MoodReport: 1 money & work



MONEY: TRENDY



Are traditional banks obsolete?

Can people trust *brands* with their money?

Tribalizing bank brands
A new fashion object delivered by banks
The social:cultural meaning of belonging





a current
medium of
exchange in the
form of coins and
banknotes; coins
and banknotes
collectively.

an organization
where people
and businesses
can invest or
borrow money,
change it to
foreign money,
etc...

computer programs and other technology used to support or enable banking and financial services.

firm *belief* in the reliability, truth, or ability of someone or something.











Monzo makes money work for everyone



We're here for those who refuse to settle. Who never stop moving forwards. Who continue to search for new ideas and better experiences in everything they do.

<u>N</u>26

Our vision is to build a bank the world loves to use. Without an expensive branch network or legacy technology, N26 passes on these savings directly to its customers.



Build a bank that would help you manage your money, all from one app. ... Today, that same ambition to use technology to transform banking inspires our work at Starling.

inclusivity

boundless

emotion

technology

What are they doing differently from 'traditional banks'?



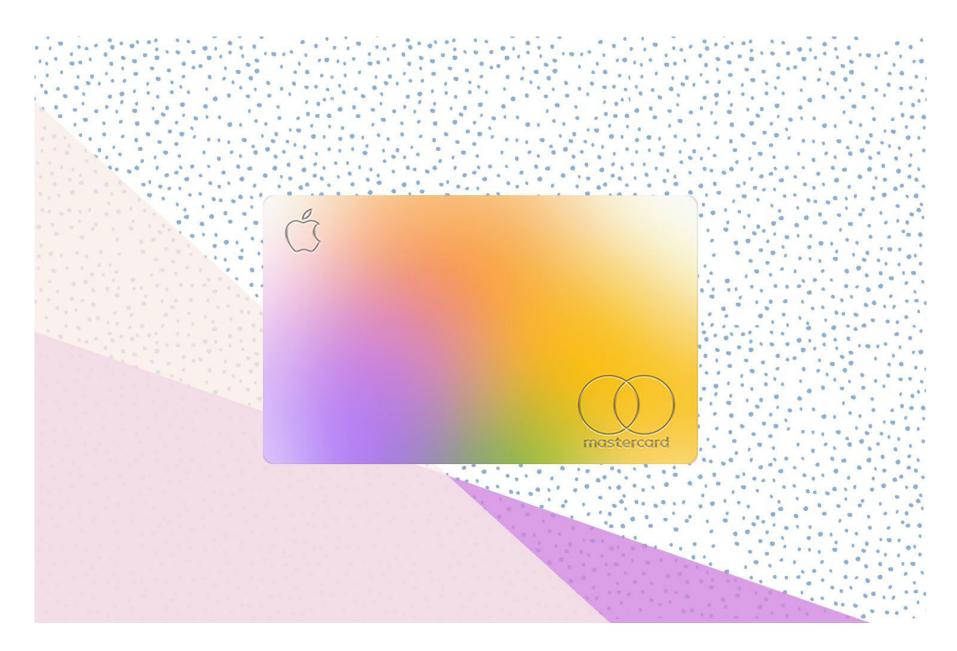
- X PLAY ON EMOTION RATHER THAN RATIONALITY
- X FEEL OF BELONGING
- X USE OF TECHNOLOGY AS A SERVICE
- X TRANSPARENCY

