Introduction

Mayor Anne Hidalgo unveiled her "Plan Velo" with the goal to make Paris the world's most bikeable city. Her plan aims to double the bicycle path from 700 km to 1400 km and to create 10,000 new parking places for bikes by 2020. To reach this objective, the city of Paris will allocate €10 millions to diverse investments such as bike and electric motorcycle purchase. Paris is already offering a biking experience and a way to easily commute inside Paris thank to the velib service—which is used both by citizens and tourists. In 2014 Velib beat its own subscribers record with 283,000 subscribers and 40 millions Velib rent. The recent introduction of Gobee Bike to the market, further reveals the growth of the parisian biking demand.

On another hand, in France, the consumption of organic products in 2016 increased by nearly 22 percent from the previous year, bringing in €7.1 The Ile de France is a leading french region in terms of organic consumption with 12 millions consumers. More and more, it becomes important to consumers to support local producers so that more of their money reaches the right people: farmers and foodmakers. By choosing local food, consumers are supporting producers who keep their farms at a human-scale, breeders who raise their livestock with care, and farmers who practise their harvesting by respecting the soil, countryside and biodiversity.

The current push for local economy, the Paris' agreement's goal of reaching a carless city by 2020, and the increase in organic consumption proves that there is a market for an app like ours. An app that will help the general community take part of these efforts. And that is where, the story of Humus begin.

Humus Business Model is a unique value proposition that creates a link between local economy and the people's eco-friendly habits.

A summary of value creation, value delivery and capture value

Humus is an innovative venture in alignment with the Paris' agreement and governmental health campaigns such as 'manger bouger'. Humus combines healthy commuting and local partner promotions, with the aim to encourage people to adopt a healthier and more locally supportive lifestyle. Research shows, that people living in cities are becoming more sedentary as their daily life is facilitated by more and more comfort (i.e. Uber, cars, home-delivery). The French government, however, recommends to take your bicycle or walk instead of using your car and to also have a balanced diet. This reflects the pressing nature of this matter, and with Humus, we hope to tap into an emerging demand.

What is humus?

Humus is a eco-friendly app, that uses a reward system to encourage citizens to commute using their bikes. To encourage local economy, Humus rewards are solely discounts and deals from local and eco-friendly businesses. The basic idea being: bike through your city, and discover the local places in it!

Why humus?

Our name, Humus, comes from the scientific meaning of the word, which refers to the matter forming the organic portion of the soil which is an essential substance that is constantly evolving to keep our soil stable, fertile and breathing. As such, we believe that Humus symbolizes the values of our application: proximity with nature, interest for the environment, and care for the land. Likewise, Humus aims to bring stability and fruitfulness to local businesses and citizens. Thus the name represents the role we want to take in the economy and the lifestyle of the citizens. We want to encourage a healthier lifestyle and allow everyone to breathe a cleaner air in cities and we want to do this by putting humans and sustainable behaviors at the center of our business.

Why an app?

Smartphone penetration is at its highest nowadays. In France 72.2% of people have a smartphone according to a statista study. Similarly, in the last six months, the Health and Fitness App usage increased by 62% . Thus our target segment is a large population category consisting of smartphone owners and potentially health app users.

How does Humus work ? Humus operates in 3 steps:

- Download your App
- Bike to your workplace, to your friends, or just visit a city… and automatically accumulate points.
- Convert your points to discounts and offers from our local partners.

Mission statement

At Humus, we believe in the emergence of a global eco-consciousness. Now, more than ever, we are seeing that people want to have a positive impact on the planet. Thus, our platform aims to enable customers to actively take part of this by reducing their carbon footprint. With Humus, we directly encourage the **customers to use a non-polluting and dynamic way to move** and in turn **win benefits for their healthy decision**. This is our **value proposition**.

Humus **creates value** for both our users and local businesses. On the one hand, our customers get rewarded through completing daily activities and commuting. On the other hand, local businesses featured on our platform will benefit from a precise segment of customers, stemming directly from users preferences and increasing brand awareness and brand loyalty thanks to advertising. Becoming a Humus business partner, costs businesses way less than traditional targeted marketing campaigns, as customers actually choose to get advantages from desired partners.

