

Build business credibility and legitimacy for funding

Jobs to be Done Canvas Pack

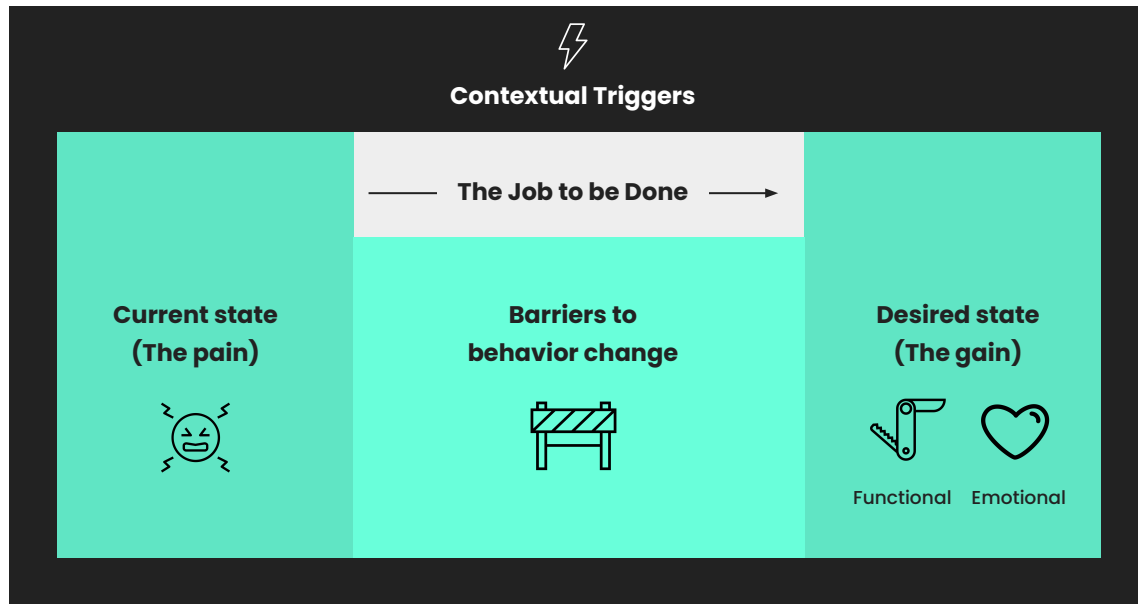


The Jobs to be Done Canvas.

The canvas helps us paint this richer picture. It is a guide to designing human-centred services.

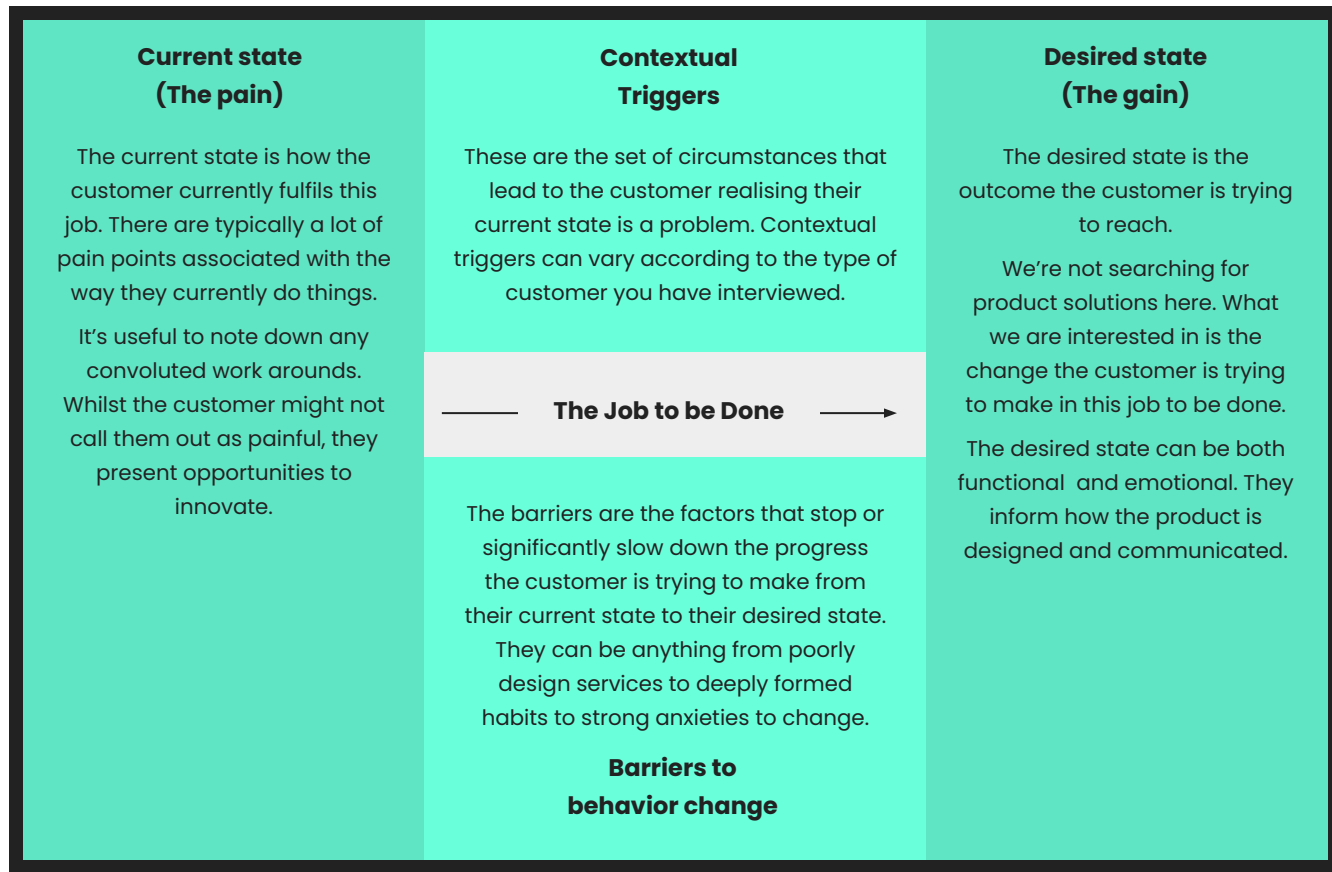
It uncovers human motivations and the drivers and barriers to behaviour change.

