

Elsewhen

Unlock business productivity in just 8 weeks

👋 Hi, I'm Leon.
Elsewhen Founder
and Chief Product &
Strategy Officer.



Today

- About us
- Principles
- 8 weeks plan
- Q&A

Elsewhen Digital Product Consultancy

We help leaders harness a cutting edge approach to design and technology, to deliver positive impact for their organisations.



2011

Founded

100+

Client engagements

60+

Person team

12 years

Average experience

Zero

External investment



We help our partners
in three distinct ways:

01 Digital strategy

02 Project teams

03 Digital Transformation

01

Digital strategy

We work with you towards an action-orientated business case, that puts digital in the centre.

02

Project teams

We remove every barrier from moving fast and delivering at the highest of outputs.

03

Digital transformation

We help your transformation programme to deliver a consumer-grade customer experience.



What are we doing?

Key principles

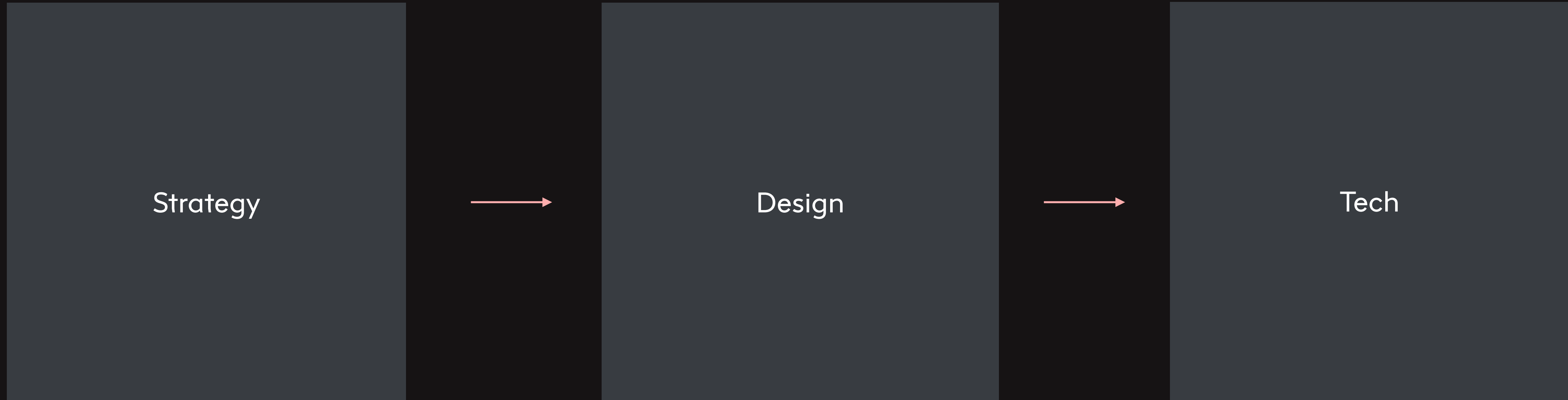
Gain productivity by redesigning processes



What is a good strategy?

- 01 Not blue sky
- 02 Creates a bridge
- 03 Identifies biggest challenges

Reduce handoffs, minimise waste



Just enough, just in time



Strategy

Design

Tech

Technology is not
a commodity

For a successful technology,
reality must take precedence
over public relations, for
nature cannot be fooled

Richard Feynman

Show don't tell

- 01 Get to implementation as fast as possible
- 02 Delivering value early and often



Our 8 week definition plan

Week 1	Kick off Workshop	Immersion Workshop	Prep For User Research		
Week 2	User Research				
Week 3	User Research	Shape Current Blueprint	User Research	Metrics Session	JTBD Session
Week 4	Hypothesis Creation	Prototype		User Testing	
Week 5	Hypothesis Creation	Prototype		User Testing	

Definition plan

One week sprints

Additional cadence

- SteerCo
- Project update



Definition plan

Agility

- Use modern planning tool for Kanban
- Run a quick retro don't over indulge

The screenshot displays a project management interface. At the top, there's a navigation bar with a logo (a cube with 'N'), a menu icon, and a breadcrumb 'Roadmap'. On the right, there are icons for 'Share', a chat bubble, a clock, a star, and a three-dot menu.

The main area is titled 'Roadmap' with a car icon. Below the title, it says 'Board View' and includes 'Sort Search' and a 'New' button. The board is organized into columns: 'Not Started 10', 'In Progress 6', and 'Complete 1'. Each column contains task cards with icons, assignee avatars, and labels like 'Bug', 'Epic', or 'Task' along with sprint numbers.

Overlaid on the right is a task list view for a 'Campaign kick-off'. It has tabs for 'Overview', 'List', 'Board', and 'Timeline'. The list view shows a table of tasks with columns for status, name, likes, assignee, due date, and priority.

Task	Likes	Assignee	Due date	Priority
Stakeholder review	1	Ann	Tomorrow	P1
A/B test images	2	Jon	Sept 20	P3
Usability testing	1	Tim	Sept 6	P2
Select agency	1	Mara	Aug 25	P2

Definition plan

Collaboration & cadence

Core project team	Project Working Group	Oversight
Daily, 15 mins	Weekly, 30-45 mins	2-3 times, 60-90 mins
Core Team	Core team +	Digital Committee
Client PO and the project team	Core team + stakeholders	Project sponsors & senior management

Subject matter experts: Ad-hoc participation, usually 45-90 mins

Week one Project kick-off

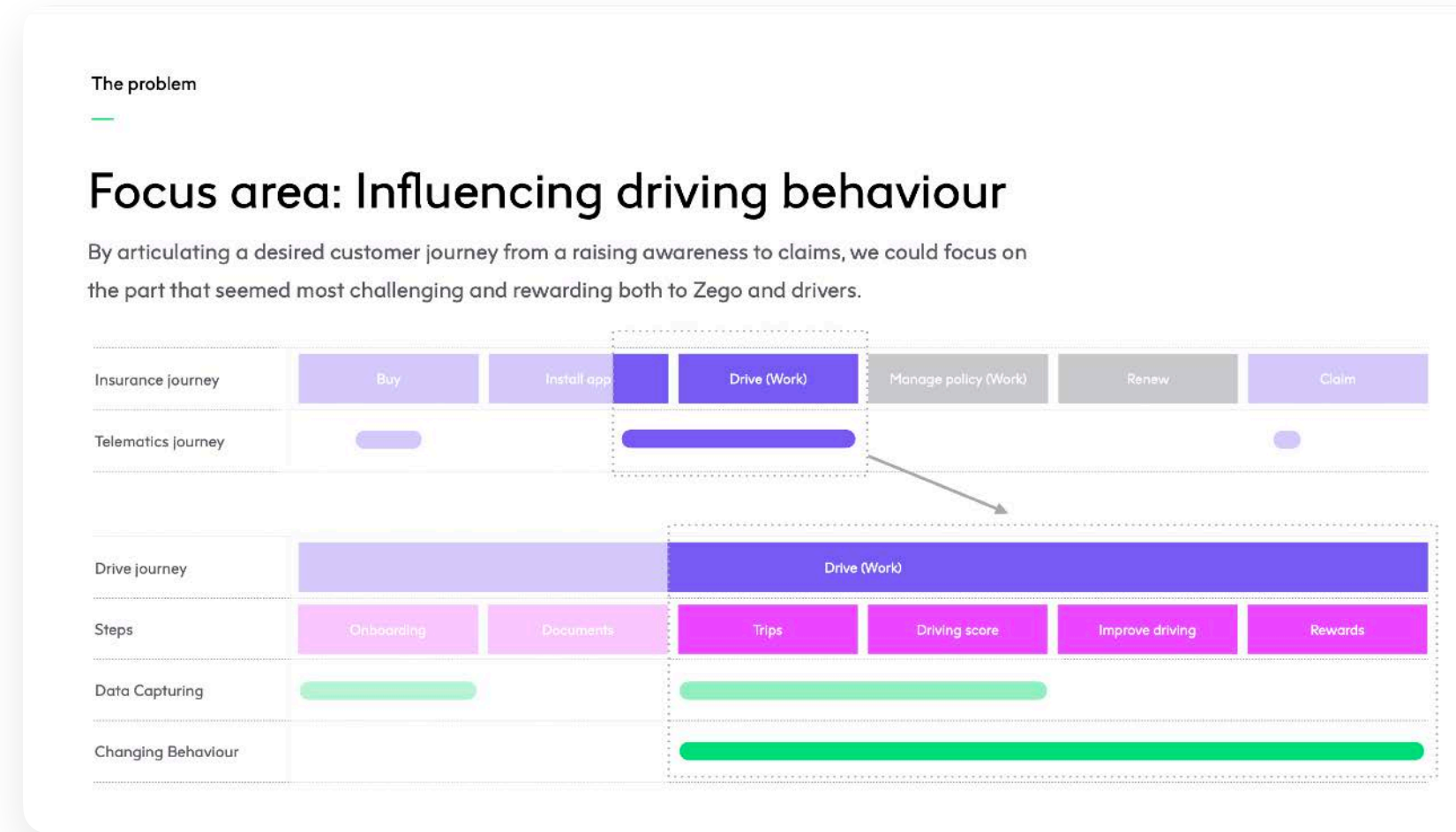
Align and get ready

Week 1	Kick off Workshop	Immersion Workshop	Prep For User Research		
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Week one Project kick-off

Align and get ready

- + Get to know each-other
- + Iterate on the plan
- + Information download
- + Identify risks to plan
- + Map research
- + Prepare for user testing
- + Plan meetings & cadence

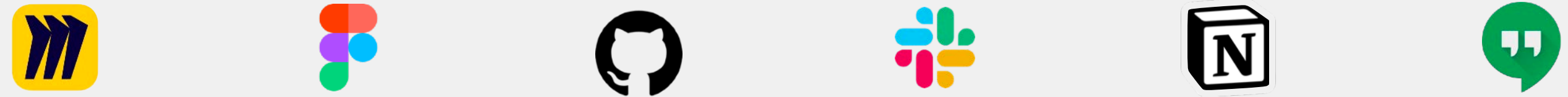


The Miro workspace contains the following sticky notes and elements:

- Top Left:** "Cool wheel to see my score", "love the idea of setting a goal and learning what score you need", "Not too much date - it feels really light", "coaching process", "Didn't see any such concept in the market - for car insurance".
- Middle:** "Simple ladder view works well", "breakdown of how to improve score", "Feels like a first different idea", "Could", "rewards", "interest", "he", "encour", "to re", "they are clo", "the end of t", "subscripti".
- Bottom Left:** "Lack of frequency - when do I get a reward? When should I be checking - not clear in UI", "Typo: Drivers = Driver's", "Check regulatory requirements around offering prizes", "what happens if I disable the app??", "we really rewards", "Colour is weird -", "We heard the ride hailing driver has a strong community (whatsapp groups) I don't see enough of the 'community' coming through", "why can't we just spell out the change in pricing?", "If people are ahead at the end of the year, they may not care during the last month", "Needs quite a lot of pricing work", "premium", "Doesn't feel attached to".
- Bottom Center:** "Not so good", "Again, mixture of draws and rewards is confusing - don't want to enter a draw", "Is getting a score of 100 even possible? How are these numbers generated. Could feel like a scam i.e. you never win a car", "we need a weekly insentive", "Spread of price may not be compelli over a year".
- Right Side:** "saving money", "they are clo", "the end of t", "subscripti".

Remote is better in many ways

- + Flat
- + Fast
- + Interactive
- + Persistent
- + Compostable



Warm-up Architecture 10 mins

What is included under the Encore umbrella? How is it structured, and what are the dependencies?

