

# 30 Revenue model cards (B2B)

An in-depth look at the revenue models  
identified on our revenue model tree

board of  
innovation



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We make corporations innovate like startups, mixing proven methods from Design Thinking and Lean Startup.

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# Make money by making the right choices

30 ways to explore which revenue model works best for your company

Some of the clients with whom we are proud to work





# Revenue model

Earning income, producing profits, or generating higher Returns on Investment is a challenge best solved by working smart, not hard. If you thought money was what makes the world go round, you were wrong: it's revenue models. Let's get cracking on which one is the right fit for you.







# **Hire our team of business model innovators**

**We help corporate innovation teams to validate new  
business propositions, to prototype, and launch  
services that customers really want.**

**Business model innovation**



# What's this booklet for?

EXPLORING WAYS TO FIND NEW REVENUE

# Why explore revenue model options?

One of the most common questions we get at Board of Innovation is 'How can my company generate new revenue?'

Armed with the right knowledge, anyone can unlock new revenue models that have a direct, substantial impact on their bottom line. It starts with having the right toolkit.

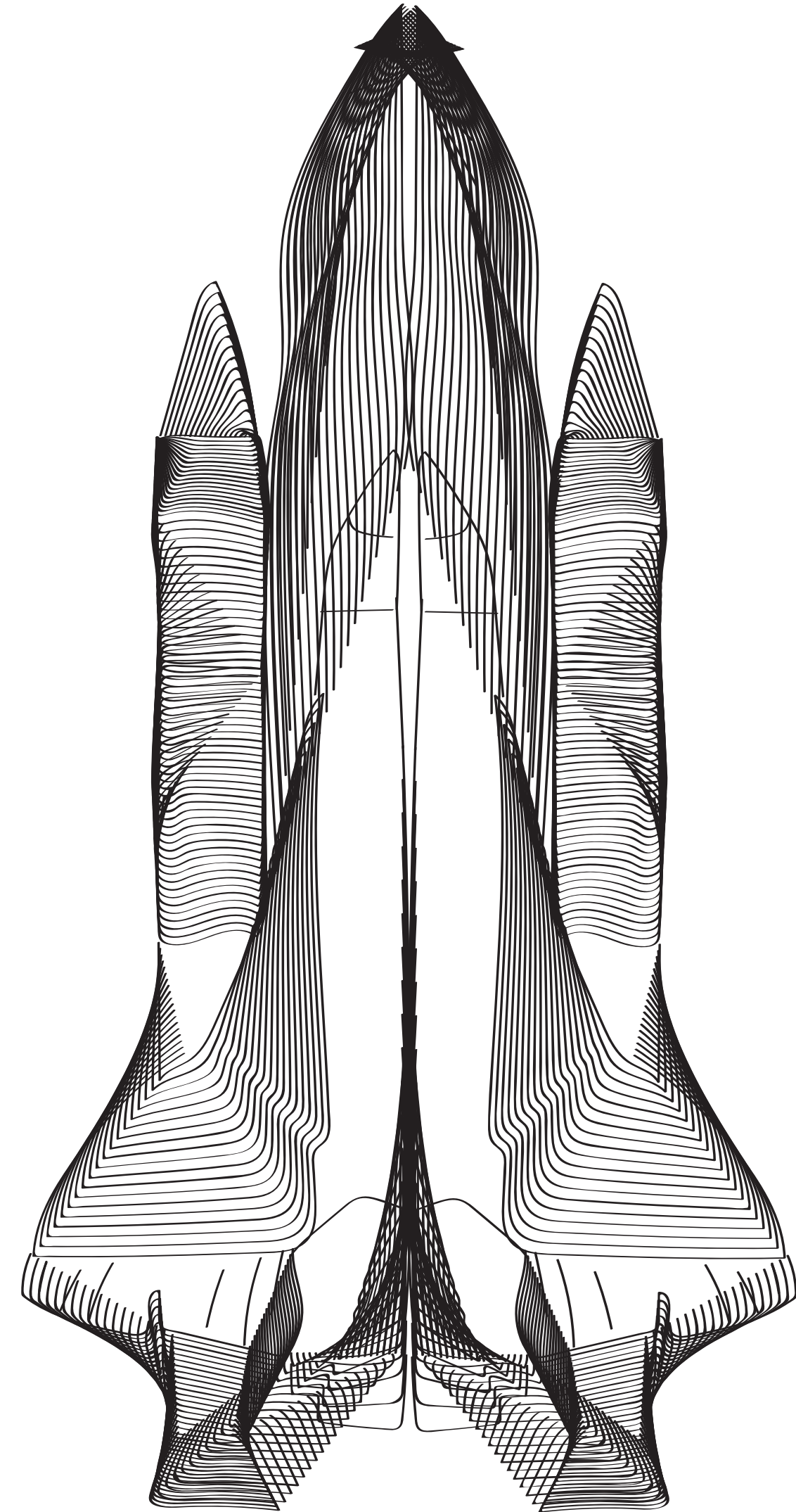
Consider this booklet as that toolkit: it's here to help you identify sustainable new revenue streams. Use it to challenge revenue streams you have already developed, or to come up with alternative money-making tactics.



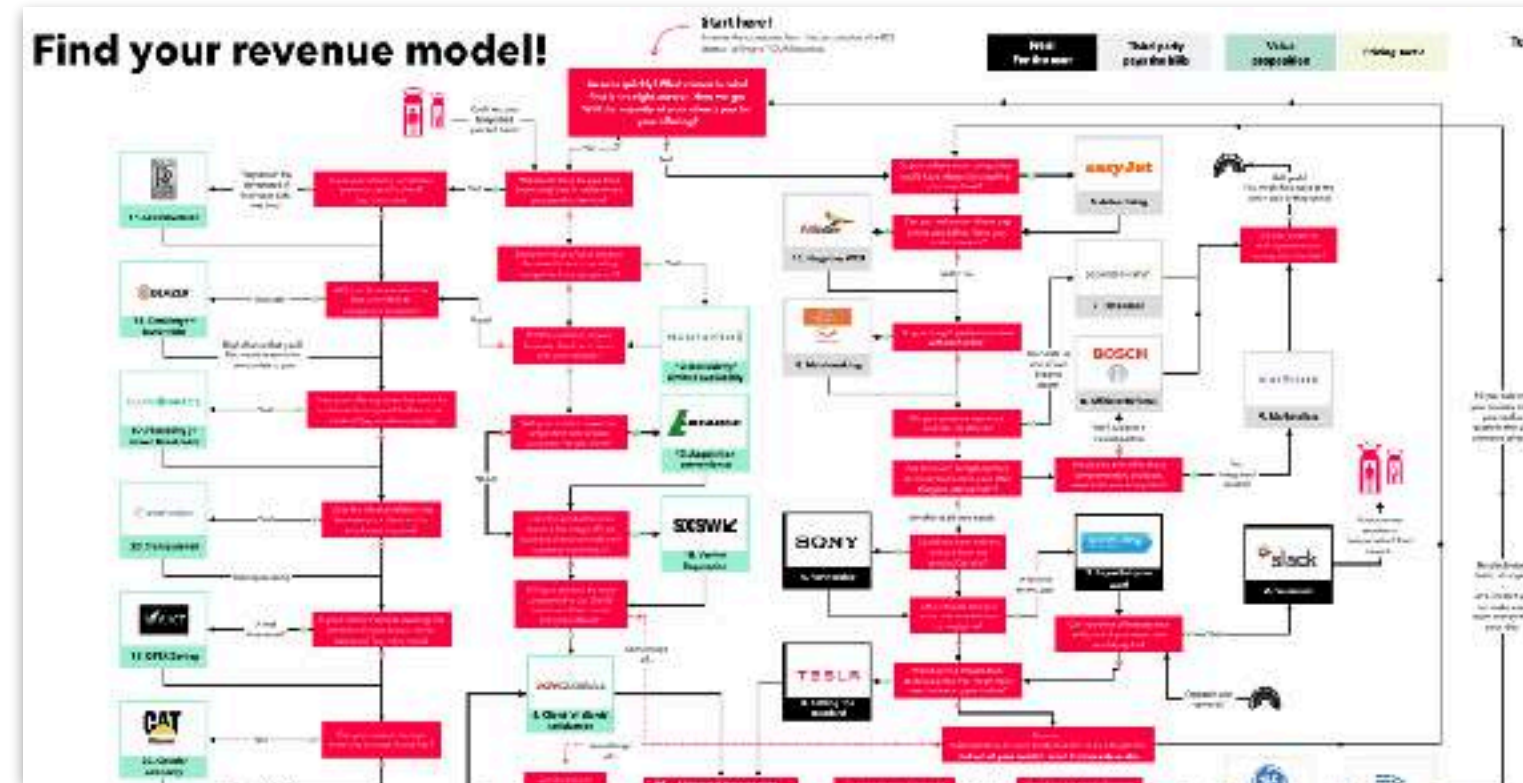
# When should I use this?

This toolkit is most effective if:

- › You have a new idea and you are wondering how you can make it profitable.
- › You've already developed your business & revenue model and would like to challenge your current revenue-building strategy.



