

**“Inovação em tempo de crise:  
É possível crescer”  
Q-Day: Inovação contra a Crise**



**AYR**

a scienceofthetime.com company

**Luis Rasquilha  
Managing Partner/Senior Vice-President  
9 Setembro 2009**



**Seventies down turn:**

**Reorganising supply chains (lean and mean).**

**Credit Crunch:**

**E**

**?**

**2001-2002 dot.com crash:**

**Networked organisations and flexible workers.**



**500 Trend Warchers**

**3.000 Observers**

**50 Trend Filters**



**WW Research**

# ART AFTER RECESSION TIMES

**1. BE MORE EFFECTIVE:  
Do More but Spend no More**

**2. BE MORE EFFICIENT:  
Do the Same and Spend Less**

**3. ECONOMIZE:  
Do Less and Spend Less**

NEW



**iPod shuffle**

Just  
£59.00



**iPod nano**

From  
£107.00



**iPod classic**

Just  
£175.00



**iPod touch**

From  
£165.00

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**McFit** Die Fitnesshalle für alle.

- Aktuelles
- Konzept
- Allgemeines
- Training
- Ernährung
- Studios
- Soziales
- Partner
- Kontakt

powered by  
**McFit**  
Die Nr.1 in Fitness

### Basis Dehnübungen (Teil 1)

Hier ist die Übersicht der Basis Dehnübungen, die Du in unseren McFit-Studios machen kannst.



### Sport-Rehaübungen (Teil 1)

Hier ist die Übersicht aller Sport-Rehaübungen, die Du in unseren McFit-Studios machen kannst.