Outcomes: A shared understanding of the structure and dependencies of the system that make up the Encore de

Warm-up Agree or disagree? 1 min

Encore is for **engineers** first and **designers** second

Encore is for **designers** first and **engineers** second

Encore is for **engineers and designers** first, **other roles** second

It's more important for designers to use Encore

Drag and drop to mark your level

Our boards are as beautiful as the products we make

Brand Level-Up! Kickoff Workshop
 15 mins • Matt & Ollie • Tadhg, Filippo, Leon

Session Overview
 Our ultimate goal is to "level-up" the Elsewhen brand by creating a far more connected process—from company values right down to the way we get stuff done. How can we make sure our brand values resonate across client communication, employer branding, and internal processes?
 To do this, we need a baseline to measure against.
 In this session we will reconfirm our brand values and audiences, discuss how they might have evolved, and establish the lens in which we carry out the next phase of the project—user research and an audit of output.

Today's activities

- Section 1: **Brand Values** (20 mins)
- Section 2: **Audience and Competition** (20 mins)
- Section 3: **State of Play** (40 mins)
- Section 4: **Wrap-up and Next Steps** (20 mins)

Roles and Responsibilities

Facilitators	Participants
Oliver	Tadhg
	Filippo
	Leon

Who's who?
 We'll be using stamps to vote! Try it out!
 1. Click the stamp icon in the toolbar
 2. Select your Avatar
 3. Place it next to your name ab

1. Brand Values
Personality sliders
Tonal shift
 10 mins • Personality Sliders

About this activity
 When we last saw this activity, we used it to help define our brand personality. Now, three years later, we will approach this exercise from a slightly different angle.
 Using the scale, vote for how you think where our brand personality aligns based on our current output. Think about all the touchpoints you can think of, website, social media, decks and white papers, for example.

Instructions

- Click the Stamp in the Toolbar
- Select your avatar
- Place your avatar to vote
- We'll compare it to the 2018 vision and discuss differences

CHANEL: Elite vs Mass appeal
 pwc: Serious vs Playful
 HONDA: Conventional vs Rebel
 FT: Authoritative vs Friendly
 MATURE & CLASSIC vs YOUNG & INNOVATIVE

Our values Broadcast
 15 mins • Notes and Votes

About this activity
 Elsewhen company values were defined in 2018. Reading through them today—they still ring true. But which ones are important?

Part 1
 1. Click + on the 3 Company Values you think are the most important to Elsewhen as a business

Part 2
 1. Click + on the 3 Company Values you think are the most important to communicate to our audiences

Data driven decisions
 We make better decisions when we back it up with real data.

No eggs
 Say what you think. Treat everyone as equals. Candour helps us all get better.

Make it useful
 No vanity activities. Make useful things in a beautiful way.

Autonomy + accountability
 We start from a place of trust. You choose how you work. We judge on output not hours.

Engineer mindset
 Get to the root of the problem. Drill in on it and stay focused.

Brevity and speed
 Say less, do more.

Competitors Who's who?
 10 mins • Stickies

About this activity
 If we've grown and changed, so would have our competitors. Let's revisit who we're up against, reconfirm who's still relevant and make note of who else we should look at for the sake of today, and tomorrow.

Instructions

- Move our competitors into the relevant columns
- If we have new competitors to consider, add them to the list

IDEO, Work&Co, Method, Made by Many, UsTwo, Bakken & Baeck, New

Traditional consultancy doing digital, Engineering shops, Strategic Design, Capgemini, EV, Red Badge, PROO, McKinsey, Pivotal, Elsewhen, Thoughtworks, Kin + Carta

Who's who?

- PIFFFFT... Old news, man! No longer relevant
- Today's competition: Who are we up against?
- Tomorrow's competition: Think 2-3 years ahead
- Who's doing great stuff? Doesn't have to be direct competition

Directors, Heads of VPS, Decision makers, Stakeholder, Tim / Tradef

Week two Current blueprint

Understand the state of play

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Week two Project kick-off


Understand the state of play

+ Research:

- Customer interviews
- Stakeholder interviews
- SME interviews
- Shadowing
- Questioners

+ Map the current service flow

+ Start shaping the blueprint



08 Specialist

Specialists include property surveyors, solicitors and auditors. They are all instructed to perform an inspection of a new customer's property, asset or business as a standard part of CRE and ID loan applications.


They conduct on-site checks that result in a report delivered which is critical to a loan application being successful.

Context

- Could be a property surveyor (CRE), solicitor (CRE) or auditor (ID).
- May work in-house at Capitalflow, or be an outsourced specialist whom Capitalflow work with regularly.

Goals

- Deliver the required output report
- Ensure their findings are understood and passed on to the Capitalflow team



02 Credit Staff

Key decision makers with significant responsibility, credit staff decide which loans are approved and under what conditions.

It's their role to thoroughly go over all the information gathered from and about the customer, assess the risk involved and ultimately determine which customers Capitalflow will take on and which are not right.

Context

- Located in Dublin office
- Holds responsibility for deciding which loans Capitalflow takes on

Goals

- Ensure only healthy loan applications are approved
- Minimise risk to Capitalflow by ensuring approval is based on a complete understanding of the customer's business and situation
- Reach credit decisions quickly and efficiently


Tasks

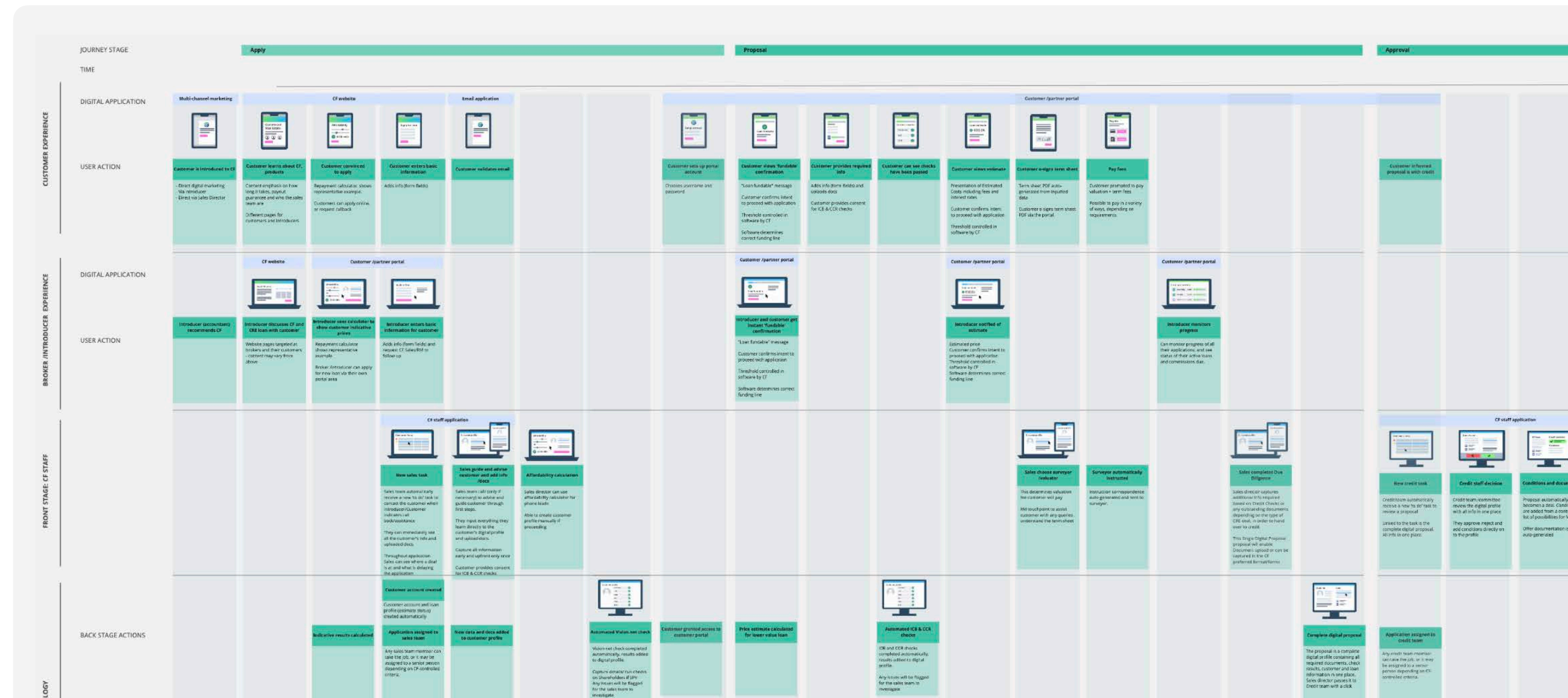
- Review customer data to ensure risks are clearly understood
- Check and compare loan application to any previous loans
- Approve /reject loan applications, stating clear reasoning for decision
- Quantify risk /funding viability of customer
- Conduct additional CRE checks on customer
- Apply conditions where appropriate, and ensure information is passed on clearly
- Reach decisions with a credit committee when appropriate

Frustrations

- Work interrupted by loan applications with incomplete information
- Sales directors not collecting and passing on the required information
- Hassle of finding, reviewing and cross-checking multiple documents in multiple locations
- Adding conditions currently difficult to do with Keybank
- Finding previous loans currently difficult to do with Keybank

Devices



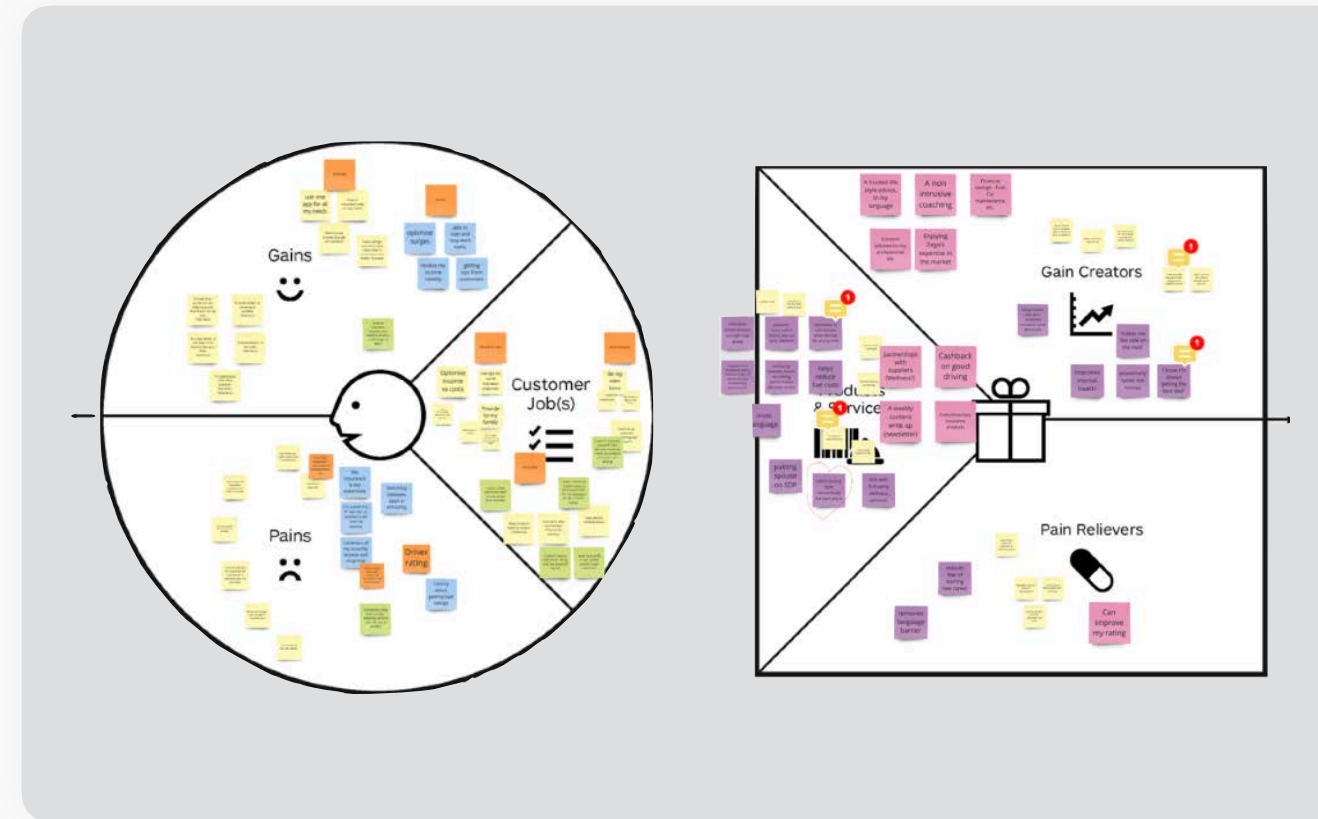


Remote research

- + Hangouts & Zoom
- + Dovetail

What's important:

- + Tagging video
- + Transcription
- + Integration with other tools
- + Collaboration
- + Synthesise & document in Notion



Session Title	Date	Time	Device
Live session with Maru Fourie	Jul 8	00:13	klte (SM-G900F)
Live session with Deepak Agarwa	Jul 8	00:17	klte (SM-G900F)
In-person session with Jennifer	Jul 8	00:12	klte (SM-G900F)
Live session with John Robin	Jul 8	00:14	klte (SM-G900F)
Live session with John Robin	Jul 8	00:27	Johan's MacBook Pro Retina 13"
In-person Session with Harry Brignull	Jul 7	07:40	angler (Nexus 6P)
Live session with Harry Brignull	Jul 8	00:13	klte (SM-G900F)
Live session with Harry Brignull	Jul 8	00:17	klte (SM-G900F)
Live session with Frances James	Jul 8	00:12	klte (SM-G900F)
Live session with Dave Knapp	Jul 8	00:14	klte (SM-G900F)
In-person session Rebecca Holmes	Jul 8	00:27	Johan's MacBook Pro Retina 13"
In-person session with Di Lu	Jul 7	07:40	angler (Nexus 6P)
Live session with Moiead Charawi	Jul 8	00:17	klte (SM-G900F)
Live session with Rodrigo Dalcin	Jul 8	00:12	klte (SM-G900F)

Using Notion

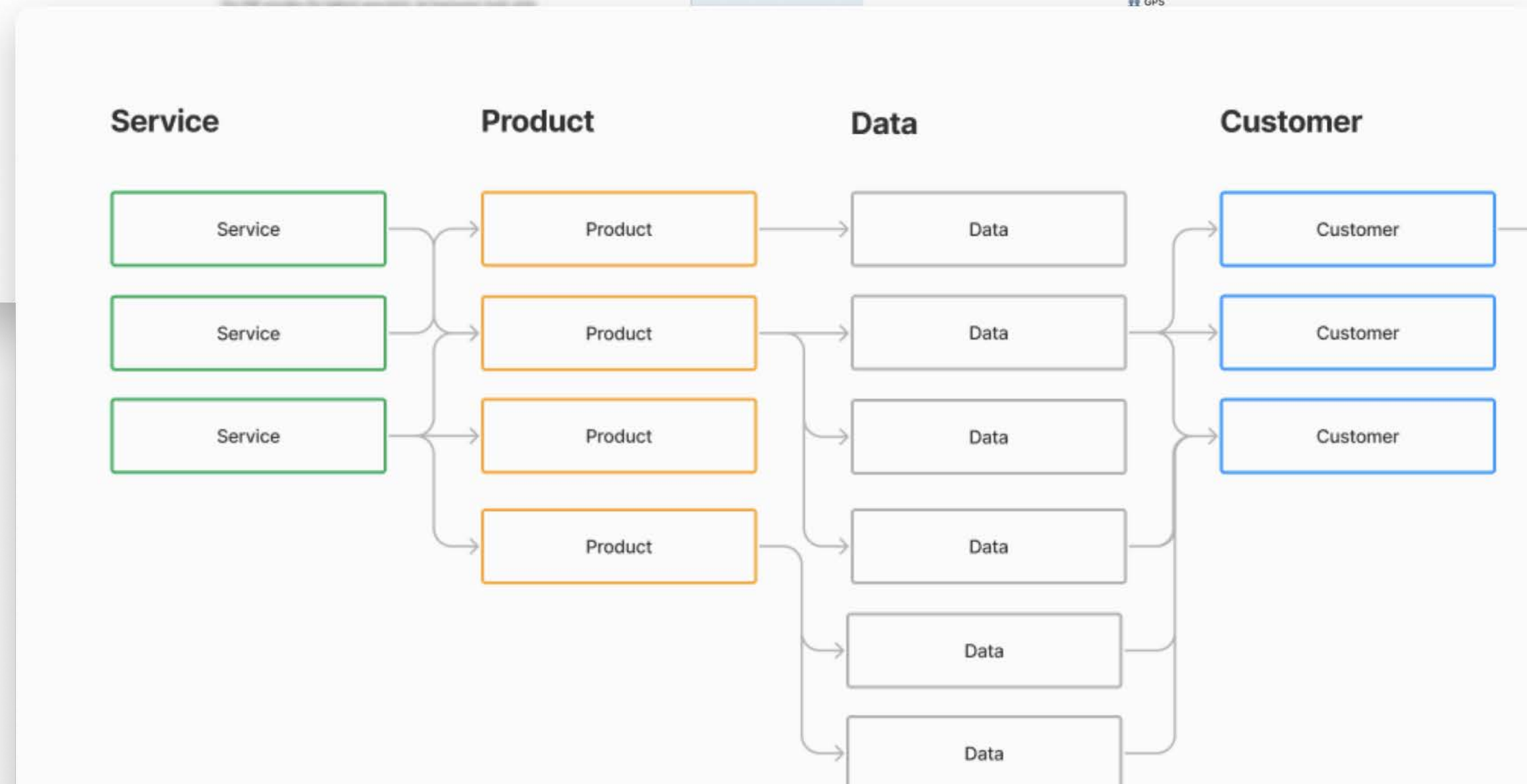
- + Categorisation of information
- + Collaboration
- + Single source of truth
- + The entire project lifecycle

Finecast Relational Database: All Regions

Country	Category	Definition	Additional notes	Process Frequency	Attributes (typical size and other)
United Kingdom	UK: Targets/Budget	...	...	Monthly	...
United Kingdom	UK: Pipeline	...	...	Daily, On-demand	...
United Kingdom	UK: Demand	...	...	Other (Specify)	...
United Kingdom	UK: Supply	...	...	Annual, Monthly	...
United Kingdom	UK: Trading	...	...	Annual, Monthly	...
United Kingdom	UK: Delivery	...	...	Other (Specify)	...

United Kingdom

- UK: Targets/Budget
- UK: Pipeline
- UK: Demand
- UK: Supply
- UK: Trading
- 4 more...

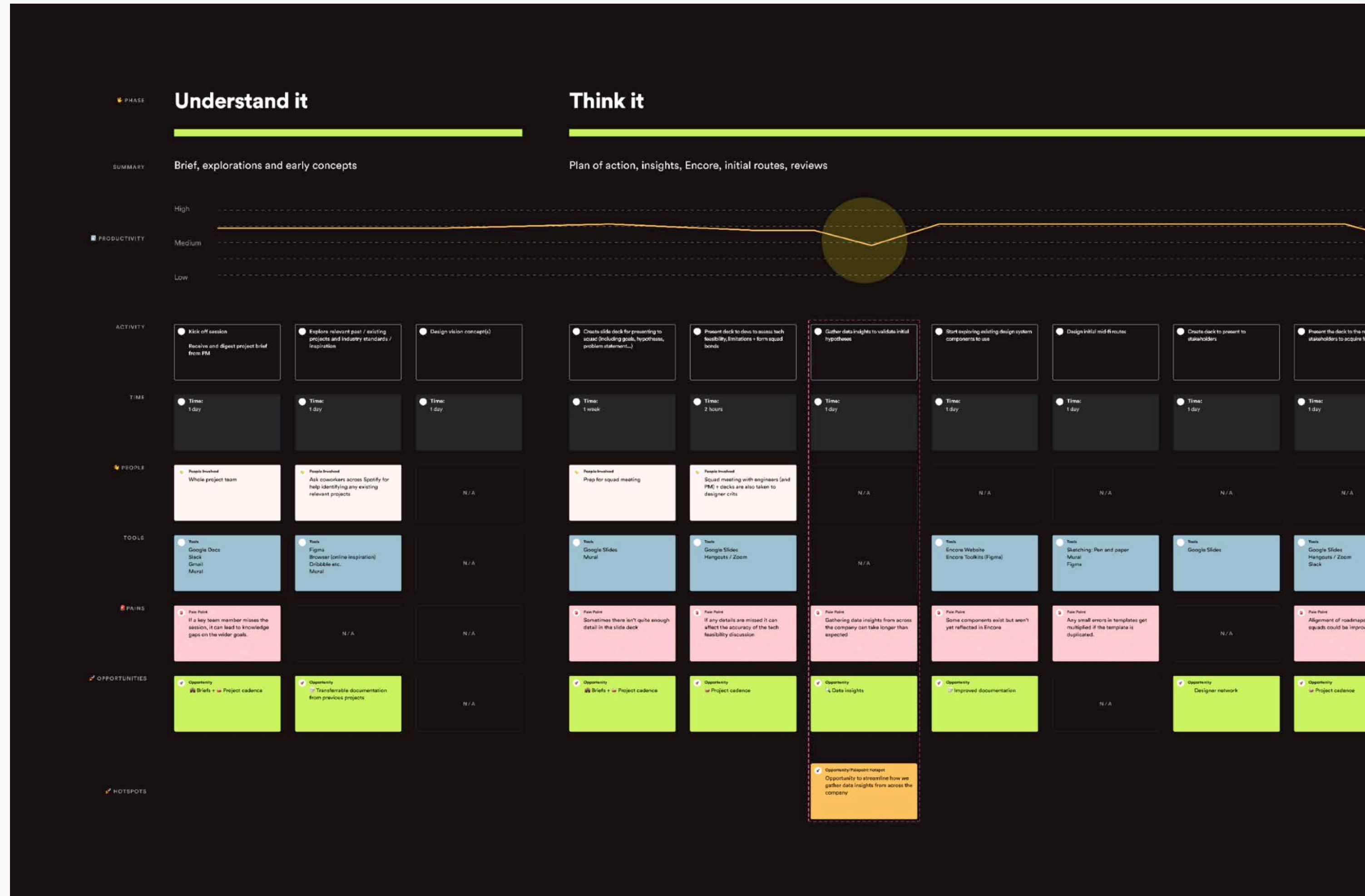


Blueprint examples

- + Customer experience map
- + Customer journey map
- + Service map

Can include

- Steps to customer journey
- Success metric
- Data flows
- Touch points
- Back and middle office tasks
- Key infrastructure
- Key SaaS platform