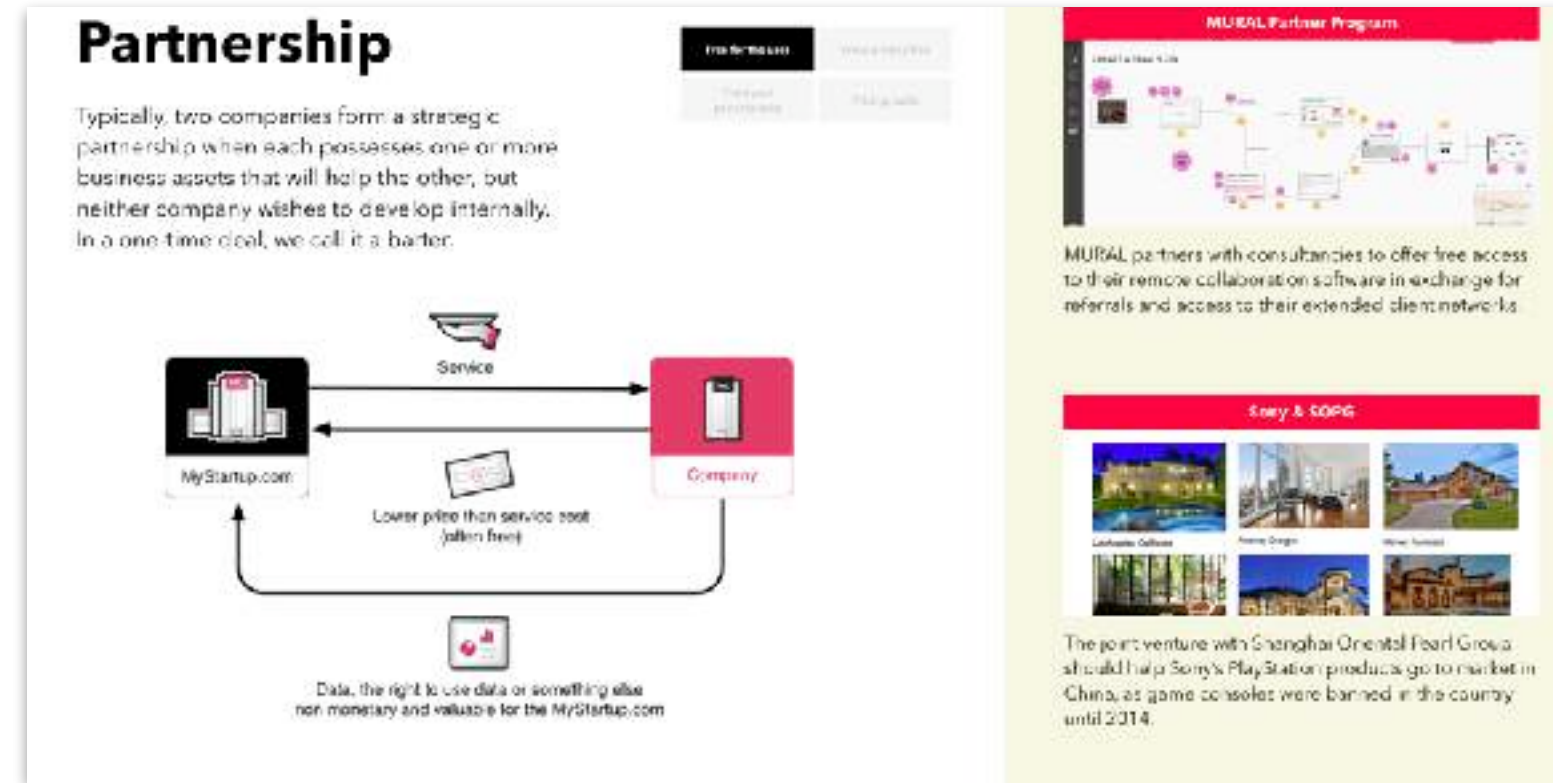




## STEP 1 Revenue decision tree

### Rules of the game

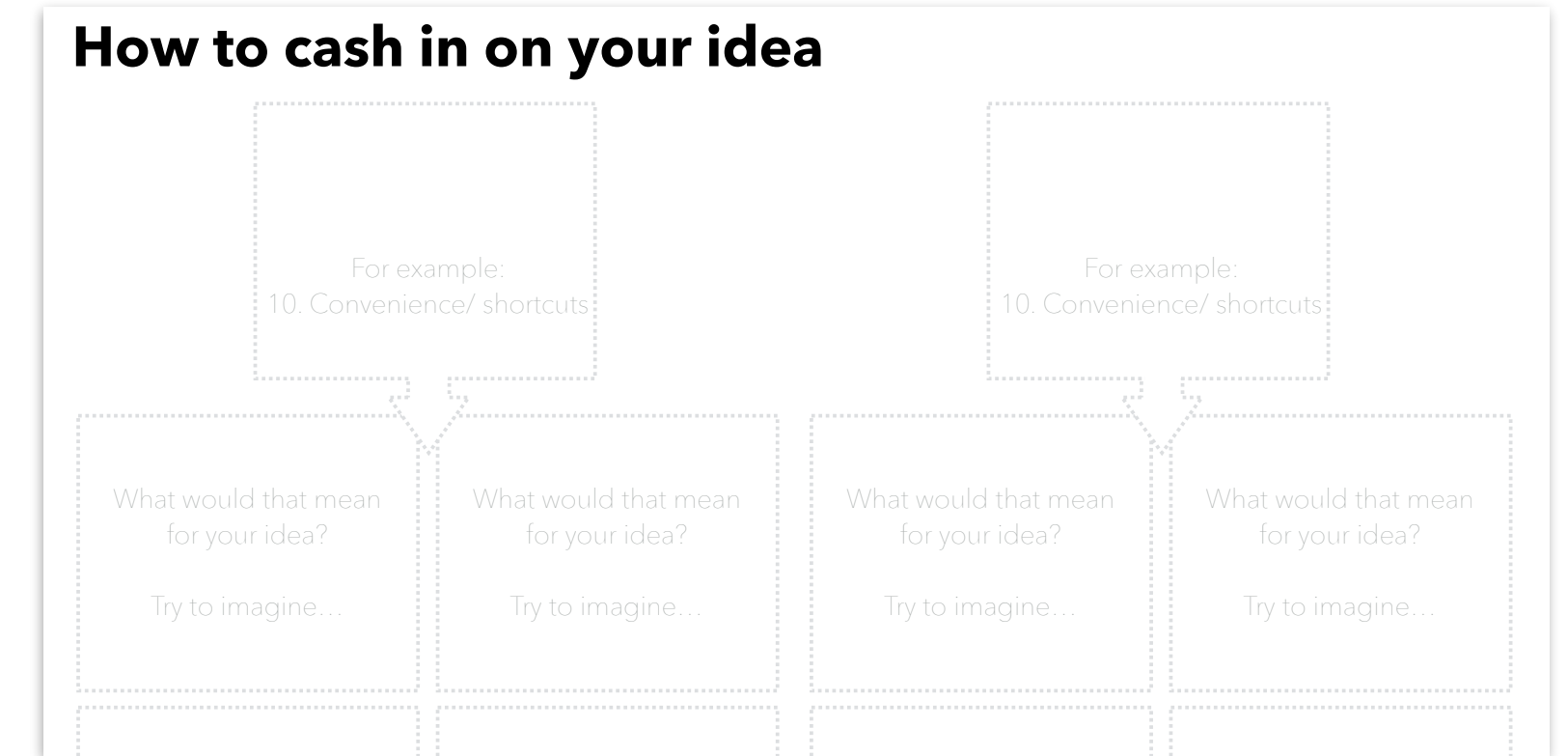
- › Start with a concrete idea
- › Continue until you are at a place you have been before
- › Check all possible streams before choosing a specific revenue model
- › The goal is more to exclude revenue model options that won't work, rather than identifying the perfect one
- › Don't judge yet, seriously!



## STEP 2 Revenue cards

### Rules of the game

- › Check the revenue model cards to understand the monetisation principle if you need some clarification or examples from the revenue decision tree
- › It's totally ok to take a peek at the revenue cards that you didn't have as an outcome from the revenue decision tree



## STEP 3 Brainstorm template

### Rules of the game

- › Take all outcomes into consideration
- › Translate the theoretical outcome into concrete ways of earning money
- › Ask all team members to come up with their own money translation

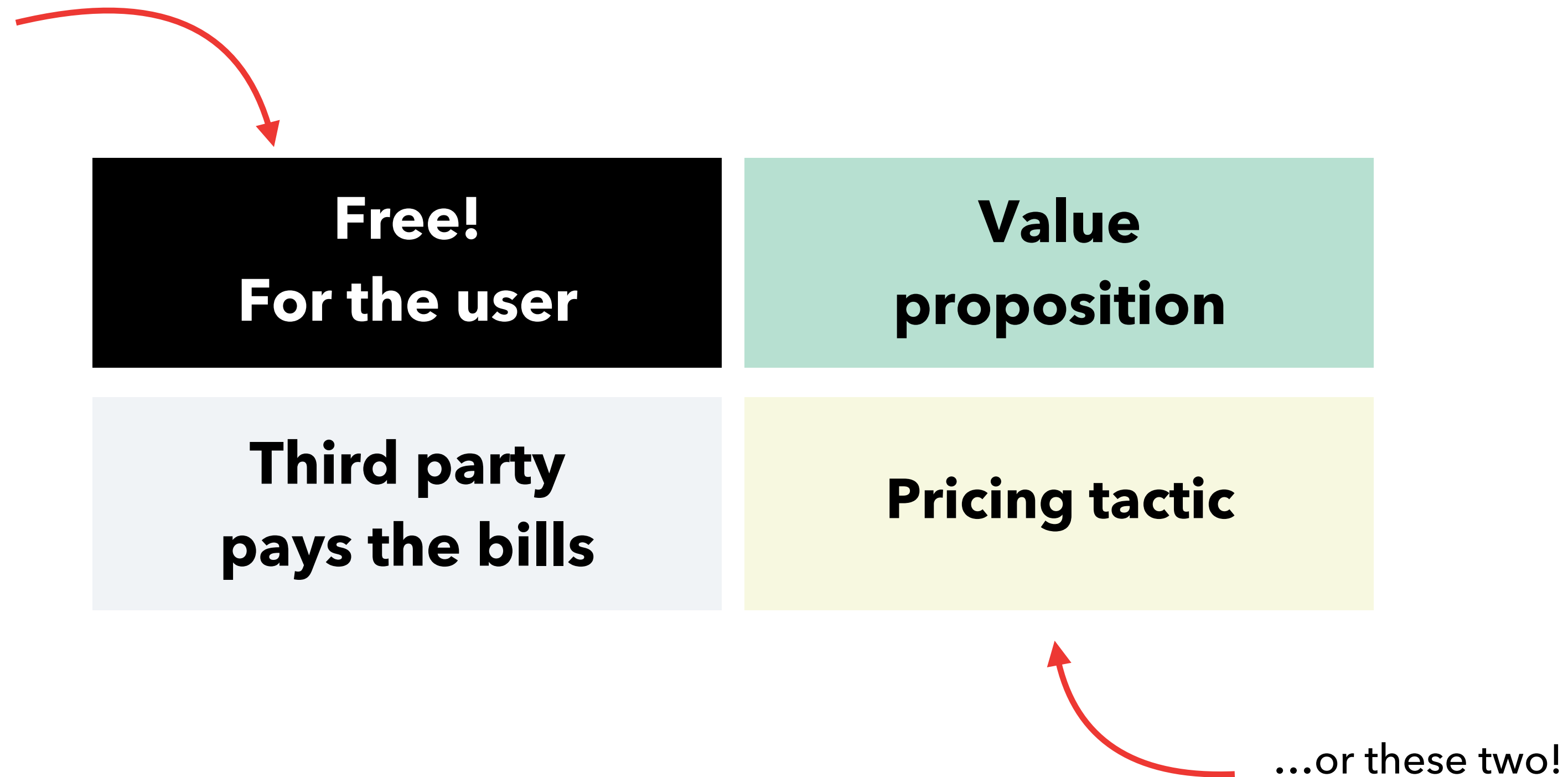


# Good to know!

There are **4 categories** in the revenue decision tree and revenue cards:

- › If it's (1) free for the user, you'll need (2) a third party who pays the bills
- › If your business models revolves mostly around (3) a key element of value creation then you'll need (4) a pricing tactic to capture value

You'll always need a combination of either these two...





# Let's dive in!

REVENUE CARDS PER CATEGORY





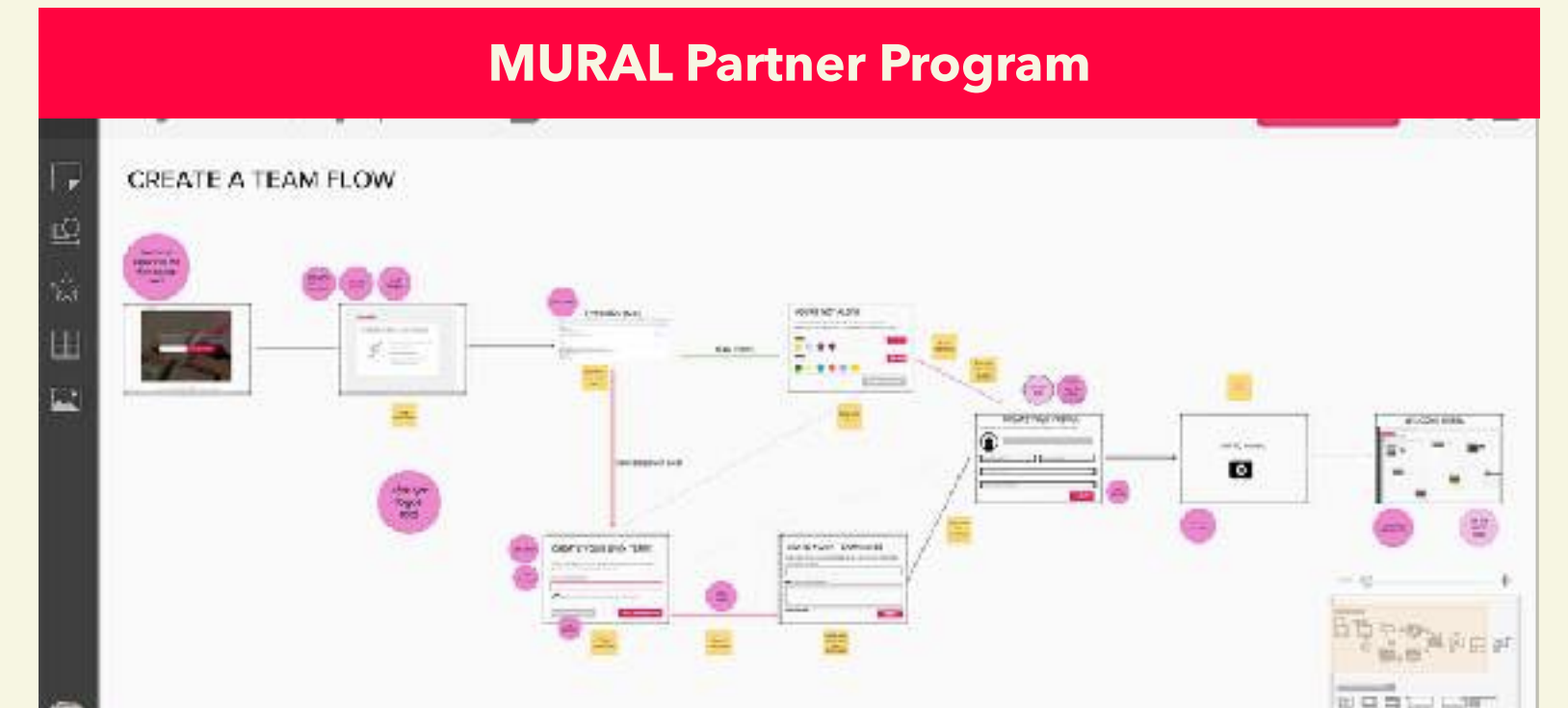
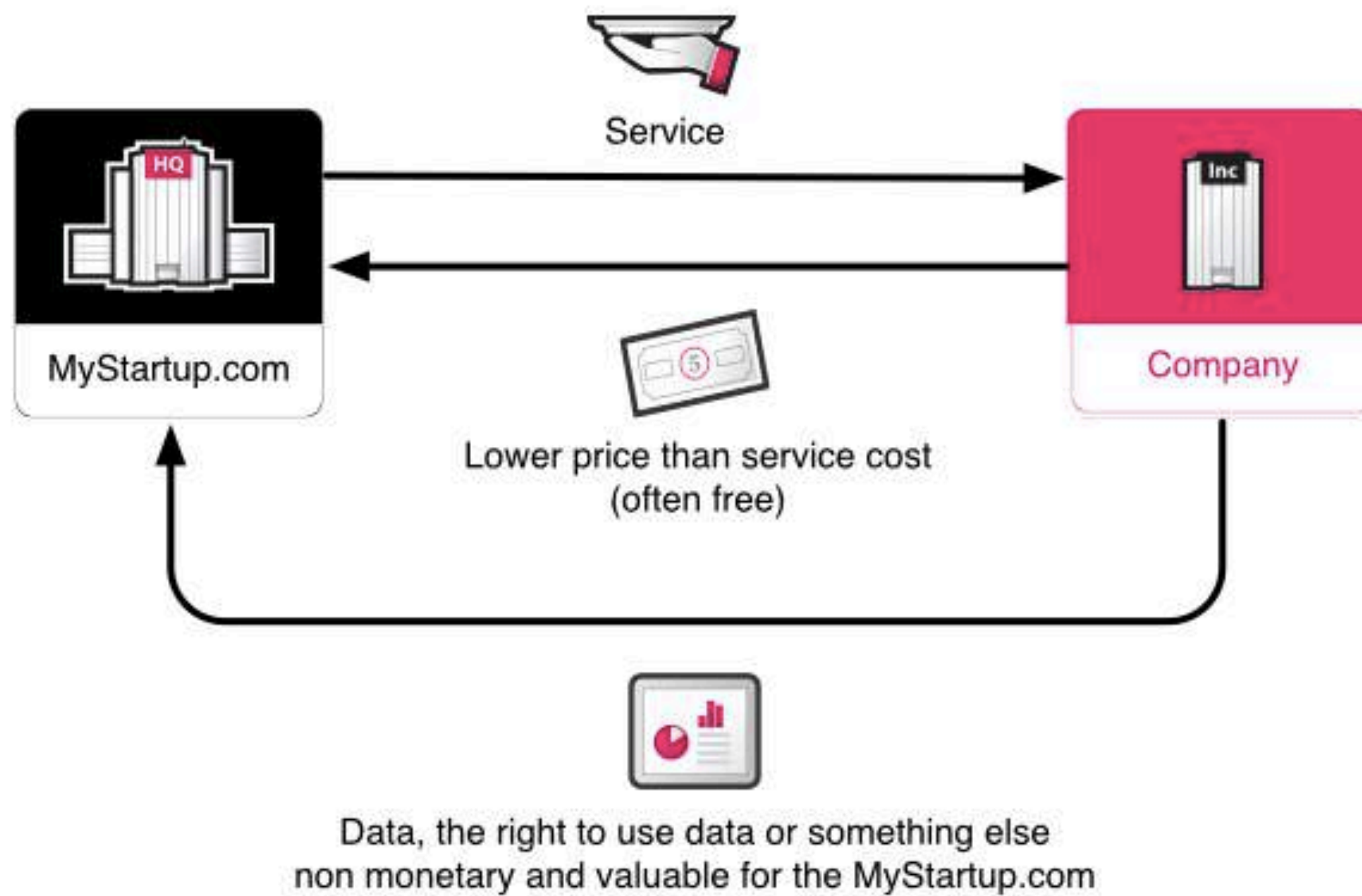
**Free for the user**



# 1. Partnership

Typically, two companies form a strategic partnership when each possesses one or more business assets that will help the other, but neither company wishes to develop internally. In a one-time deal, we call it a barter.

