

Protect my personal assets from my business finances

Jobs to be Done Canvas Pack

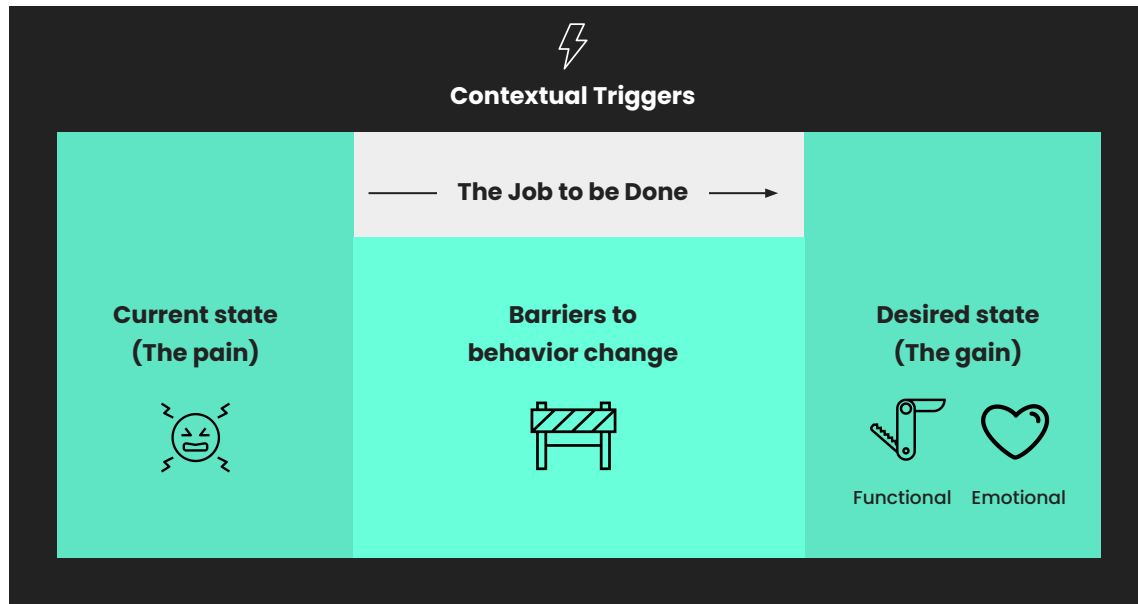


The Jobs to be Done Canvas.

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

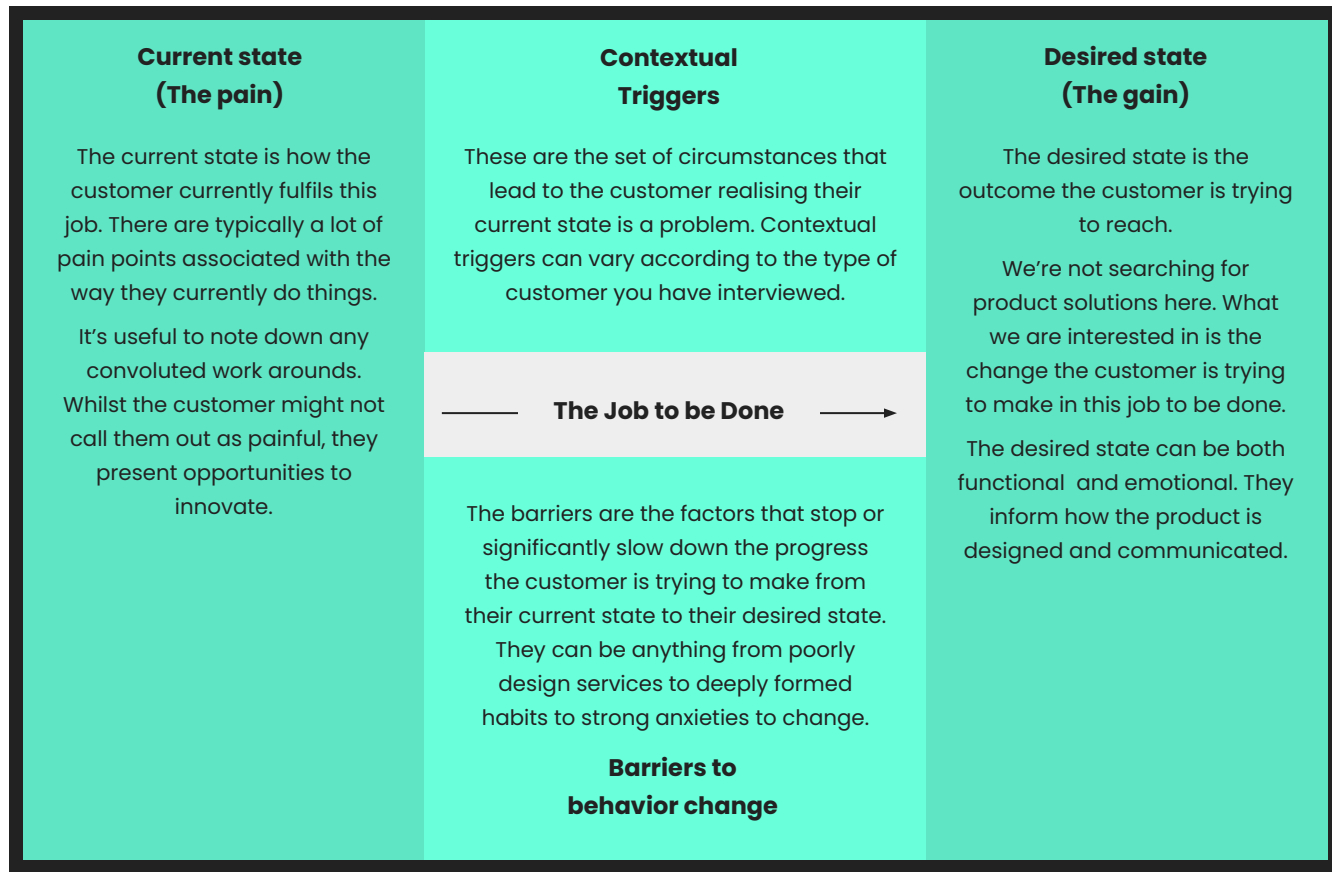
It uncovers human motivations and the drivers and barriers to behaviour change.