With Humus, engaging in our move and getting rewards is easy. Humus's customers don't need to reschedule their week to win points but are simply rewarded for their biking and healthy commuting habits. Our discounts encourage customers to eat not only healthily but also locally produced foods and in turn the usage of our app will help our customers learn and understand the benefits of a healthy lifestyle. Simply said, with Humus, people to take greater care of their health and increase their healthy commuting by getting rewards. Our customers will also be able to collect information about their daily habits **and thus our app, will bring value to your understanding of your health habits overall.**

Vision statement

The mission of our app is to start an eco and local-friendly movement but its vision is to get "under the skin" of our customers and have these habits become part of their day to day routine. We want people to not only start biking more because of our reward system but most importantly to understand how much the small decision they take have a huge difference in the overall carbon footprint landscape. The hope is that by creating a successful business model with a strong communication plan, we will increase the demand of bikes in cities across the world, and in turn decrease the demand and usage of cars. Our communication plan, through our app and through our social media platforms, will keep our customers informed about the benefits of biking, eating healthy and encouraging the local economy.

The app in and of itself, will make a huge difference, as it will encourage users to engage in healthy habits but most importantly in participating in local economy. With the rise of big corporations, small businesses are struggling to stay afloat, and our reward system will bring an influx of profit and customers to local venues. The more our customers use our app, the more they engage in healthy habits and the more they participate in local economy and thus, our vision is to create this a habit that comes naturally for them and that influences their decisions in the long run.

How is it financed?

Humus is financed by the advertising of sponsors and brands partners in our web-site or in the newsletters addressed to our customers. Our marketing strategy is based on offering a different perception of our local partners. Indeed, by offering awards that reinforce in a different way the brand image. Following the High Variety Strategies to increase the likelihood of finding the preferred product and allow to consumers to enjoy variety over time, our goal is to **extend our partners base that will generate new customers and so increase our revenues and bargaining power**.

Humus Business Model Analysis

Humus BMI - BMI

PROBLEM	SOLUTION	UNIQUE VALUE PROPOSITION	UNFAIR ADVANTAGE	CUSTOMER SEGMENTS
1. People are suffering from health issues due to lack of exercise 2. Serious traffic problems during the peak hour 3. Released vehicle exhaust cause air pollution	1. Count user's daily kilometers traveled by bike 2. Convert the kilometers traveled in points and convert them into discounts in our local and eco-friendly partners network	A non polluting and dynamic way of commuting alloying users to win rewards (discounts on your organic and local shops) to your daily biking activity	No unfair advantage so far	Smartphone owners age between 18-29 Urban citizens and workers
4. Local business have issues to reach their target market due to unfair competition with bigger companies **EXISTING ALTERNATIVES** Biko (Toronto) Sport Heroes (France)	**KEY METRICS** 1. App downloads 2. App traffic 3. Daily kilometers travelled recorded 4. User satisfaction (Rewards) 5. Partner companies satisfaction (Customer acquisition)	**HIGH-LEVEL CONCEPT**	**CHANNELS** Social Network Local Organic Partner Shop Web Browse Application	**EARLY ADOPTERS** Tech savvy, smartphone users and bike users looking for good plans, and eco-conscious brands

COST STRUCTURE	REVENUE STREAMS
Fixed Costs : Server, Office, Salary Variable Costs : Customer acquisition strategy, communication campaign, application development cost	Brands and local partner advertising Commission from sales of our partner shops

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Problem First of all, people nowadays are always busy at work or school, and don't have enough time to do sports. Lack of exercise and increased pressure from various aspects harm both physical and mental health. What's more, as our life is facilitated by more and more fast and comfort transportations such as cars, metro, the chance to exercise muscle becomes less. The increasing number of vehicles causes serious traffic congestion especially during rush hour and the exhaust emission result in air pollution, which affect people's life. Furthermore, local businesses have issues to reach their target market due to unfair competition with bigger companies and are looking for new customers and advertising.

