on behalf of companies that serve hundreds of thousands of customers daily. Handling high volumes of such transactions is complex and demands robust, leading-edge security and anti-fraud measures — two things that few companies can afford to develop and maintain in-house.

**So, what do these three businesses have in common?**

All receive payment for helping Customers get jobs done.

- Jiffy Lube performs crucial maintenance tasks (while keeping garages tidy and clothes clean) for vehicle owners.
- Ning’s Customers are people who need to promote a cause; the company helps them build a community to do just that — at low cost and without hiring a technical specialist.
- Vesta helps businesses focus on specialties unrelated to payment collection.

Sounds simple, right?

Well, unlike in these three examples, defining “Customers” and “jobs” in sectors such as education, healthcare, government, finance, technology, and law can be challenging.

A big part of business model thinking is helping you identify and describe both Customers and jobs. Specifically, you’ll learn how you can help Customers accomplish the jobs they need to do. And in doing so, you’ll discover how to earn more money and gain more satisfaction from your work.

**Every Organization has a Business Model**

Since a business model is the logic by which an enterprise sustains itself financially, does this mean that only for-profit corporations have business models?

No.

**Every enterprise has a business model.**

This is true because nearly every modern enterprise, whether for-profit, nonprofit, government, or otherwise, needs money to carry out its work.

For example, imagine you work for the New York Road Runners (NYRR), a nonprofit organization that

promotes community health and fitness by holding running races, classes, clinics, and camps. Though NYRR is a nonprofit group, it must still:

- Pay staff salaries
- Purchase permits, pay utility, maintenance, legal, and other expenses
- Buy event supplies such as timing systems, bib numbers, refreshments, and finisher shirts and medals for its races
- Build a reserve fund for expanding services in the future

NYRR’s main motivation is not financial gain; instead, its goal is to serve community “Customers” who want to stay fit. Still, even a nonprofit organization needs cash to carry out its work.

Therefore, like any other enterprise, NYRR *must be paid for helping Customers get jobs done*.

Let’s ask our two business model questions about NYRR:

**Who is the Customer?**

NYRR’s main Customers are runners and other community members who want support and camaraderie in their quest to maintain or improve fitness.

They include both annual members — people who pay to be part of the group and receive certain benefits as a result — and people who aren’t annual



# The Nine Building Blocks

The logic of how organizations provide Value to Customers



**Customers\***

An organization serves Customers...



**Value Provided\***

...by solving Customer problems or satisfying Customer needs.



**Channels**

Organizations communicate and deliver Value in different ways...



**Customer Relationships**

...and establish and maintain different kinds of relationships with Customers.



**Revenue\***

Money comes in when Customers pay for Value Provided.



**Key Resources**

These are the assets needed to create and/or deliver the previously described elements.



**Key Activities**

These are the actual tasks and actions required to create and deliver the previously described elements.



**Key Partners**

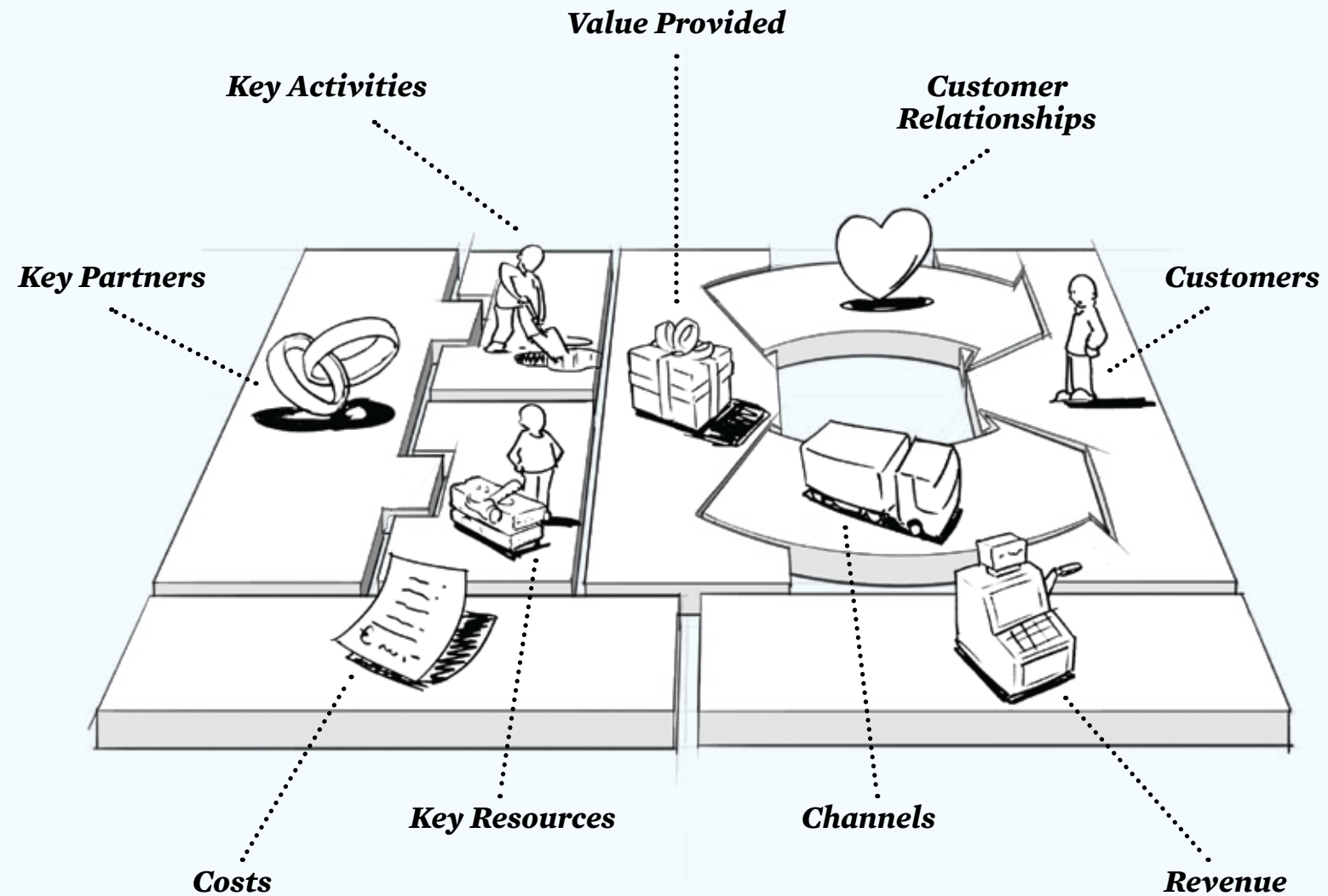
Some activities are outsourced, and some resources are acquired outside the organization.



**Costs**

These are expenses incurred acquiring Key Resources, performing Key Activities, and working with Key Partners.

\* Business Model Generation defines these building blocks as Customer Segments, Value Proposition, Revenue Streams, and Cost Structure, respectively.



## Customers

Customers are the reason for an organization's existence.  
No organization survives long without paying Customers.

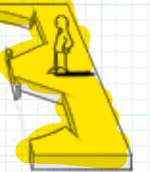
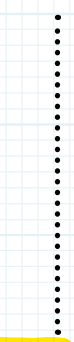
Every organization serves one or more distinct Customer groups.

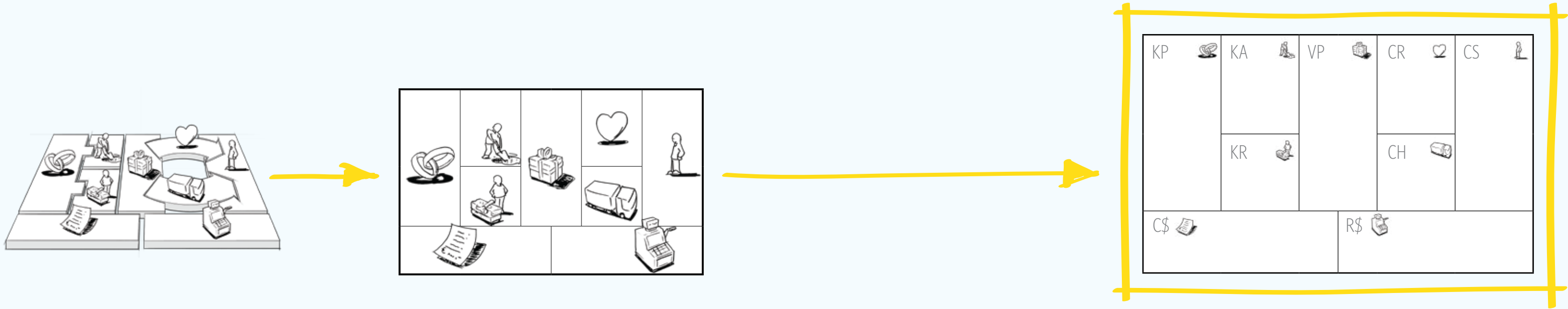
Organizations that serve other organizations are known as business-to-business (b-to-b) enterprises. Organizations that serve consumers are known as business-to-consumer (b-to-c) enterprises.

Some organizations serve both paying and non-paying Customers. Most Facebook users, for example, pay Facebook nothing for its services. Yet without hundreds of millions of non-paying Customers, Facebook would have nothing to sell to advertisers or market researchers. Therefore, non-paying Customers may be essential to a business model's success.