Free for the user	Value proposition
Third part pays the bills	Pricing tactic



MURAL partners with consultancies to offer free access to their remote collaboration software in exchange for referrals and access to their extended client networks.



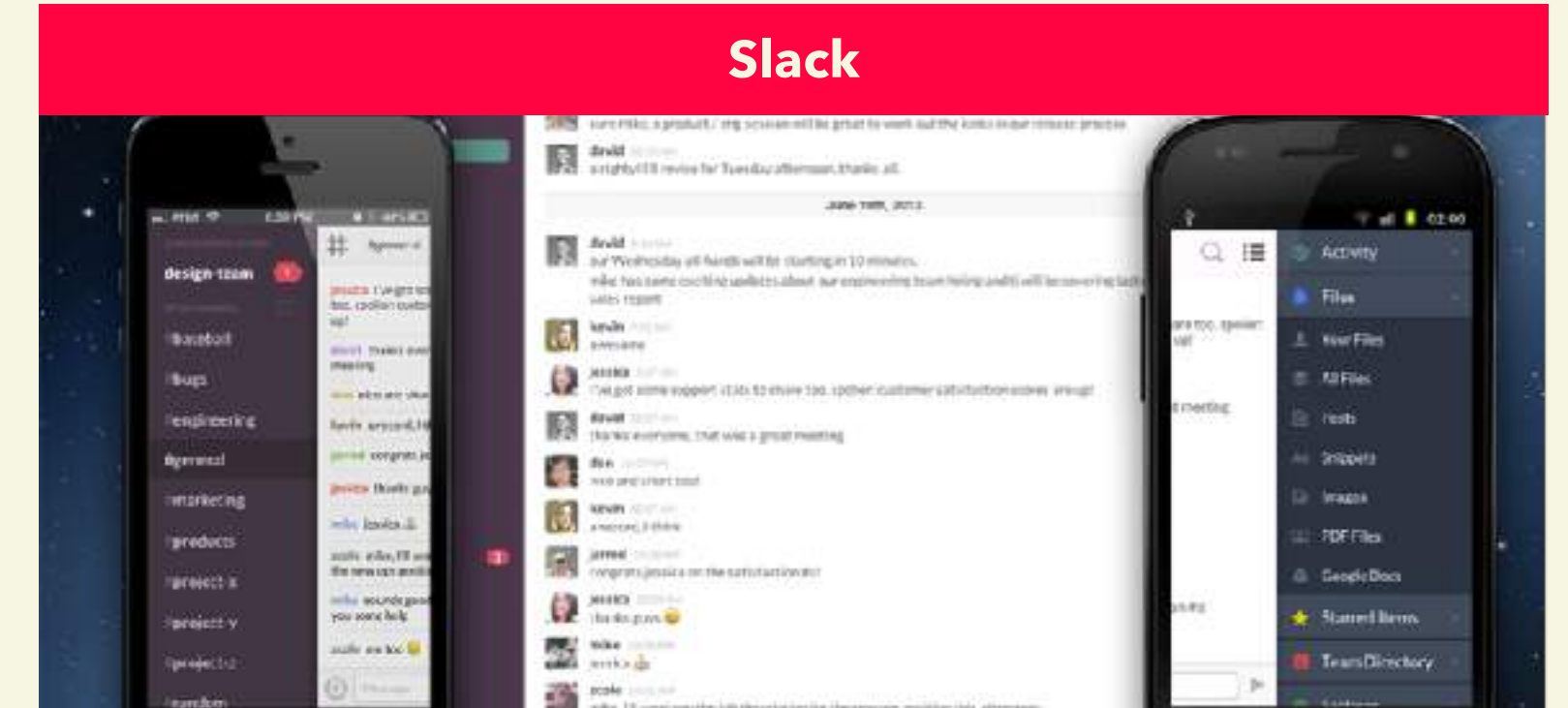
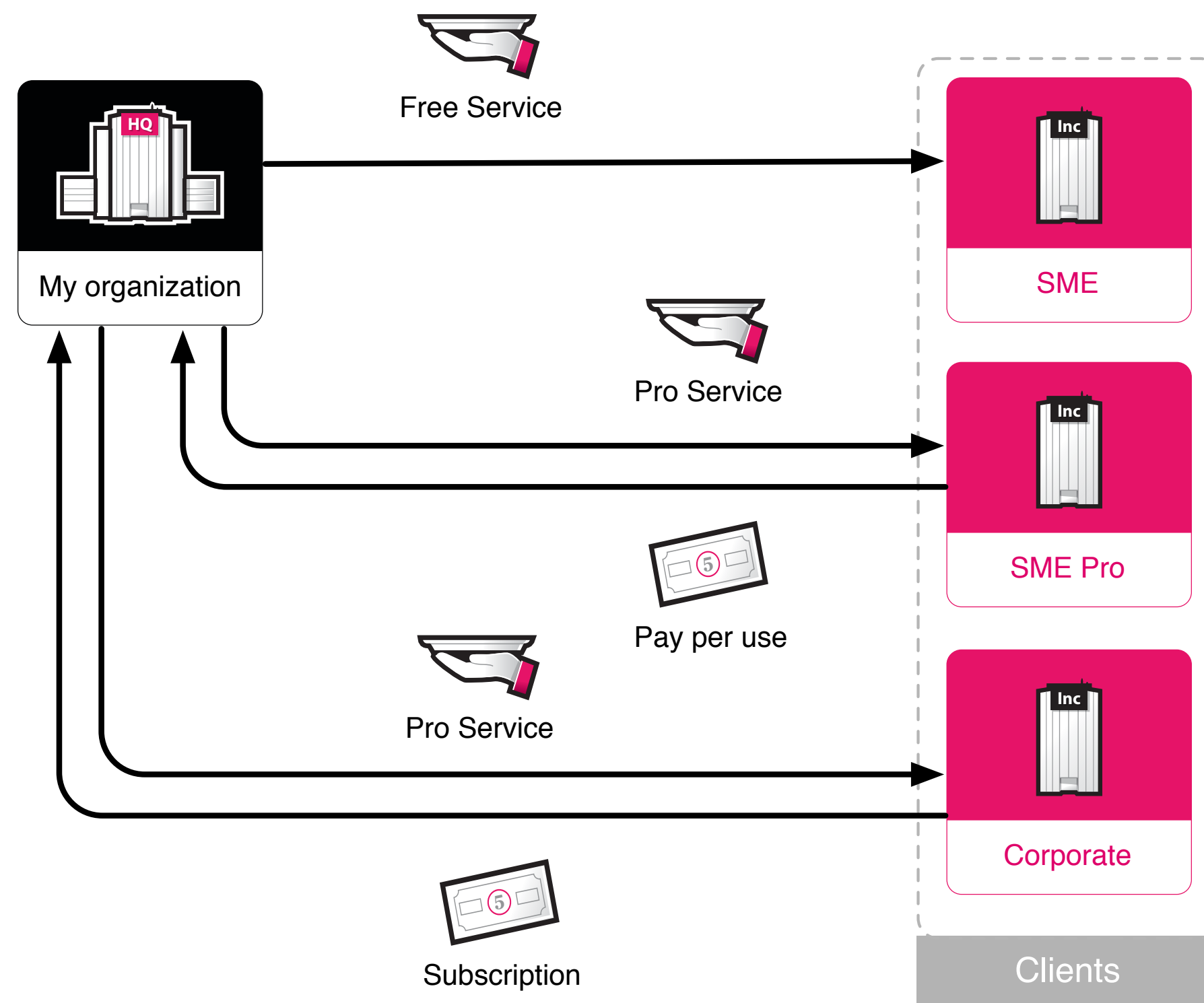
Casper, an online mattress brand, partnered with West Elm, a high-end furniture store, so shoppers can try out the mattresses before purchasing. The partnership was mutually beneficial, and both brands reached a larger audience.



# 2. Freemium

Segmenting your user base into free and paid users is called a freemium business model. Companies can win customers over by letting them try before they buy. Paying customers usually have access to superior features and extras.

Free for the user	Value proposition
Third part pays the bills	Pricing tactic



Slack is free to use as long as you want and with an unlimited number of people. Functionality will be limited once your organisation reaches 10k messages.

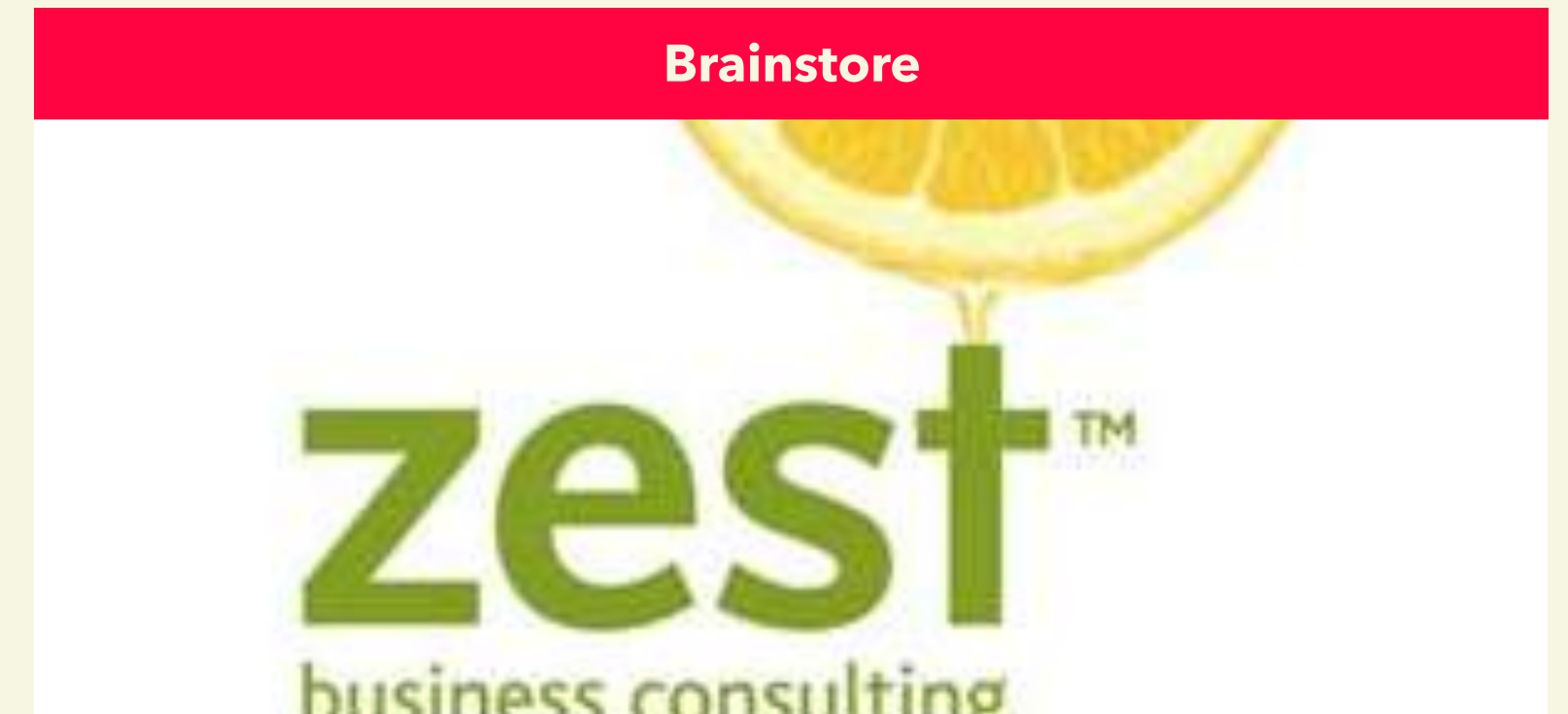
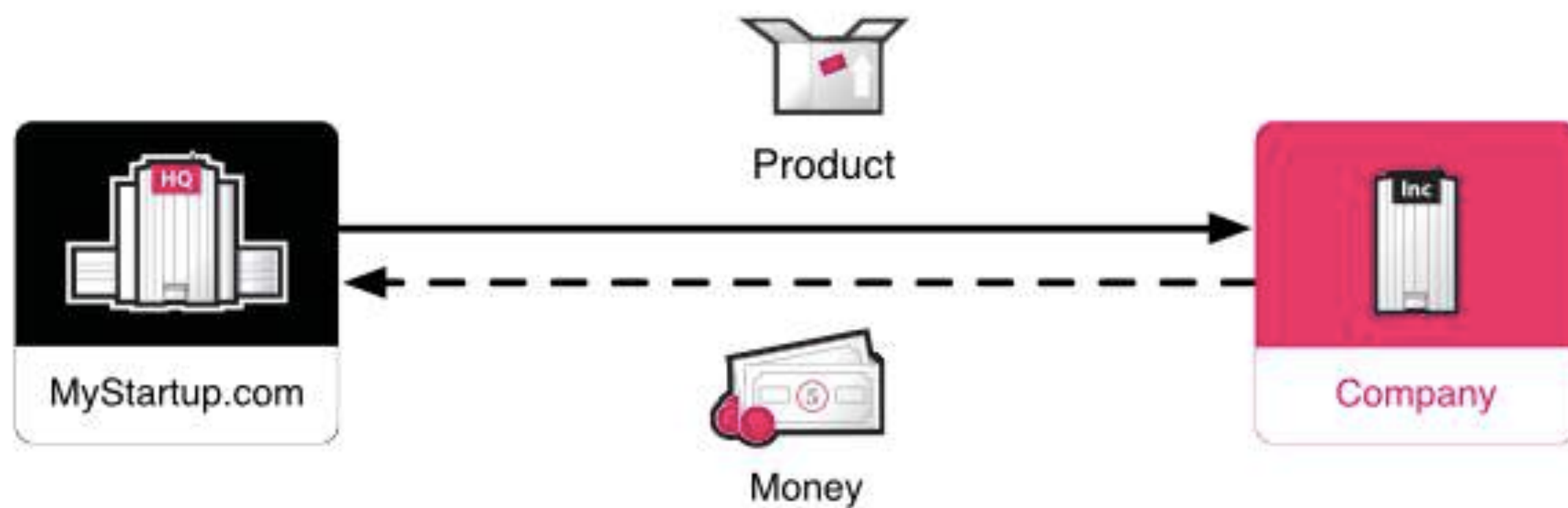


Wistia is a software for creating, managing, and sharing videos for business. It offers a free version with a 3-video limit, with more features on Pro and Advanced versions.