Week three Establishing JTBD

Find opportunities

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Jobs to be done

Framework to synthesise customer needs

Persona

Background

Add text Add text Add text Add text

Other text Other text Other text Other text

Frustrations

Add text Add text Add text Add text

Other text Other text Other text Other text

Motivations

Add text Add text Add text Add text

Other text Other text Other text Other text

Current Touchpoints

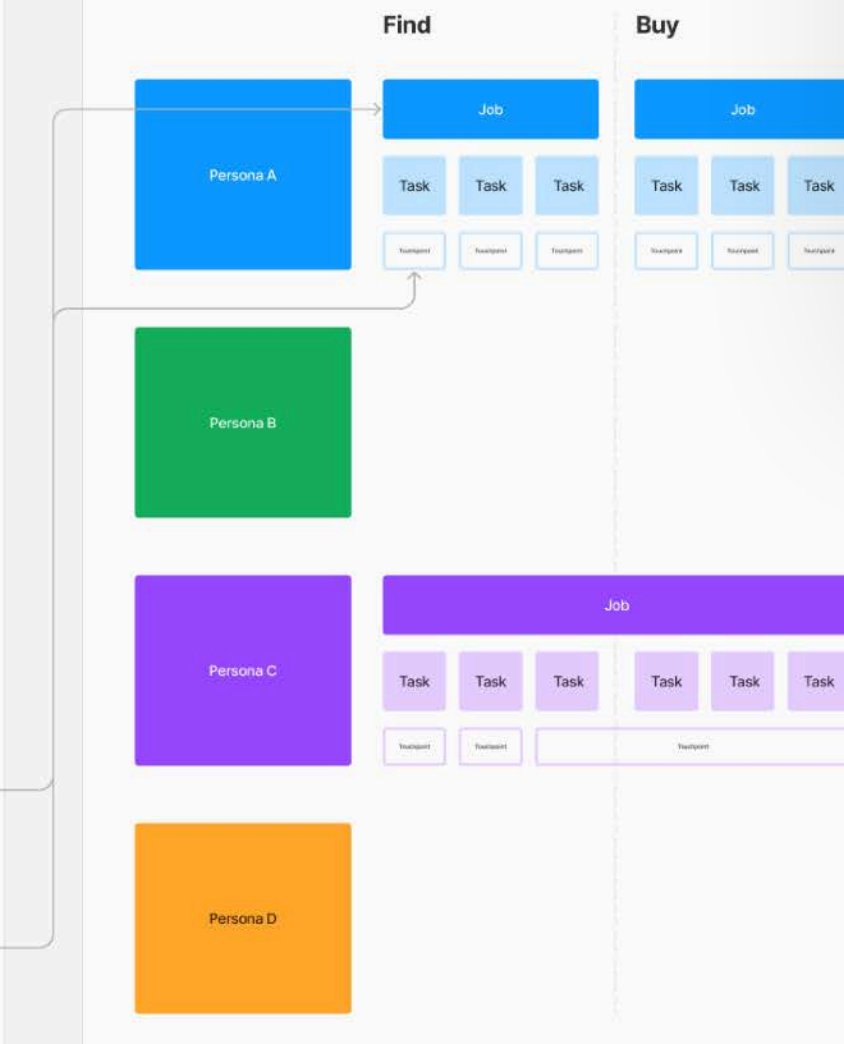
Touchpoint Touchpoint Touchpoint

Jobs

Job Job Job

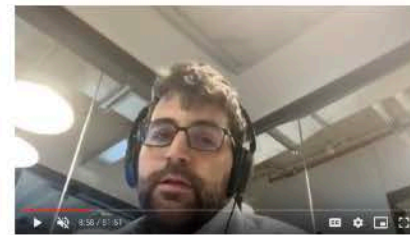
Job Job Job

Customer Experience Map



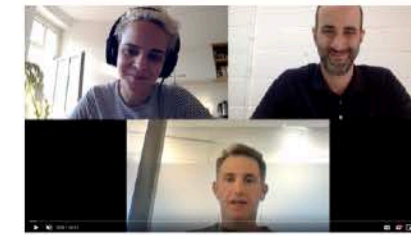
Product & strategy

External interviews



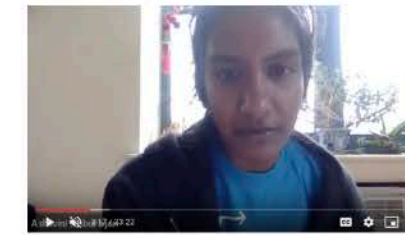
"There are so many questions from the bank when we tried to set up multiple users, we opted to just share passwords in a controlled way."

COO and CPO, Fintech



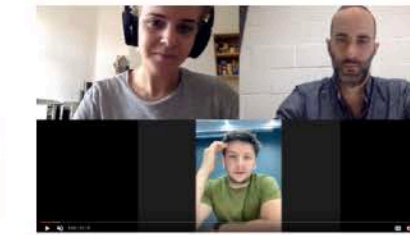
"We only offer trading up to CAD 3,000 per day. Anything higher we will need to provide regular KYC/AML on our customers to their bank."

Founder, Exchange



"Our access to banking was cut off suddenly, delaying fundraising by 8-10 weeks and the deployment of capital by about 6 weeks."

Founder, Crypto Fund



"The crypto industry is in this situation, where any banking setup that works, is a good banking setup."

Executive Director, Exchange



Elsewhen

Product & strategy

Jobs To Be Done

We uncovered 9 jobs amongst our customer day to day tasks of CFOs and other financial the top 5 based on consistent jobs users were in industries, followed by those that were consistent

Payments and transfers

- Opportunities present themselves in transfers, batch payments

Permissions and security

- User management is a challenge that presents many opportunities

Banking operations

- Opportunities in banking operations non-omnibus custody accounts

When _____ I want to _____ so I can _____

Situation

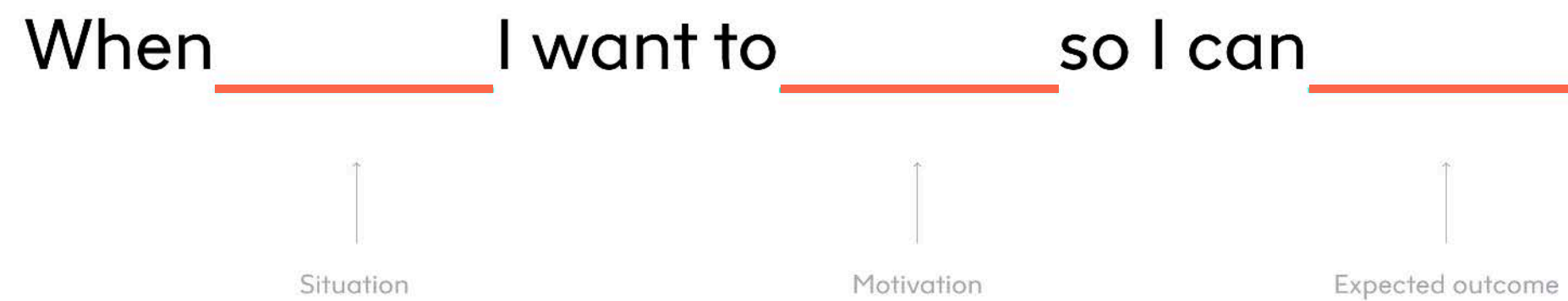
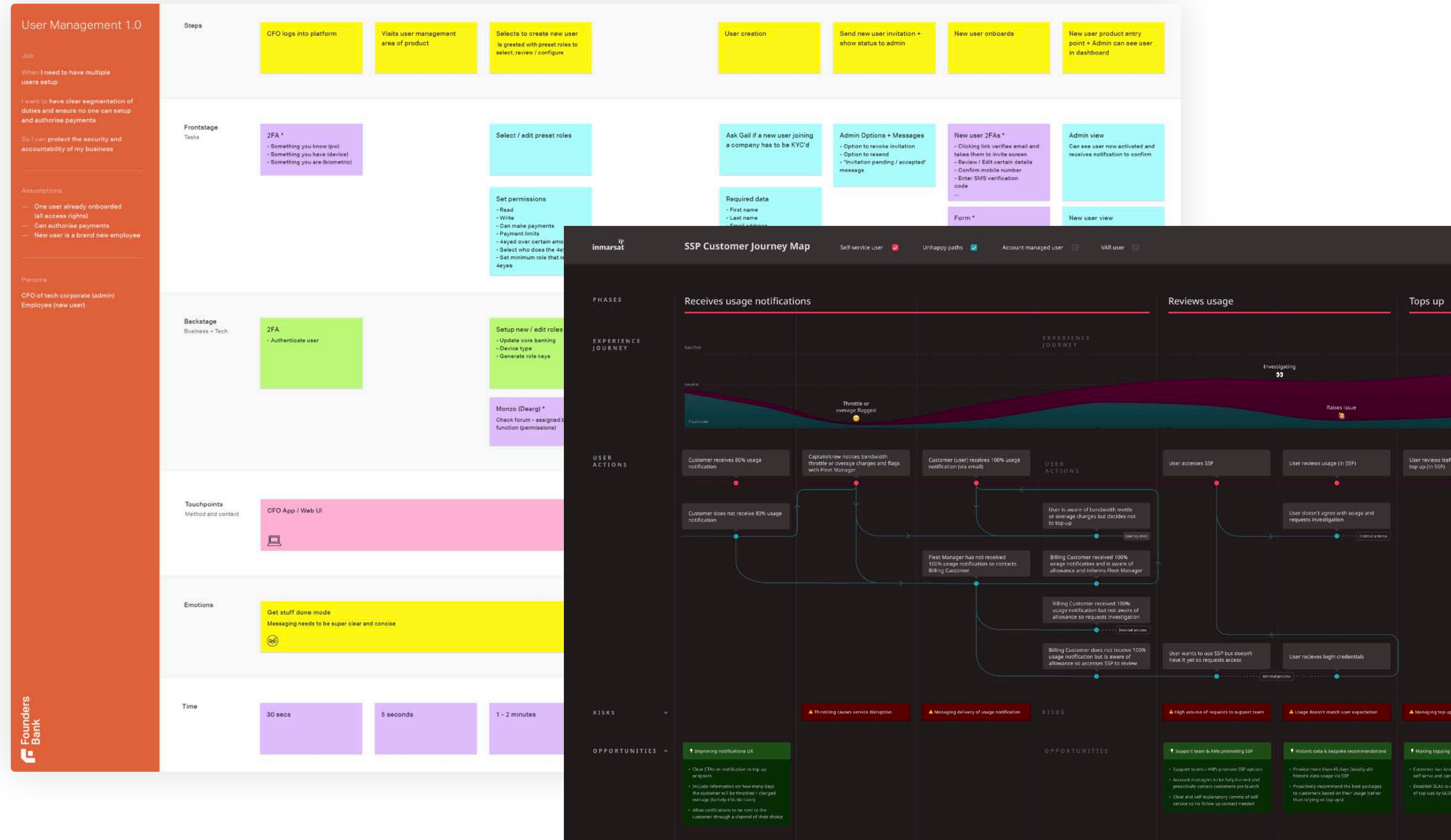
Motivation

Expected outcome

Week three Establishing JTBD

Find opportunities

- + Reiterate on the blueprint
- + Dip back into research if needed
- + Set up metrics around opportunities
- + Final Jobs To Be Done
- + Build a library of tools
- + Build a library of data points