### Things to remember about Customers:

- Different Customers may require different Value, Channels, or Relationships
- Some Customers pay, others may not
- Organizations often earn far more from one Customer group than from another





Together the nine building blocks form

a useful tool: the Business Model Canvas.












Now It’s Your Turn

DRAW  
OR PRINT  
A CANVAS

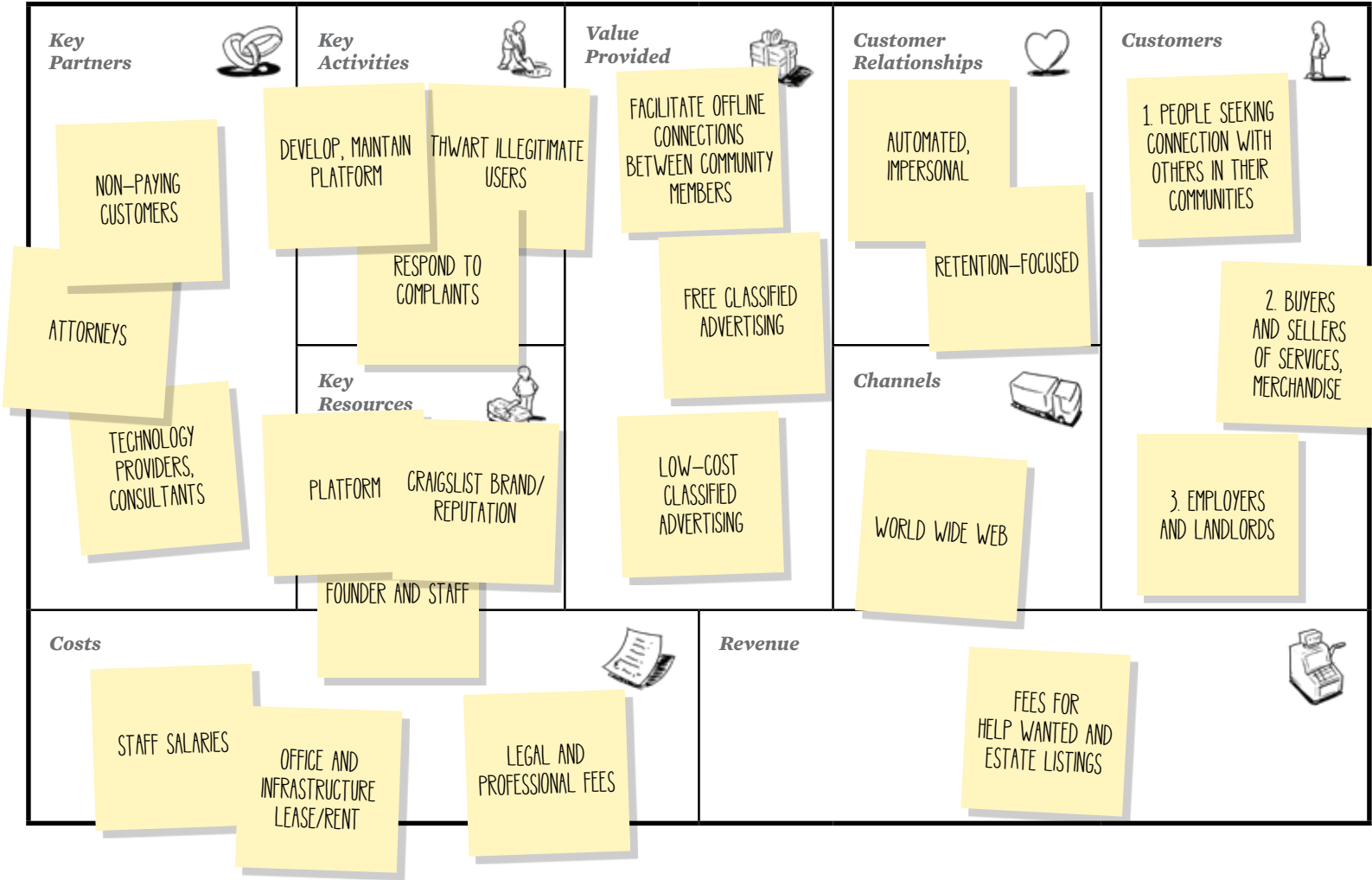
APPLY  
STICKY  
NOTES

DESCRIBE YOUR  
ORGANIZATION'S  
BUILDING  
BLOCKS

My Organization’s Business Model

<div>Key Partners</div> <div></div>	<div>Key Activities</div> <div></div>	<div>Value Provided</div> <div></div>	<div>Customer Relationships</div> <div></div>	<div>Customers</div> <div></div>
	<div>Key Resources</div> <div></div>		<div>Channels</div> <div></div>	
<div>Costs</div> <div></div>			<div>Revenue</div> <div></div>	

craigslist’s Business Model



Craigslist offers classified advertising to help people find jobs and housing, connect with community members, and buy, sell, or barter services and merchandise. The company hosts 700 sites in 70 countries and posts more than one million job listings each month. Despite its non-corporate culture, craigslist is one of the world’s most profitable firms on an earnings-per-employee basis: Its staff of 30 generates annual sales exceeding \$100 million, say industry analysts.<sup>4</sup>

Customers

Most craigslist Customers pay nothing for the service. Craigslist charges listing fees to employers and landlords in some cities. These paying customers subsidize non-paying Customers.

Value Provided

As an online service, craigslist is unusual in providing Value by facilitating *offline* connections between community members. Another Value it provides is free classified advertising, which Customers employ for nearly every service and product imaginable. Providing these Values has generated a massive, devoted Customer base that lets craigslist offer a third Value: effective, low-cost advertisements for employers and landlords.

Channels

The service is promoted and delivered exclusively through the Internet.

Customer Relationships

Users create, edit, and post listings on the craigslist site using an automated process that eliminates the need for intervention by craigslist staff. Staff rely primarily on users to moderate forums and identify fraudulent activity. Craigslist concentrates on optimizing the user experience for current Customers rather than innovating to attract new Customers.

Revenue

Only employers and landlords (Customer group 3) generate Revenue for craigslist.

Key Resources

Craigslist’s number one resource is its “platform.” A platform is an automated mechanism or “engine” that enables interactions between Customers. Craigslist founder Craig Newmark’s reputation and public service philosophy is another key resource, as are the site’s general manager and staff.

Key Activities

Craigslist’s most important activity is developing and maintaining its platform. Think of it this way: Google could lose 100 engineers tomorrow without missing a beat, but having its Web site go down for a day would be a catastrophe. In relative terms, the same is true for craigslist. Aside from platform development and maintenance, staff spend time dealing with hackers, spammers, and other illegitimate users.

Key Partners

Non-paying Customers are craigslist’s most important Partners, because they strive to maintain honesty and civility among users.

Costs

As a privately held company, craigslist is not obligated to disclose Revenues or earnings. But it operates out of modest offices with a staff of 30, so its Costs are tiny compared to other online giants such as Facebook, Twitter, and eBay. Key recurring expenses include salaries, server and telecommunications infrastructure fees, and office rent. Its stature within the industry and many side projects mean craigslist also incurs substantial legal and professional fees. In fact, some observers believe these expenses exceed all other Costs combined.

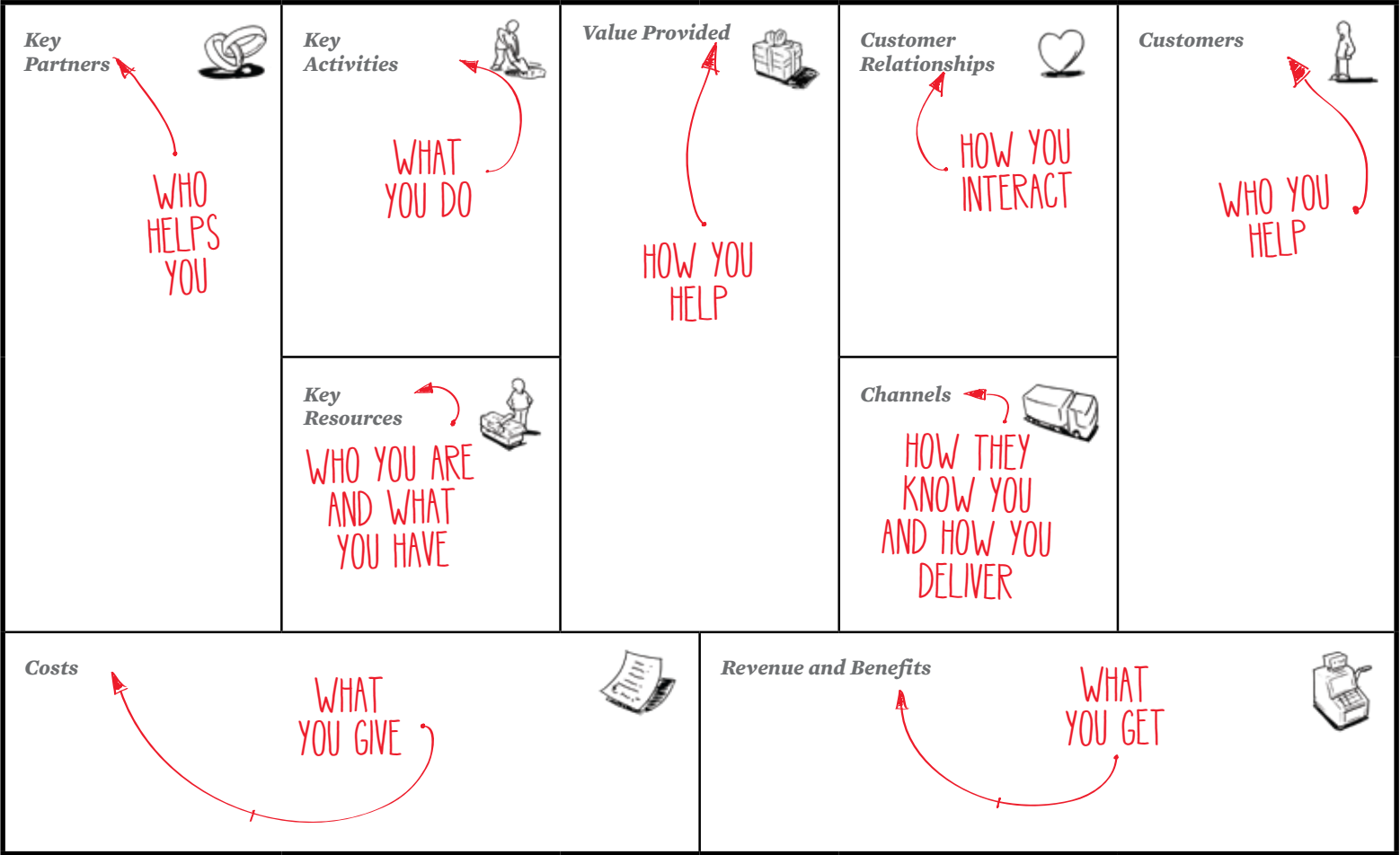
Now, let's focus on the most important business model of all: business model you.

