



Aalto University
School of Business

Capstone case company presentations

16.9.2020 16.30 – 18.00

Each company has 5 minutes to give the pitch and 2 minutes for students' Q&A

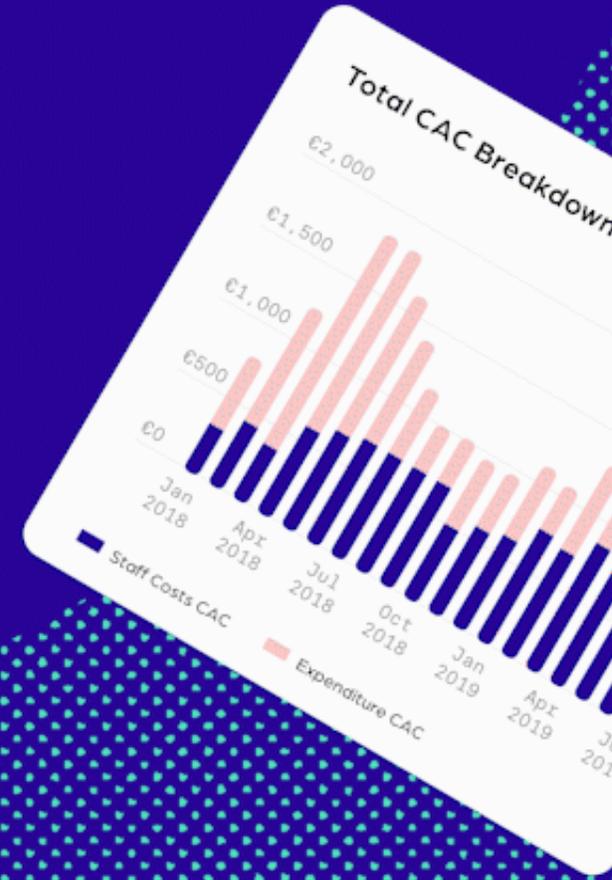
Order of the pitches	Start Time
Calqulate x 2	16:35
Deloitte	16:44
EY	16:51
Fennia	16:58
Helsinki Business Hub	17:05
Innokas Medical	17:12
Kauko	17:19
Munifin (Kuntarahoitus)	17:26
Posti	17:33
Sowellus	17:40
Stora Enso	17:47

Calqulate

NEXT:
Deloitte

Calqulate

Anyone can be a pro CFO



AUTOMATED FINANCIAL ANALYTICS

stripe

intuit quickbooks

HubSpot

segment

gusto

Google Ads

FACEBOOK for Business

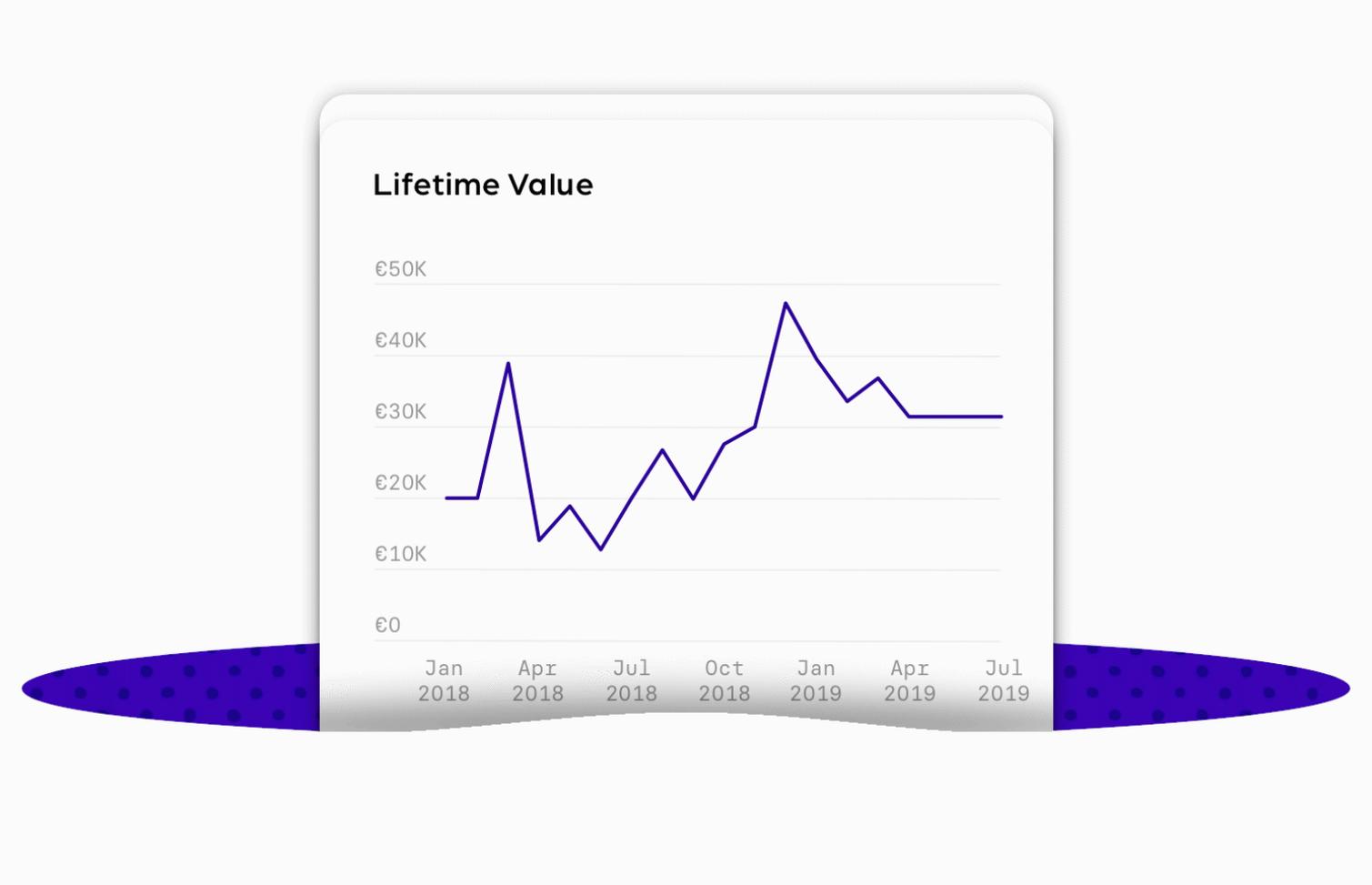
Calqulate

Growth metrics

Financial reporting

Cashflow forecast

GROW FASTER WITH COMPREHENSIVE ANALYTICS



PROBLEM 1



US MARKET
ENTRY



BEGINNING OF
2021

US Market Entry

- Ideal Customer Profile:
CEO's and founders of start ups with less than 20 million in funding and annual revenue 🦄
- We are currently securing \$1,000,000 of investment for expansion, what's the best way to allocate these funds for US growth? 📺
- We need help defining all aspects of our go to market strategy for US launch, from channel mix to key partnerships, all the way through to advertising material and staffing plans. We are interested in high level strategy as well as the details 👑 🐎
- Our product is niche, not very sexy and technical 🚫 📝 🤖
- Calqulate can drastically increase the success rate of a company thanks to better financial forecasting and cash management.
How do we convey this value proposition with a human touch to our ideal customers? How can we give Calqulate the best chance to succeed as a business by avoiding an American style ass kicking on launch day?



PROBLEM 2



INTELLECTUAL
PROPERTY
RIGHTS



UNITED STATES
&
EUROPE

- IPR at the moment: domain, EUIPO trademark
- US market entry in early 2021
- How and when to protect Calqulate's intellectual property rights in the key markets (US and Europe)?
- Risk scenarios
- IPR budget for the next years

The Calqulate team



Niko Laine
CEO

20 years of experience

KPMG, Citco,
Private Equity Funds



Osama Abdelmoghni
CTO

20 years of experience

OuiHop, AXA,
BMW Foundation, ESCP



Éric Le Tutour
Head of Design

12 years of experience

ARTE, Louvre, Institut Français,
BMW Foundation, Toucan Toco



Cameron Murphy
Head of Growth

15 years of experience

Unilever (Axe, Dove)
International Sound Award winner

A complementary team of 12

Calqulate

Anyone can be a pro CFO

calqulate.io

niko.laine@calqulate.io

cameron.murphy@calqulate.io

Deloitte

**NEXT:
EY**

Deloitte.

Case Deloitte
Taxation of Digital Economy

September 2020



**MAKING AN
IMPACT THAT
MATTERS**

since 1845

Deloitte is the world's leading professional services network.