 Narisa Roberts

 Narisa



A NEW FASHION OBJECT DELIVERED BY BANKS



and brands

*They are collaborative

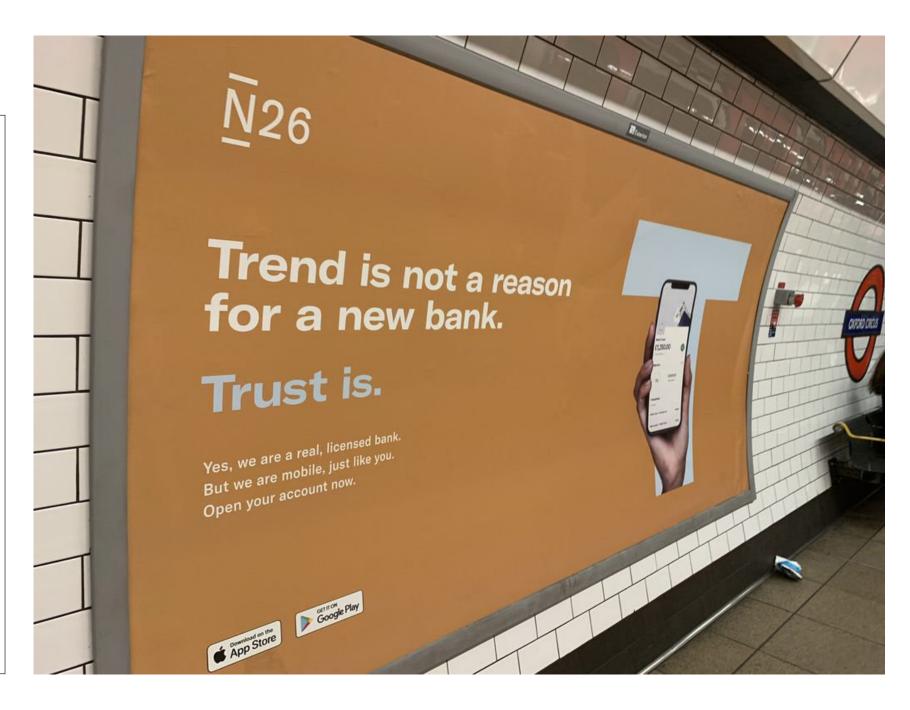
Revolut | # Pay



*They celebrate what the new generation cares about



*They even know they are a trend



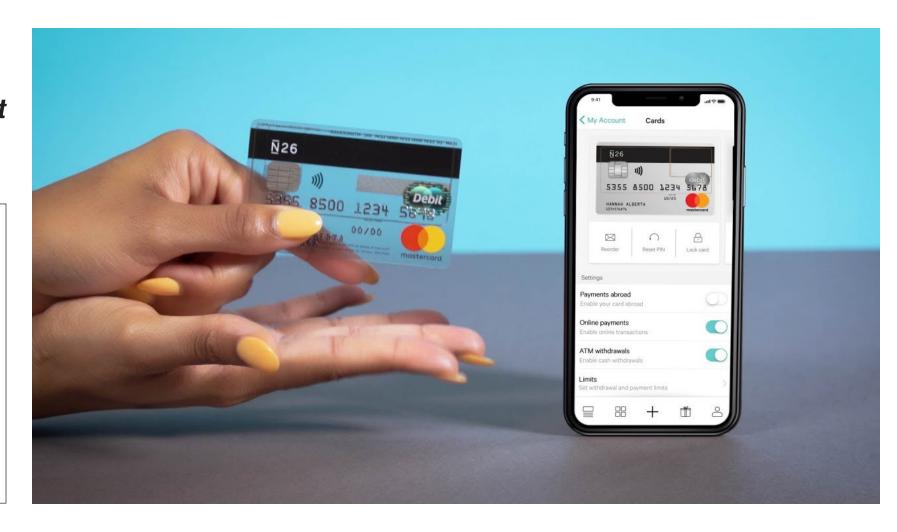
*They talk aesthetics



*Style is added value



*They sell you the idea of owning an object that carries a meaning



The social:cultural meaning of belonging



EVKE	SCARCITY	7
IANL	JUANUITI	

BEING PART OF A CLUB

DIFFERENT IDEOLOGIES FOR —

DIFFERENT TRIBES

YOUR MONEY SAYS SOMETHING-

ABOUT YOU

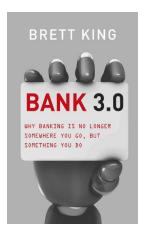


Opportunities

- Brand partnerships with new banks.
- Money is not as "taboo", opportunity to create more tools around financials, using the digital platform.
- Taking other "boring domains" and making them more appealing.
Expand the idea of money.
- Educating people about money and giving them more independence.