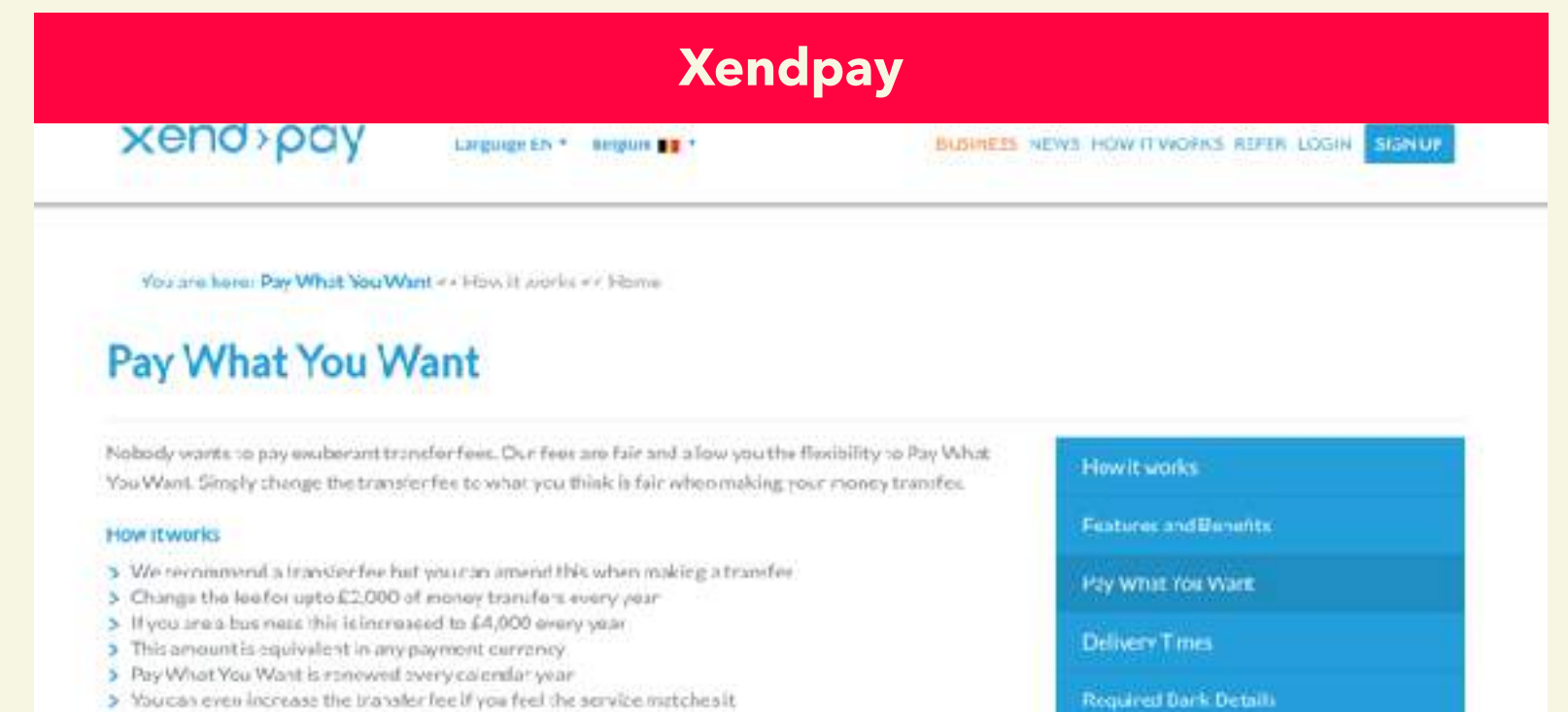
# 3. Pay-what-you-want

Free for the user	Value proposition
Third part pays the bills	Pricing tactic

Customers choose the price for a product. Works well with high fixed costs and low variable costs, and when there is a long-term customer relationship (e.g. services like restaurants, museums, or electronic products like music, games, or software)



Each year, Zest Business Consulting offers new clients to pay what they want for a two-hour strategy session. These clients are happy to give testimonials or referrals, and 30% buy more.



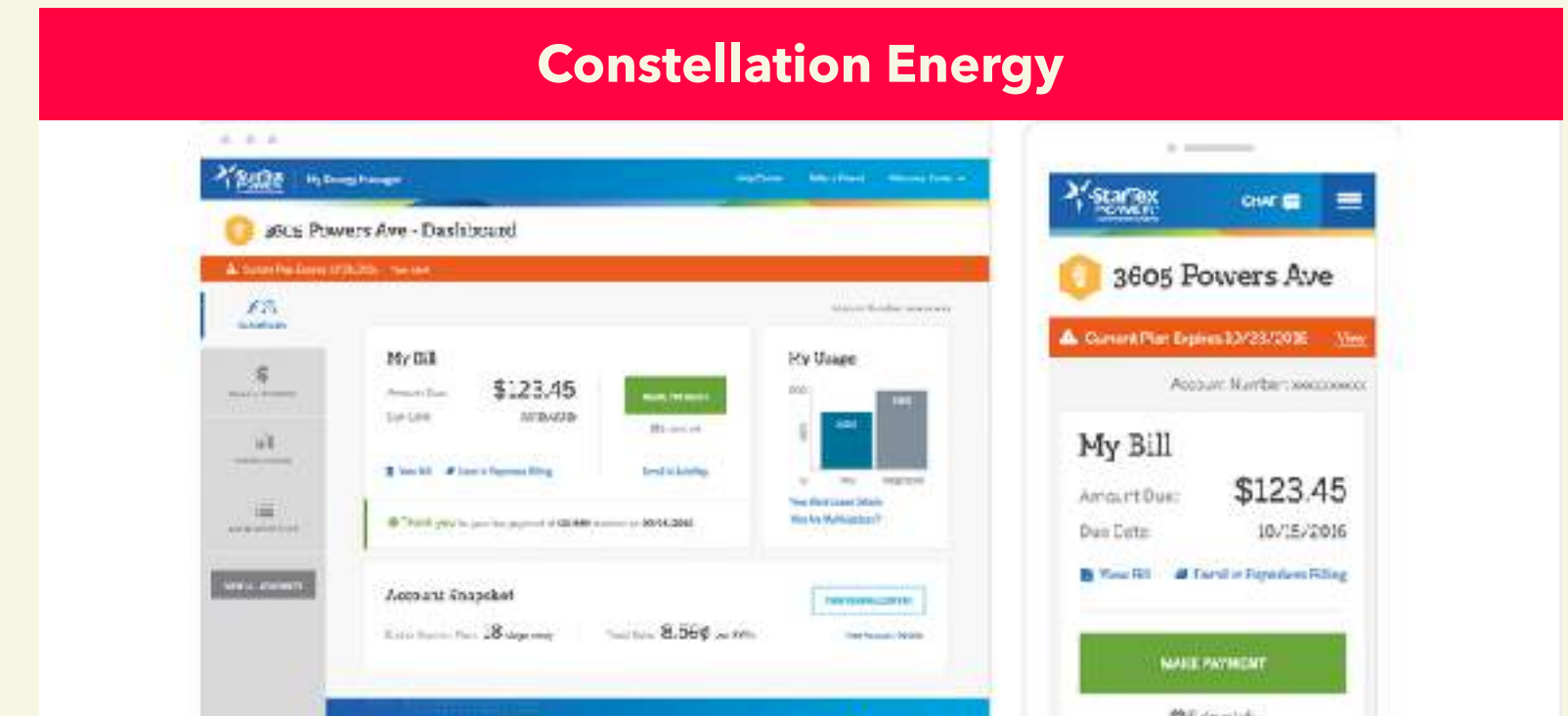
Xendpay, an online money transfer service, allows SMEs to choose their own fee when making international money transfers. This strategy aims to reduce customer acquisition costs.



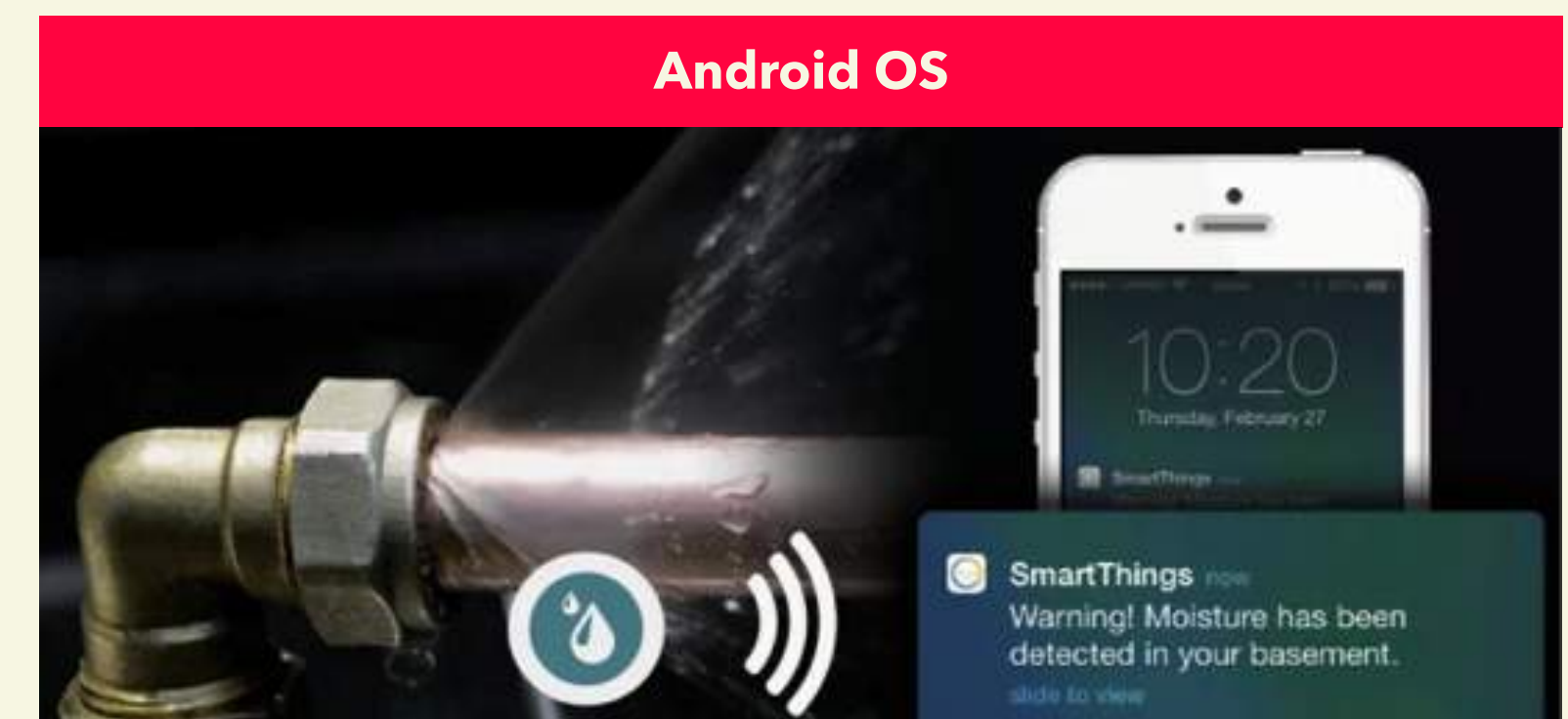
# 4. Setting standards

Companies make one of their core assets (technology, user base, etc.) available for competitors and/or partners to accelerate the market and to make their technology the industry standard. Often only one technology can survive.

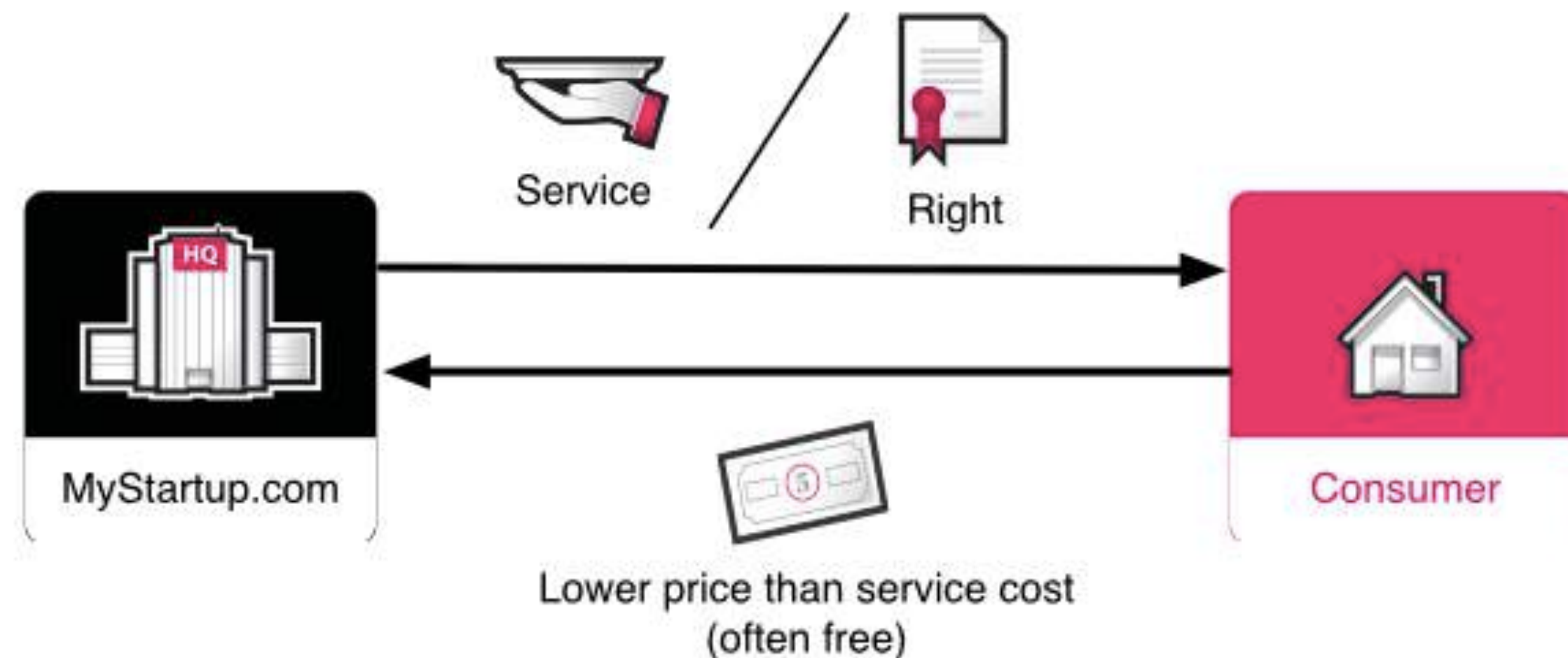
Free for the user	Value proposition
Third part pays the bills	Pricing tactic



Constellation Energy built their own digital platform for their 2.5 million residential, public sector, and business customers. The digital transformation revolutionised the customer experience, at set the standard for other energy companies.