Week four & five Prototyping & testing

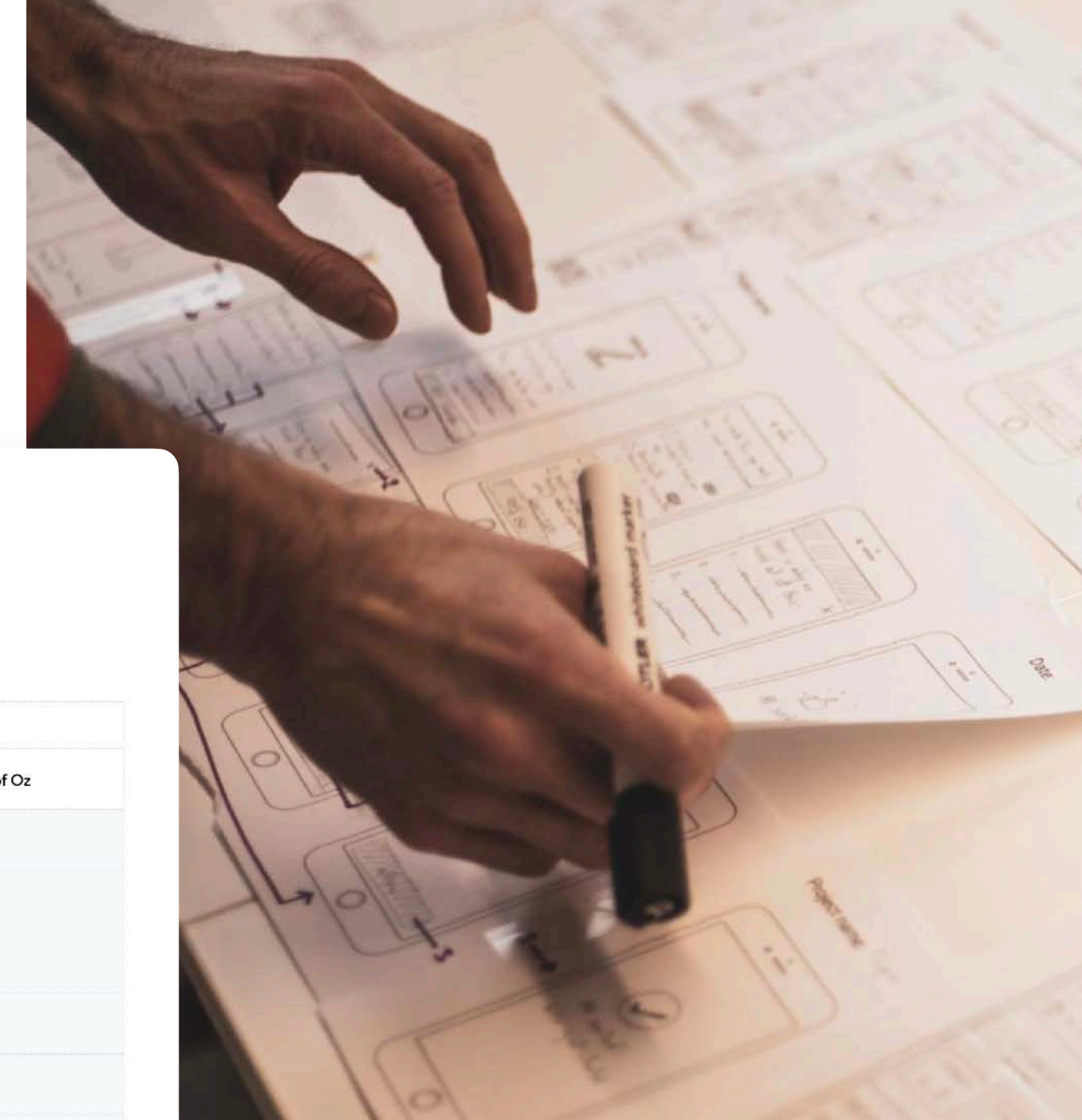
Validating our ideas

	User Research				
Week 3	User Research	Shape Current Blueprint	User Research	Metrics Session	JTBD Session
Week 4	Hypothesis Creation	Prototype		User Testing	
Week 5	Hypothesis Creation	Prototype		User Testing	
Week 6	Reconfigured Blueprint Creation	Feedback Blueprint	Reconfigured Blueprint Creation	Feedback Blueprint	Reconfigured Blueprint Creation
Week 7	Stakeholder Blueprint Session	Additional User research	Blueprint Update	Stakeholder Blueprint Review	Reconfigured Blueprint Final

Week four & five Prototyping & testing

Validating our ideas

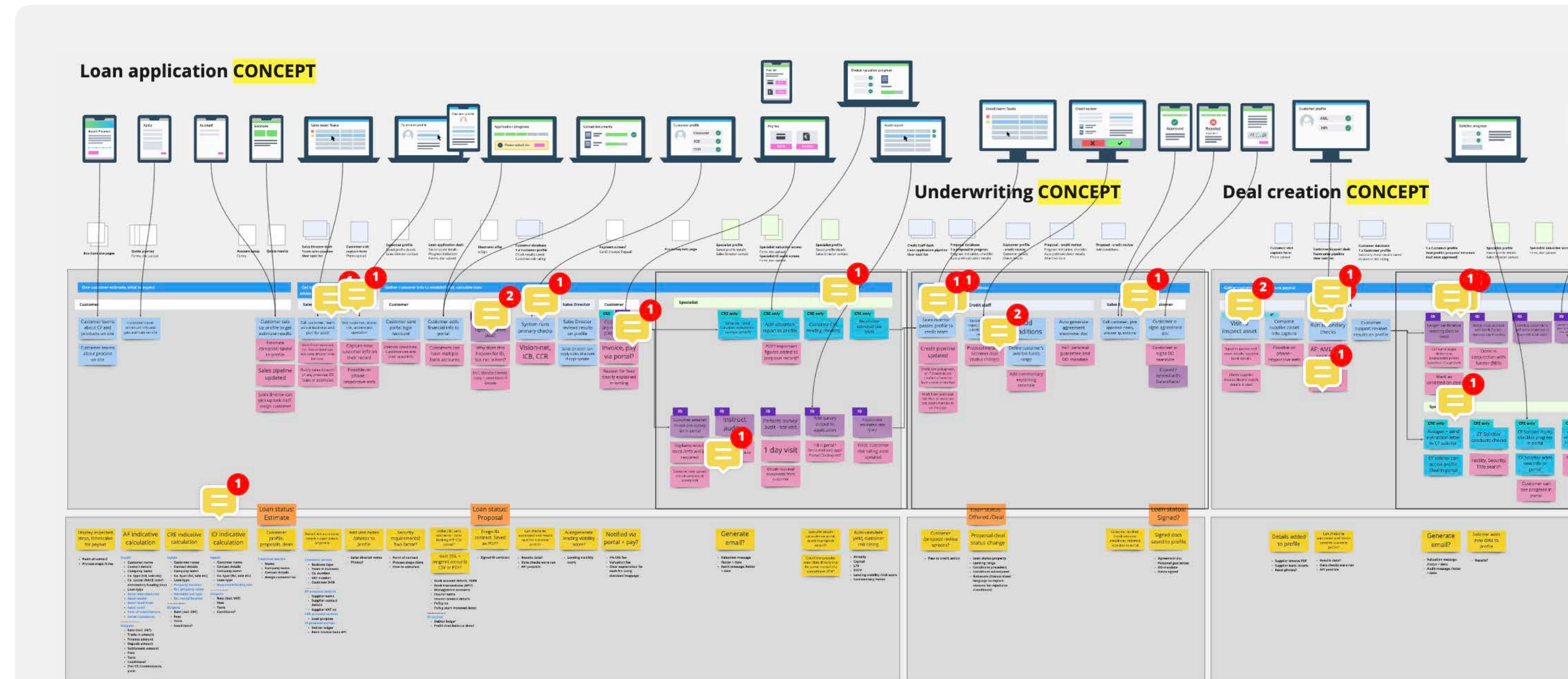
- + Map assumptions
- + Create hypothesis
- + Decide on signals
- + Prototype
 - User - visual prototyping
 - Tech - feasibility
- + Test with users
- + Iterate on ideas



Concepts validation

Testing ideas

	Phase 1 - Change the driving behaviour	Phase 2 - Type of rewards	Phase 3 - Concepts	
	🏠 Get Premium Discount!	🏠 Prize Draw	🏠 Pick Your Perk	🏠 The landing page
Data capturing	Driveway app	Driveway app	Driveway app	N/A
Driving score	Driveway app	Driveway app	Driveway app	N/A
Improve behaviour back-end	Manual	Manual	Manual	Manual
Improve behaviour front-end	Email / Call / SMS	Email / Call / SMS	Email / Call / SMS / web	N/A
Development effort	Minumum	Minumum	Medium	Minimum
Operational effort	High	High	High	High



Week six & seven Service flow, reconfigured

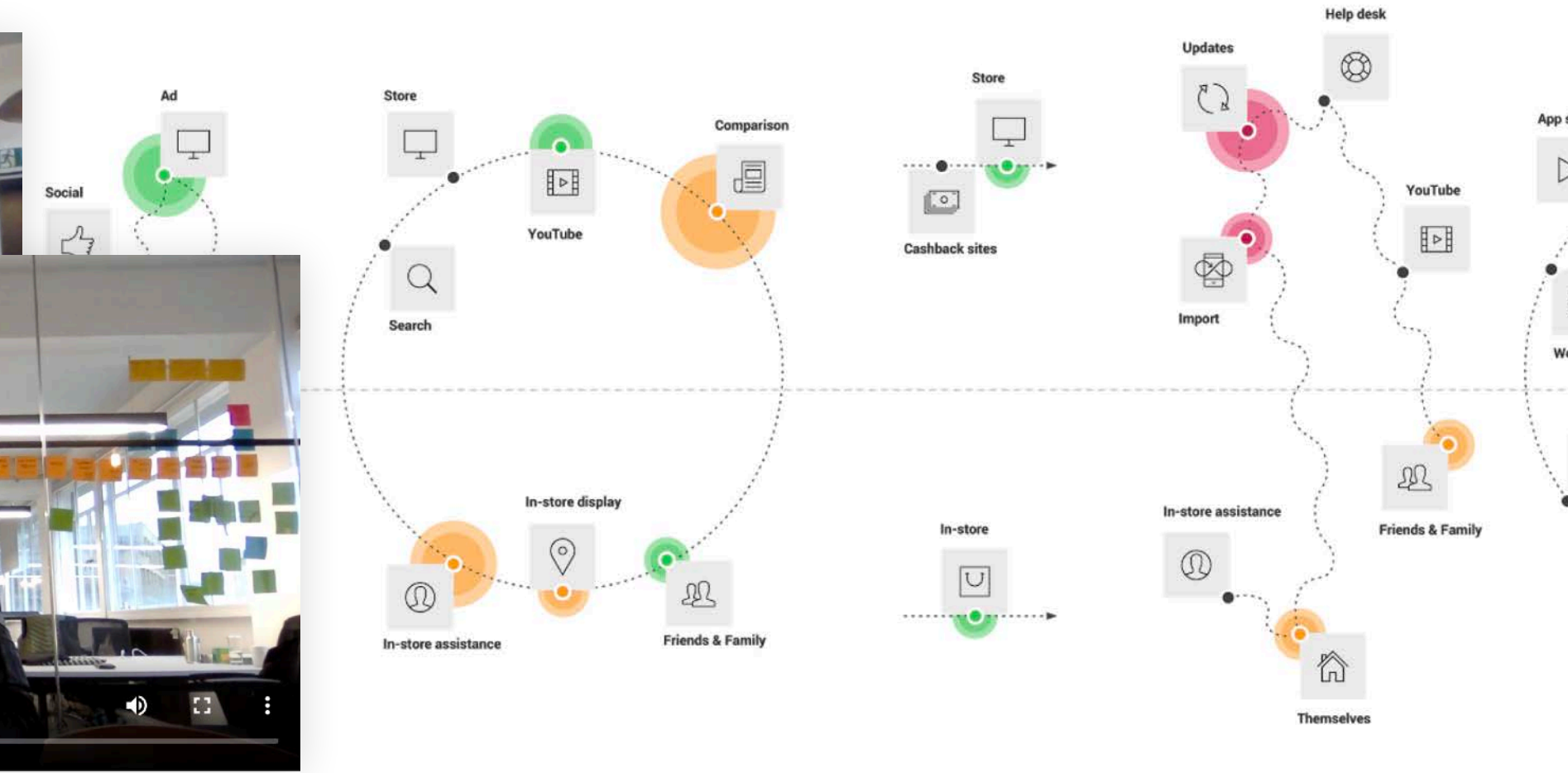
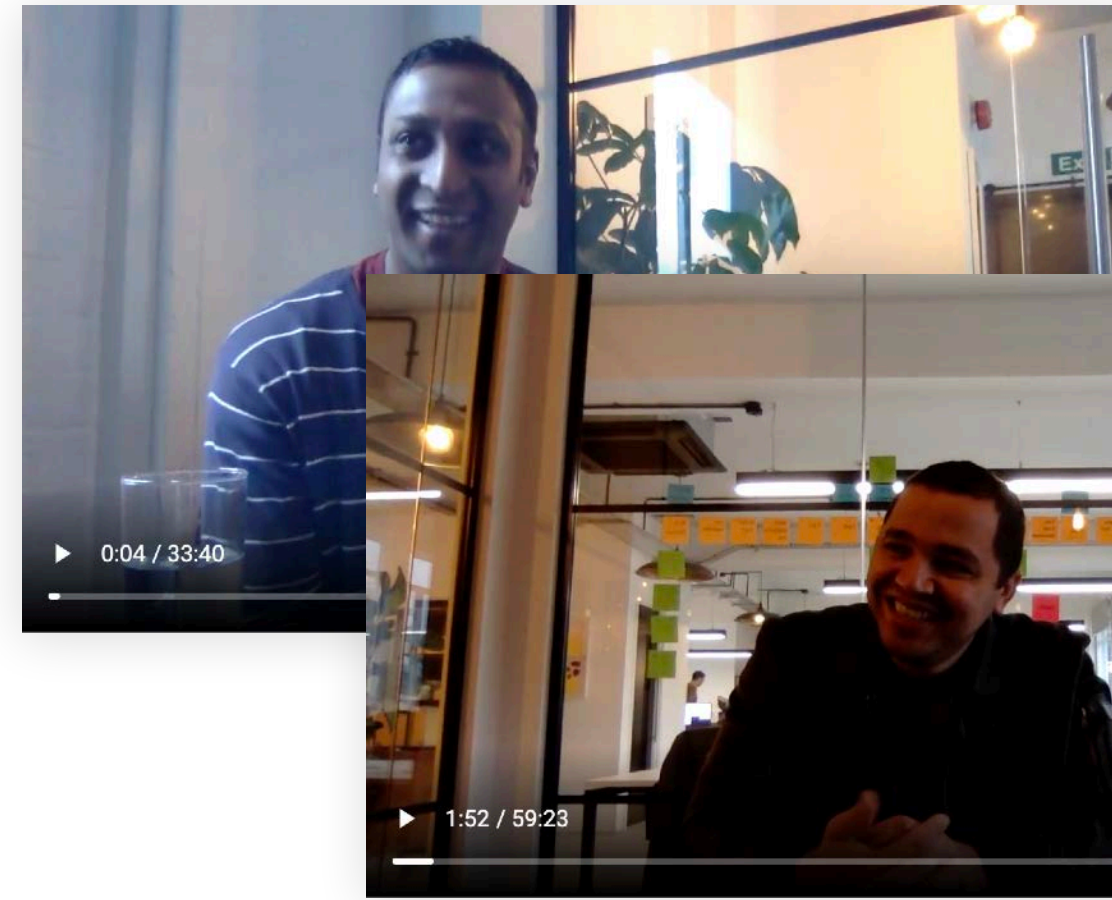
Shape opportunities