Is my money safe with Monzo? - Penny Problems



Bank 3.0 - Brett King



Monzo - Millenials Money Matters

EXCLUSIVE: CGI Influencer Miquela Launches Club 404 Clothing Line With Spacey Campaign Video- *Hypebeast*

How Apple's credit card will transform the way you spend money-The Telegraph

The 6 coolest trends in modern banking - Arca



Tom Bloomfield - 20 Minutes VC

Listenings/ Readings

MONEY (usually) DERIVES FROM WORK

SO WHAT ABOUT IT?

WORKING: TRENDY



Are we all future freelancers?

How are the new models disrupting the traditional hierarchy and rules of work?

Offices for the communities
The freelance economy
Laterally integrated entreprises



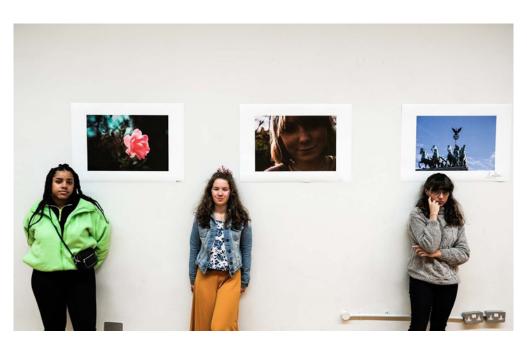


Work

an activity, such as a job, that a person uses physical or mental effort to do, usually for money.

Community

a group of people who have similar interests or who want to achieve something together.