SmartThings has an open platform for smart homes and the consumer IoT. A community of 5,000+ developers use the platform to develop over 1,900 new devices and 2,300 new apps.



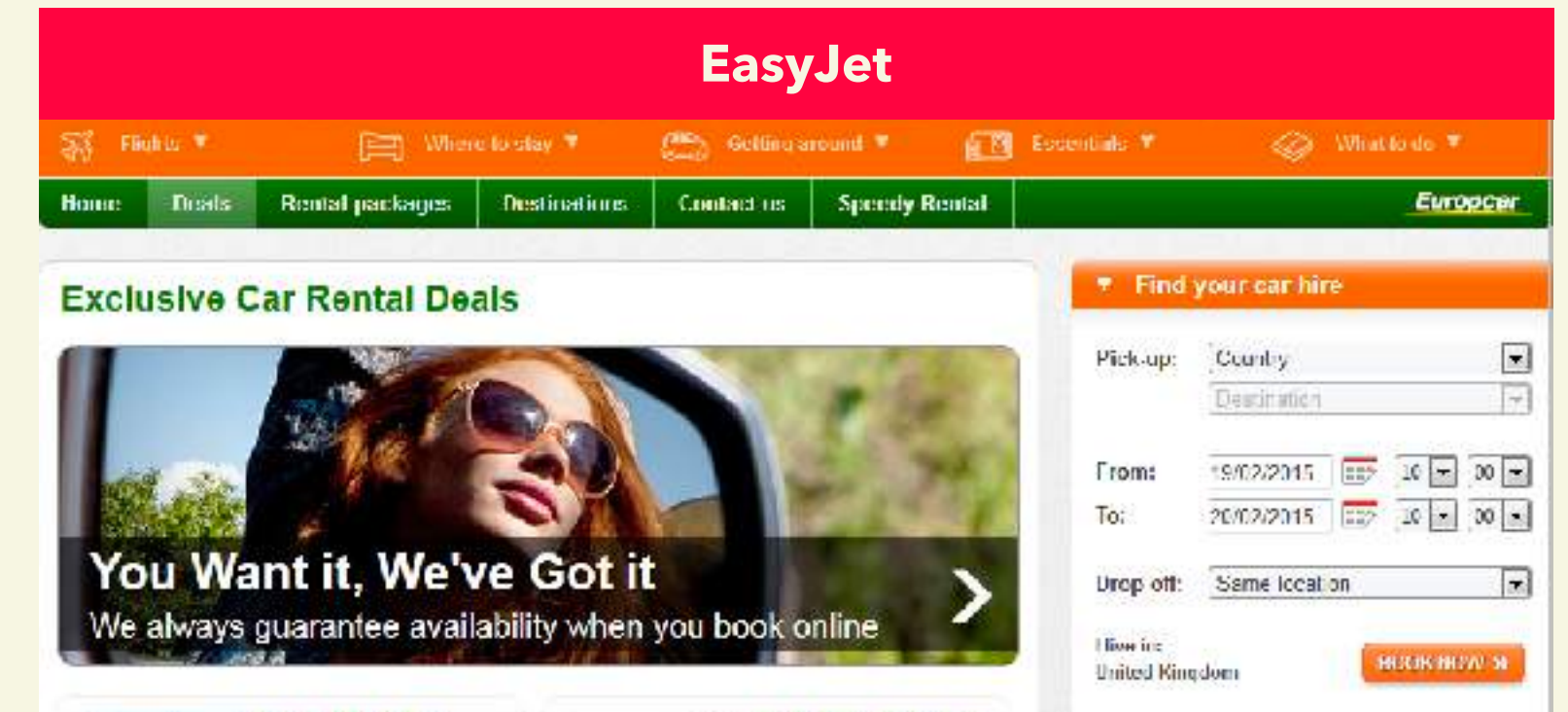
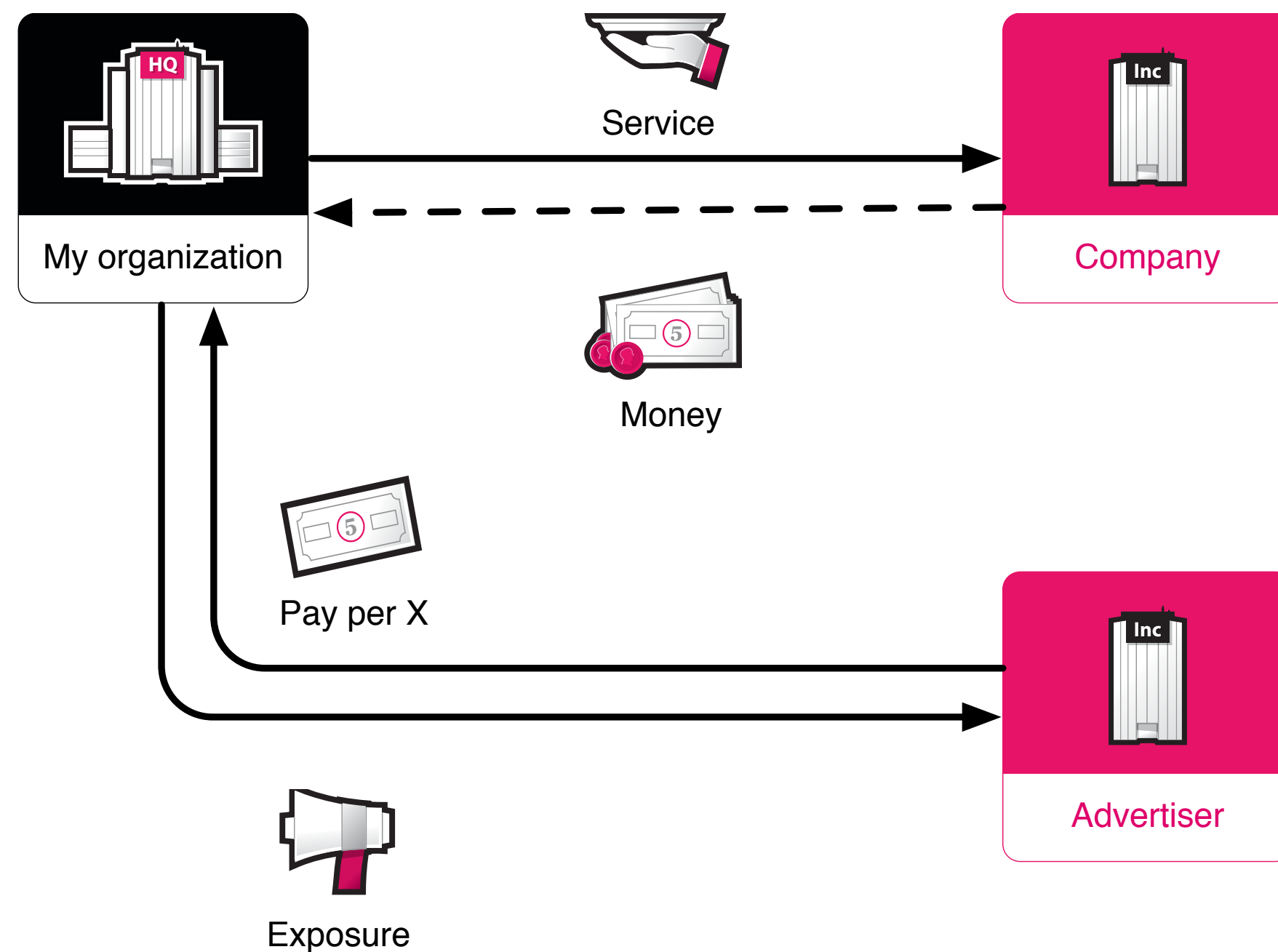
**Third party pays the bills**



# 5. Advertising

The user becomes the product. Companies pay to reach the customers of your service. The desired result is to drive consumer behaviour with respect to a commercial offering.

Free for the user	Value proposition
Third part pays the bills	Pricing tactic



EasyJet partners with complementary hotel booking and car rental companies (Booking.com and Europcar) to provide additional service offerings.

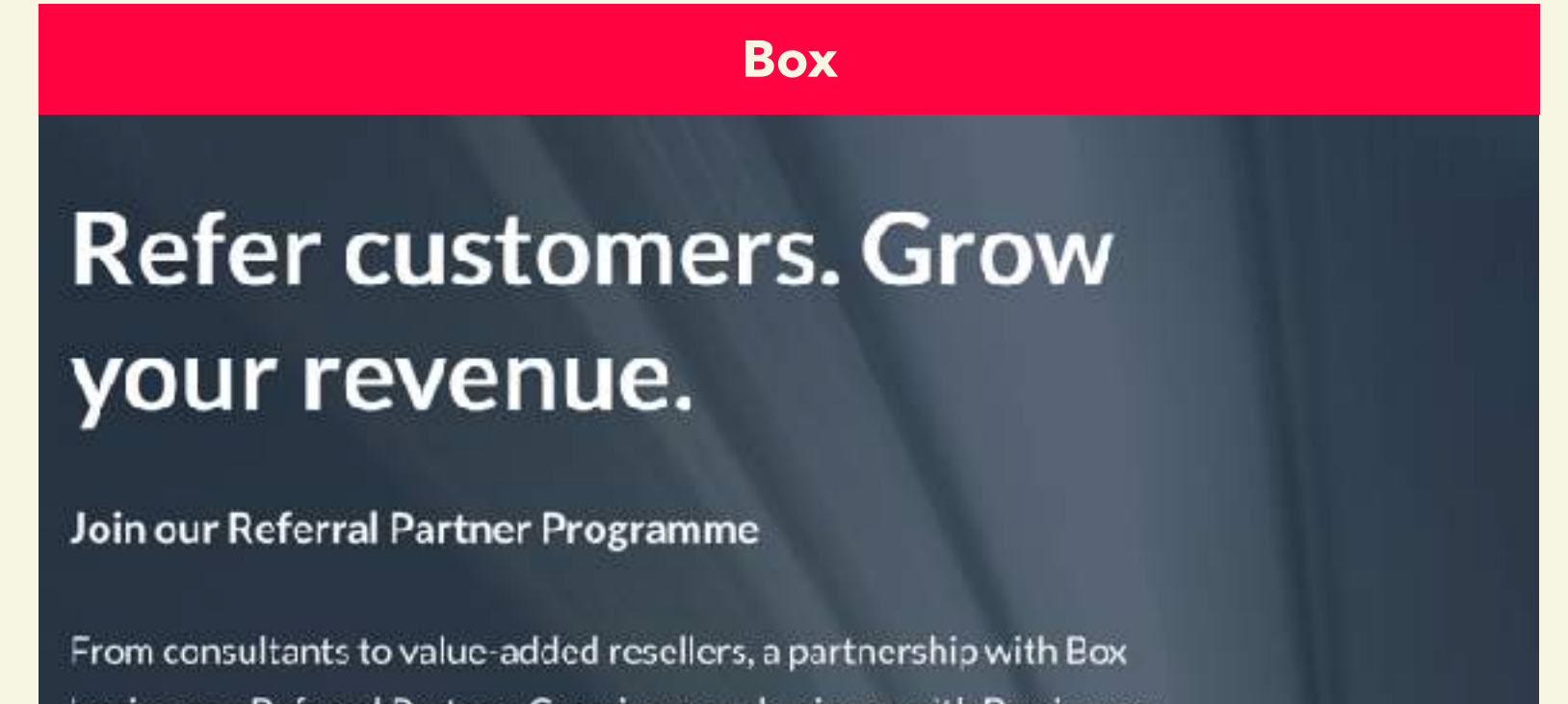
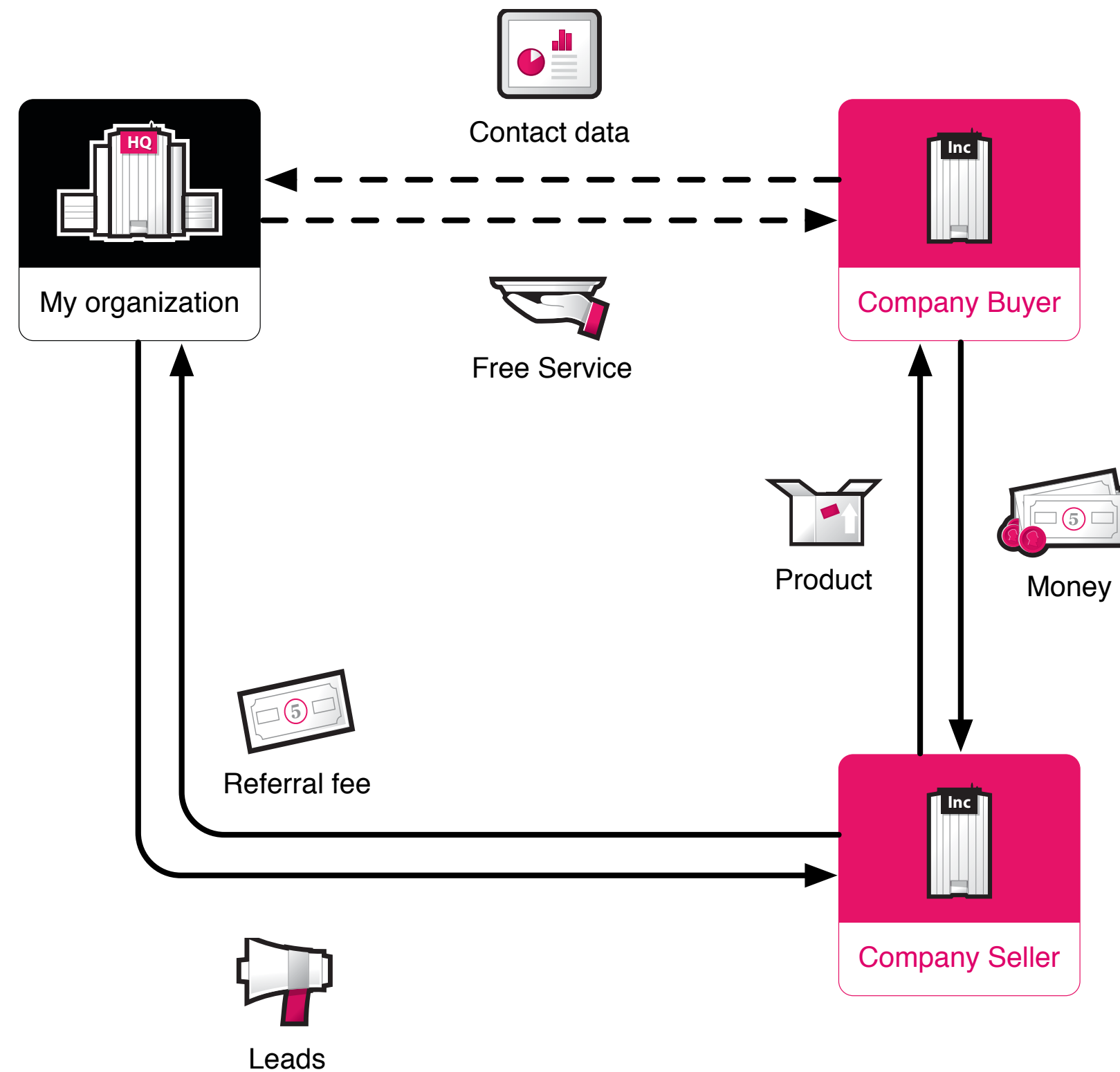


All industry conferences and fairs are sponsored by companies in return for them providing a speaker, an exhibitor stand, a logo on flyers, etc. Sponsorship is a way of advertising.