Audit & Assurance,
Consulting,
Financial Advisory,
Risk Advisory,
Tax & Legal



150+
countries

Global revenue
46.2 B\$

Deloitte Global

3 offices

(Helsinki, Turku, Tampere)

Deloitte
Finland

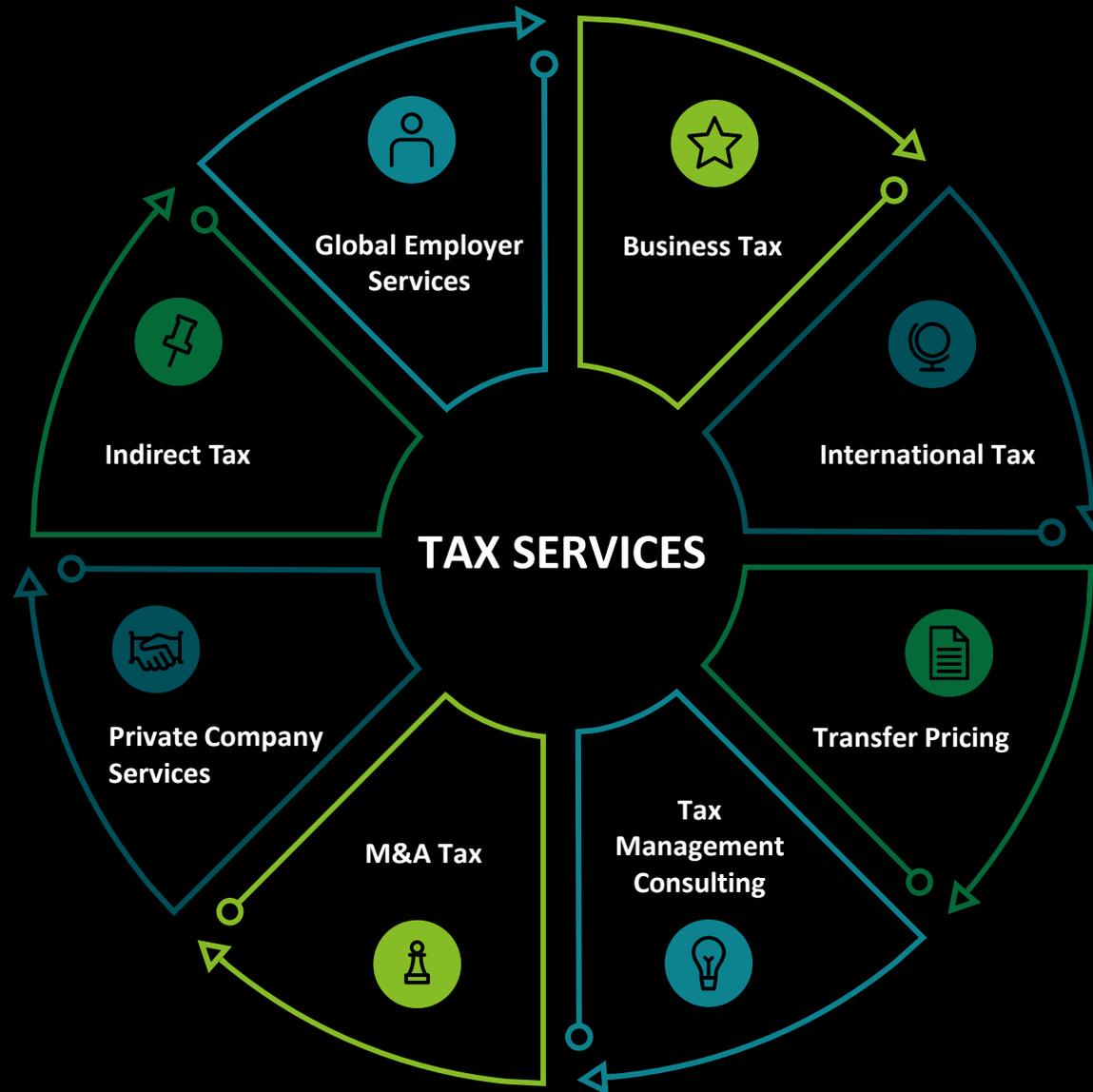
Revenue

79.3 m€



Average age
34 years

Tax Services



Why tax the Digital Economy?

New value creation models

- Current international tax rules were designed to apply to business models with a **physical presence**, which usually is the basis for the governments to exercise their tax powers
- The rise of new technologies has led to a change: many digital businesses have customers and generate economic value in a country **without any presence** in that country
- According to the European Commission, some tech companies allegedly have realized benefits from an undue advantage because the design of current tax system has not taken into account **the manner in which tech companies are creating value**
- Some global tech companies are paying **most of their taxes where they have their headquarters**, rather than where they make their sales. HQs may be situated in countries like Ireland or Luxembourg, where there are lower tax rates
- Especially certain US based tech companies have been under public scrutiny, since they **have been able to benefit from**, for example, domestic tax legislation (e.g. offshore tax sheltering, accelerated depreciation)

Digital is transforming the world we live in and the taxation needs to also follow this trend

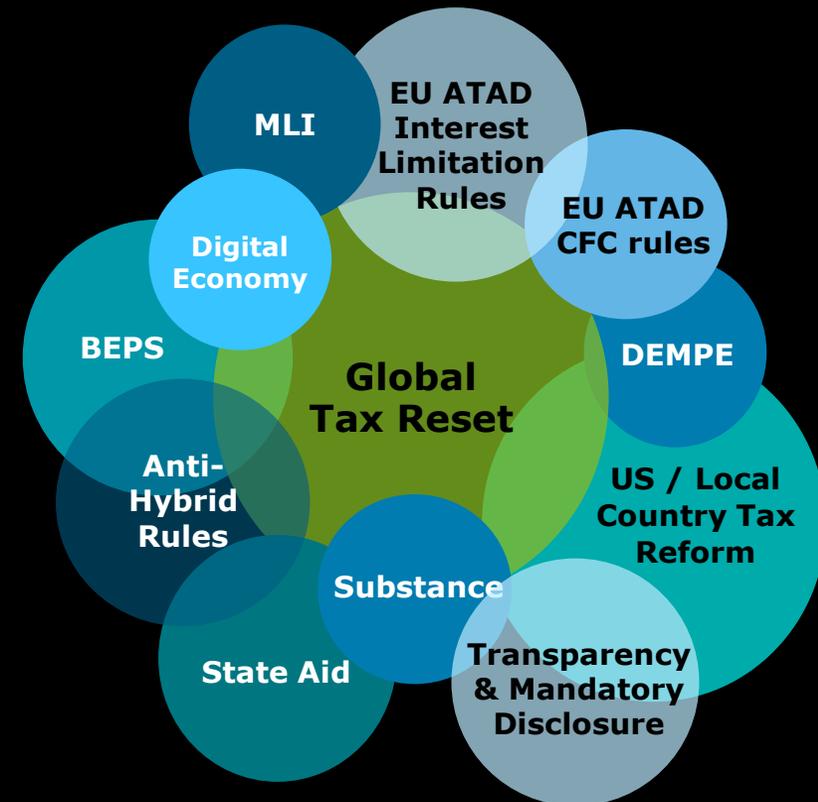


Why tax the Digital Economy?

Digital Services Tax (“DST”)