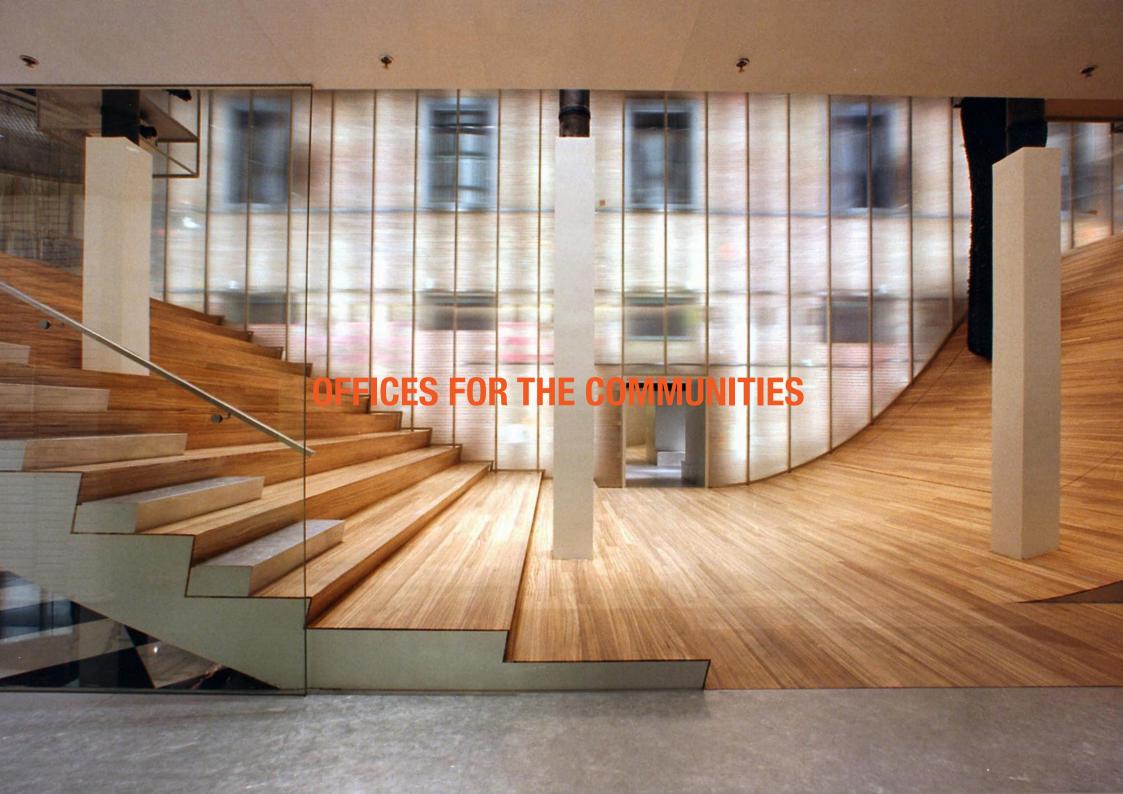


Gig Economy

a free market system in which temporary positions are common and organizations contract with independent workers for short-term engagements.

Co-working

the use of an office or other working environment by people who are self-employed or working for different employers, typically so as to share equipment, ideas, and knowledge.



Co-working "brands"



target a specific community/tribe

- facilitate a space where people network

sell the idea of work as 'fun'

compete with 'hotel standards'

remove the hustle of finding and building an office (for companies)

highly support and contribute in the creation of an impactful freelance economy



THE WING



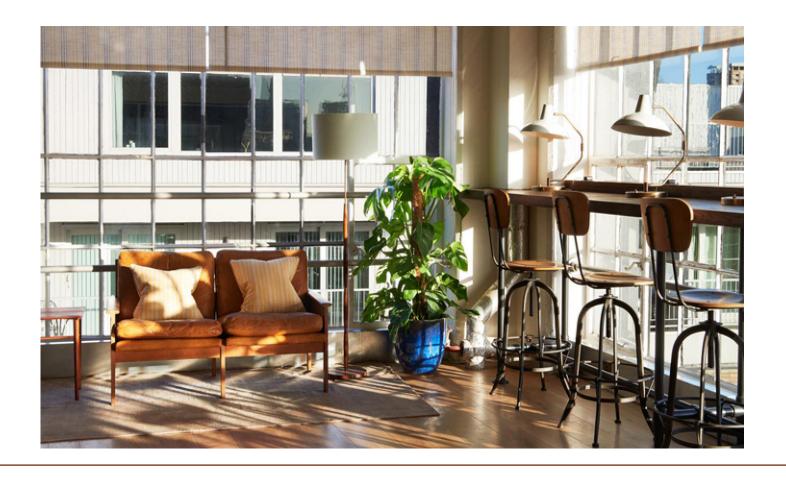
The Wing is a network of work and community spaces designed for women. The Wing's mission is the professional, civic, social, and economic advancement of women through community.

"What I was very inspired by was that the women's clubs that existed in the '20s and '30s were very political. They played a huge role in the suffrage movements and giving back to their communities and mobilizing around social issues."

Audrey Gelman, founder.



SOHO WORKS



Our global community is made up of Soho House members and people from creative industries who work and collaborate together in spaces that are designed to inspire.