# 6. Affiliate/Referral

When referring your customers to another company, you are driving their sales. Depending on the product and program, 5-10% of the product price is a good indicator of the lead or sale fee you'll receive.

Free for the user	Value proposition
Third part pays the bills	Pricing tactic



Box, an enterprise cloud storage system, has a referral partner programme where current users can earn commissions on new customer deals submitted to Box.



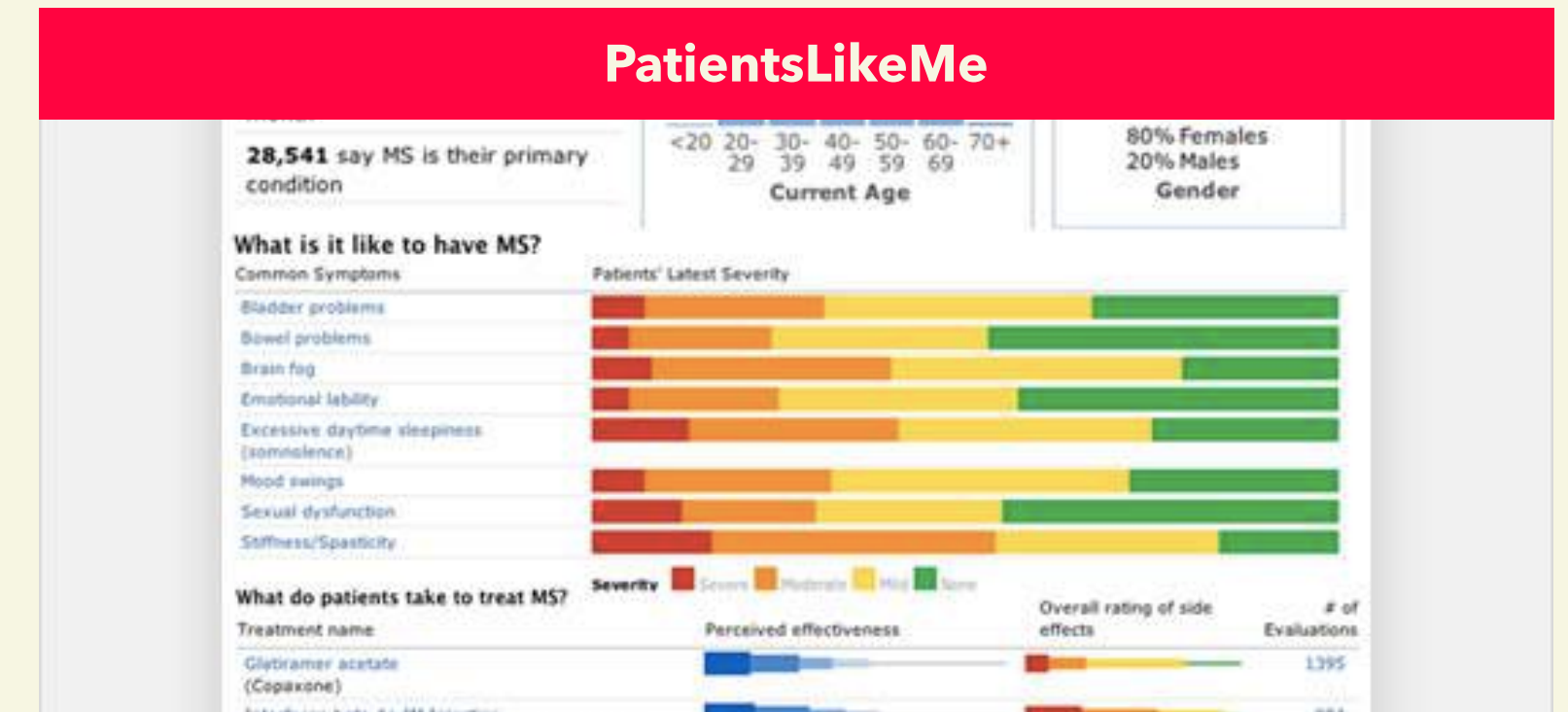
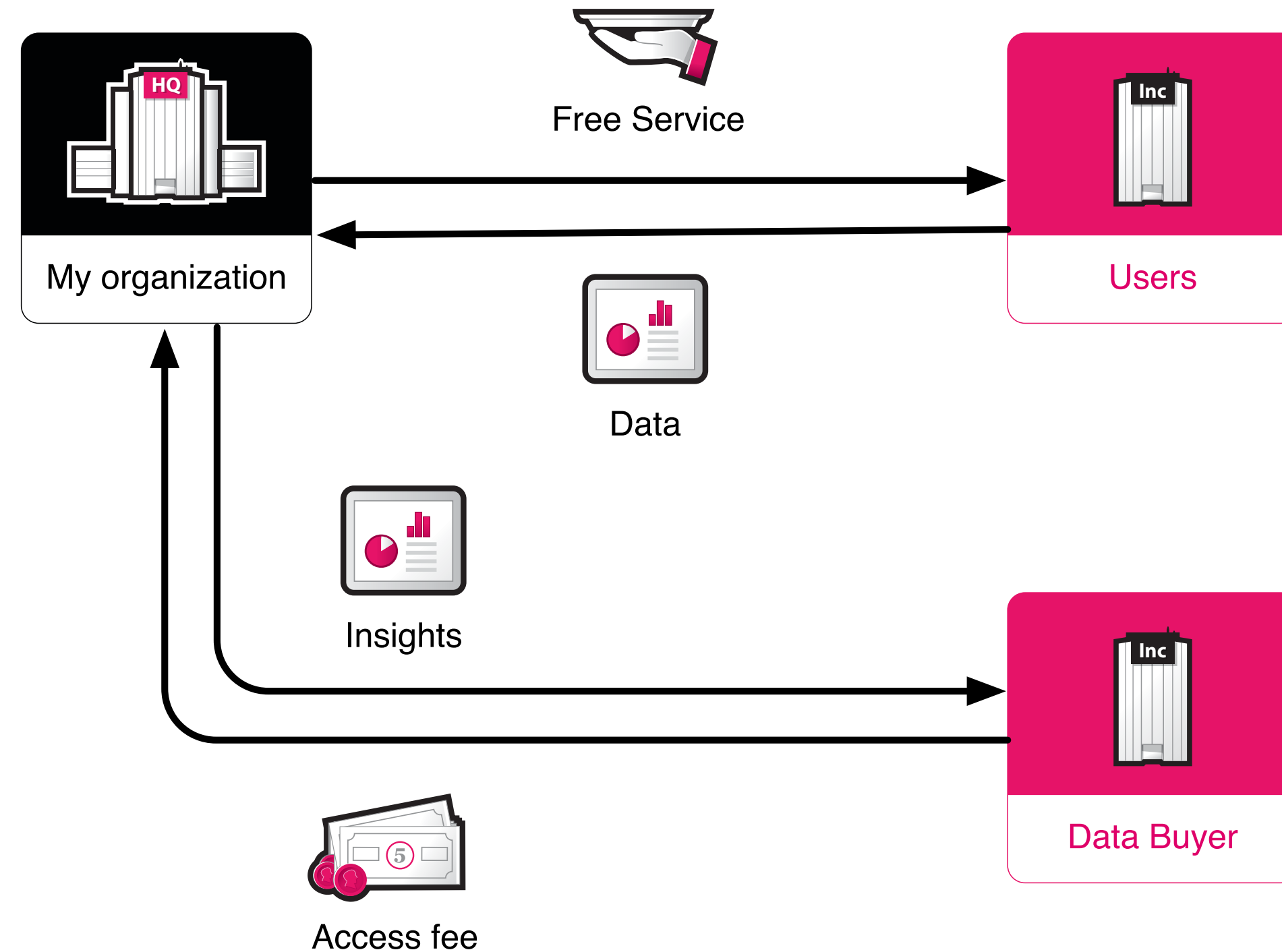
Bosch offers remote vehicle diagnostics services through its tele-diagnostics system. To make the service effective for users, Bosch's system recommends third-party services.



# 7. Data selling

Selling customer data is a lucrative business for many purposes: targeted advertising, medical research, personalised services, etc. Being transparent is one of the keys to success!

Free for the user	Value proposition
Third part pays the bills	Pricing tactic



PatientsLikeMe offers a valuable (and free) P2P service for people searching for the best treatment of their disease. Anonymous data is sold to pharma, so they can improve treatments.

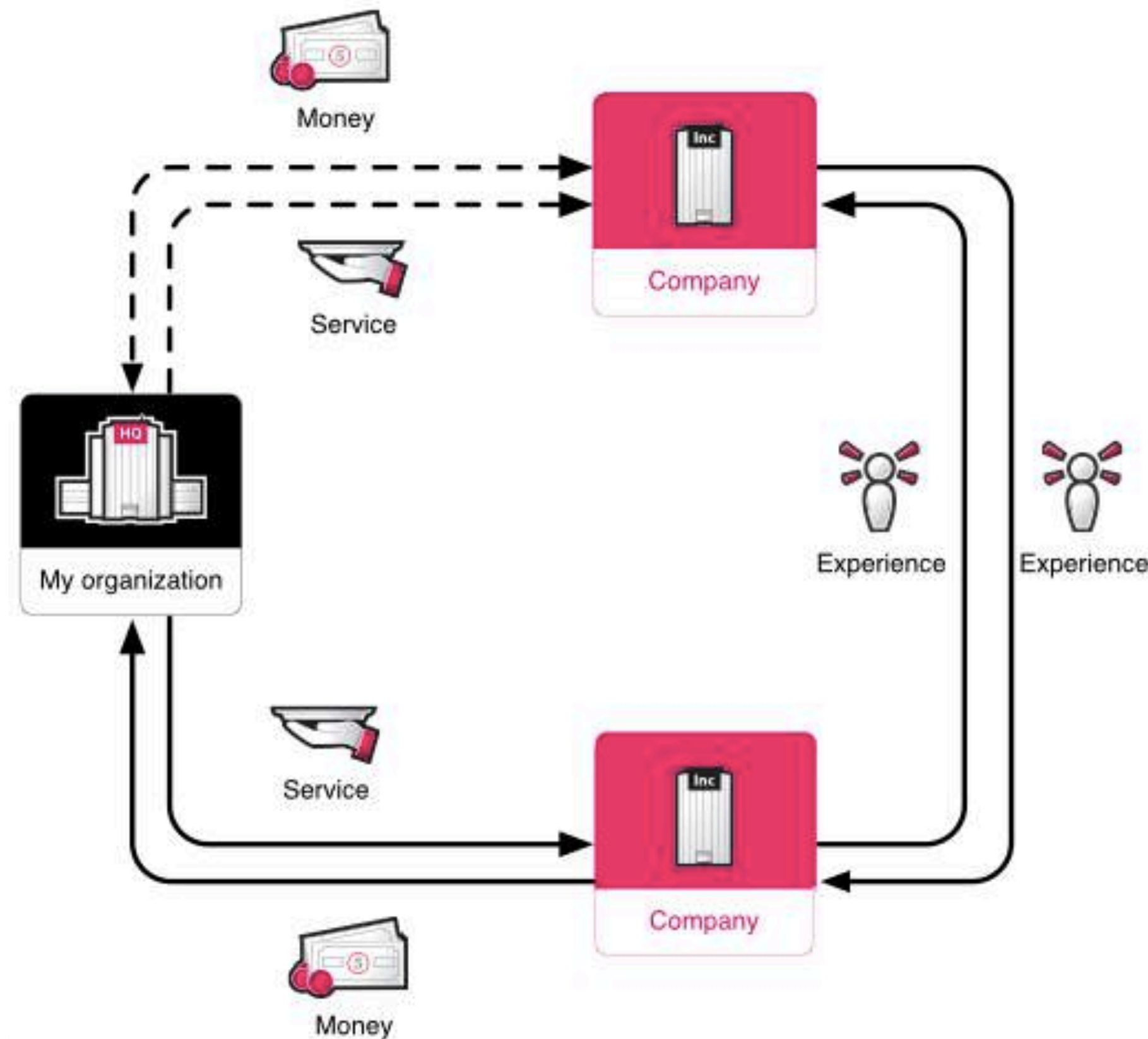


Arity, a spinoff of Allstate insurance, gathers and uses traditional and telematics data to create a predictive measure of driving risk for personalised insurance.