Customers Segment: The common specificity of all our customers is that they are smartphones owners. We provide an overall service and a strong variety of brands to target different categories.

Our main segment will be people **between 18-35 because they have a high smartphone penetration (89%)**. Furthermore, **they are tech savvy and always looking for good plans**. Indeed **our brands partners target this segment directly** : local partners **represent a huge potential growth for both** our venture by word-of-mouth advertising and for the brands because they acquire new customers and ensure their loyalty with minimal advertising costs.

Secondly, our segment is composed of **urban citizens and workers**. They have short distance to cover between their work and their living place, so they can easily substitute the public transports

by bike or walk. They can directly enjoy the benefits of their activity by simply getting a coffee or they can buy more organic food thanks to our brand partners

Second Customer Segment: Eventually our partners, which are local brands like the organic restaurant *Nous Paris,* will become our customers too. Local partners want to address directly downtown inhabitants. Our app will allow them to reach out to new clients (willing to buy local) and it will offer the clients a better local shopping experience. By providing a large category of local businesses (drinks, food, organic shops) we are using a High Variety Strategies to deliver our benefits to our clients. Indeed we increase the likelihood of finding the preferred product and allow consumers to enjoy variety. **The benefits for this partner-customer segment is to obtain an ecologically-responsible image generated by the app content.**

Unique Value Proposition: Be awarded for your daily/weekly physical activity by giving another value of your health data (converted in cash value). Our activity provides different benefits: saving money (economical impact), doing a bit for the environment by reducing greenhouse gas emissions (ecological impact) as well as using fragmented time to exercise (health impact). We are encouraging you to take care of yourself and discover new places.

Solution: We believe riding a bike benefits the health and the environment. Our solution is a 4 steps strategy: first **download our app and create an account.** Secondly, the distance travelled data **will automatically be converted in points on the app**. Third, **redeem those points for our exclusive offers to our local partners, we leave the brand choice to you depending on your preferences**. Fourth, **providing a hedonic (discounts) sport (bike) experience**.

Channels: We are using a **High Variety Strategies** to deliver our benefits to our client. Indeed we **increase the likelihood of finding the preferred product and allow consumers to enjoy variety**. This is the reason why we offer a diverse panel of brands. Basically, the platform delivers the value when customers redeem their points for discounts offer.

Revenue Streams: Humus is financed by the advertising of the sponsors and the brands partners in our web-site. When the database is significant we will directly take commissions from the sales. Indeed with a strong database, we will have a more powerful bargaining power and we can directly negotiate better commissions with the local partners and attract new businesses in order to make your network grow.

Key Metrics: Customers firstly sign up on our app. When they ride the bike, we'll count their activity (as well as calorie consumption) automatically. It shows our partner shops nearby and relative discount information which includes how many points they can use to exchange the discounts. Furthermore, the customer satisfaction and local satisfactions will be measured by the discounts used. Indeed, if the local partner attracts more and more new customers from Humus their satisfaction will increase.

Existing alternatives:

1) Running Heroes

This platform aims to motivate people to use their bike and adopt sporty behaviors by offering discount coupons at designated shops. Customers can connect their GPS watch/app to Running Heroes which will analyze performances and convert it into points.

Advantages: big partner brands such as Polar, Nike, Garmin, TomTom, New Balance, Tag Heuer, Spotify, Rossignol.

Our added value: Humus does not only encourage healthy behaviour but also eco-friendly behaviour by focusing the strategy on the environment and promoting local and eco-friendly businesses.

2) Biko

Biko is an app that seeks to improve the quality of life in differents cities (for now only in North and South America) by encouraging cycling as a method of transportation. For every kilometre you log in the app, you receive 1 biko – a digital currency that you can earn globally but redeem locally. You then can exchange these bikos, or kilometres cycled, for exclusive rewards from their partners.

Advantages: Good partners (Foodora, AeroMexico, Jimmy's Coffee), also encouraging eco-friendly behaviors.

Our added value: Humus partners are only local brands and not multinationals, we aim to promote local businesses to develop local economy and eco-friendly businesses.