The Canvas works for describing personal business models just as it does for describing organizational business models. Note a couple of differences between the two, though:

- In a personal business model, the Key Resource is you: your interests, skills and abilities, personality, and the assets you own or control. In organizations, Key Resources often include a broader range of resources, such as other people.
- A personal business model takes into account unquantifiable “soft” Costs (such as stress) and “soft” Benefits (such as satisfaction). The organizational business model generally considers only monetary Costs and Benefits.

When drawing a personal business model, you may find these alternate building block descriptions helpful:

PERSONAL  
~~The~~Business Model Canvas





# Your First Personal Business Model: Drafting time!

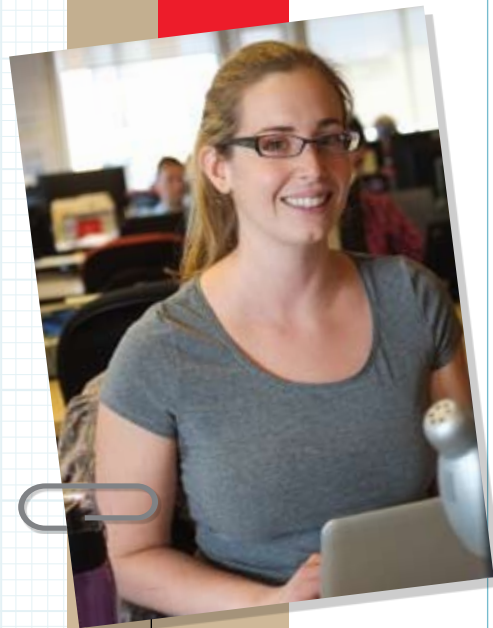
Grab paper, pencil, and sticky notes; this chapter is where your personal business model begins to take shape. A few things to keep in mind: While drafting your first personal business model, limit yourself to the professional work you do to earn a living.

Painting a clear, accurate picture of your professional activities lays the foundation for later addressing “soft” career elements such as satisfaction, stress, recognition, time demands, social contribution, etc.

THESE  
REINVENTORS  
WILL HELP  
YOU WITH EACH  
BUILDING BLOCK

## A Personal Story for Every Building Block

<b>Who helps you</b> (Key Partners) 	<b>What you do</b> (Key Activities) 	<b>How you help</b> (Value Provided) 	<b>How you interact</b> (Customer Relationships) 	<b>Who you help</b> (Customers) 
				
	<b>Who you are &amp; what you have</b> (Personal Assets) 		<b>How they know you &amp; how you deliver</b> (Channels) 	
				
<b>What you give</b> (Contributions) 	<b>What you get</b> (Revenues & Benefits) 			



NAME CHRIS BURNS

KEY POINT:  
**CUSTOMERS OWN JOBS**

PROFILE:  
**THE DOCTORAL STUDENT**

A journalist by training and experience, Chris Burns watched as traditional publishing industry business models — including her own employer’s — withered before the Internet onslaught. By the time she was laid off, she had enrolled in a doctoral program with the goal of becoming a writing professor.

Thanks to her strong interest in sustainability issues and connections provided by her doctoral committee members, Chris found part-time work copyediting scholarly papers for university professors. To her surprise, she enjoyed this work.

One day, Chris realized her *real* job wasn’t copyediting, it was something far more valuable: helping Customers get articles published in leading scholarly journals. So she decided to raise her hourly rate significantly and charge for research time.

The result? She won more Customers than ever.

In retrospect, Chris recognized two common flaws in her initial model:

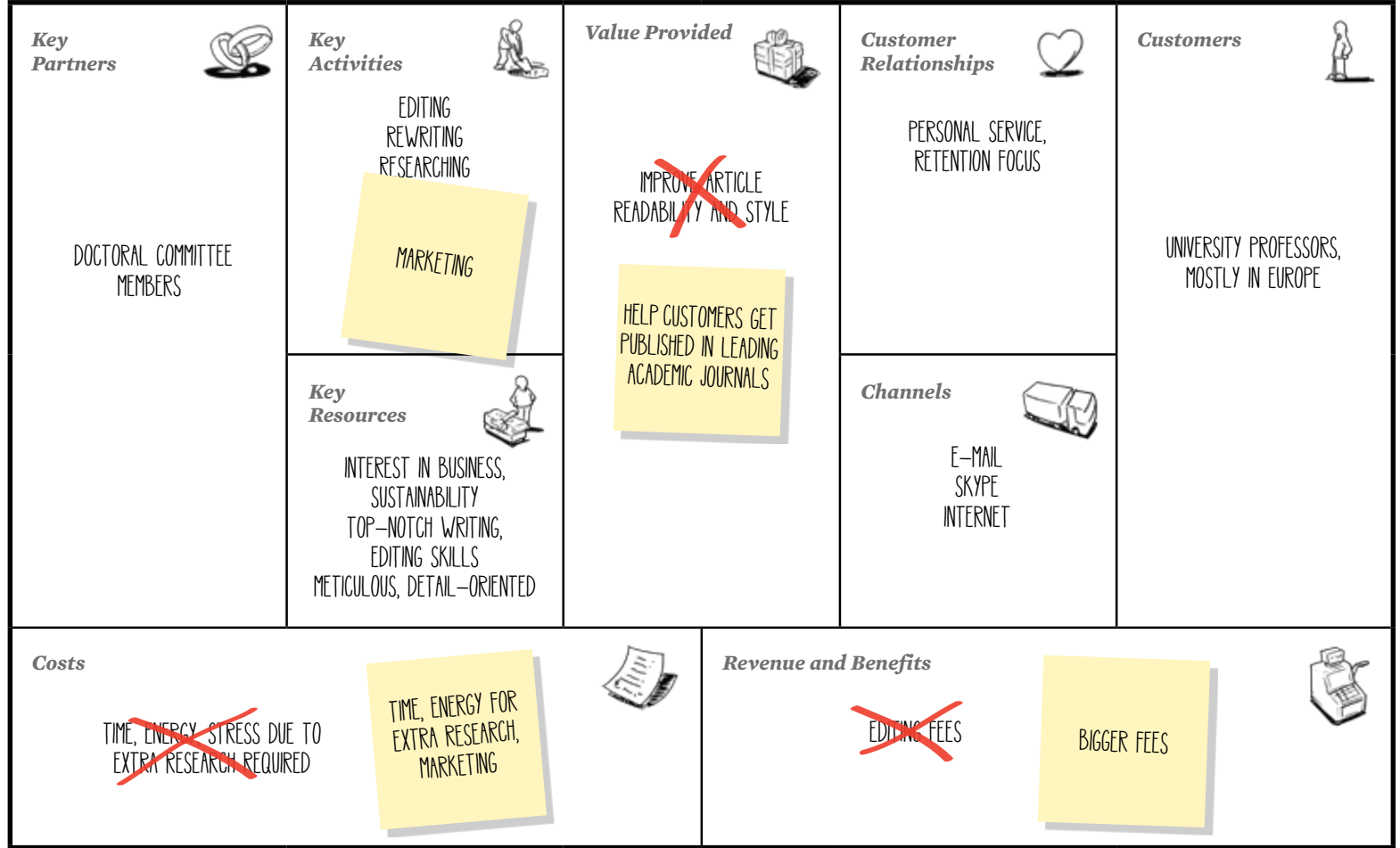
**Equating Key Activities with Value**

Instead of identifying the Customer job-to-be-done at the highest level — and defining Value in terms of that job — Chris equated Value Provided with her editing and rewriting activities. This diminished her offer’s worth.

**Owning the job**

Chris “owned” the job from the start. That left her work narrowly defined by Customers as “improving readability and style.” When she started reminding Customers that getting published was *their* job — and one she could help with — her Value (and reputation) soared.