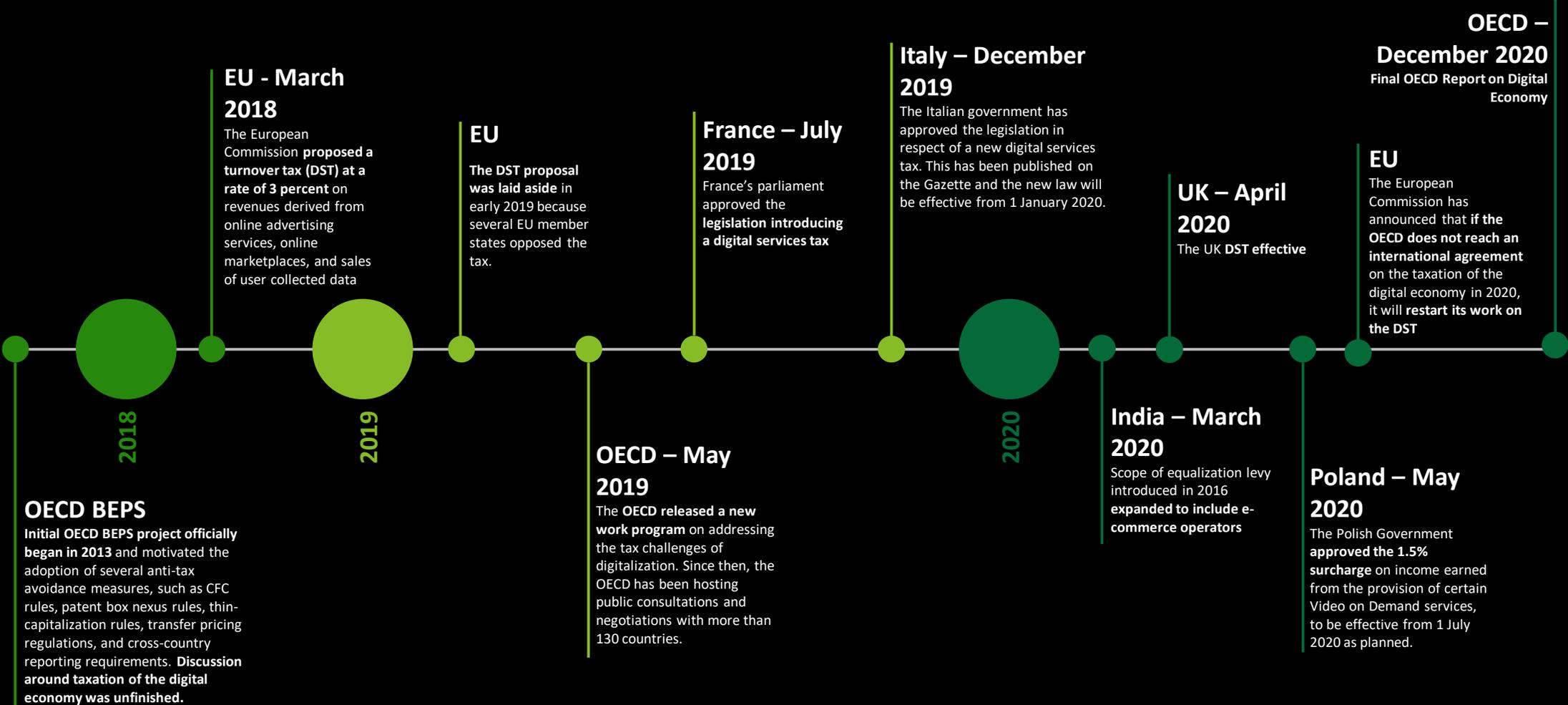
- **To avoid tax evasion**, many European countries took the lead in reaching an international consensus for the revision of the current tax regulations, especially the concept of (digital) permanent establishment.
- In the absence of consensus within the OECD, the European Commission proposed a **tax of on the provision of certain digital services**. This did not however materialize due to the opposition of several member states.
- In the **absence of consensus** within the OECD and the EU, number of countries are introducing new **Digital Tax regimes unilaterally** while we all wait for the harmonized OECD and EU approach
- **France was the first to impose a tax on digital services in 2019** intended to tax the income of such multinationals as Google, Amazon, Facebook, and Apple.
- The current trend is global implementation of DST regimes with legislation already in force in **UK, France, India, Italy, Turkey...**
- **In Europe** Norway, Belgium, Poland, Spain, Slovenia, Czech Republic, have announced that they intend to implement this tax. **In the international order** for example Indonesia, Canada and New Zealand have also announced this intention.
- As several European countries continue to work towards implementing DST regimes, **the uncertainty for the companies affected** by these taxes will continue to rise

WHAT IS HAPPENING?



Milestones

Evolution of DST regimes



Case Deloitte: Problem statement

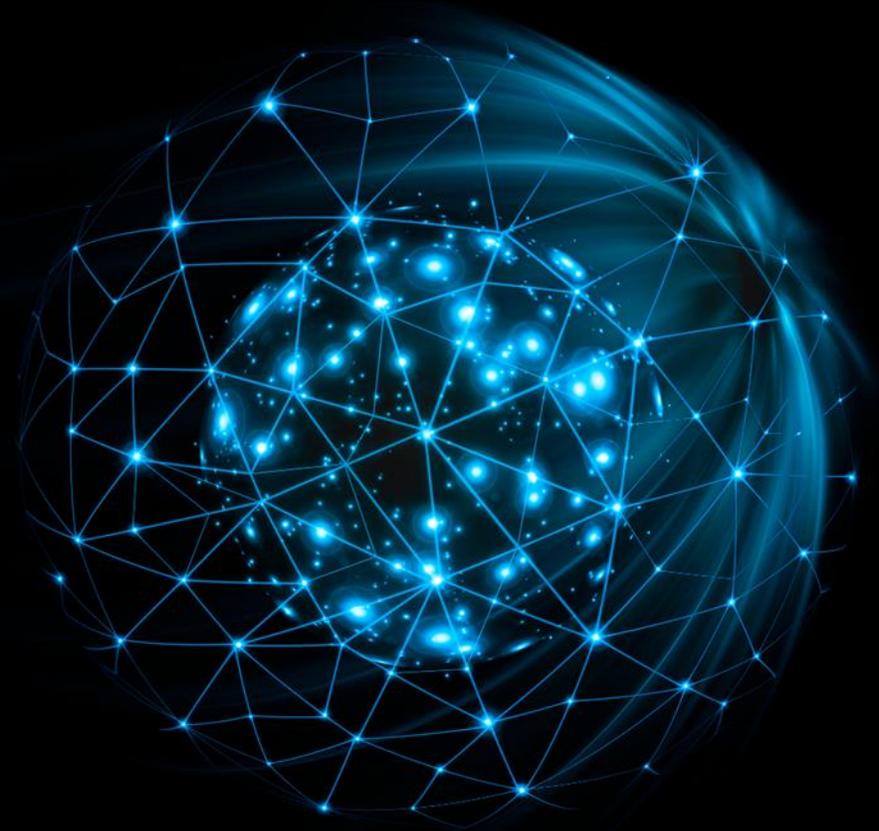
Taxation of Digital Economy

Key considerations...

- DST is a **tax on selected gross revenue streams of large digital companies**. Each country's proposed or implemented DST differs slightly but they all have domestic and global revenue thresholds, below which companies are not subject to the tax.
- In the absence of consensus within the OECD and the EU, number of countries are introducing new **Digital Tax regimes unilaterally** while we all wait for the harmonized OECD and EU approach
- Both tech companies as well digitalized industrial companies will face **questions relating to Multilateral and unilateral DST regimes and the uncertainty for the companies affected rises**.

Suggested key questions...

- What are the key items the multinational companies should consider when operating in the digital environment with evolving DST legislation? From global point of view? From local (e.g. Finnish) point of view?
- How are the evolving DST regimes impacting multinational companies operating in digital services business? How about the digitalized industrial companies providing digital services as a part of their service portfolio?
- How should the multinational companies react to the evolving legislation? Should they e.g. somehow adapt their operations or processes?
- How do you think that Finland as a jurisdiction should react to the evolving DST legislation?



Case Deloitte: How? Where to start?

Taxation of Digital Economy

Examples of key information sources to be considered...

- OECD proposals
- EU Commission proposals
- Country specific legislation / proposals / initiatives
- Academic literature and expert opinions

To support your analysis we are also providing you access to **Deloitte Tax Atlas**, a worldwide database for unilateral DSTs.



We provide...

- Guidance throughout the case; time to spar during the meetings
- Opportunity to solve real-life problems our clients are facing
- Opportunity to utilize Deloitte's international database

We expect...

- You to propose to the point solutions for the problems
- To contact us to book the meetings with us
- To apply OECD and EU proposals, academic literature, articles, databases and other relevant sources of information in your analysis

What to deliver for us...

- Identified key issues/challenges relating to the evolving DST regimes
- Practical to the point solutions
- Final report (ppt)

Deloitte contact



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Business Tax

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EY

NEXT:
Fennia

Hello new world.

Things are changing...