# 8. Matchmaking

When matching 2 relevant parties with each other, both value your service and might pay for it. 'Tinder for X' ideas are becoming increasingly popular.

Free for the user	Value proposition
Third part pays the bills	Pricing tactic



The logistics arm of Alibaba groups the shipping demand of 150,000 sellers and consolidates their requests to get volume discounts. They then match the sellers with shipping companies.



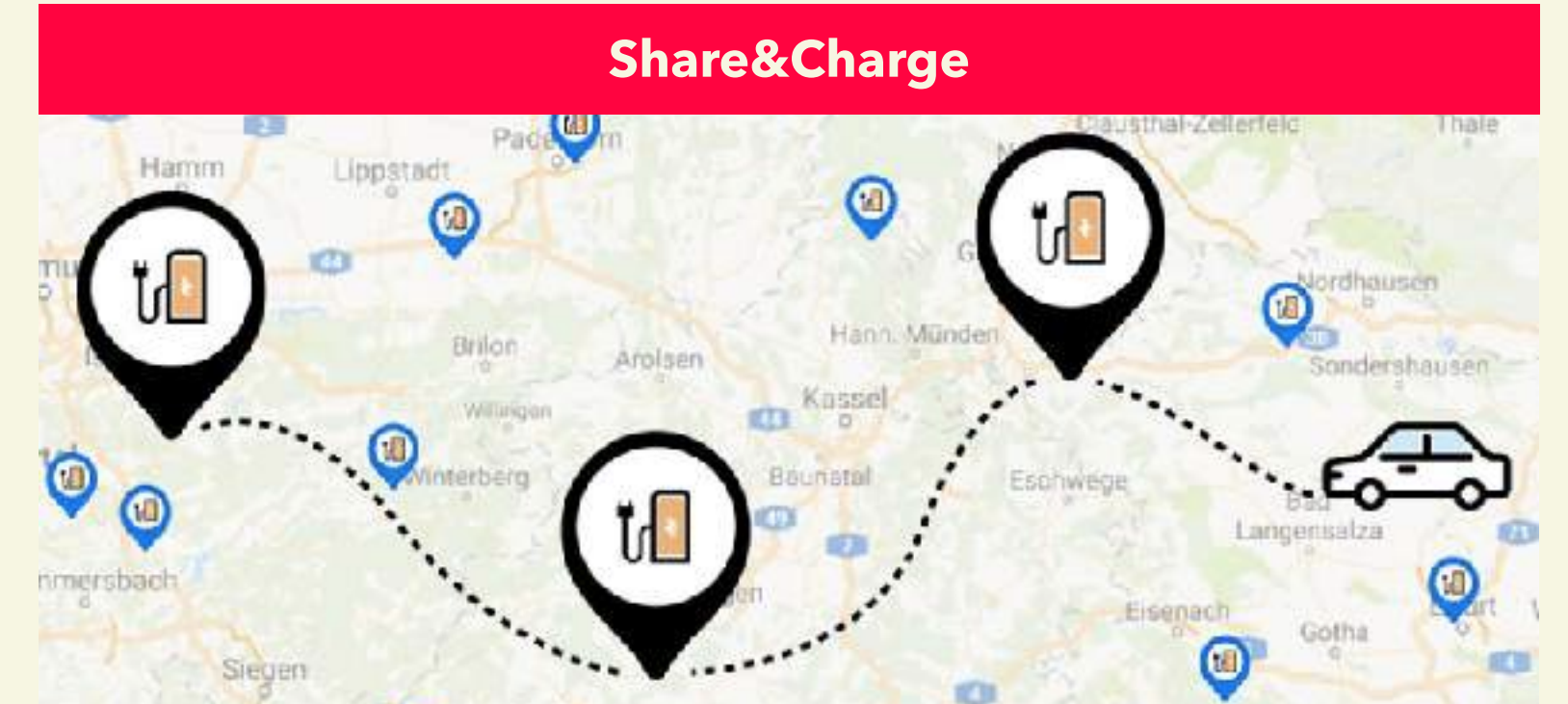
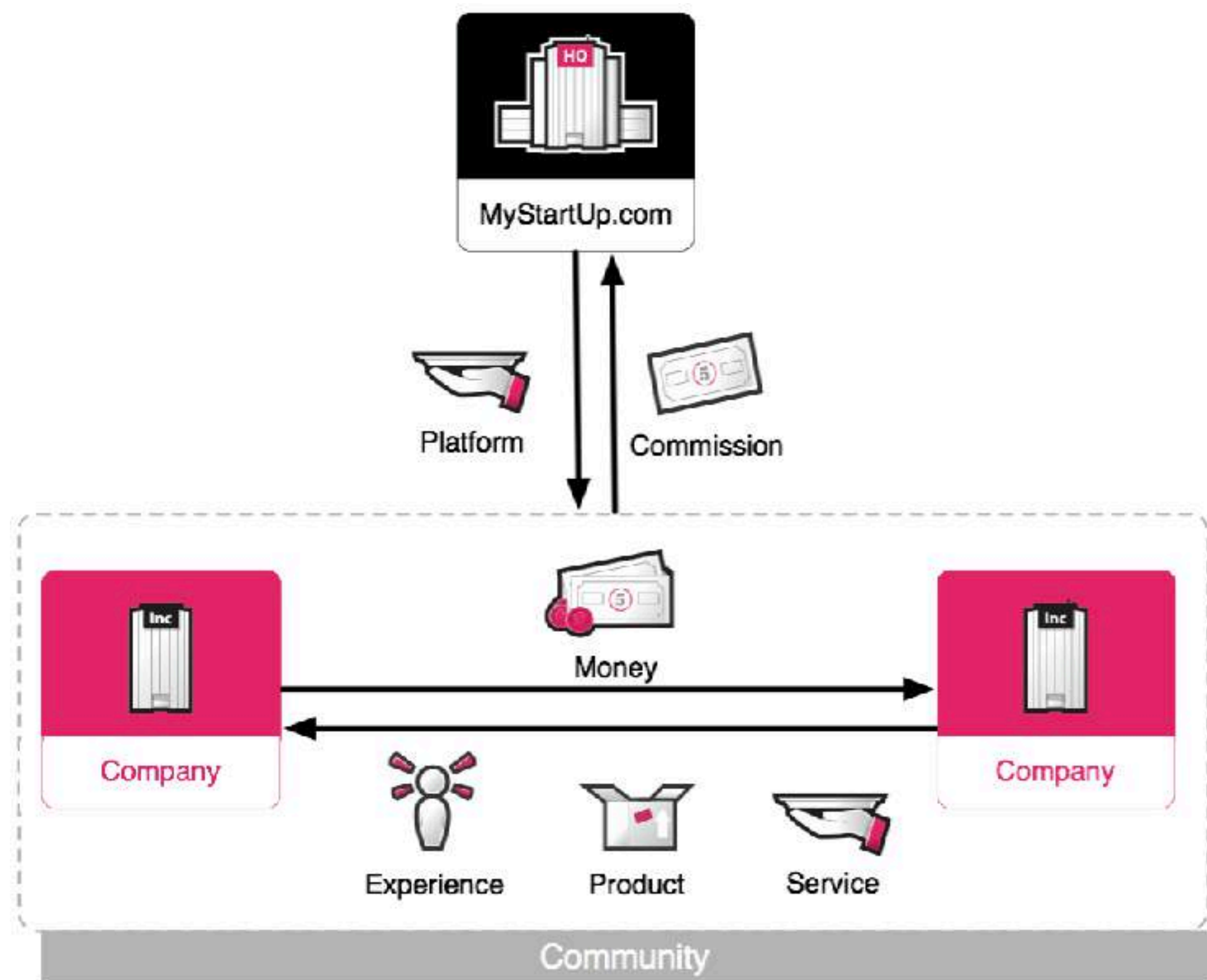
Orange Fab is typically an accelerator program for telecom company Orange, but the Silicon Valley chapter focuses on matchmaking between startups and corporates.



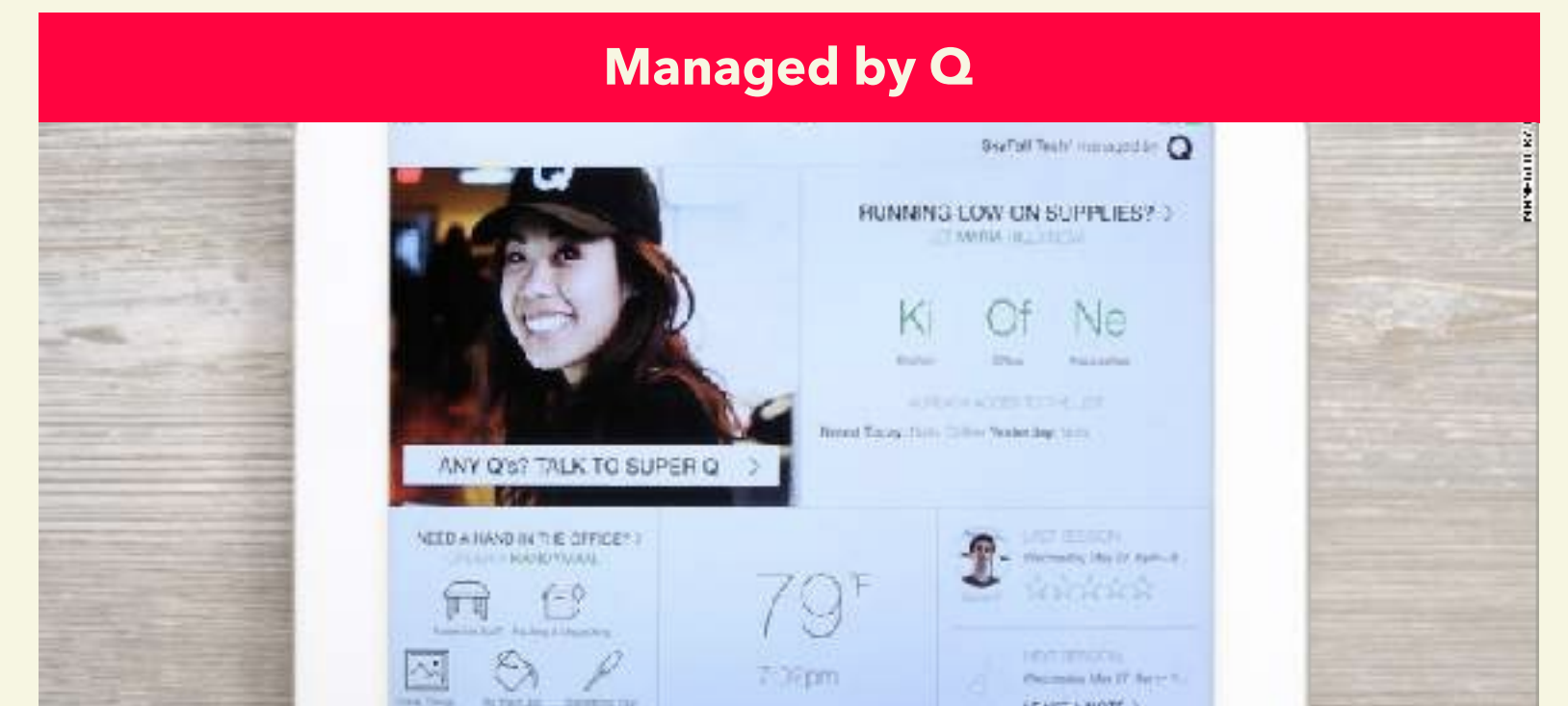
# 9. Marketplace

A marketplace brings together supply and demand through a platform or broker. The one gaining the most value is the one who pays the commission.

Free for the user	Value proposition
Third part pays the bills	Pricing tactic



Share&Charge (by Innogy) is a matchmaking app connecting charge point operators with drivers of electric vehicles, who often have a hard time finding the cheapest and closest charging station.



Managed by Q connects office design and management vendors to small businesses, saving 40% of time and 30% of costs.



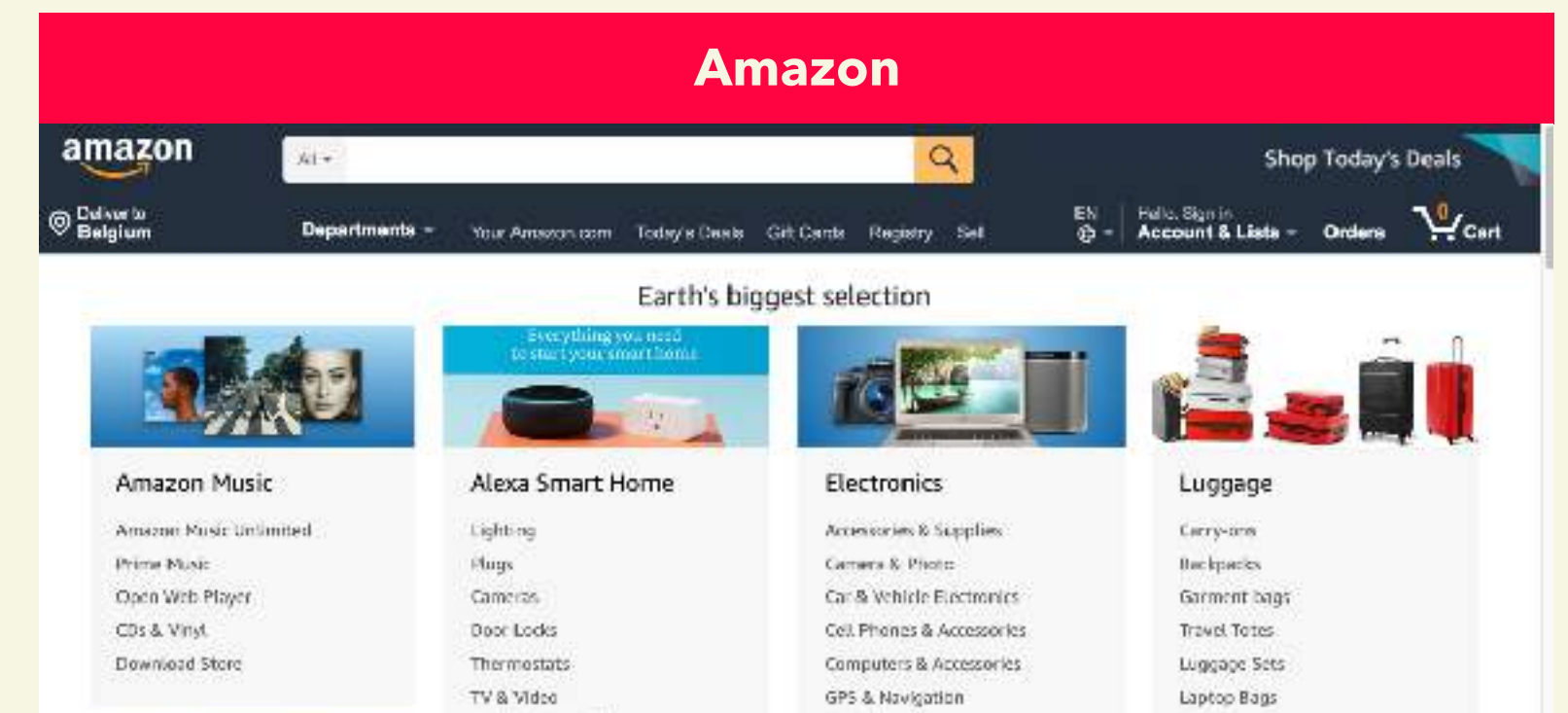
# 10. Negative WCR

Negative Working Capital Requirement: Some companies have figured out how to run a business on other people's money by collecting as much money as possible in advance from some customers while holding out on paying others. Normally, anything in the negative is not good, but in the case of working capital, it can be. A company with negative working capital funds its growth in sales by effectively borrowing from its suppliers and customers.

