

Canvas Methodology Applied in the Development of the Platform for Lending between People for Breweries

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Received: 15 Oct 2022,

Received in revised form: 02 Nov 2022,

Accepted: 08 Nov 2022,

Available online: 29 Nov 2022

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Keywords – Canvas, Business, Brewery, Platform.

Abstract – The objective of this work presents a business model using the Canvas methodology proposing the creation of a credit and financing platform for breweries. Initially, the main idea was delimited, we sought information, building a chain of authors, articles, and websites concatenated to the theme for immersion and definition of the questions that would integrate each block. The Canvas tool was used in the construction of the business model where each step of the block was filled clarifying what the value proposition was, for whom it would generate, how it would be done and by how much, and thus, presenting the properly completed business model contributing to the empirical prototyping of the business.

I. INTRODUCTION

For an enterprise, defining the business model can be the key to success as it will be used as an orientation of what needs to be improved. In these circumstances it is necessary to define the purpose of the business, to have access and in an easy way to visualize the strategic information about the opening, execution, and operation of a business, thus being able to obtain risks and obtain greater clarity where the focus should be directed at each stage of a business (BIAVA, 2017) [1].

The business model is a theoretical organization that standardizes the operation of a business (BARTHES, 2016) [2]. The business model allows the visualization and description of the parts that integrate the business in such a way that the reader can understand the model in the way the owner intended (SEBRAE, 2013) [3].

In this context, the Canvas tool as a methodology is the visual framework, created to improve the design of the business, as well as its management, through simplification (OSTERWALDER & PIGNEUR, 2011) [4]. The use of the methodology provides gains such as agility in decision-making, selection of strategies, interactivity

between the parts of the enterprise, a holistic view, productivity gain, and simplification of management (NAGAMATSU et al., 2014) [5].

The Canvas framework is a methodology that brings a robust proposal to idealize, identify and analyze a business idea in a practical, visual, and interactive way, functioning as a photograph of what the company is, with every operating structure and how it generates value (DORNELAS, 2016) [6]. Because it is a versatile tool it can be used for different company segments.

The Canvas methodology applied in companies in four sectors of civil construction companies, developers, project offices, and labor contractors proved effective for structuring strategies making them more competitive (JACOSKI et al., 2015) [7].

Canvas proved to be efficient by improving the delivery of the value proposition in the craft brewery sector, generating more value for customers (SILVA et al., 2018) [8]. Canvas methodology with its block structuring helps identify business models with the ability to create and capture values for a Fintech (DECOSTER & GUEDES, 2020) [9].

According to the Ministry of Agriculture, Livestock, and Supply (MAPA, 2019) [10], Brazil reached the number of 1,383 registered beers, an increase of 14.4% over the previous year, with craft beers moving more than US\$ 27 billion, as indicated by the 2020 beer yearbook. Showing as well as a great business opportunity.

A study by the Association of Microbreweries of Paraná (PROCERVA, 2020) [11], 2020, presented the difficulties of breweries to obtain credit even during the pandemic, where 44% of companies in the year had not made loans, 72% of breweries had not been able to help the government and those that had access to credit 59% could not make new loans or pay the installments, a third of those who obtained the credit the aid would last 6 months. The study points out the difficulty of access to credit due to several clauses and contractual restrictions being bureaucratizing and limiting access.

With digital transformations, new forms of financing and credit are emerging, standing out among them those of peer-to-peer (P2P) loans, regulated in 2018 by the national monetary council (CMN). The central bank defines as fintech the platforms that make the connection between the surplus agent and the deficit agents with the absence of an intermediary, where these platforms would offer as advantages: reduction of bureaucracy in access to credit, reduction of cost, speed in transactions, and innovation in the evaluation of loans, etc.

From these bottlenecks and opportunities, the scope of this work was to develop a business model using the Canvas methodology proposing the creation of a microcredit and financing platform for breweries.

II. MATERIAL AND METHODS

Initially defined the main idea: Create a credit and financing platform for breweries. From this stage, the search for information, data collection, immersion, and prototyping began.

Data collection made use of google scholar seeking to create a chain of legitimation of authors, articles, books, websites, and concepts that dialogued with the objective of the research, thus familiarizing and building a group of concatenated references following logic from keywords and availability of the article. Writing and figures used office package and ABNT standards.

Prototyping is the process of building the business model that used the SEBRAE Canvas tool to develop a frame divided into 9 blocks.

To meet the proposed objective and materialization of the study, we used the canvas table methodology SEBRAE (2021) [12]. Where he sought to develop questions and solutions for the main areas of a business on an interactive whiteboard. According to the SEBRAE booklet, the business model in 9 blocks should answer four questions: what? to whom? How? How much?

Initially delimited the value proposition, the proposal created was something that would solve the bottlenecks and opportunities that the brewery sector faces. Your block was initially related to other blocks, thus answering the initial question what?

After this stage it was necessary to answer to those who create value, thus there was the delimitation of the target audience, clarification about how this value proposition would be to customers and how the relationship would be, and the strategy with them, to boost the business.

Answering questions what? and to whom? sought to evaluate the sources of revenue delimiting how monetization would be and how much would be charged, thus obtaining the first half of the Canvas board.