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)

A sense of urgency to take a leap of faith and commit to this business full time. The owner may have left their full time job or main reliable source of income, and/ or put a significant amount of their own money into buying stock/ setting up.

Incorporation with a business bank account may be a requirement to access funding or other benefits / opportunities for new business.

They've been given advice to protect their personal assets as they take on the risk of going into business with their own money & savings or a family loan.

Have been trading for a while and have made a commitment to take growing the business more seriously now.

Contextual Triggers

They are taking the idea of running a business and working for themselves seriously now - ideation has turned into action and sales are picking up momentum e.g. website setup with first orders on Etsy, Shopify. However, they don't feel safe enough to leave their full-time job or stop relying on their main source of income to concentrate on running the business full-time.

Or, they are currently operating out of their personal bank account and need more reassurance and security before they can take their business any further, as they are personally liable for any business debts.

Or, they may wish to apply for a working capital loan that requires that their business become more formalised than it is now.

Or, the business is incorporated, but as a sole proprietor or partnership, so they would be personally liable for business debts.

53% of businesses that self-describe as 'starting out' don't have a business bank account.

34% of businesses not using a business bank have been running for more than 10 years.

Desired State (The gain)

To feel **confident** in themselves as a credible entrepreneur.

To feel **encouraged - alongside the excitement and anticipation** - to throw themselves into their business.

They wish to have their business taken seriously by becoming incorporated with sole-proprietorship or LLC.

They wish to feel able to take more risks in the business without it impacting their personal financial security.

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Barriers to Behaviour Change

Lack of knowledge: First time business owner may have a lack of knowledge or experience to know where to begin with paperwork, taxes and the options for how to structure their business. Or, they may be confused by the laws and regulations in their state

High Workload: A perception that to start a business requires physically visiting the local city hall, engaging expensive lawyers, providing overwhelming quantities of paperwork and having a high personal credit score.

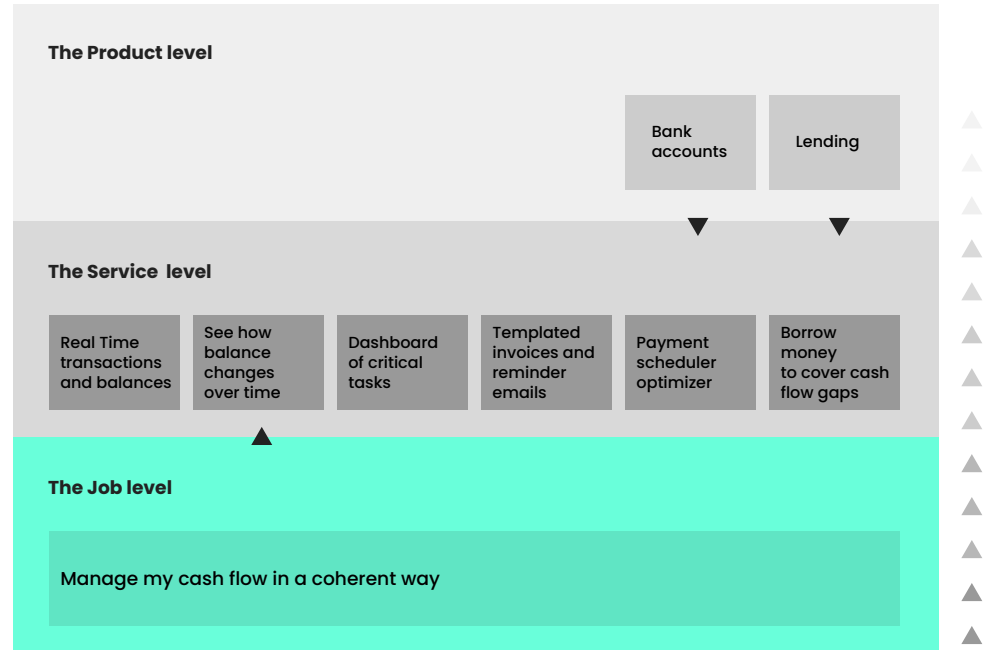
Inertia: They may have been side-hustling for a while and have been putting off the logistics and admin required to put together the documents required of them - it turns something 'fun' (as passion project) into a chore (work). Or, there have been satisfied operating as sole-proprietor and see no need to change

Only half way there: They have made the first step of incorporating their business but have yet to open a business bank account

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