**How Chris Revised Her Personal Business Model**



# Reflect

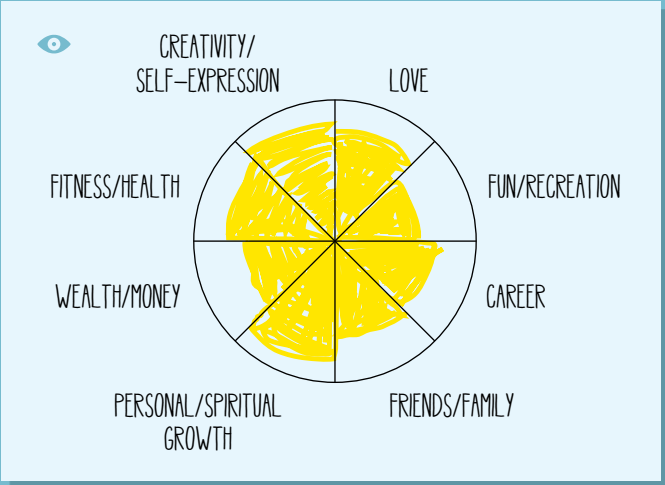
Revisit your life direction and consider how you want to align your personal and career aspirations.

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# The World Beyond Work



Career professionals sometimes have clients start this self-reflection process with the Wheel of Life. There are different versions of the Wheel, but each shows a number of broad themes or interest areas, such as Fitness/Health, Career, Wealth/Money, Personal/Spiritual Growth, Fun/Recreation, Love, Friends/Family, Physical Environment/Home, Creativity/Self-Expression, and Lifestyle/Possessions.

The idea is to choose eight themes you find most relevant, and assign one theme to each segment of the Wheel.



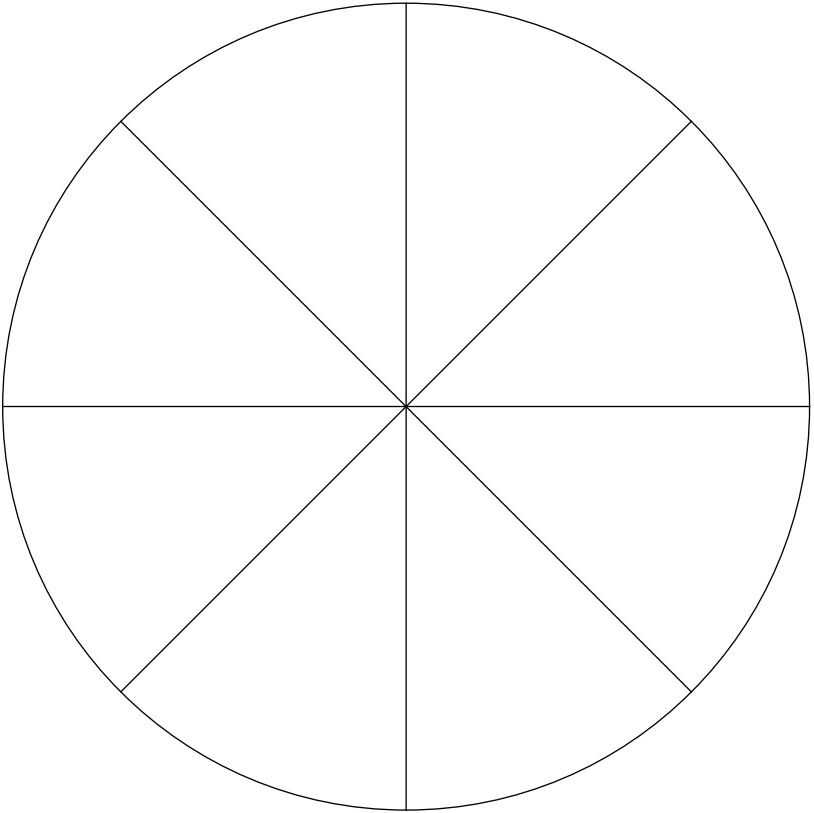
### To do the Wheel of Life exercise

- Choose eight of the themes listed above (or mix and match with your own themes/interest areas).
- On a separate sheet of paper or using the blank Wheel on page 87, plot your level of satisfaction with each category by marking points along the segment spokes — considering the Wheel’s center “zero satisfaction” and the perimeter “complete satisfaction.”
- Once you’re done, connect your points and shade in the center area.

A completely shaded circle would represent total fulfillment in every aspect of life. A partially shaded circle, such as the one above, reveals life elements that may need more attention.

Career counselors sometimes have clients complete the exercise, then take a different-colored pencil and shade in additional areas representing where they’d like to be within each segment. They remind clients that not everyone prioritizes things the same way: A segment that’s 50 percent shaded on Friends/Family, for instance, may be adequate for one person and unacceptably low for another.

The Wheel of Life exercise provides clues to the broad themes within which our core interests lie. At the same time, it reminds us of dimensions of life that may be as important as work — or even more important.



Who am I?

What excites  
me about  
each of these  
roles?

## 1. HUSBAND

LOVE, SEX, FAMILY CENTER,  
COMPANIONSHIP

## 2. FATHER

STIMULATION, JOY,  
SATISFACTION IN SEEING  
CHILDRENS' FUTURE  
DEVELOP, PRIDE IN THEIR  
ACCOMPLISHMENTS

## 3. TEACHER

HELPING OTHERS, BEING  
USEFUL, EXPLORING/REVEALING  
MYSTERIES/TRUTHS,  
EXERCISING PLANNING AND  
PRESENTATION SKILLS,  
LEARNING, WRITING

## 4. ENTREPRENEUR

EXCITEMENT GENERATED BY  
CREATING SOMETHING NEW,  
REWARD/DANGER, MYSTERY,  
SELF-EXPRESSION

## 5. WRITER

SELF-EXPRESSION,  
RECOGNITION, PLEASURE IN  
EXERCISING WRITING SKILLS  
AND TECHNIQUES, BEAUTY  
AND ELEGANCE

## 6. SON

FAMILY BONDS, RECOGNIZING  
SELF IN PARENTS/OWN  
CHILDREN, THINKING ABOUT  
LEGACY

## 7. BROTHER

FAMILY BONDS,  
COMPANIONSHIP,  
THINKING ABOUT  
LEGACY

## 8. TRANSLATOR

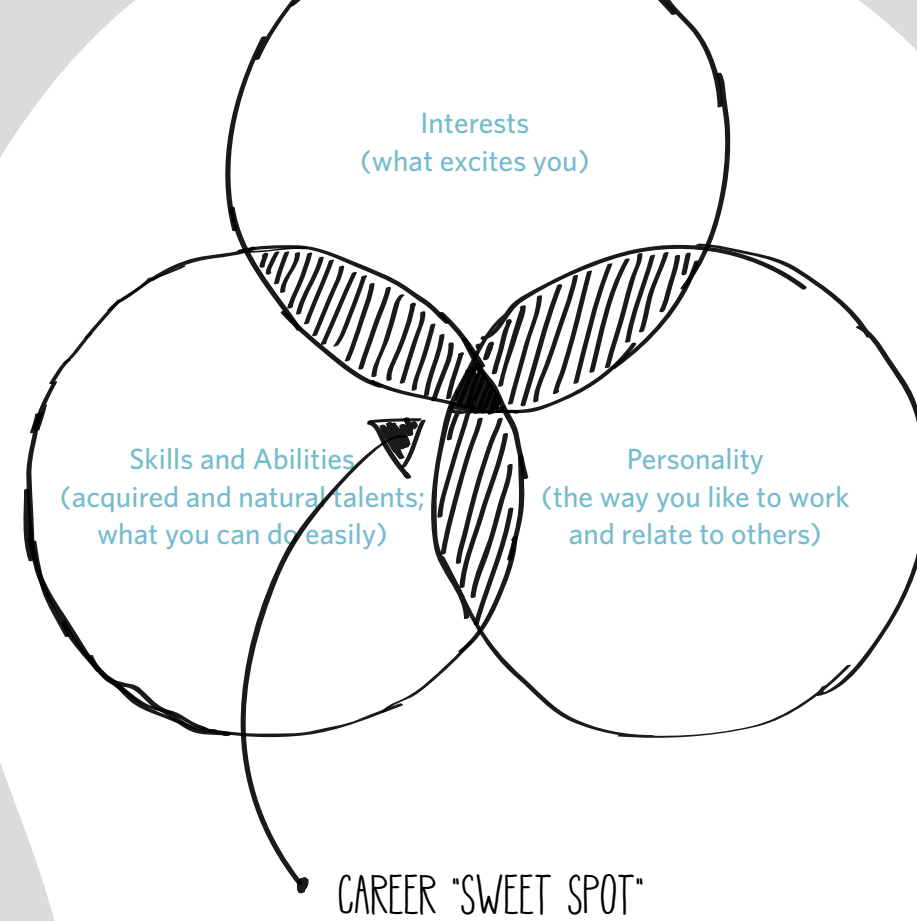
EXERCISING AN UNUSUAL  
SKILL, USING LANGUAGE,  
SERVING AS BRIDGE BETWEEN  
CULTURES, HELPING REVEAL  
UNIVERSAL/CULTURE-  
AGNOSTIC TRUTHS, WRITING  
AND EDITING

## 9. SPEAKER

ATTENTION, RECOGNITION,  
PLANNING AND PRESENTING  
MESSAGES, APPLAUSE

## 10. MUSICIAN

CREATING/SHARING BEAUTY,  
LEARNING, COMPANIONSHIP,  
PERFORMINGCOMMON  
DENOMINATORS?EXPLORING/REVEALING  
MYSTERIES/TRUTHS, PLANNING  
AND PRESENTING, WRITING,  
SELF-EXPRESSION,  
LEARNING, EXERCISING  
UNUSUAL SKILL,  
COMPANIONSHIPWHAT MUST MY CAREER USE/  
INCLUDE FOR ME TO BE HAPPY,  
USEFUL, AND EFFECTIVE?THE PREPARATION AND  
PRESENTATION OF MESSAGES  
DEALING WITH TRUTH AND  
BEAUTY, CENTERED ON  
LANGUAGE. SHOULD INVOLVE  
BOTH WRITTEN AND IN-PERSON  
PRESENTATIONS AND  
COMPANIONABLE  
INTERACTIONS WITH OTHERS.