50%

Reduce physical shopping



35%

Change what they buy

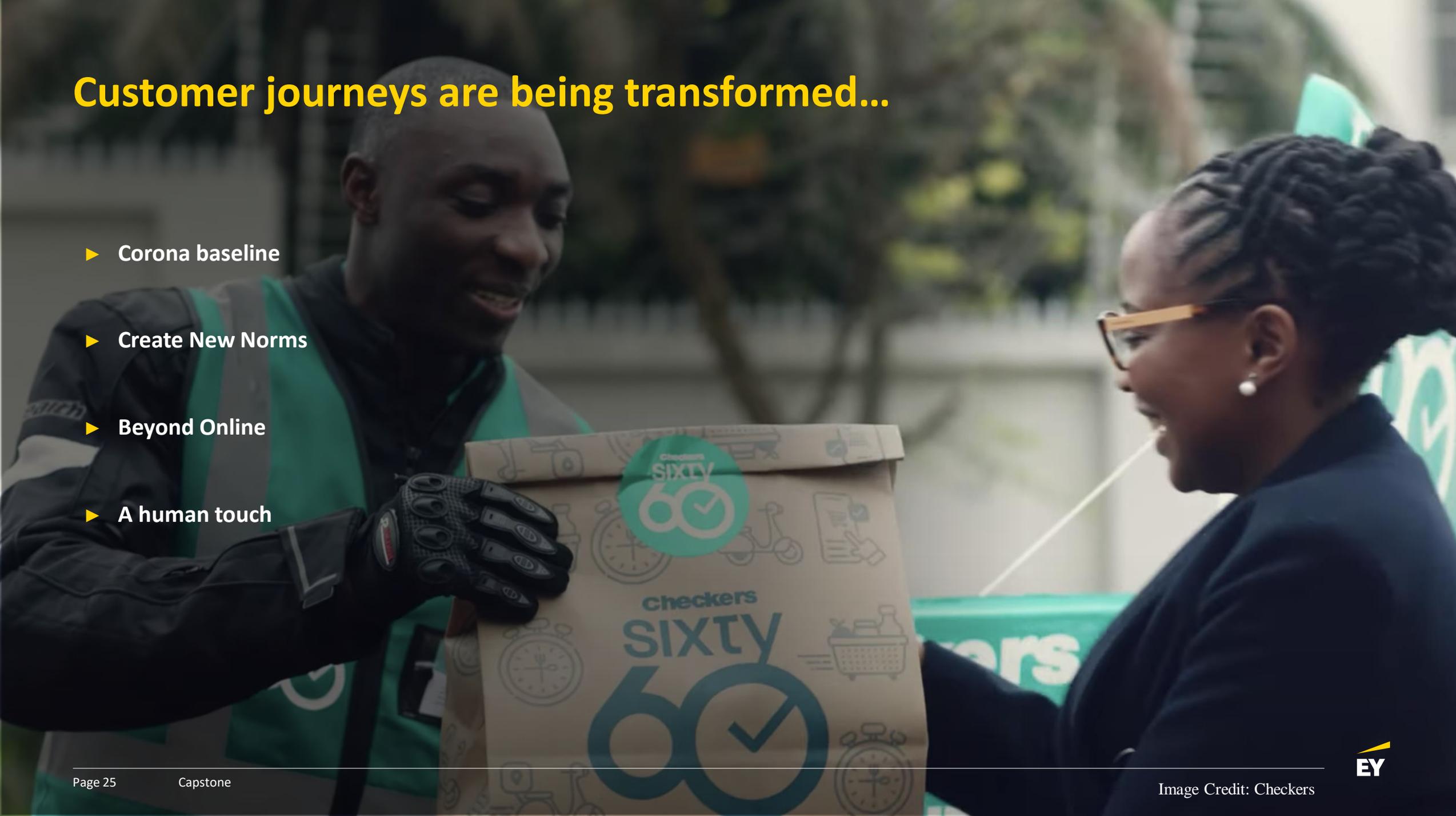


53%

Think their values and the way they look at life will change

Customer journeys are being transformed...

- ▶ Corona baseline
- ▶ Create New Norms
- ▶ Beyond Online
- ▶ A human touch



Macro trends re-shaping value chain

Retail

Becoming “Vertical” – tasked with product development, design and sourcing



Manufacturers

Trying to get closer to the consumer and provide real differentiation



Implications

Each industry has tipped with this trend

- ▶ From apparel, hard goods, beauty, tech, appliances, medical devices, food, industrials
- ▶ Need to think like a retailer
- ▶ All channels become important
- ▶ Requires agile, fast, reliable supply chains
- ▶ Product and customer segmentation is required
- ▶ Getting closer to the customer is needed



“

To navigate better in these times our question to you is:

- A. Identify different types of digital retail services which have or are likely to emerge in Finland?
- B. What areas of value chain are being disrupted the most?

EY has four different service lines and we are solving these types of challenges in our Business Consulting



Questions?

Fennia

NEXT:
Helsinki Business Hub

Aalto University Capstone 2020: Insurance broker market will change – how to adapt?

How should Fennia respond to a big merger in the Finnish
Insurance Broker market ?

16.9.2020

The logo for Fennia, featuring the word "fennia" in a lowercase, sans-serif font. The letter "f" is stylized with a small hook at the top.

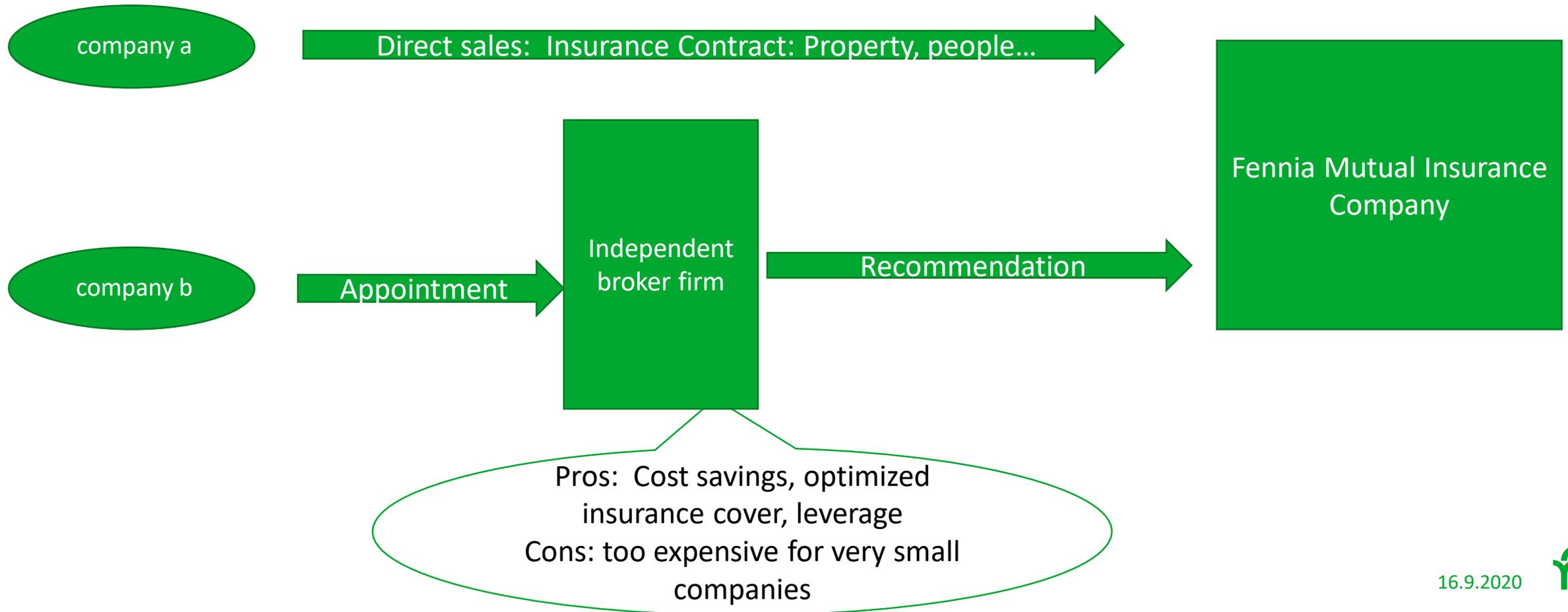
Insurance is a great business!