Unlock busine	Research	Service Blueprint	Research	Session	Session
Week 4	Hypothesis Creation	Prototype		User Testing	
Week 5	Hypothesis Creation	Prototype		User Testing	
Week 6	Reconfigured Blueprint Creation	Feedback Blueprint	Reconfigured Blueprint Creation	Feedback Blueprint	Reconfigured Blueprint Creation
Week 7	Stakeholder Blueprint Session	Additional User research	Blueprint Update	Stakeholder Blueprint Review	Reconfigured Blueprint Final
Week 8	Final Prioritisation	Reality Check With Additional Stakeholders	Packaging		Final Delivery

Week six & seven Service flow, reconfigured

Shape opportunities

- + Outline key areas for improvement
- + Modify the existing flow
- + Continuous loop of feedback
- + Prioritise opportunities

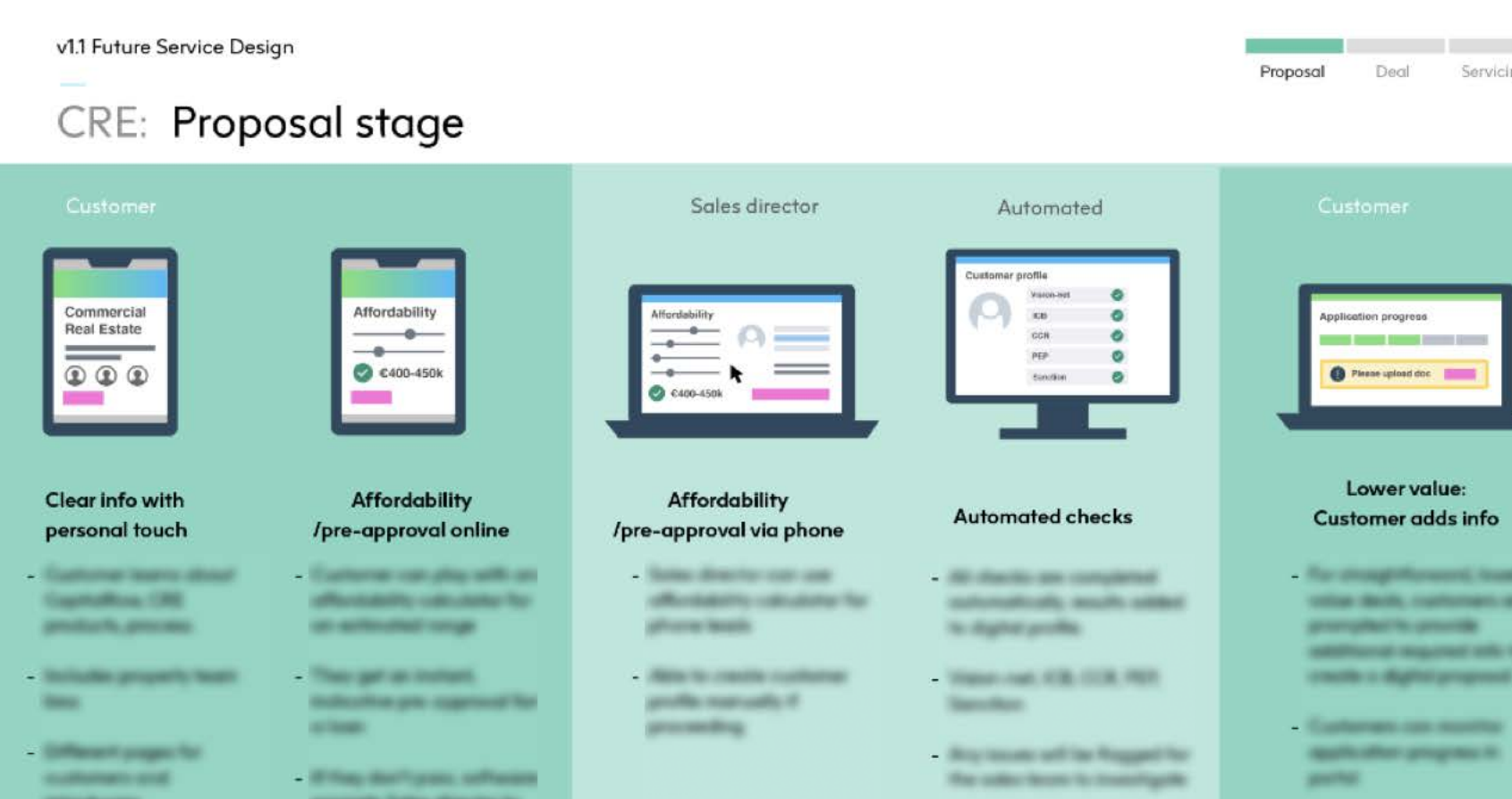


Concept two

Driver wellbeing SWOT analysis

	POSITIVE	NEGATIVE
Internal	<p>Strengths</p> <ul style="list-style-type: none"> Give a human face back to insurance company Focus only on encouraging the user to perform better Can be implemented in part (as part of another concept) The concept can be expanded to the whole brand / marketing strategy 	<p>Weaknesses</p> <ul style="list-style-type: none"> Requires... Requires...
External	<p>Opportunities</p> <ul style="list-style-type: none"> Introduce a life style proposition into a price sensitive segment Shifting the negative perception of telematics services - market leadership Extended CLTV by creating more touchpoint and delight moments with the user (rather than purchase, claim and renewal) Wellbeing brand is hot - high perceived value 	<p>Threats</p> <ul style="list-style-type: none"> Some... Some...

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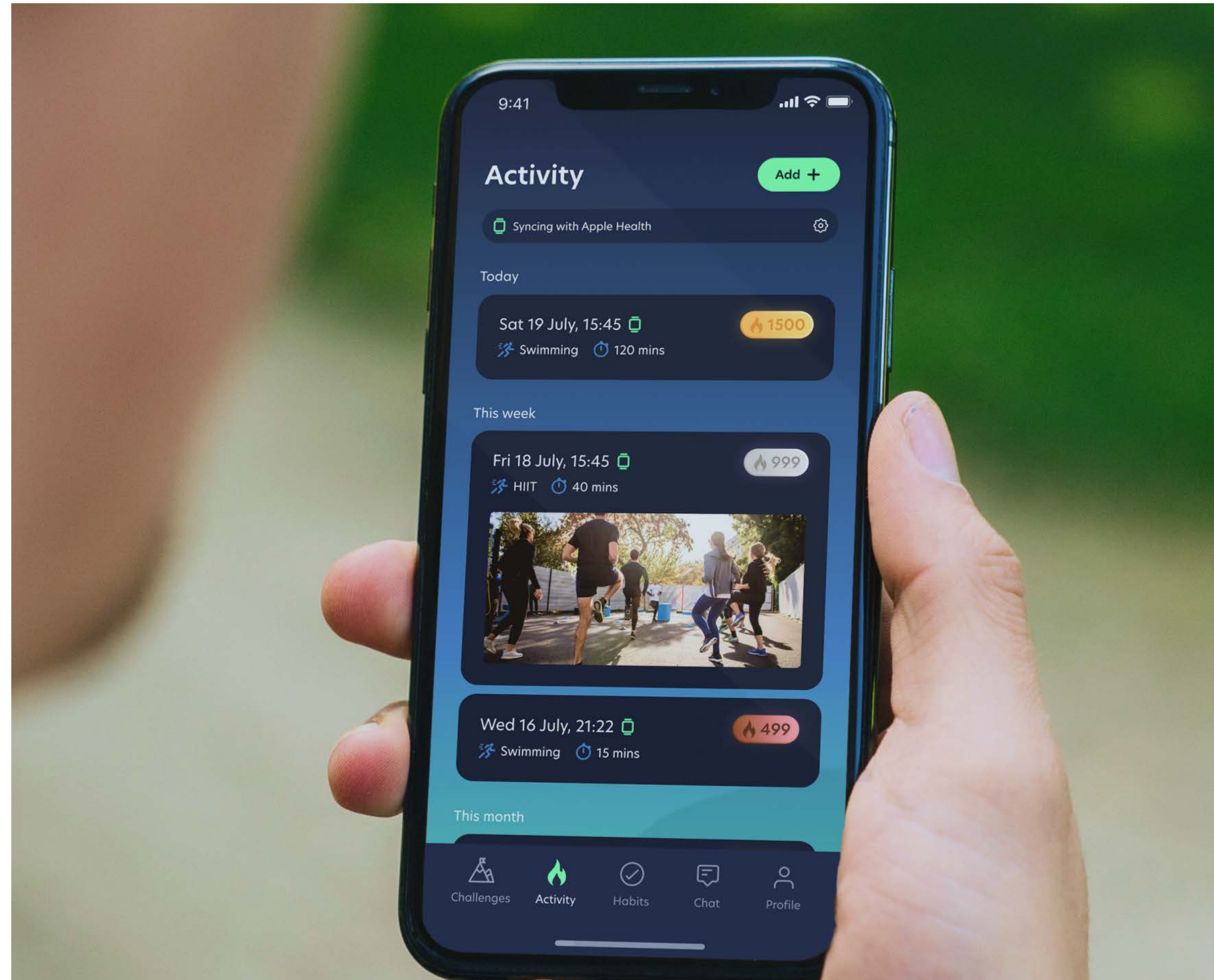