# Lifeline Discovery

Most career professionals agree that work satisfaction is driven by three key factors: interests, skills and abilities, and personality.<sup>10</sup>

The Lifeline Discovery is a tool that helps you define and examine these factors.





a. Plot Your High and Low Points

Recall events representing high and low points in your life, and plot them on a timeline that stretches back as far as you can remember.

The vertical axis represents enjoyment and/or excitement; the horizontal axis represents time.

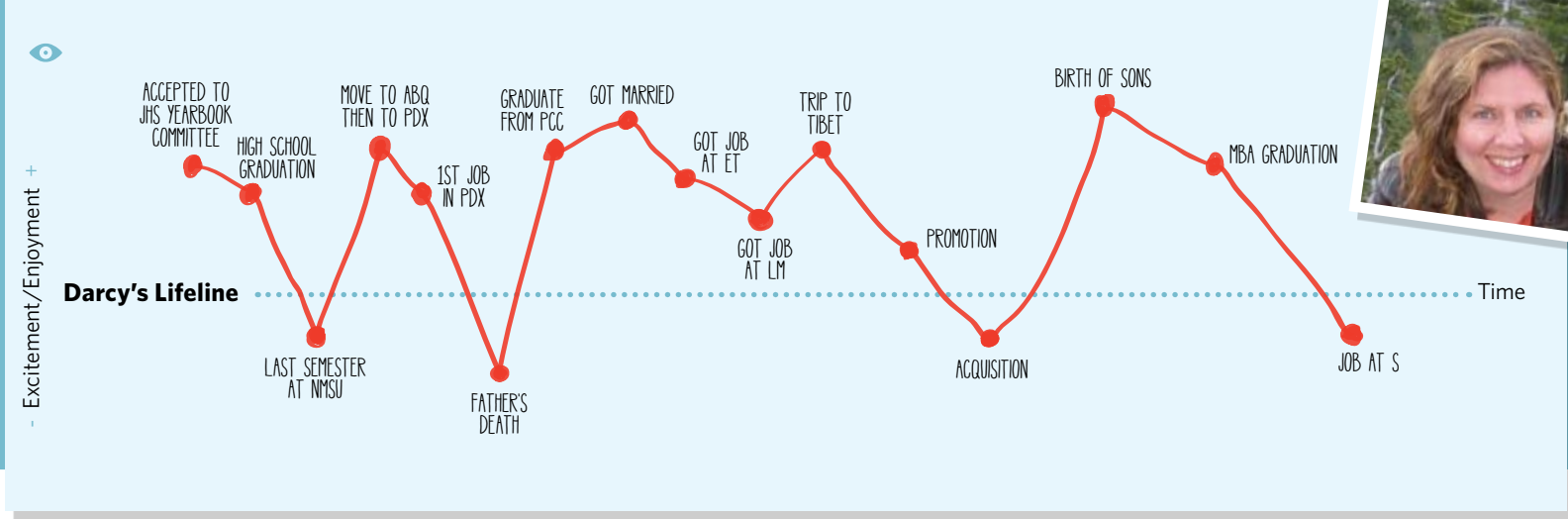
“High points” and “low points” are:

- Specific, important events in your life: good or bad, personal or professional — whether related to work, social life, love, hobbies, academics, spiritual pursuits, or other areas
- Milestones or landmarks you remember clearly and are associated with strong feelings
- Key career changes, both positive and negative

Below is a blank “Lifeline” you can use (or draw your own). For now, plot each event on your Lifeline with a point and a short description, such as “married Jan” or “got job at Vesta.”

Start at the far left with the earliest high or low point you can remember, and then work toward the present. When you’ve plotted 15 to 20 events, draw a line connecting all points.

Your Lifeline may now look something like the one at right by Darcy Robles, a Forum member who completed the exercise to help clarify how satisfied she was with her work situation.



Excitement/Enjoyment +

-

My Lifeline

Time



# Holland's Six Tendencies

## S Social

Prefers working with people to inform, develop, help, or cure. Interpersonal/educational ability. Tends to avoid activities demanded by realistic occupations or situations.

## I Investigative

Prefers investigating/researching physical, biological, or cultural phenomena. Scientific/mathematical ability. Tends to avoid activities demanded by enterprising occupations or situations.

## A Artistic

Prefers manipulating physical or intangible materials to create art forms or products. Artistic/language/musical ability. Tends to avoid structured activities or conventional occupations.

# SPEECH NOTES TO THE TEAM

## E Enterprising

Prefers influencing/leading others to achieve organizational goals or economic gain. Leadership/persuasion ability. Tends to avoid investigative occupations or situations.

## C Conventional

Prefers organizing/processing data in structured situations. Clerical/computational ability. Tends to avoid ambiguous, free, unstructured occupations or situations.

## R Realistic

Prefers working with tools, machines, or animals, often outdoors. Mechanical/athletic ability. Tends to avoid activities demanded by social occupations or situations.

STATISTICAL INFORMATION

## **CHECKING IN: WHERE WE'VE BEEN SO FAR**

Up to this point, we've discussed business model thinking, the basics of financial sustainability, and why all organizations — for-profit, nonprofit, and social — must abide by the logic of earning a livelihood.

We saw how business model thinking helps organizations — and individuals — reinvent themselves in response to changing social, economic, and technological trends.

Then, we covered how you can use the Canvas to describe your personal business model.

In this chapter, you re-examined your important (multiple!) extra-work roles, the core interests, skills and activities you find satisfying, your key personality tendencies, how work environments have their own “personalities,” the importance of engaging trusted others in the self-discovery process, and work's meaning and place in your life.

## **WHERE WE GO FROM HERE**

It's time to address the most fundamental question underpinning business models, whether organizational or personal.

It's a simple question that's extraordinarily challenging to answer: What is your purpose?





4. 旅先で予定しているアクティビティーは、出発前にどの程度計画しますか？

☐ あまり事前には計画しない

☒ ほとんどのアクティビティーを事前に計画する

☐ ある程度のアクティビティーは事前に計画する

☐ ほとんど事前に計画することはない

5. 出発前にアクティビティーを計画する場合、オンラインメディアをどの程度活用していますか？

☐ あまりオンラインメディアを活用しない

☐ ほとんどの情報をオンラインメディアで入手する

☐ ほとんどオンラインメディアは活用しない

6. 海外旅行の際、ショッピングに関して出発前にどんな情報を準備していますか？（複数回答可）

☐ ショッピングをする場所の確認

☐ ショップリストの用意

☐ 買い物リストの用意

☐ 在庫の確認・予約

KEY POINT:

WHEN IT'S NOT ABOUT YOU

PROFILE:

## THE ENTREPRENEUR

The company I started did research and market entry consulting for companies wanting to enter Asian markets, particularly Japan. After more than six years of ferociously hard work, we received a multi-million-dollar buyout offer. This was all new to me; when I started, I didn't even know people sold companies.

Anyway, I paid off three mortgages, maxed out the kids' college funds, took the family on a great vacation, and invested the remainder to provide passive income. But like everyone else, I still faced the big question: What am I going to do with the rest of my life?

In a way, that question grew tougher precisely *because* I'd been relieved of the pressing need to earn a living. Seeking answers sharpened my awareness that work is about more than achieving financial independence.

I think most successful entrepreneurs feel the same way. I've talked with a lot of people who collectively have sold dozens of companies for amounts ranging from one to \$40 million U.S. Not a single one ever mentioned "achieving financial independence" as their primary motivation for working.

Fortune-seekers can rarely sustain their passion through the hard times. Successful enterprises are laser-focused on Value Provided to Customers. Entrepreneurship is not about you; it's about effectively serving others.



NAME

CARL JAMES



# Raise Your Purpose Flag!

Let’s revisit the simile we introduced in chapter 2: Business models are like blueprints. They guide construction of a business, much as a blueprint guides construction of a building. Now, let’s extend the comparison.

In order to create a blueprint, the architect must understand the Purpose of the building to be constructed.

For example, if the tenants will be doctors and dentists, the building needs to be designed to accommodate waiting areas, examination rooms, a lot of sinks and bathrooms, and heavy, wall-mounted equipment, such as x-ray machines.

Purpose is equally important when creating an organization or business from scratch. The organization’s Purpose guides the design of its business model. In that sense, Purpose is a crucial “off-Canvas” element. It is also a significant design constraint: After all, no organization — or building — can be designed to be all things to all people.

The same holds true for personal business models. Modifying or reinventing a personal business model calls first for clarifying its underlying Purpose. Consider Purpose a “meta layer” guiding your personal business model from above. Raise your Purpose flag high!