- *It's good guys' business: we make sure people and companies bounce back after facing disasters – contingency capital*
- *You can have it all: covers all fields of business and life*

Fennia: 4th biggest insurer in Finland – great company, independent and mutual ♥



What is an insurance broker

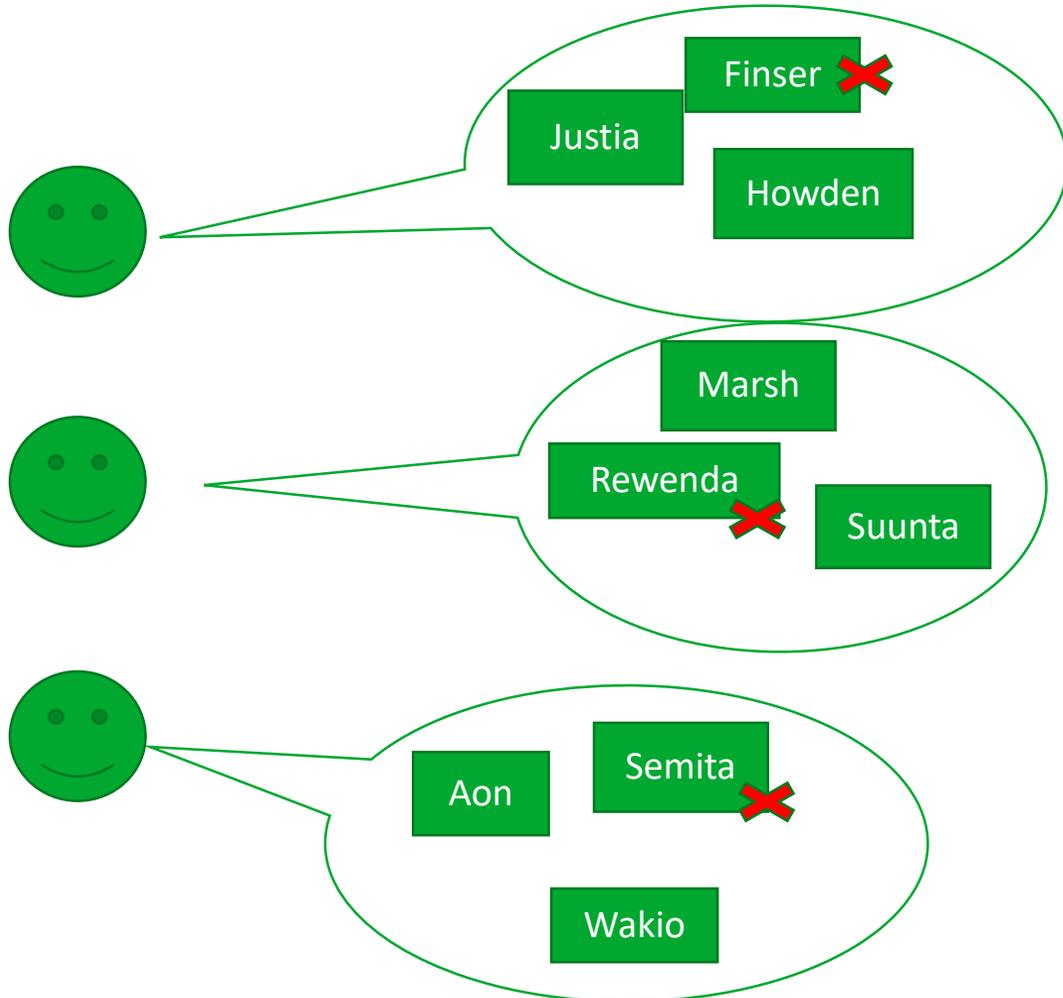


Setting the scene: the market is changing

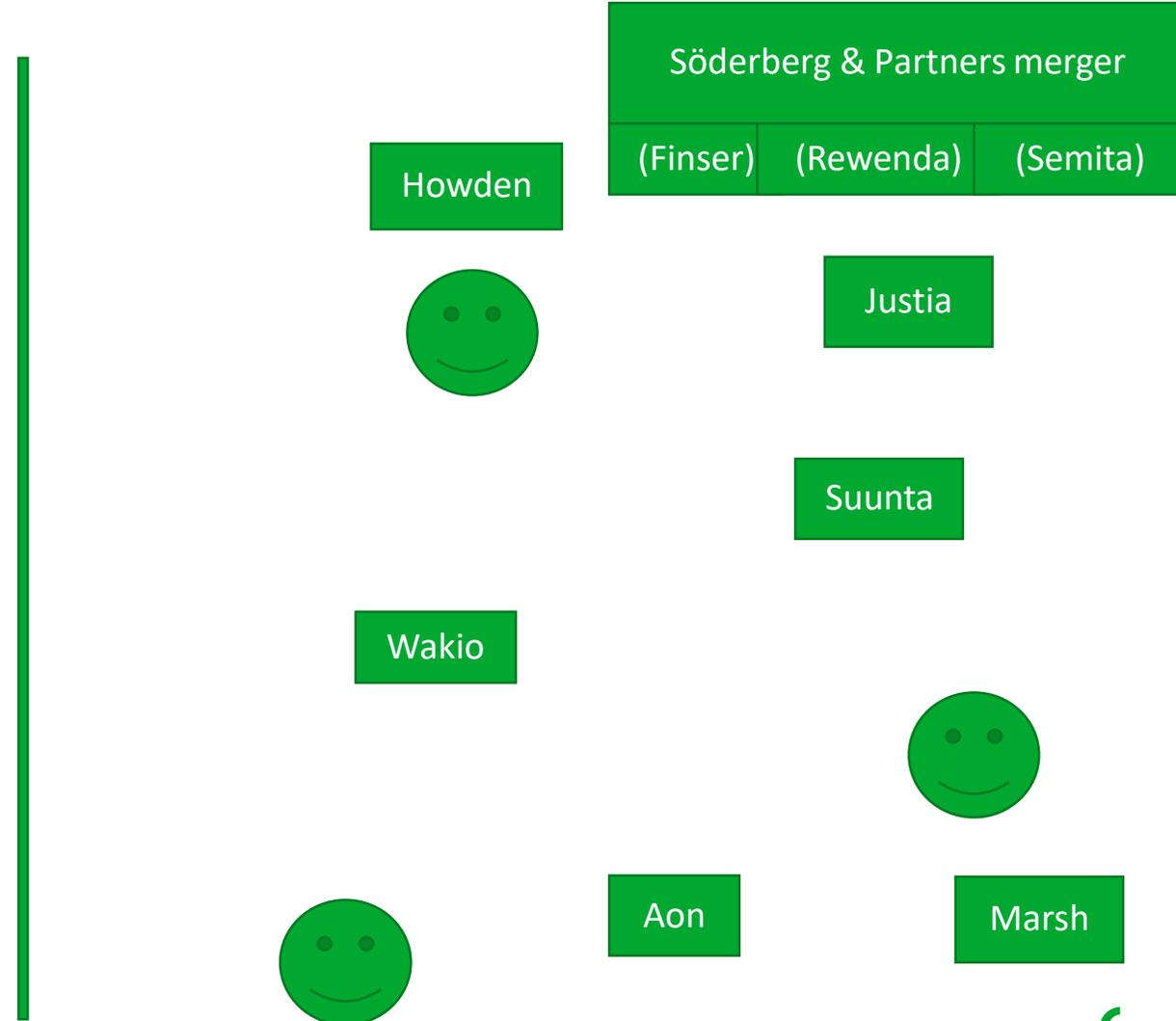
- Please note that business secrets such as cash flow or market shares between broking houses are withheld at this point
- There are approximately 80 registered insurance broking houses in Finland – supervised by the Financial Supervisory Authority Fiva
 - 80 % of the broker channel's sales is generated from 20 biggest brokers, many are very small producers
- The Broking house Söderberg & Partners has acquired 8 significant Finnish Brokers
 - Represent a very significant cash flow for Fennia
 - Acquired companies to be merged into one as of January 1st 2021
 - Söderberg & Partners shall form a very significant broking house in Finland

Simplification or project scope

Status now: Fennia's broker desk account executives' portfolios consist of named broking houses and their clients



Upcoming merger: Please send help



The affects of the merger

- Named broking houses form the portfolio and client base for a broker channel account executive in Fennia
 - For example, a person might be responsible for sales deriving from Marsh, Suunta Meklarit, Wakio, NK Partners and Finpremium
 - Now Finpremium and Suunta acquired by S&P – the current set up shall no longer be possible
- After the merger, it shall no longer be possible to report sales from different S&P houses – they no longer exist.
- The merger implies many insecurities:
 - Might no go through in target schedule legally or in practice
 - During 2021, the new company is bound to have various challenges and this shall reflect insurers

Project scope

- Fennia's broker desk is currently a form of hunters and farmers –sales organisation
- Account executives are responsible for larger broking houses, and the client portfolio they produce
- The sales support team (client coordinators) maintain insurance covers and handle day-to-day client service

→ What does the merger mean for

- **Job design – who does what, why? Named representatives or teams?**
- **Resources – how many people to allocate to S&P**
- **Should and how different broking houses have different priorities or service models?**

Helsinki Business Hub

NEXT:

Innokas Medical

HOW CORPORATE VENTURING CAN BOOST THE GROWTH OF STARTUPS?

Dr. Marja-Liisa Niinikoski / CEO

Jukka Jokinen / Sr. Venture Advisor



#HBHInvestorServicesLive

Helsinki Business Hub is the international trade and foreign direct investment promotion agency for the Finnish capital region.