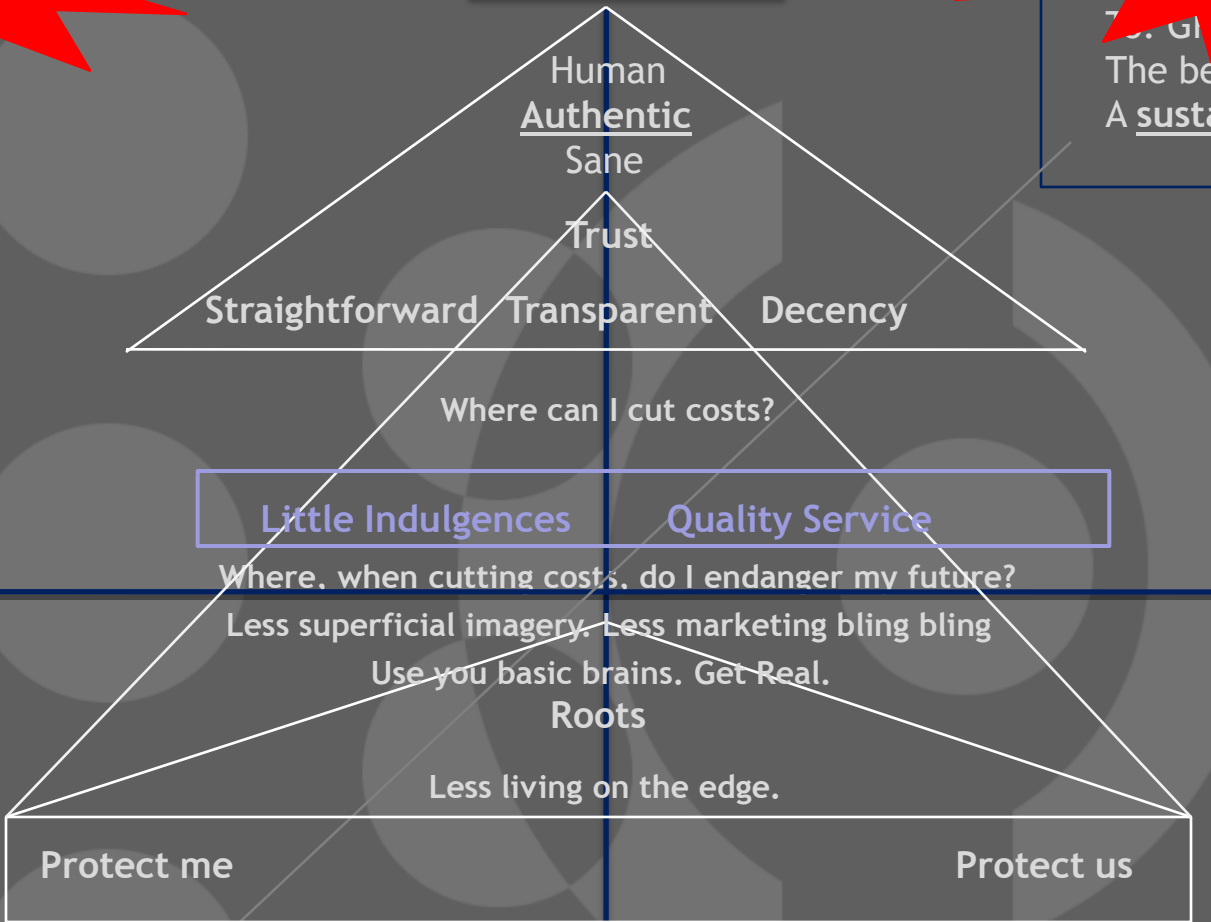


# *ART* O MODELO

**VITALITY**  
Will Protect Me!

**EMPOWERING  
RESILIENT**

(Web 2.0. empowers):  
**A BETTER WORLD**  
The better world.  
A sustainable world.