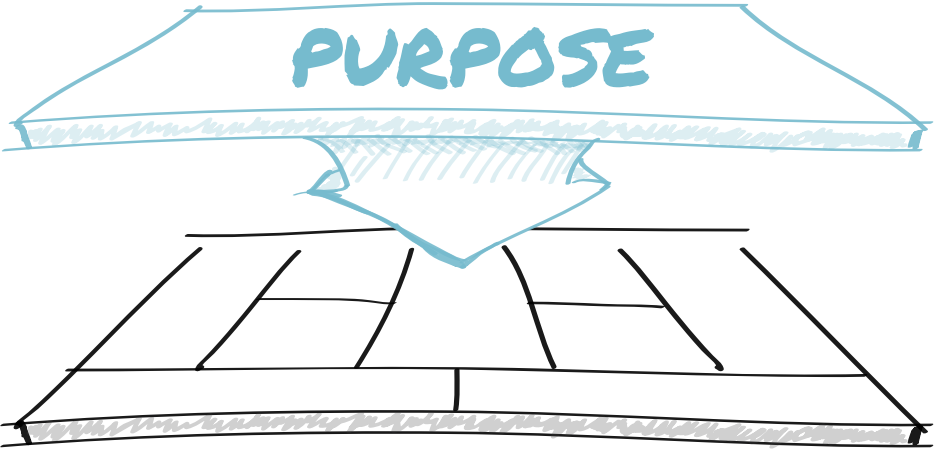
“If you don’t realign your work with your purpose, you’re just going to relocate that problem to another desk.”  
— Bruce Hazen

Conversely, aligning work and Purpose jumpstarts careers — and makes satisfaction soar.

### Where to begin

On the previous page, Carl James notes that entrepreneurship is about serving others. We, too, suggest that the overarching Purpose of our lives is helping others. As successful entrepreneurs know, even someone whose Purpose is to amass a fortune can only succeed *by selling services or products that help people in some way.*

But how do you recognize and/or shape your overarching Purpose? The next three experiments can help you answer that crucial question.



## BMY Co-creators Raise Their Purpose Flags!

我希望可以帮助专业人士、企业家以及学生追求合资企业与各项目,通过明确、优化及强化他们实现目标的努力,成为他们的顾问、教练或合作伙伴。

郭瑞承



**Laurence Kuek Swee Seng**  
Malaysia

Me gustaría ayudar a profesionales cualificados con problemas de empleabilidad, con pocos conocimientos empresariales y habilidades de gestión, a repensar su futura vida profesional y reiniciar su carrera.

FERNANDO SÁENZ-MARRERO



**Fernando Sáenz-Marrero**  
Spain

I'D LIKE TO SUSTAIN COMPANIES AND ORGANIZATIONS THROUGH THE INNOVATION OF BUSINESS PROCESSES.  
-MICHAEL ESTABROOK



**Michael Estabrook**  
United States

My purpose is to evolve the female entrepreneur so that she may turn her intellectual capital into multi-generational wealth.  
Kadene Tate



**Kadene Tate**  
United States

To open dialogue to expand a person's capacity to work and be livable.  
Kat



**Kat Smith**  
United States

I will help the { <sup>UNDervalued</sup> <sup>UNDERPRIVILEGED</sup> } become EMPOWERED to improve { <sup>THEIR OWN</sup> <sup>OTHERS'</sup> } lives through mentoring, collaborating and birthing innovative impact-ful solutions.  
-E



**Emmanuel A. Simon**  
United States, via Trinidad and Tobago

Ik help ondernemers, investeerders businesscoaches en consultants bij het ontwikkelen van succesvolle bedrijven door complementaire ambities, netwerk en ervaring te verbinden en te faciliteren  
Marieke Post, "Ambition Angel"



**Marieke Post**  
Netherlands

Me levanto todos los días, para revolucionar el mundo a través del diseño de experiencias extraordinarias e innovadoras que cambien para bien la vida de las personas. Para lograr esto es vital enseñar a la gente que la felicidad procede al éxito. Al final es acerca de hacer felices a otros.



**Alfredo Osorio Asenjo**  
Chile

# Revise

Adjust — or reinvent — your work life using the Canvas and discoveries from previous sections.

---



# Redraw Your Personal Business Model

What follows are five steps to help you pair insights from Chapters 4 through 6 with a set of crucial reinvention tools — and guide you toward a brand new Canvas.

### 1. Draw Your Personal Business Model as it Stands Today

Remember your Chapter 3 version? Draw it again here or on a separate sheet of paper. This time, guided by your Purpose, you should be able to more powerfully articulate Who You Are, How You Help, and Who You Help.

### 2. Identify Pain Points

Where does your work life hurt? Using the Canvas you just drew, circle the building blocks where you feel dissatisfied.

For example, if you want to make more money, circle the Revenue building block. Or if you dislike selling — yet that’s one of your most important activities — circle the Key Activities building block *as well as* the specific element “selling.”

### 3. Ask Diagnosis Questions

Next, answer the questions about your most painful building block(s) on the following pages. Some of the questions address problems; others point to potential opportunities. Either way, look under “Solution Starting Points” for hints about the kinds of actions you might want to take.

## The Personal Business Model Canvas

<b>Who helps you</b> (Key Partners) 	<b>What you do</b> (Key Activities) 	<b>How you help</b> (Value Provided) 	<b>How you interact</b> (Customer Relationships) 	<b>Who you help</b> (Customers) 
<b>Who you are &amp; what you have</b> (Key Resources) 		<b>How they know you &amp; how you deliver</b> (Channels) 		
<b>What you give</b> (Costs) 			<b>What you get</b> (Revenue and Benefits) 	



Diagnosis Qs

Who You Are & What You Have

What You Do



Questions	Solution Starting Points
Are you interested in your work?	If so, great! If not, there’s probably a fundamental mismatch between <b>Key Resources</b> (Who You Are) and <b>Key Activities</b> (What You Do). You also may want to reconsider your Purpose. Revisit Chapters 4 and 5.
Are you underutilizing or <i>not</i> using an important ability or skill?	A missing or underused ability or skill incurs <b>Costs</b> in the form of stress or dissatisfaction. Can you add that ability or skill to your <b>Key Activities</b> to support or improve your <b>Value Provided</b> ? Revisit Chapters 4 and 5 to examine <i>why</i> you are underutilizing that skill.
Do your personality tendencies match your workplace? (Remember, “workplace” is largely defined by the people you work with). Do your personality tendencies match your work activities?	If so, terrific! If not, consider acquiring new <b>Customers</b> (or <b>Key Partners</b> ) with more compatible personality tendencies. Customers are linked to <b>Value Provided</b> , so check <b>Value Provided</b> diagnosis questions on the next page. Check Chapter 4 to make sure your personality harmonizes with your work activities.

Who You Help

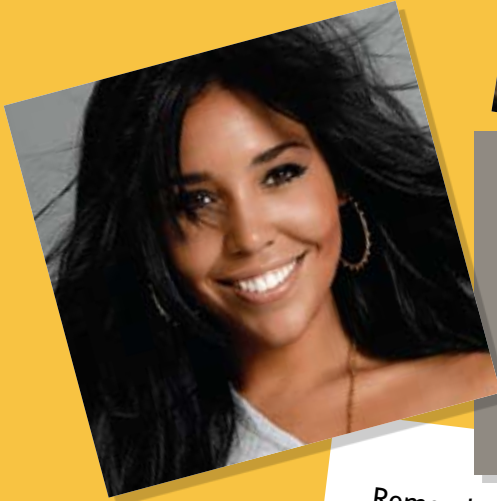


Questions	Solution Starting Points
Do you enjoy your <b>Customers</b> ?	If so, great! If not, imagine the qualities a “dream” <b>Customer</b> would have. Can you find such clients in the sector you’re now working in? If not, consider revising your model.
Who is your most important <b>Customer</b> ?	Define why this <b>Customer</b> is so important. Is it hard Benefits? Soft Benefits? A combination of both? Does this <b>Customer</b> justify a new or distinct <b>Value Provided</b> ?
What is the true job the <b>Customer</b> is trying to get done? Does the <b>Customer</b> have a “bigger picture” reason or motivation for engaging your services? For example, is your immediate <b>Customer</b> serving another, larger <b>Customer</b> who has a bigger job-to-be-done?	Can you reconceive, reposition, or modify your <b>Value Provided</b> to help the <b>Customer</b> succeed with a bigger job?
Is serving the <b>Customer</b> too expensive? Is serving the <b>Customer</b> driving you crazy?	Are <b>Costs</b> , including soft <b>Costs</b> , too high to justify serving this <b>Customer</b> ? Is <b>Revenue</b> (or <b>Benefits</b> ) too low? Can you afford to fire the Customer? Can you afford <i>not</i> to fire the <b>Customer</b> ? Work through <b>Value Provided</b> , <b>Costs</b> , and <b>Revenue</b> and <b>Benefits</b> diagnosis questions.
Is the <b>Customer</b> equating <b>Key Activities</b> with the job-to-be-done? Are you?	Sometimes <b>Customers</b> themselves haven’t clearly defined jobs-to-be-done. Can you help them define it? Can you redefine or modify <b>Key Activities</b> to boost <b>Value Provided</b> ?
Do you need new <b>Customers</b> ?	If so, consider changing your <b>Customer Relationships</b> focus from retention to acquisition. Do you need to do more selling or marketing? Improve or develop your skills in this area? Find <b>Key Partners</b> who can help you acquire new <b>Customers</b> ?

# Reinvention Inspiration

As personal business model reinventors, we rely on similar tools. But our individual processes — and outcomes — are unique.

The final pages of this chapter feature four distinctive reinvention stories. While each differs from your personal circumstances, they may help enrich and expand your understanding of how you can personally apply the BMY methodology.