The second step in the Canvas frame describes how? will enable the value proposition, determining the main partners, the resources present to develop the value proposition, and the key activities to be carried out to ensure the minimum product of the proposal.

After describing how? the last block groups the costs, thus answering how much. will be spent or will be spent to

deliver the value proposition to the target audience. Thus, ending the second step of the Canvas frame.

III. RESULTS AND DISCUSSION

This work was based on the Business Model Canvas which was described by Osterwalder & Pigneur (2011) [4] and made use of the methodology developed by SEBRAE in the booklet "the business model framework" used for business development, in this case, a credit and financing platform for breweries, in this way it was possible to organize theoretical information about the business in 9 blocks, having as the value proposition the facilitation of access to credit or financing for breweries, as well as a space for producers to carry out product testing, investors may have extra income by providing or lending capital in the enterprises.

In the process of idealizing the value proposition developed the Table which shows the function of the platform, which would execute the link between the surplus agents (consumers and investors) and deficit agents (breweries) without mediators.

A platform is configured as a "peer-to-peer" model that allows people with surplus capital to borrow directly to borrowers, with more advantageous rates for both parties since bank spreads and bank fees are reduced by these institutions not acting (PASCUAL & RIBEIRO, 2018) [12].

Taking into account that the value proposition is the business that uses the Internet as a frontier, and the premise that there is difficulty in obtaining credit at the same time that there is an expansion of establishments that produce beers as pointed out the association of microbreweries of Paraná (PROCERVA, 2020) [11] and the Ministry of Agriculture, Livestock and Supply (MAPA, 2019) [10], the client segment is companies producing legalized beers that in addition to producing follow criteria of socially responsible, such as compliance with labor and environmental laws, by these conditions, the platform would attract civic entrepreneurs committed to social development lending or financing enterprise within this spectrum. For future model improvements in customer segment determination, you need to hear the audience's point of view (OSTERWALDER & PIGNEUR, 2011) [4].

Regarding the relationship with the client, the model seeks to promote an environment of inclusion, motivation strategies, awards for impact, and discount on

subscriptions or interest rates according to the inclusion policy adopted by the platform to recognize and value customers. Communication channels will make use of print midday such as social networks, official websites, and official applications. According to SEBRAE (2014) [14], customers like to be recognized or valued.

Once the target audience, relationship, and value proposition were defined, the work proposed the model of subscriptions and commissions to charge for the service offered. Prices can be defined later with a market survey, as according to Osterwalder & Pigneur (2011) [4] it is necessary to determine the amounts according to which the segment is willing to pay.

To deliver the value proposition it is necessary to re-establish the essential activities of a business to focus initially on the model proposed here the key activities are the operation of the platform as a space for free negotiation, credit analysis, and social impact analysis of projects that aim to seek credit or financing from investors. The resources according to the classification of the SEBRAE (2014) [14] are stratified into four categories: intellectual, physical, human, and financial all are necessary for the development of the platform necessary financial and physical capital to manage, human capital to ensure accounting and analysis, intellectual capital to act in digital marketing and media management.

As agreed Osterwalder & Pigneur (2011) [4] partnerships are alliances of common visions or interests that will help the business work. The business model developed can include partnerships with institutions that promote entrepreneurship such as Universities, SEBRAE, and ONGS in addition to these members who would share the risks and civil society through the interest in undertaking or having extra income using the platform granting the loan. Linked to partnerships and delivery of the value proposition are the essential costs, initially, the costs would be tied to digital security, qualified human capital to ensure operationality, and management of the platform.

A business model can be used for a better understanding and visualization of the business. Business models are intended to facilitate the entrepreneur in the process of creating and capturing value for customers (CARRASCO et al., 2014) [15].

In summary, Table 1 below is a business model for a loan and financing platform for breweries, with all blocks initially filled in the SEBRAE tool (year), Canvas, and later taken to Excel.

Table 1 - Business model with all blocks filled.

Blocks	Specification
Key partners	Sebrae; Universities; ONGs; Partners and Civil Society.
Key activities	Platform P2P; Credit analysis; Free Space and Social Impact Analysis.
Value proposition	Microcredit; Trade and product testing; Alternative income and Socially development.
Customer relationship	Inclusion; Motivation; Awards and Discount.
Customer segment	Agent supercavitation; Deficit agents and Civic Entrepreneurs.
Channels	APP; Instagram; Telegram; Linkdin and Blog.
Key features	Platform; Marketing print and Accounting.
Cost structure	Platform development; Operability; Digital Security and Media Management.
Revenue stream	Fee for loans obtained and Platform Subscription.

IV. CONCLUSION

This business model, delimited the main ideas for creating and operating a digital credit and financing platform for the brewery sector, offering it as a solution to the bureaucratic process of access to cheap credit in this sector. Having described the target audience, form of relationship with customers, value proposition, cost structure, and revenues.

The work established answers to the essential questions for a business operation, pre-established by SEBRAE and specific literature, being as a suggestion for the materialization of the business through the minimum product as a mechanism of improvement and evolution of the ideas presented.

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