HELSINKI BUSINESS HUB HELSINKI BUSINESS HUB HELSINKI BU

WE

empower foreign companies
to create value in Greater Helsinki.



INVESTOR & DEAL FLOW DATABASE

#HBHInvestorServicesLive

HBH has a database of 1,100 international investors and around 1,300 Finnish growth companies with information about their industry, technology, company and funding stage as well as previous investors. Our fine-tuned matchmaking algorithm combined with the touch of an experienced venture advisor guarantees tailormade, quality deal flow.

- 200+** ACTIVE INTERNATIONAL VC INVESTORS
- 100+** ACTIVE INTERNATIONAL CVC INVESTORS
- 380+** ACTIVE ICT COMPANIES
- 150+** ACTIVE HEALTH COMPANIES
- 130+** ACTIVE SMART & CLEANTECH COMPANIES



OUR CLIENTS ARE INTERNATIONAL INVESTORS

Mandate to invest to
companies based in
Finland

Dry powder

Responsiveness

WE INCREASE THE ACTIVITY OF SELECTED INTERNATIONAL INVESTORS BY PROVIDING QUALITY DEAL FLOW from Finland.

WE HELP INVESTORS BY PROVIDING

QUALITY DEAL FLOW

PROFILING & MATCHMAKING

- ✓ Curated leads based on investor profiles
- ✓ Intros to relevant growth companies

VISIBILITY

- ✓ Direct promotion and contacts to key players
- ✓ Speaker slots at events
- ✓ Interviews with relevant media

VITAL INFORMATION

- ✓ Alerts on local deals
- ✓ Inside info on events
- ✓ Help in understanding the Finnish ecosystem
- ✓ Contacts to limited partners

GROWTH CAPITAL: VARJO TECHNOLOGIES

NEXT47 INVESTED IN VARJO TECHNOLOGIES

27 M€ IN 2018

**BOEING (SPACE) DEAL IN 2020 AND ZURCHER
KANTONALBANK INVESTMENT**

Mitsubishi Corporation
British Petroleum
Mitsui Fudosan/31 Ventures
Nordic Ninja

HAVE INVESTED
IN MAAS GLOBAL

TOTAL
29,5 M€



Maas GLOBAL

The company behind Whim app



OUR PROJECT

Our main question

HOW CORPORATE VENTURING
CAN BOOST THE GROWTH
OF STARTUPS?

MORE SPECIFICALLY

What other added value does the investment of a corporate venture unit bring to startups than money?

What we offer for the team?

- Documents and articles about corporate venturing, not scientific, more business-oriented
- Startups and stakeholder representatives to be interviewed (20 total)
- Support for the project
- **A SUPER interesting topic** to be analysed

What is needed from the team?

- Any kind of study background is useful but understanding of entrepreneurship and innovation management, international business, as well as financial studies might be useful
- Passion for growth entrepreneurship and venturing
- Open mind and active approach
- Readiness to work in an international business context

Our contact person.



JUKKA JOKINEN

jukka.jokinen@hbh.fi



THANK YOU!



Innokas Medical

NEXT:
Kauko



Innokas
Medical

Healthtech Excellence

Since 1994

INNOKAS MEDICAL

SPECIALIZED IN DESIGN & PRODUCT DEVELOPMENT, QUALITY & REGULATORY AFFAIRS AND MANUFACTURING OF MEDICAL AND IVD DEVICES. WE'RE ALSO IMPROVING THE FUTURE OF HUMAN CENTRIC HEALTHCARE BY BRINGING TECHNOLOGY, DATA AND SECURITY TO WORK TOGETHER.

220

HEALTHTECH PROFESSIONALS

31M€

REVENUE

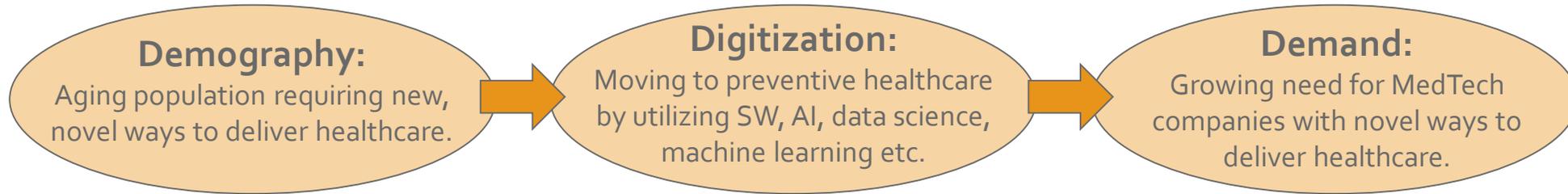
25+

YEARS OF EXPERIENCE

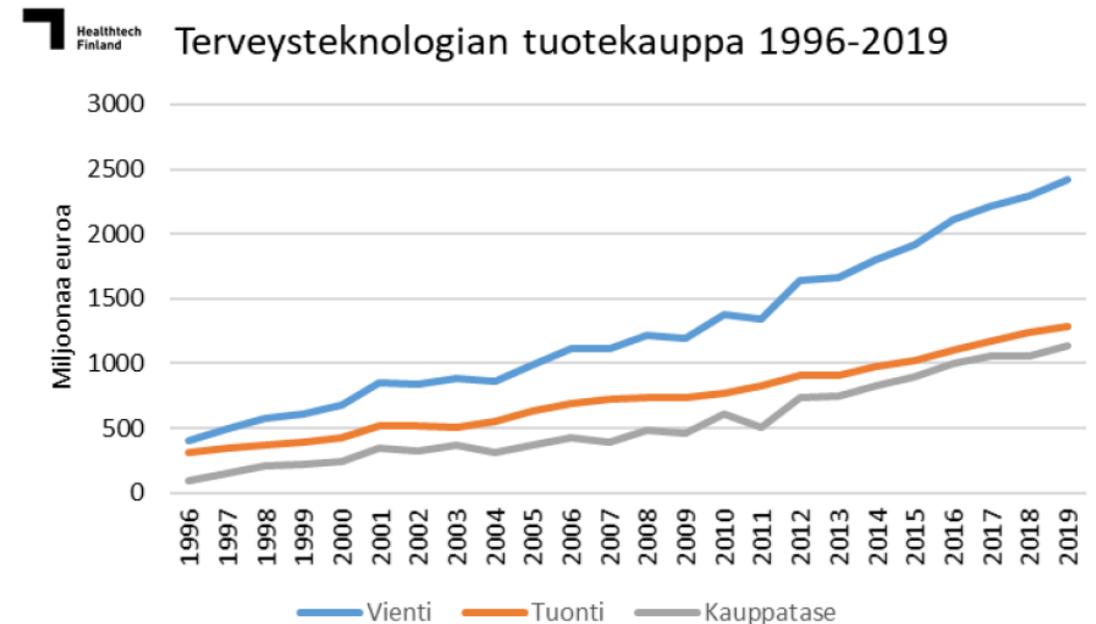




MedTech – one of the fastest growing megatrend globally and nationally



- **Health-tech export from Finland 2400M€** in 2019, being one of the fastest growing high-tech segments of Finnish industry
- **Spreading the health and wellbeing as well as improving peoples' lives globally** is the key driver in our industry
- **Driver for success to bringing work and prosperity to Finland;** Finnish Healthcare system, advanced thinking and tight ecosystem of healthtech professionals create a growing desire and need for global partners to develop solutions in Finland



Case Innokas Medical: Responsibility status and way forward



Current status / Innokas Medical view:

We at Innokas Medical believe that we are a responsible operator. But we don't know if our internal and external networks know that. And most importantly; are we even responsible operator after all?



Patient safety:

Ensuring patient and operator safety is number 1 priority.

Environment:

Seeking for environment friendly solutions.

Sourcing:

Ensuring materials are purchased from responsible suppliers.

Regulated environment:

Standardized processes ensuring deliverables are always safe.

Human rights:

Employees and partners respecting human rights and avoiding discrimination.

Goal status / Capstone students view:

We'll show how your responsibility state looks from the outside today and what kind of responsibility aspects are missing. We'll also offer you a plan how to reach a status where Innokas Medical is known to be a responsible operator.





Thank You!

www.innokasmedical.fi

If you wish to discuss more about the topic, please contact us:

Antti Virtanen (Head of Sales): antti.virtanen@innokasmedical.fi

Elina Ihme (Head of Marketing and Communications): elina.ihme@innokasmedical.fi



FDA
REGISTERED

Improving people's lives by crafting healthtech ideas to reality.