1. Prepare Canvas.
2. In the following stories, note how focus on one or two building blocks produced significant change.
3. Redraw your own model.

Remember the occupation index on page 12?  
Now might be a good time to review it and read about an occupation similar to yours.





KEY POINT:

**CHOOSE YOUR CHANNELS**

PROFILE:

**THE MUSICIAN**

Following a successful television appearance at age 17, Amsterdam-based singer Hind was signed by German music giant BMG, sold 40,000 copies of her debut album, and received an Edison Award for best upcoming artist. After that, though, she became overshadowed by bigger BMG stars and struggled to promote her own material.

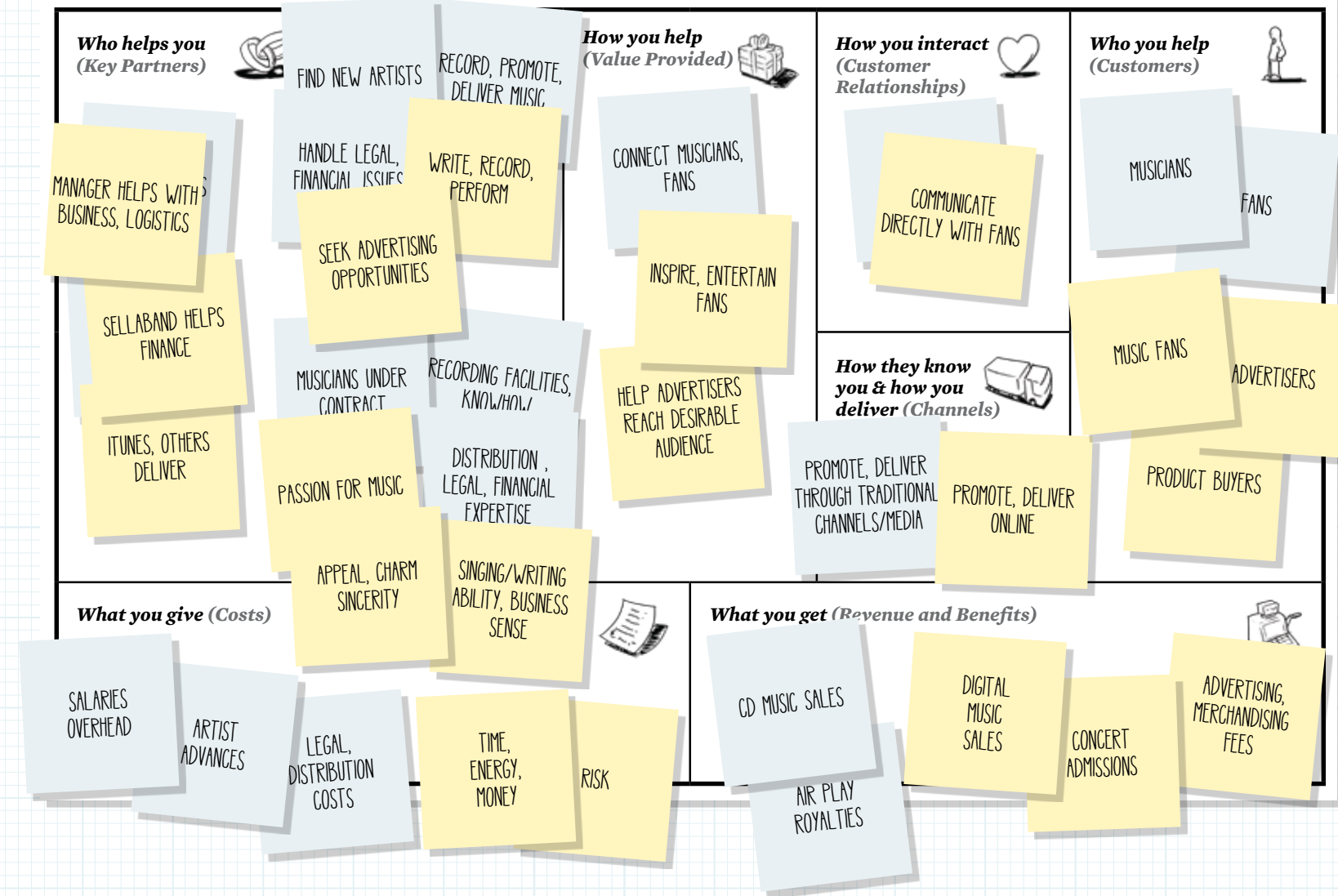
At the same time, the exploding popularity of downloadable songs weakened the traditional music industry business model: Record labels no longer dominated the channels for promoting and delivering music.

Hind realized that coping with the rapidly evolving music industry — and winning the freedom to pursue her own vision — meant she needed to reinvent her personal business model. Hind started asking tough questions about the Channels building block. How did fans find out about her? Was her music purchased and delivered in ways fans preferred? What follow-up efforts ensured listener satisfaction?

Answering these questions lead to a clear decision: Hind and manager Eddie Tjon Fo would create their own label, B-Hind, a new model that would ensure full control over creating, promoting, and distributing Hind's music.

**Hind's New Model vs. Traditional Record Label Model**

Traditional Model New Model



# Act

Learn to make it all happen.

---





# Take-Home Pay's True Meaning

Take a look at Emily's income statement below. Note that her take-home pay (\$2,880) is significantly less than her gross salary (\$4,000). Tax withholdings, Social Security, and other payroll deductions — including contributions to her health insurance premium and Medicare — account for the \$1,120 difference.

We could think of the \$1,120 in payroll deductions as a sort of “cost of income” — an expense Emily must pay as a condition of being both an employee and a citizen (as an employee, she enjoys health insurance and retirement benefits, and as a citizen, she enjoys police and fire protection, free education for her children, and many other benefits).

Naturally, Emily would like to maximize her take-home pay. But she has no choice in the matter: If she wants to earn income as an employee (and stay on good terms with the tax office) she must accept payroll deductions for taxes and benefits. Therefore her cost of income, so to speak, is 28% of her salary.

Now, brace yourself (again!) as we explore the true meaning of take-home pay.

Remember that Emily pays *all* of her living expenses out of her take-home pay of \$2,880 — *not* out of her gross salary of \$4,000.

This is an obvious fact, but one with crucial implications for understanding enterprise basics (and how your salary is determined). Here's why:

Like Emily, corporations must pay expenses out of their “take-home pay” — whatever's left after deducting costs that *must* be incurred to produce income.

To see how this works in practice, let's examine how the Giant Shoe Corporation creates its “take-home pay.”

### Emily's monthly income statement

Salary	4,000
Payroll deductions	1,120
Take-home pay	2,880
Expenses	
Housing	725
Food	600
Medical	125
Car	200
Utilities	175
Other	605
“Profit”	\$450



# Calculating Your Worth

Imagine you want to work for Giant Shoe at a salary of \$4,000 per month. Depending on your worker’s benefit package, Giant Shoe will have to cover more than your salary alone. In fact, companies typically contribute an additional 17% to 50% of the amount they pay an employee to help cover health insurance, retirement obligations, state-mandated retirement funding and unemployment insurance, and more. So, let’s assume Giant Shoe’s contribution is 25% of salary. This means the actual amount of cash needed to pay your salary each month is \$5,000.

How’s that?

- 1. It must have \$4,000 to pay you
- 2. It must have 25% of \$4,000 — \$1,000 — to pay for insurance and other abovementioned costs
- 3. \$4,000 + \$1,000 = \$5,000

Remember, \$5,000 is just the amount of cash Giant Shoe must have on hand each month to cover the cost of having you as an employee. That figure doesn’t reflect the higher sales amount the company needs in order to “take home” your salary.

The picture on page 219 shows that, in order to pay a \$4,000 salary, the company must sell more than twice that amount worth of shoes.

Note two things about the “How Employees Get Paid” picture.

First, paying your salary requires that the company generate far more cash than what you actually receive.

Second, *all the cash used to pay you ultimately comes from Customers, not from the company.*