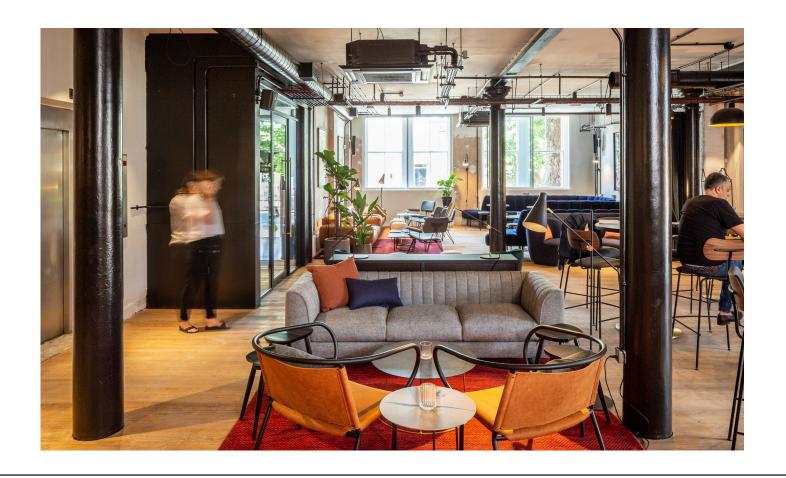
WE WORK



WeWork's mission is to create a world where people work to make a life, not just a living. WeLive's mission is to build a world where no one feels alone. WeGrow's mission is to unleash every human's superpowers. The We Company's guiding mission will be to elevate the world's consciousness.



THE MINISTRY



We want to make your working life easier. So, we've given you a beautiful space to work and play from all under one roof. Work from the bar, go to the gym, have meetings on the terrace, attend an event with your newly found workmate, you name it, we've thought of it.

Made for creatives by creatives.

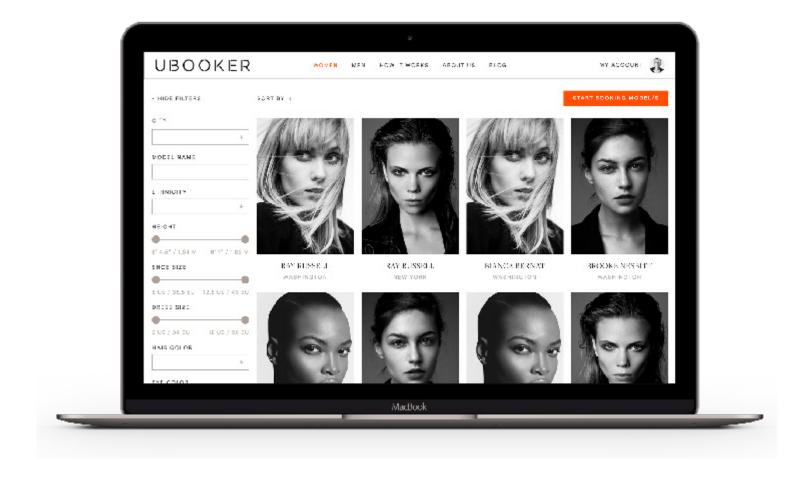
THE FREELANCE ECONOMY

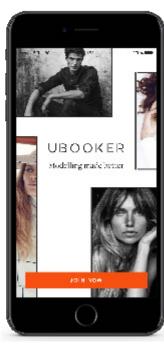
"Millennial and Gen-Z [employees] will walk if they don't feel like they're being respected," says Molly Logan, co-founder of Irregular Labs, a Gen-Z think tank. Indeed, Deloitte reported last year that more than 90 percent of Millennials expected to stay in a job for fewer than three years, compared to the 37 percent of Gen-X leaders who said they are contemplating leaving their current role to advance their careers, the Harvard Business Review reported this year.

BOF

UBOOKER

A direct model booking platform matching curated models with approved clients

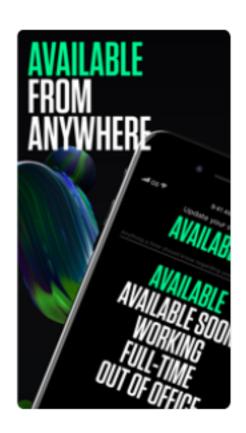


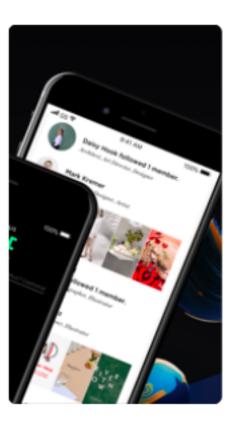


Freelancers marketplaces

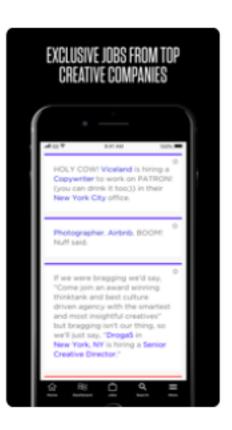
WORKING WORKING

Working not working is where the world's most innovative companies hire creative talent.