Week six & seven

Service flow, reconfigured

Flexible week

- + Additional time to reach clarity
- + Go back to talk to users
- + Prototype
- + Design hero screens
- + Tech DD



Week eight Business case

Leaving with an action plan

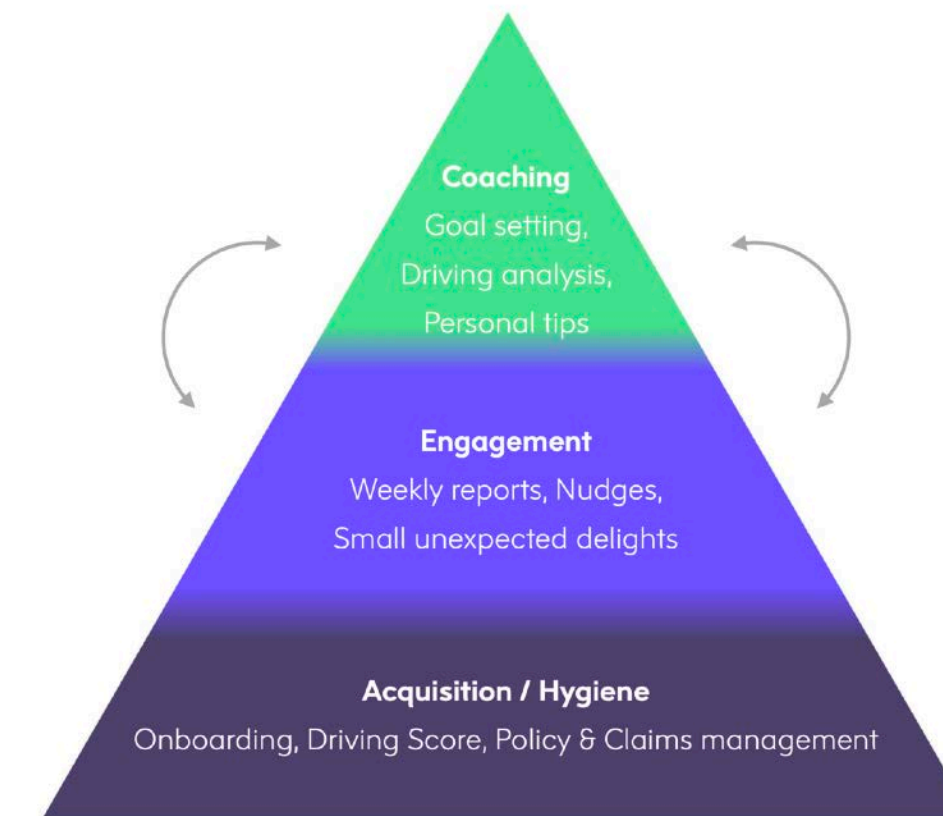
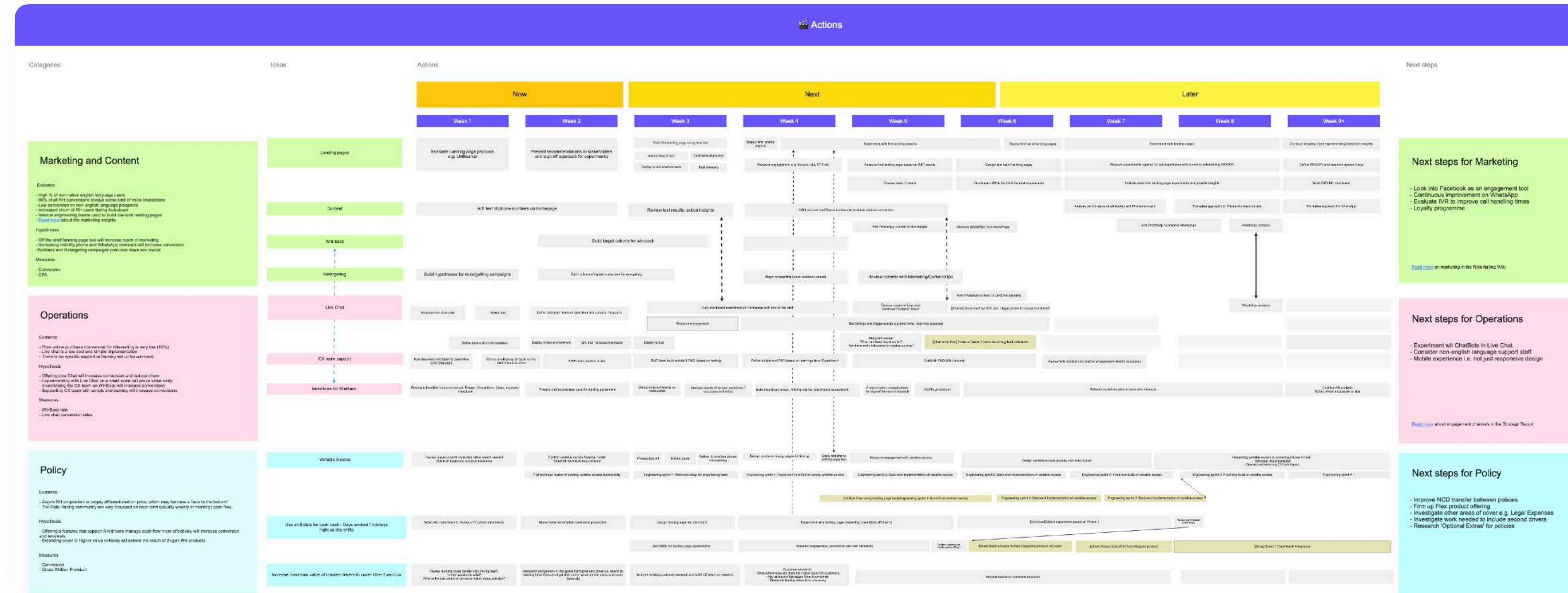
Unlock business productivity in just 8 weeks

	Research	Session Blueprint	Research	Session	Session
Week 4	Hypothesis Creation	Prototype		User Testing	
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Week eight Business case

Leaving with an action plan

- + Articulate business value with team and recommend next steps
- + Sign-offs
- + Roadmap
- + Final reality checks
- + Business case packaging
- + Presentation



Snapshot

Status: Completed
 Assign: Richard Hewitt, Joshua Gimenez
 Success: A snapshot of what we know about Zego
 Complete by: Mar 27, 2020

Domain: opportunities, products, competitors, audience, customer, revenue, flexibility, marketing, sales

Understanding of the business model

Ride hailing offers two types of insurance:

1. Third Party Only
2. Fully Comp

The three insurance types are available as:

1. Annual
2. 30 Day
3. PAYG

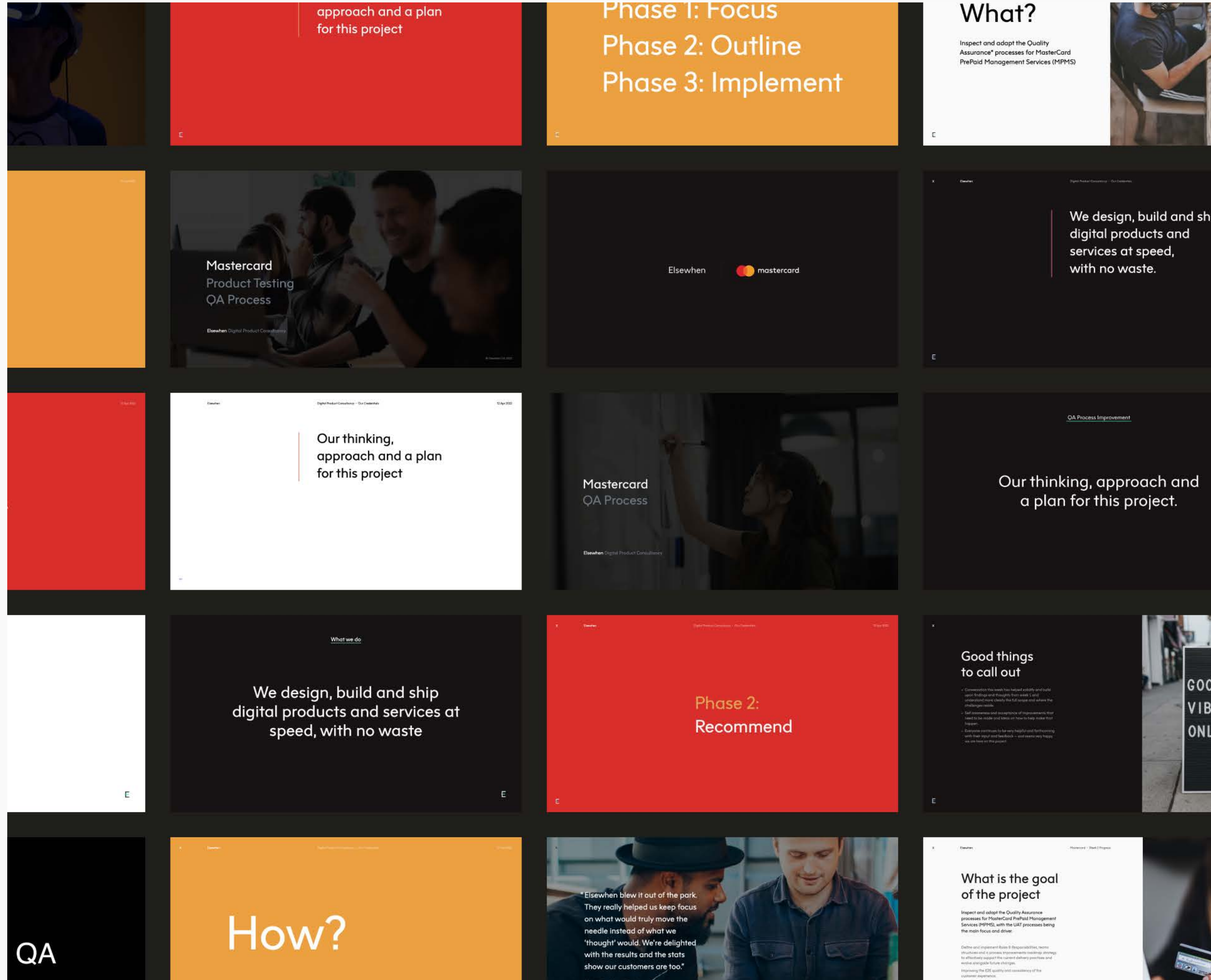
- Annual is usually paid in instalments over a 12 month period
- 30 days is exactly that - meant for drivers doing > 25 hours a week
- PAYG is a 30 day product that can be turned on and off