Kauko

NEXT:
MuniFin

***“KAUKO CAPSTONE ASSIGNMENT,
FALL 2020”***



KAUKO IN BRIEF

FIELD WORK

AV-TECHNOLOGY

SECURITY TECHNOLOGY

WIRELESS COMMUNICATION

HEALTHCARE



FOUNDED 1947, PART OF ASPO PLC SINCE 2008.

**COVID-19 STOPPED
THE WORLD:**

**“SOCIAL
DISTANCING”**

**SEPERATED US
FROM EACH OTHER.**

Kauko



**THE 1-BILLION
DOLLAR QUESTION:**

**HOW CAN WE
BUILD TRUST AND
MAKE WORKING
AND BUSINESS
ENVIRONMENTS
SAFE AGAIN?**



IN PRACTICE:

**OUR CUSTOMERS NEED
TO FEEL SAFE TO BE
ABLE TO GO BACK AT
THEIR NORMAL
WORKING
ENVIRONMENTS**

**CONSUMERS NEED TO
FEEL SAFE TO
CONSUME**

**NOW AND
TOMORROW.**

Kauko



**WE BELIEVE
THAT THERE
MUST BE A
WAY TO LEARN
FROM
HEALTHCARE
SECTOR TO
MAKE LIFE
HUMAN
AGAIN.**

Kauko



KAUKO IS INVITING CAPSTONE FALL 2020 STUDENTS TO ...

This is an invitation to contribute to work, that no-one could have prepared beforehand, and no-one has a “right answer either”, but we will find some answers together.

What can we learn from COVID-19 – while we are still in the eye of the storm?
How to remove fear and regain trust?
How to change the behavior of people? What motivates them, how to reinforce learning?

We are inviting you to solve that together with our CEO and business development team.

PHASE I

- Best practices (i.e. desk research and media)
- Ideation (focus groups) with your own peers etc., you are the experience experts.

PHASE II

- We'll provide you with training regarding how cleanness and hygiene is taken care of in hospitals.

PHASE III

- Let's do a service design proposal, “a user story” for 2-4 selected non-medical customers of Kauko.

MISSION, SMOOTH EVERYDAY LIFE



LET'S MAKE THE WORKING AND BUSINESS ENVIRONMENTS
SAFE AGAIN FOR OUR CUSTOMERS!

CONTACT INFORMATION

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Juha Rytönen
Managing Director
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THANK YOU!

Kauko

The  **ASPO** Company

MuniFin (Kuntarahoitus)

NEXT:
Posti



Winning the fight: How to make green investments mainstream in Finnish municipalities?

**Soili Helminen
Manager, Communications and
Corporate Social Responsibility**

MuniFin

Encouraging investments that support sustainable development



3rd largest
credit institution
in Finland

- MuniFin is a wholly public sector owned company and the only financial institution in Finland specialised in the financing of the municipal sector and non-profit housing sector.
- Our lending is used for investments that build the Finnish welfare society: public transportation, sustainable buildings, hospitals and healthcare centres, schools and day care centres and homes for people with special needs, infrastructure etc.
- We are devoted to promoting sustainable development. This is why we offer a margin discount for projects that boost the green transition and increase social equality and wellbeing.
- Our customer base is domestic, but our funding operates in a completely global business environment. We are the most active Finnish bond issuer in international capital markets. Internationally we're known for being an agile funding agency with a strong commitment to sustainability. We are the first organisation in Finland to issue green and social bonds.

The 1.5° chase: Cities and municipalities can change the game

- Municipalities have a key role in implementing international and national climate agreements. Nationally-agreed emission reduction targets are translated into action at the local level.
- Municipalities are in a decisive role in most climate-related decisions: they provide heating, public transport, waste management and local infrastructure. They are responsible for land use and zoning, transport planning, ownership steering of energy companies, and choice of heating systems for buildings. They build water treatment plants, schools, daycare centers and sports facilities such as swimming halls and skating halls.
- The only way Finland will achieve carbon neutrality by 2035 is through fast and effective climate work in municipalities and regions. Besides their own climate actions, there are many ways how municipalities can move the businesses, residents, farmers and other stakeholders towards climate-friendly proceedings.

MuniFin's Capstone challenge



Identify key decision-makers

Who needs to be convinced in order to make green investments a strategic focus within the municipal sector?



Identify key drivers, incentives and bottlenecks

What is keeping the municipal leaders from making environmentally sustainable investments a priority? What would encourage them to make that commitment?



Build a campaign plan to increase awareness and attractiveness of MuniFin Green finance

What are the most effective ways to reach and convince different decision-making groups? The plan can cover influencer strategy, sales tactics and arguments, communications and marketing methods and channels, content types and materials, or any other aspect the team feels relevant for the cause.

Posti

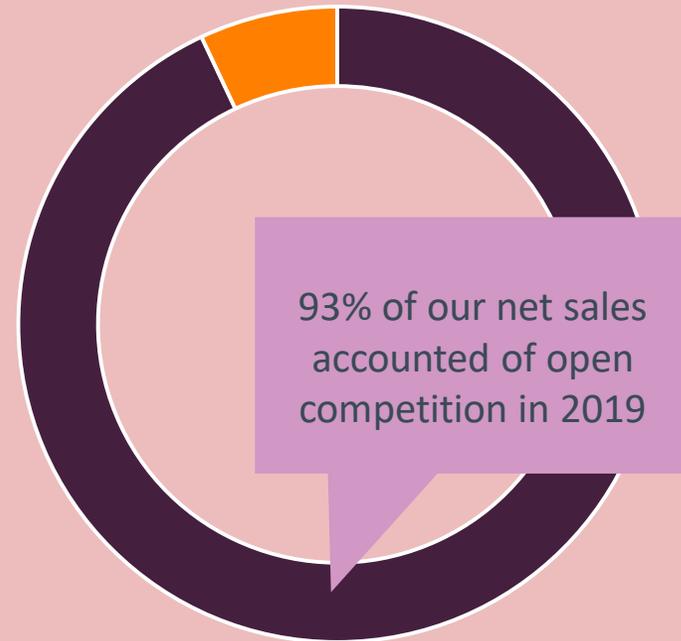
NEXT:
Sowellus



Posti x Aalto

Capstone Pitch 16 September 2020

Premise #1: Posti is competing in the free market



Not just mails and parcels

Parcel and eCommerce



- Parcel services
- E-commerce services Digital services
- International e-commerce

Postal Services



- Letters
- Newspapers
- Magazines
- Direct marketing
- Digital solutions
- Multichannel messaging solutions

Transval



- Warehousing services
- Industrial services
- Terminal services
- Human resource services
- Retail services
- Consulting services

Aditro Logistics



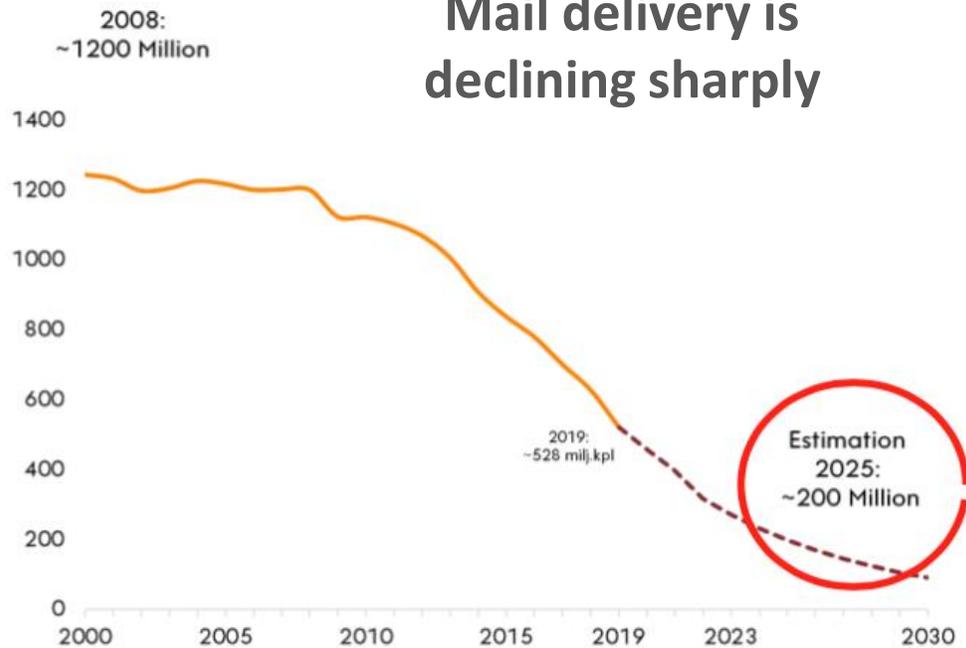
- Logistics services
- Warehousing services
- Staffing
- Transport services