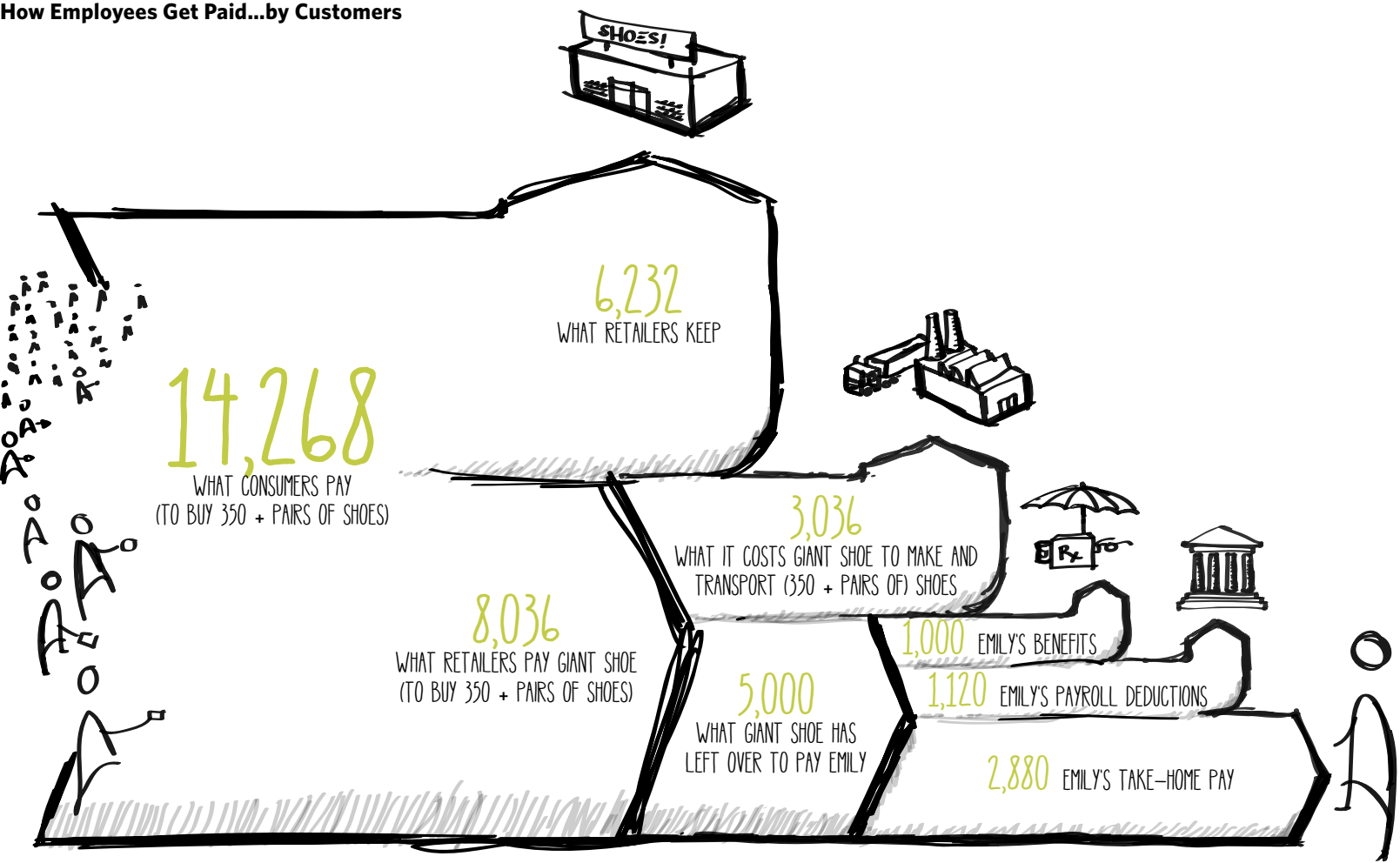
Hiring you means Giant Shoe must sell an additional \$8,036 worth of shoes each and every month to cover your salary.

So, how will you help the company accomplish that?

This is one secret of business model thinking:  
*An employee’s worth is measured by the Value he or she ultimately provides to Customers.*

When an organization decides whether to hire you, it will consider whether the Value you can offer Customers is greater than the expense of paying your salary.

## How Employees Get Paid...by Customers



***Here are other ways to apply the Business Model You methodology:***

**Teaching business, personal finance basics**

Instructors worldwide are using the Business Model Canvas to teach strategy, entrepreneurship, and design, mostly in graduate level business programs. We believe the Canvas is an ideal tool for teaching business basics in undergraduate programs as well. It's a clear, readily understandable way to learn the fundamentals of enterprise-building. Similarly, we believe the personal Business Model Canvas could be a powerful tool for teaching career and/or personal finance fundamentals to high school students.

**Career coaching tool**

Many of our Forum members have already discovered the power of the personal business model as a coaching tool. A number of the profiles presented in *Business Model You* are living examples of their work.

**Individual counseling tool**

Page 96 discusses creating Canvases to describe non-work life roles such as spouse, friend, and parent. A number of Forum members have reported success using the Canvas this way. Professional counselors may be able to develop powerful client exercises based on drawing and examining such truly personal Canvases.

**Annual reviews/personnel development in organizations**

For personnel directors conducting annual reviews, the personal business model could provide a structured way to examine how employees add value to the organization. Enlightened enterprises might extend use of the personal Canvas to helping employees create more value in their off-work hours.



**Software support for personal business models**

Working with paper, posters, markers, and Post-it notes is powerful and fun, but sometimes a little software support can bring you to an entirely new level. With the Business Model Toolbox for the iPad and the Web, you can sketch out, estimate, annotate, share, collaborate, iterate and pivot all your business models. With the toolbox you get the speed of a napkin sketch and the smarts of a spreadsheet in one.

The toolbox also lets users modify building block labels and content to accommodate personal business model descriptions. A dedicated personal business model application might offer electronic versions of this book's tools to help users assess their interests, skills and abilities, and personality tendencies (Key Resources).

**Get your free account and build your personal business model online at [www.businessmodeltoolbox.com](http://www.businessmodeltoolbox.com)**

# Extras

Read more about the people and  
resources behind *Business Model You*.

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# The *Business Model* You Community

This book was co-created by 328 professionals from Argentina, Australia, Austria, Belgium, Brazil, Canada, Chile, China, Colombia, Costa Rica, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Japan, Jordan, Korea, Mexico, New Zealand, Nigeria, Norway, Panama, Paraguay, Poland, Portugal, Romania, Singapore, South Africa, Spain, Sweden, Switzerland, The Czech Republic, The Netherlands, Turkey, The United Kingdom, The United States, Uruguay, and Venezuela. Their insight, support, and global perspectives make the personal business model movement soar.

The complete list of co-creators appears on pages 8-9 (some of their photographs appear on the inside covers, in no particular order). We'd like to give special thanks to the following co-creators who made particularly potent contributions to the book:

Jelle Bartels, Uta Boesch, Steve Brooks, Ernst Buise, Hank Byington, Dave Crowther, Michael Estabrook, Bob Fariss, Sean Harry, Bruce Hazen, Tania Hess, Mike Lachapelle, Vicki Lind, Fran Moga, Mark Nieuwenhuizen, Gary Percy, Marieke Post, Darcy Robles, Denise Taylor, Laurence Kuek Swee Seng, Emmanuel Simon, and James Wylie.

At **BusinessModelYou.com** you'll find discussion forums, printable Canvases, and most important, a friendly community of readers enthusiastic about improving their work and personal lives through business model thinking. Membership is free.

And please consider joining **BusinessModelHub.com**. With more than 5,000 members, it's the world's leading online community devoted to organizational business model thinking. Membership is free.

# Creator Bios



**Tim Clark, Author**

Tim Clark leads the personal business model movement at *BusinessModelYou.com*. A gifted teacher/trainer and a former entrepreneur who draws on personal experience with multimillion dollar acquisitions and flops alike, Clark has authored or edited five books on entrepreneurship, business models, and personal development, including the international bestseller *Business Model Generation*. He holds masters and doctorate degrees in business, and is currently serving as a visiting professor at the University of Tsukuba in Tokyo.

**TimClark.net**



**Alex Osterwalder, Collaborating Author**

Alexander Osterwalder is an entrepreneur, speaker, and the lead author of global bestseller *Business Model Generation*, co-authored by Professor Yves Pigneur with contributions from 470 collaborators in 45 countries. Alexander speaks frequently for Fortune 500 clients and has guest-lectured at top universities including Wharton, Stanford, Berkeley, IESE, and IMD. He holds a PhD from HEC Lausanne and is a co-founder of enterprise software firm Strategyzr and The Constellation, a not-for-profit organization dedicated to eliminating HIV/AIDS and Malaria worldwide.

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**Yves Pigneur, Collaborating Author**

Dr. Yves Pigneur has served as Professor of Management Information Systems at the University of Lausanne since 1984, and as visiting professor at Georgia State University, Hong Kong University of Science and Technology, and the University of British Columbia. He is editor-in-chief of the academic journal *Systèmes d'Information & Management (SIM)*, and together with Alexander Osterwalder authored the international bestseller *Business Model Generation: A Handbook for Visionaries, Game Changers, and Challengers*. He earned his doctoral degree at the University of Namur, Belgium.



**Alan Smith, Creative Director**

Alan is a design-trained entrepreneur whose work has spanned film, television, print, campaign development, mobile applications, and multi-billion-datapoint-per-day Web platforms. After graduating from the York Sheridan Joint Program in Design, Alan co-founded The Movement, growing it into a celebrated international “change agency” with offices in Toronto, London, and Geneva. He has since co-founded Strategyzr, an enterprise software firm that builds ground-breaking practical tools to help people and organizations drive business strategy and create growth.

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**Trish Papadacos, Designer**

Trish has been committed to a life of visual creation from the day she first put crayon to paper. Following studies at three leading Canadian art and design institutions, she completed her Master in Design in London, England, then founded The Institute of You, a subscription-based career growth service for restless professionals. An avid foodie, photographer, traveler, and entrepreneur, Trish has spent years collaborating with artisans, chefs, and thought leaders.

**flavors.me/trishpapadacos**



**Megan Lacey, Editor**

Champion of language and running evangelist, Megan joined the *Business Model You* team while reinventing her career. After serving for several years as a publishing company editor, a short but glorious stint as a college writing instructor convinced her to pursue additional teaching credentials. Megan's now completing her Master in Teaching degree at Washington State University, training for her third ultramarathon, and will soon — economy willing — teach high school English (and preach running on the side!).

**Patrick van der Pijl, Production Assistance**

Patrick is the founder and CEO of Business Models Inc., an international business model consultancy based in Amsterdam. He helps entrepreneurs, senior executives, and their teams design better businesses, using visualization, storytelling, and other business modeling techniques. Patrick served as Producer of the international bestseller *Business Model Generation*.

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