Competitor	URL	Tagline	Notes
AcornMotorcade	https://www.acornmotorcade.co.uk/ta... insurance/short-term-tail-insurance	Flexible and simple short term tail insurance	Growth team see as main competitor
Insur	https://insur.com/uk/	The UK's most flexible insurance for private hire drivers	Growth team see as main competitor
Adrian Flux	https://www.adrianflux.co.uk		Partnered with Liber O&B + Android apps
Insurance Claims Department	https://www.insuranceclaimsdepartment.co.uk/	New car claims	Growth team competitor
Complete Cover Group / FlexCover	https://www.completecovergroup.com/products/private-hire-insurance/	Specialist Private Hire, taxi, minicab insurance	Growth team competitor
Curva	https://www.curva.com/	Temporary car insurance	
Root	https://www.root.com/coverage	Car insurance based on how you drive	
Freeway	https://www.freewayinsurance.co.uk	Taxi insurance you can depend on	
Headway Insurance Services			
Cover my cab	https://www.covermycab.com/private-hire-insurance	Cover my cab	
Clean Green cars	https://www.cleangreencars.co.uk/taxi-insurance/private-hire-insurance/	Private hire insurance	
Voygo	https://www.voygo.com/	Flexible, short term car insurance	
Dubit Insurance	https://www.dubit-insurance.co.uk/private-hire-insurance	Protect your black cab business with quality insurance	
Insure Taxi	https://www.insuretaxi.com/weekly/	Taxi insurance from just £45 per week	Private and public hire
Go Taxi Driver	https://www.goataxidriver.co.uk/private-hire-insurance		
One Insurance Provider / Brightside	https://www.brightsideinsurance.co.uk/business/private-hire		
DCL Insurance	https://dclinsurance.com/taxi-insurance/		
Collingwood	https://www.collingwood.co.uk/annual-tail-insurance/	Annual Taxi Insurance	

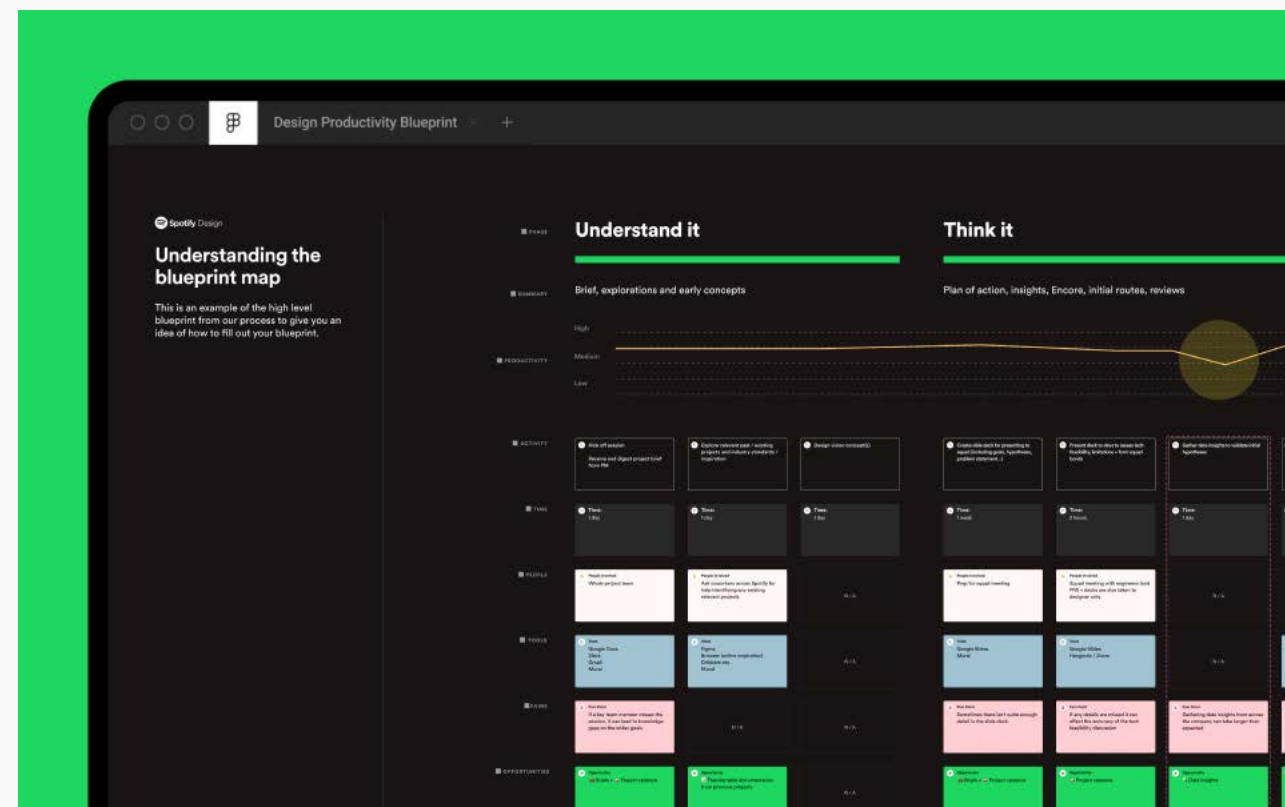
Roadmap

- + Now, Next, Later
- + Long term plans don't work
- + Selecting the best next best step
- + Review planning often

Example of our presentation decks

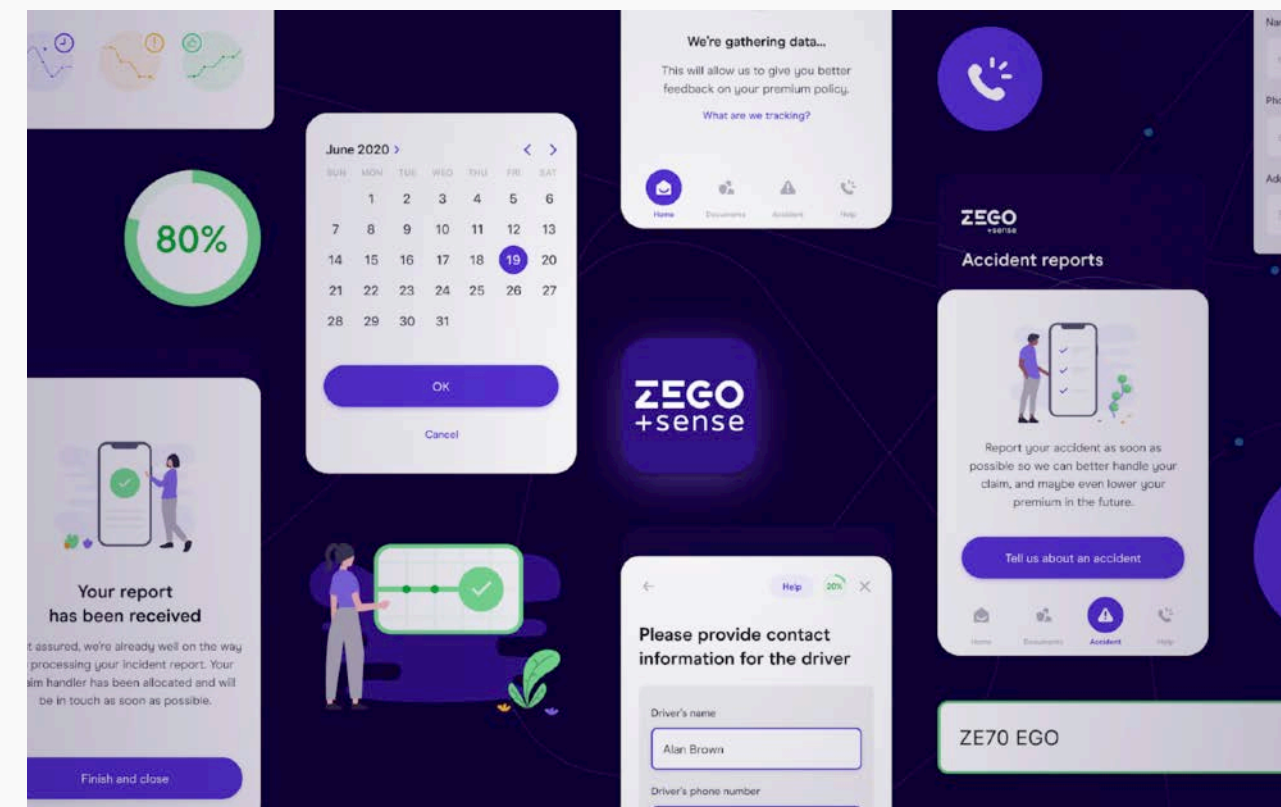


Some of our work...



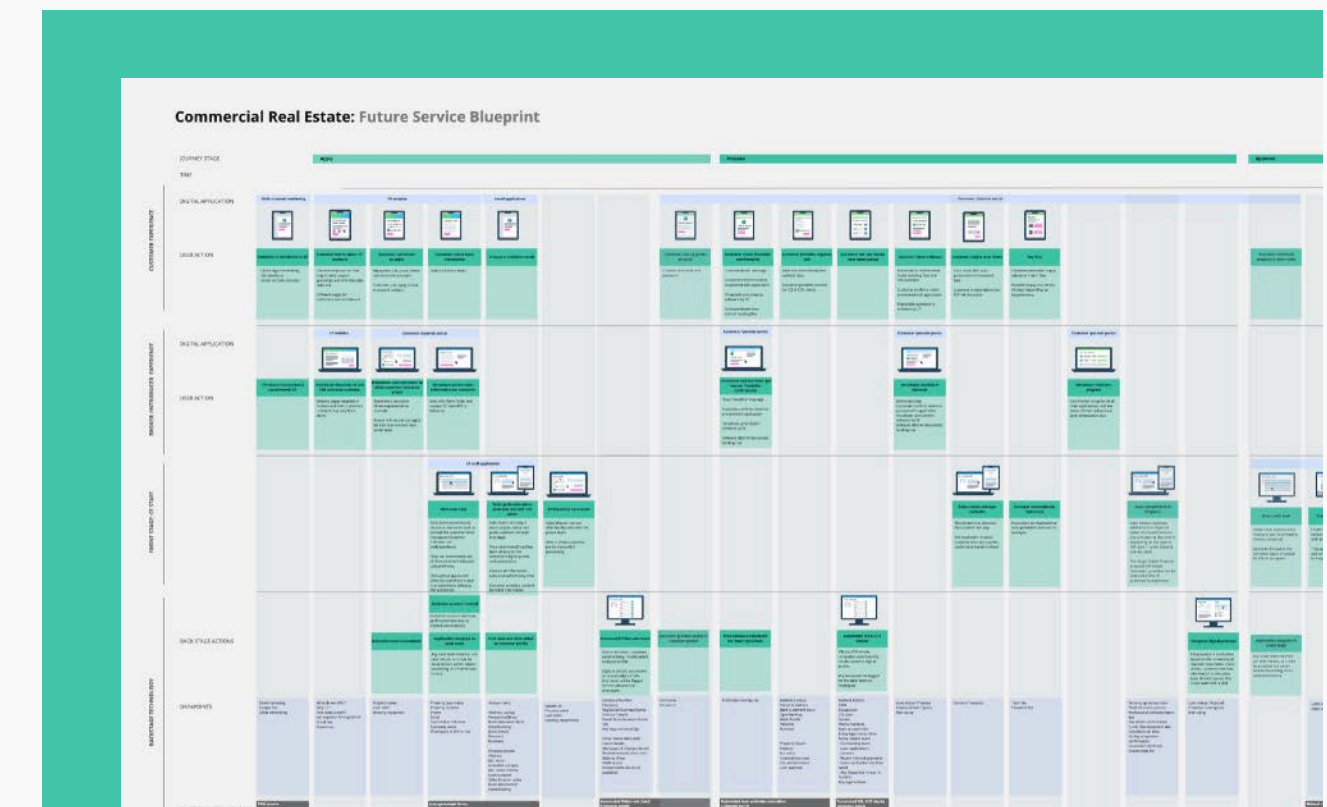
Spotify

Music streaming giant Spotify worked with Elsewhen to improve productivity in its internal business and design workflows



Zego

Leading insurtech Zego worked with Elsewhen to drive value with a customer-centric telematic insurance product.



Capitalflow

Business lender Capitalflow made the transformation from traditional to digital operations with new tools to accelerate and automate its processes.

Q&A

Thank you

Elsewhen

Elsewhen Ltd
86-90 Paul Street
EC2A 4NE

hello@elsewhen.com
+44 (0) 203 758 3224
@elsewhen