**Individual  
orientation**

**Collective  
orientation**

From need  
**STATUS**  
Makes Me Feel Protected

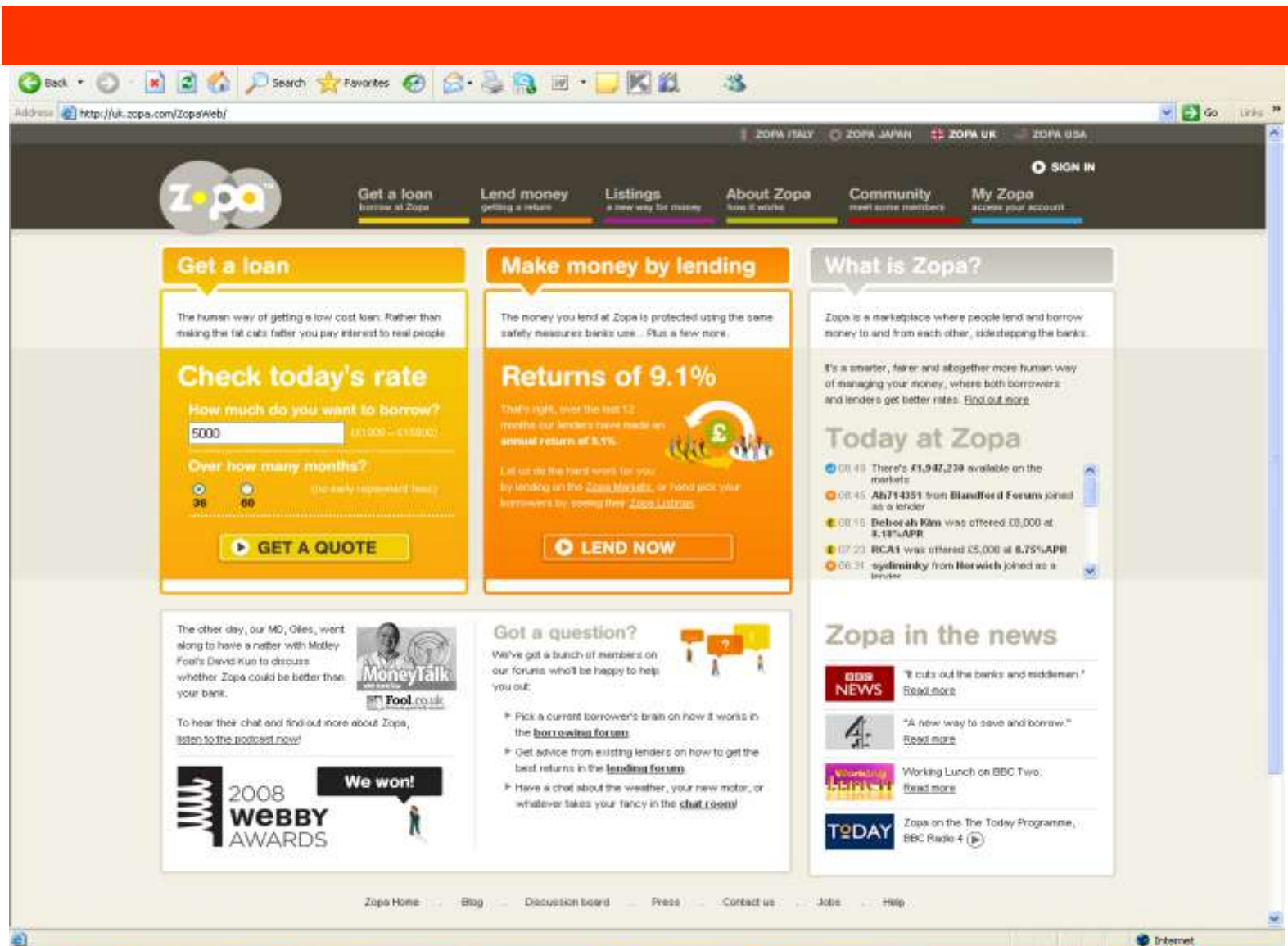
**Anger \ Bitterness  
DEFENSE**

**PROVEN AUTHORITY**  
Will Save Us!

# Crise ?

## **2. ZOPA: BANKING FOR YOU, BY YOU.** *by Quillermo Bocés, Buenos Aires*





The screenshot shows the Zopa website interface. At the top, there is a navigation bar with the Zopa logo and links for 'Get a loan', 'Lend money', 'Listings', 'About Zopa', 'Community', and 'My Zopa'. Below this, the main content area is divided into several sections:

- Get a loan:** A yellow box with the text 'The human way of getting a low cost loan. Rather than making the fat cats fatter you pay interest to real people.' It features a 'Check today's rate' section with a form to input the amount borrowed (5000) and the term (36 or 60 months). A 'GET A QUOTE' button is at the bottom.
- Make money by lending:** A yellow box with the text 'The money you lend at Zopa is protected using the same safety measures banks use... Plus a few more.' It highlights 'Returns of 9.1%' and includes a 'LEND NOW' button.
- What is Zopa?:** A grey box explaining that Zopa is a marketplace where people lend and borrow money to and from each other, sidestepping the banks. It also mentions that it's a smarter, fairer, and altogether more human way of managing your money.
- Today at Zopa:** A list of recent activity, including 'There's £1,947,238 available on the markets', 'Ah714351 from Blandford Forum joined as a lender', 'Deborah Kim was offered £5,000 at 8.18% APR', 'BCA1 was offered £5,000 at 8.75% APR', and 'sydeminky from Herwich joined as a lender'.
- Zopa in the news:** A section with three news items: 'BBC NEWS: It cuts out the banks and middlemen!', '4:4: A new way to save and borrow.', and 'Working Lunch on BBC Two: Working Lunch on BBC Two:'. Each item has a 'Read more' link.
- Got a question?:** A section with the text 'We've got a bunch of members on our forums who'll be happy to help you out.' It lists three forum topics: 'Pick a current borrower's brain on how it works in the borrowing forum', 'Get advice from existing lenders on how to get the best returns in the lending forum', and 'Have a chat about the weather, your new motor, or whatever takes your fancy in the chat room!'.
- 2008 WEBBY AWARDS:** A section with the text 'We won!' and an image of a person.

At the bottom of the page, there is a footer with links for 'Zopa Home', 'Blog', 'Discussion board', 'Press', 'Contact us', 'Jobs', and 'Help'. The browser's address bar shows 'http://uk.zopa.com/ZopaWeb/' and the page is viewed in Internet Explorer.