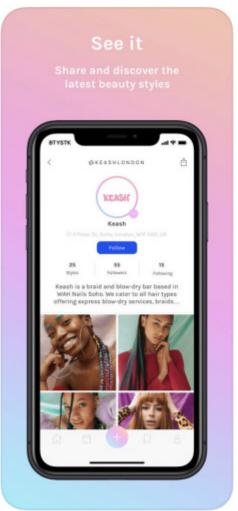


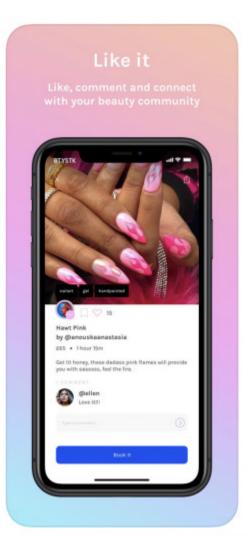


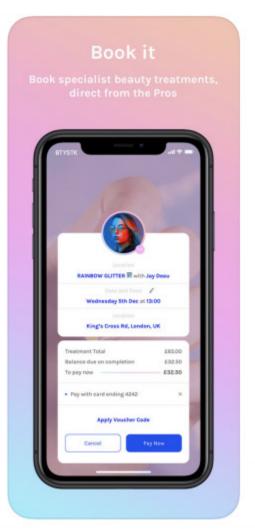
beautystack

Grow your beauty business with Beautystack









LATERALLY INTEGRATED ENTREPRISES



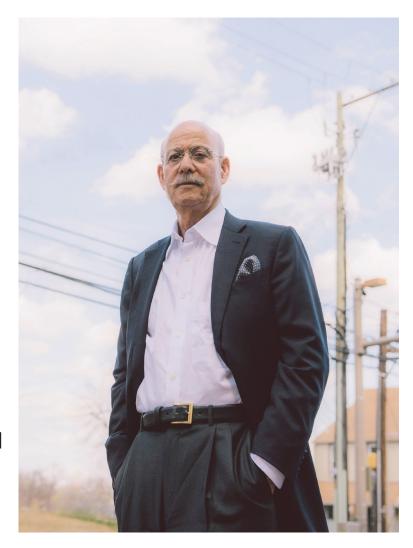
collaborating or depending on other entities

A COLLABORATIVE ERA

New convergence of communication.

The Internet is a distributed and collaborative communication medium and scales laterally.

Young people political beliefs are less about right and left and more about centralized/authoritarian vs. distributed and collaborative.



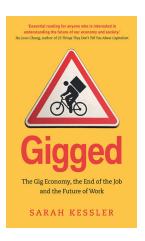
Jeremy Rifkin

- Expanding to other industries, trending towards being a mainstream model.
- Adapt to this trend, because it implies a different lifestyle that has an effect on consumer behaviour.
- Develop new clusters of professionals.
- —Invest in technology to deveop Saas brands.
- Target the freelancers as a new market segment for consumer goods brands.

Opportunities



We Work and the future of co-working - NPR Planet Money



Gigged- Sarah Kessler



Women's social clubs- No Man's Land

WeWork Is The Past. This Is What The Future Of Co-Working Will Be- *Medium*

The Truth About Gen-Z and Millennial Employees- BOF

The Hoxton Hotel officially enters the co-working space with new brand- *Arca*



Audrey Gelman and Emily ObermanThe design of Business

Readings / Listenings / Watchings

This report was created by