With Jobs to be Done **context is everything**. This is where we'll begin our story. And this is where COVID-19 now changes everything.



The Jobs to be Done Canvas.

How it works.



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How we drew up our canvas...

Current State (The pain)

The business is not currently eligible for a working capital loan or funding

The business may just be starting out and so banks won't help them until they have two years of operating under their belt. Or, the owner wants to grow their business further, perhaps diversify into new revenue streams but needs a substantial loan to do to take their business to the next level.

Contextual Triggers

Their business idea requires substantial set up costs that they are unable to fund.

The owner may have been presented with opportunities such as acquisition opportunities, interest.

Planning for the future, owners may be ideating plans for business growth and new revenue streams.

Desired State (The gain)

To feel that they are growing and unlock their full potential as an entrepreneur.

They want to widen their footprint and progress in their business by diversifying their product line or services, or wish to widening their audience reach, or open up in another location.

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Barriers to Behaviour Change

The owner may be using their own personal bank account to run the business, making them ineligible, or they have poor personal credit history and the business has yet to build up business credit. Or, they may well have been rejected a number of times already.

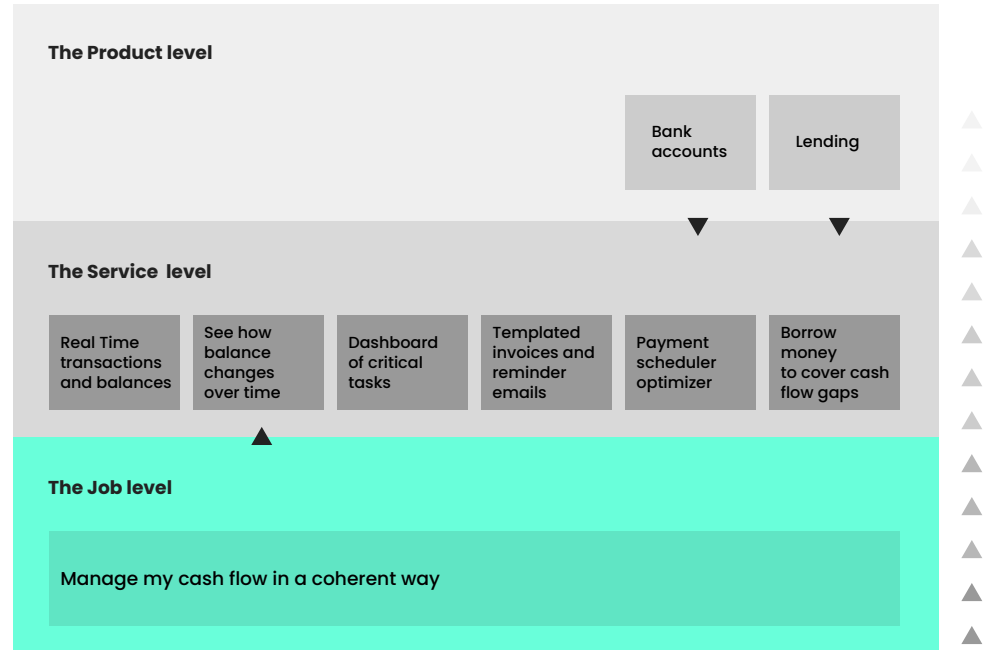
The majority of the businesses incoming and outgoing money may be going through PayPal, and as such money is rarely transferred into the 'official' business bank account, preventing them from building the business credit they need to be eligible.

The business may still be too 'young' in the eyes of traditional banks, or, having yet to reach stability the business is not making enough monthly revenue to be considered for funding. Businesses are required to be making a certain amount of revenue to be eligible for a loan, but if they made the amount of revenue required they wouldn't even need the loan. In turn, PayPal or other non-bank platforms such as Square may have offered the owners a smaller working capital loan until now.

Jobs to be Done are great inputs into service design.
Start with the customer job, design the experience and think about the products last

When you consider the experience first you can then decide which products you build, and who you partner with. There are business models for both.

See the full research report where we examined the JTBD for US SMBs [here](#).



Work upwards

Design the experience first before weaving in the financial products

Using the JTBD canvases improves the outcomes of a design sprint. **An 11:FS design sprint process looks like this...**

Initial phase



Agreeing on the Jobs to be Done and identifying How Might We's

Based on immersive research, identifying the core need to solve.



Sketching and storyboarding concepts in response to the Jobs

Bringing ideas to life to gain understanding of how the service would work.



Defining the features of our Minimum Lovable Product

Ensuring that our MLP has a solid product market fit.



Testing with users to validate the concept of our MLP

Testing with core audience, gathering feedback to inform future iterations.



Crafting an end-to-end experience and outlining initial brand values

Developing core brand elements and prototyping user journeys for testing.

Secondary phase

Requires inputs from previous phase and cultural insights workstream