**6.THE RISE OF RED LIPSTICKS AND SEX TOYS, CANDLES AND CONDOMS.  
*by Guillermo Boces, Buenos Aires.***



IA05-10



# **5. VANISHING INK BY XEROX.**

*by Didds Velema, New York*



# 10. NOKIA'S HELPFUL FLAGSHIPS.

*by Joe Pine, Chicago*



## **2. WALLS NOTEBOOK**

***By Burak Kaya – Brussels Coolhunt'09***



# Crise?

# Crie

Free one week access if:

E-mail

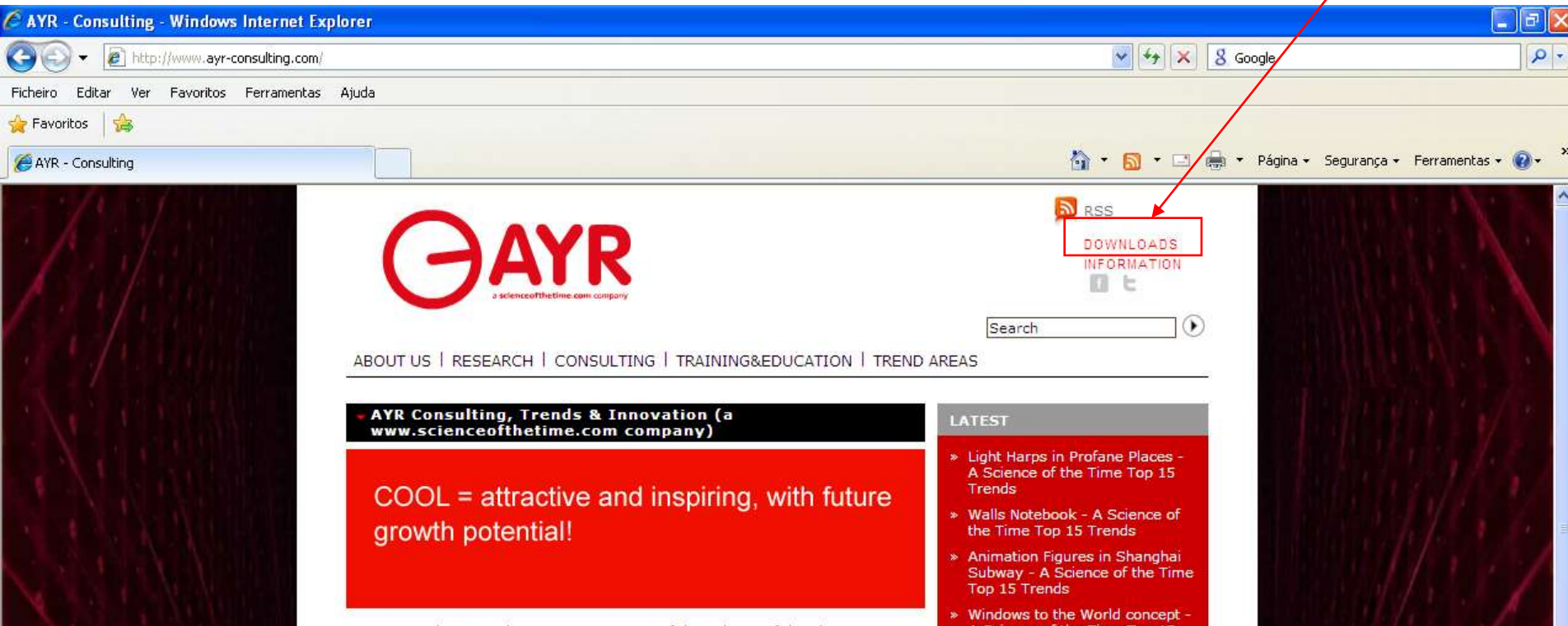
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## www.ayr-consulting.com

Articles & Contents



The screenshot shows the website www.ayr-consulting.com in a Windows Internet Explorer browser. The browser's address bar shows the URL. The website header features the AYR logo and navigation links: ABOUT US | RESEARCH | CONSULTING | TRAINING&EDUCATION | TREND AREAS. A search bar is located below the navigation. The main content area is divided into two columns. The left column has a red background with the text: COOL = attractive and inspiring, with future growth potential!. The right column is titled 'LATEST' and lists several articles with red arrow icons. A red box highlights the 'DOWNLOADS INFORMATION' link in the top right corner of the website, with a red arrow pointing to it from the 'Articles & Contents' text above. The browser's menu bar includes 'Ficheiro', 'Editar', 'Ver', 'Favoritos', 'Ferramentas', and 'Ajuda'. The browser's status bar at the bottom shows the website's name and address.

[www.ayr-consulting.com](http://www.ayr-consulting.com)



[www.scienceofthetime.com](http://www.scienceofthetime.com)

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