Itella Russia



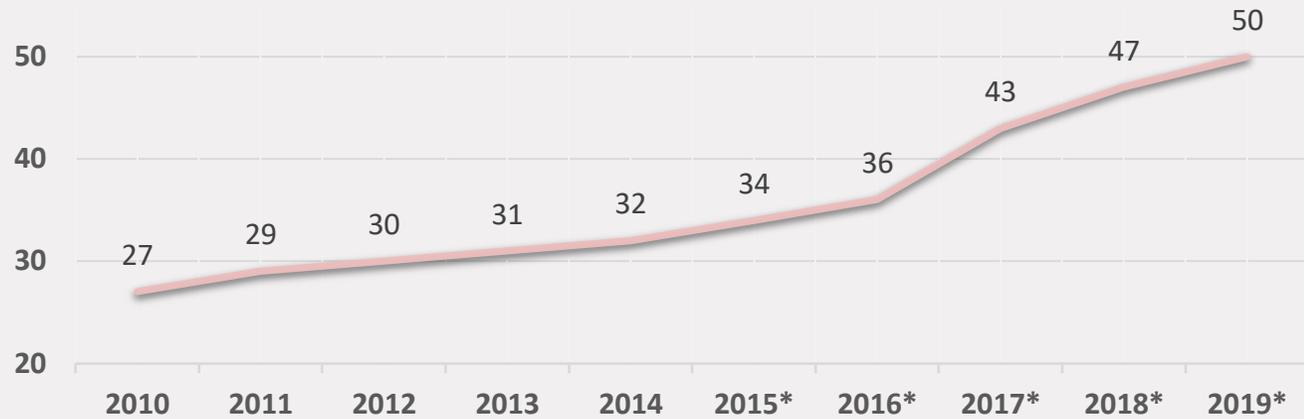
- Warehousing services
- Road freight services
- Customs clearance services
- Other logistics services

Mail delivery is declining sharply



Volumes of parcels Posti is delivering are growing fast

million pcs



*Parcel volumes of Finland and the Baltics

— Postin toimittamat...

**Premise #2:
Being sustainable is a given.
But now global companies
are taking the lead in solving
issues.**

The Washington Post

Leadership

Group of top CEOs says maximizing shareholder profits no longer can be the primary goal of corporations

**Harvard
Business
Review**

SOCIAL RESPONSIBILITY

**181 Top CEOs Have Realized
Companies Need a Purpose
Beyond Profit**

by [Claudine Gartenberg](#) and [George Serafeim](#)

August 20, 2019

Even Larry Fink – managing 7.4 trillion USD – in his annual letter to CEOs



“The failure of government to provide lasting solutions, society is increasingly looking to **companies**, both public and private, **to address pressing social and economic issues**”

The World Needs Your Leadership

“One thing, however, is certain: the world needs your leadership. Companies cannot solve every issue of public importance, but there are many -- that cannot be solved without corporate leadership.”

Or the global economic and political elite in Davos: companies should use their skills to improve the state of the world

Davos Manifesto 2020: The Universal Purpose of a Company in the Fourth Industrial Revolution



[World Economic Forum](#)

“A company is more than an economic unit generating wealth. It fulfils human and societal aspirations as part of the broader social system.”

“Corporate global citizenship requires **a company to harness its core competencies**, its entrepreneurship, skills and relevant resources in collaborative efforts with other companies and stakeholders **to improve the state of the world.**”

Premise #3:
Companies need to minimize the footprint and maximise the handprint



Being sustainable is about **recognizing and minimizing the harm we cause to the environment, people, and society** and at the same time, using our expertise and resources to **maximize a positive impact.**



Our Zero Carbon goals:

We want to minimize our negative footprint by being **totally carbon zero by 2030.**

To achieve this we do investments and develop our processes.



We want to **maximise our positive handprint** by enabling more sustainable choices and growth.

For example, we boost **sustainable online shopping** with our partners.

The challenge



Considering the current business situation (#1) and the changing role of private companies globally (#2), what kind of **tangible actions** we at Posti can do to enforce our sustainability (#3) in new ways so that it, at the same time, it boosts our business?

The result can be, for example:

- new business cases focusing on sustainability
 - new sustainability activities
- cases with new partners to create shared value

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Sowellus

NEXT:

Stora Enso



Key Control Software





Sowellus Oy, established in 2015, is a Finnish software company that specializes in key management.

- **Sowellus aims to be the world's leading service provider in key management.**
- **Sowellus is the market leader in cloud based key management services in Finland.**
- **Our SaaS product: LokiTime Key Control (www.lokitime.fi)**





LOKI[®] Numbers

1 000 000+

keys & items in
our system

10 000+

properties in
our system

1 000+

issuances made
per day

50+

resellers and
service providers

250+

customers from 15
different industries

800+

users

0

churn rate

LOKI[®] Growth

Time

- **Sowellus is a profitable and fast growing company with a unique service.**
- **Top level service and good customer experience are the foundation for rapid international growth.**
- **Our easy-to-scale business model is one of the key factors in Sowellus' way to become the world's leading service provider in key management.**



LOKI[®] Task

Time

- **We need you to plan and produce our legal documentation (such as reseller and subscription agreements, DPA, Terms of use) to meet the demands of international business.**
- **The primary language versions needed are finnish, swedish and english (german and spanish secondary).**
- **Join our Journey.**



Stora Enso



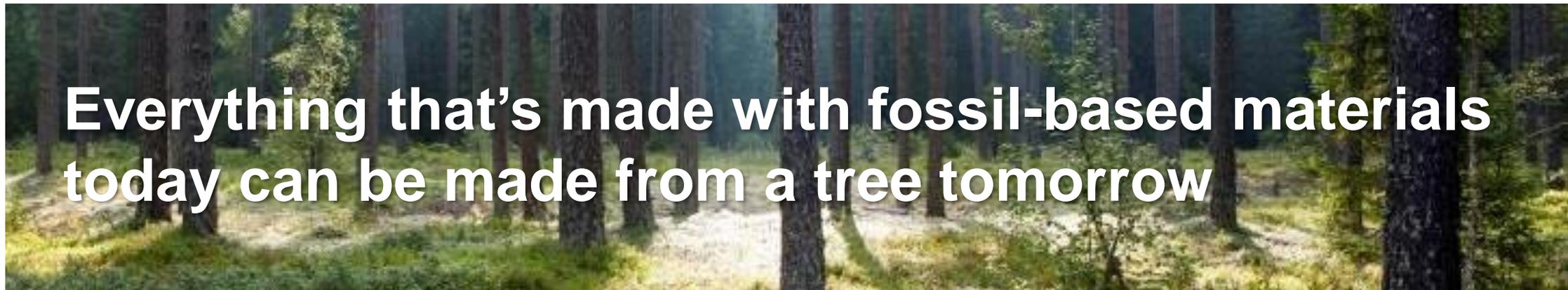
Stora Enso

Packaging Materials

Reusable business models

September 2020

The renewable materials company – out target



Packaging Materials division in brief

Renewable packaging materials for various end uses



- Strong offering of renewable and recyclable materials with low carbon footprint for consumer and industrial packaging
- Serving demanding packaging end uses with premium materials based on both virgin and recycled fiber
- Customers are converters, brand owners and retailers

Market challenge

Shift towards reusables?



There are demands to shift away from single use towards reusables

- There is regulatory pressure to increase the use of reusables. In the EU, there is a directive restricting the use of single use plastics and upcoming targets to require packaging to be reusable or recyclable.
- Society is increasingly concerned about resource use, littering and waste leading to demands for reusable alternatives.



What are the challenges with re-use models for food service?

In the food service industry there are particular challenges with switching to reusables such as:

- Take-away consumption habits require some sort of return system for reusables and consumer cooperation
- Reusable tableware requires a proper system to maintain proper hygiene and consumer safety



Your challenge

Investigate reusable business models and solutions



Your task is two part:

1. **Deep dive into different reusable business models** and solutions in restaurant and catering and retail sector and analyse them against a framework that takes into account cost competitiveness, convenience, health and safety and environmental impacts.
2. **Conduct a consumer and retailer survey/and or interviews** to examine the potential business models and solutions from the point of view of urban and rural consumers and retailers.



What types of reusable models are in use today?

Source for images: *Recup, Kamupak*