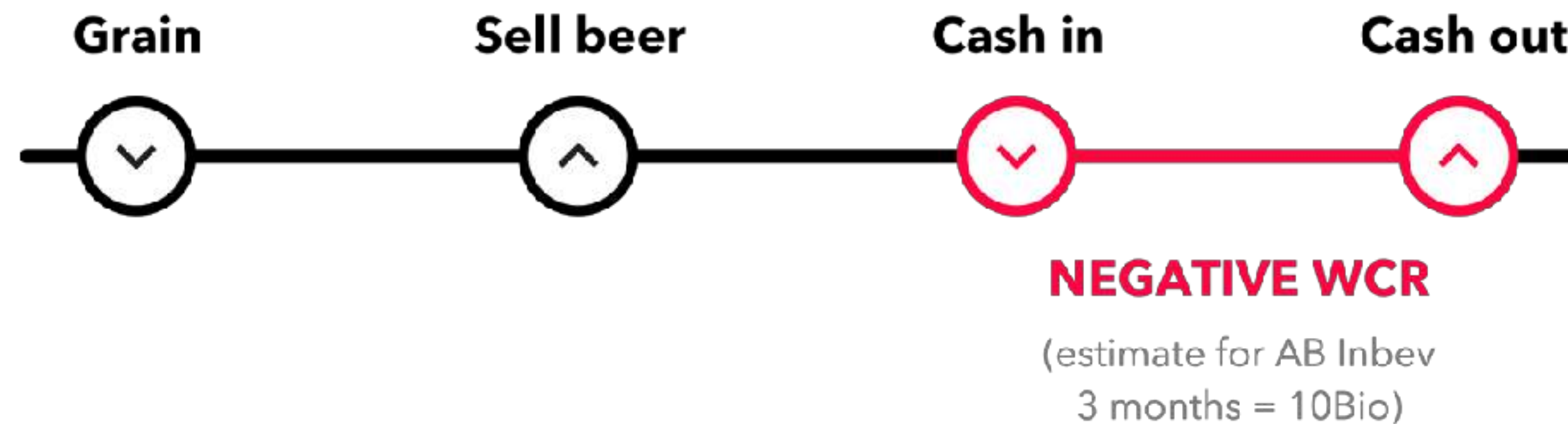
Free for the user	Value proposition
Third part pays the bills	Pricing tactic



Being the world's largest brewer with a 25-percent global market share has its advantages. While clients have to pay after a month, suppliers (eg. farmers) get paid only 4 months after delivery.



Amazon's market power allows it to create better vendor terms, such as allowing a longer time before having to pay vendors. This leads to negative working capital that Amazon uses for investment in technology and growth.



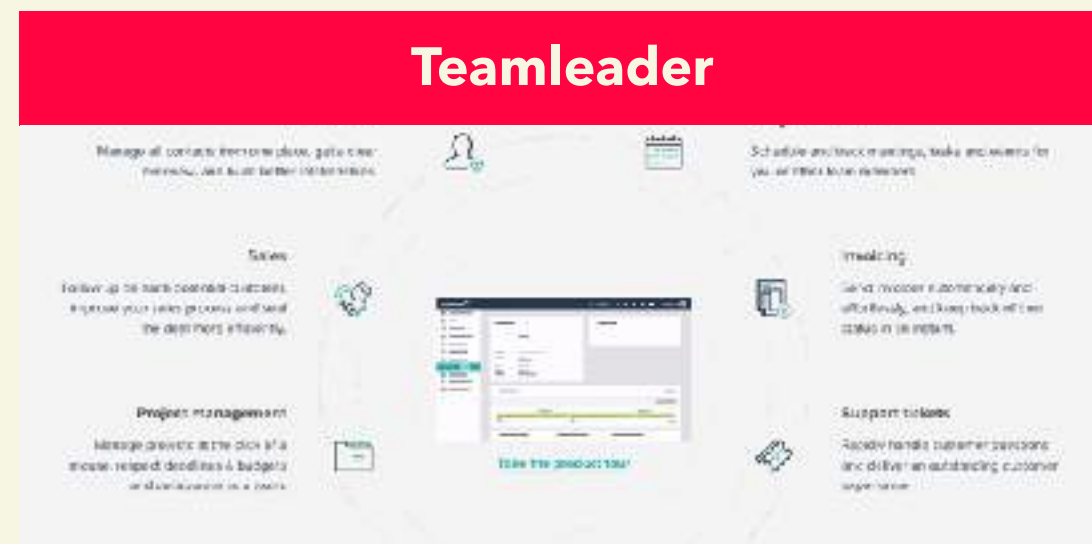


# Value proposition

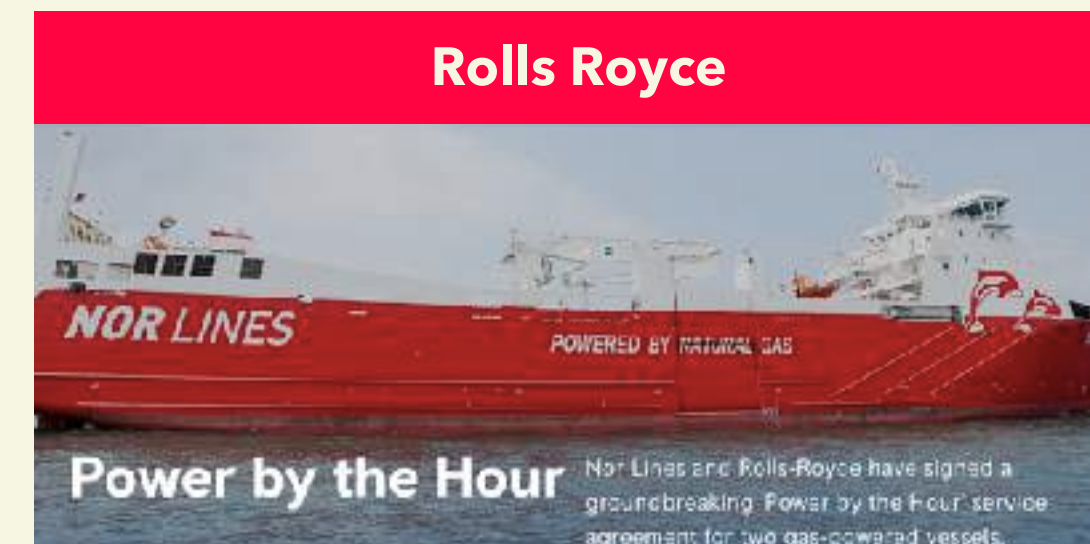
# 11. Loss/Aversion

Free for the user	Value proposition
Third part pays the bills	Pricing tactic

A technique used by drug dealers and telcos for many years and also known as locking-in customers: give something for free (or sell it cheaply), to make sure that changing to a different product/service incurs lots of hassle (in \$ or effort).



Teamleader offers an online CRM tool (and much more) to SMEs. For an SME to switch to another CRM tool, the switching costs are very high. First, the data needs to be moved to another CRM (which is often structured differently), then the internal processes need to be changed. Lastly, the employees need to be trained to use the new tool.



Rolls Royce's famous 'power by the hour' offer is much more than a low Capex investment: they also offer an entire experience called 'Corporate Care'. They lease jet engines, maintenance and repair services at an hourly fee. This has such an influence on their customer's cost structure, organisational capabilities and planning systems, that switching to a competitor would be debilitating.

## WHERE WE WOULD START OUR PRICING STRATEGY:

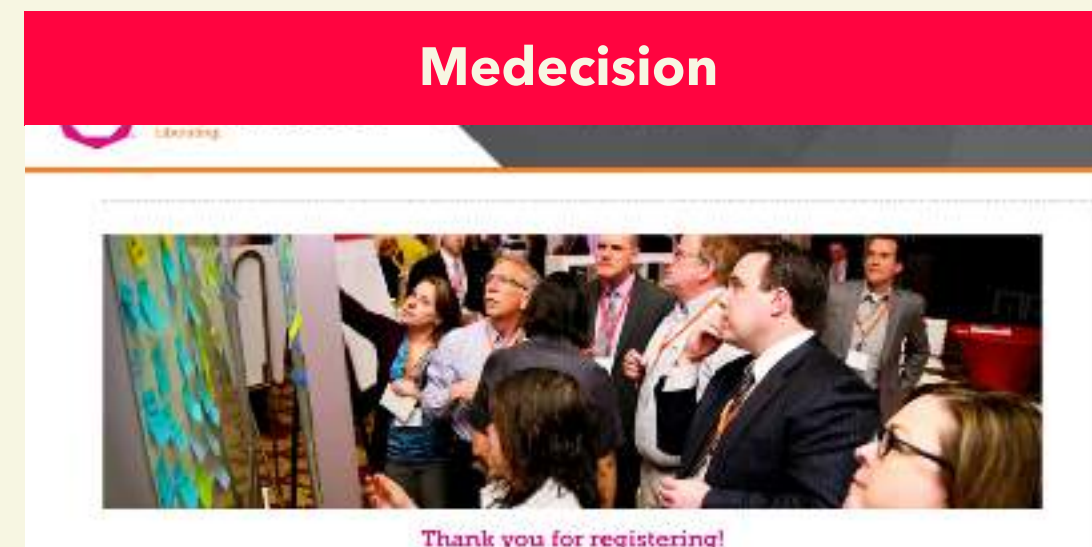
Costs related to the risks of letting go of the old product/service + cost of training all employees to use the new solution.



# 12. Exclusivity/Limited Availability

Free for the user	Value proposition
Third part pays the bills	Pricing tactic

Having something with exclusivity piques peoples' interest. The less people have access to the product/service, the higher its perceived value. Think about: limited stock, price increase, limited-time openings, combination offers, and invite-only events.



Medecision, a provider of population health management solutions, uses exclusive, client-only webinars to build customer loyalty and drive retention. Webinars are invaluable to the customer as a source of the most up-to-date information.



Scarcity principles in the B2C context can be applied to B2B. For example, Booking.com, a hotel reservation site, encourages users to make a purchase by showing limited time offers, the number of purchases that day, how many others users are looking at the offer, and how many available rooms are left.

## WHERE WE WOULD START OUR PRICING STRATEGY:

Set a (very) high price and lower it if you don't get traction

# 13. Acquisition convenience

Free for the user	Value proposition
Third part pays the bills	Pricing tactic

The acquisition of new customers is an expensive business: you need to convince a customer to buy your product or service. Ultimate convenience is achieved when customers are coming to you without active sales or marketing.



As WeChat has more than 900 million daily active users, it's the best platform in China to conveniently and cheaply acquire customers. A business can easily multiply a company's sales overnight through high visibility on the WeChat platform. It's the most convenient marketing and sales channel for businesses.



Lafarge, the world's largest cement manufacturer, links retailers with micro-finance organisations so that stores can offer loans and construction support to low-income consumers. Lafarge's primary investment is in a team of home-improvement "counselors" who market the service through channels such as info kiosks set up in stores.

## WHERE WE WOULD START OUR PRICING STRATEGY:

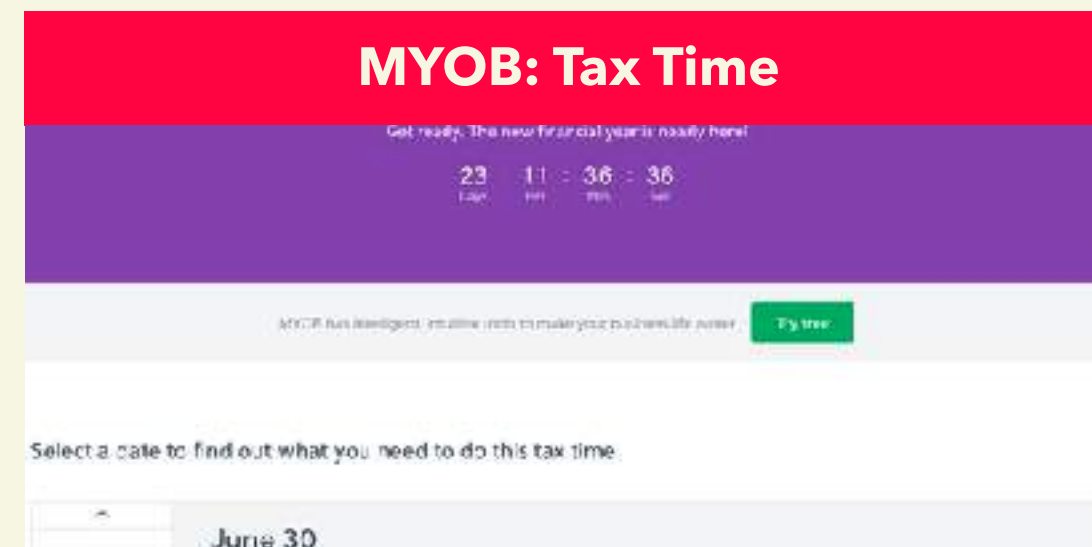
Saved cost per acquisition (Google ads, working hours, etc.)



# 14. Client (of clients) satisfaction

Free for the user	Value proposition
Third part pays the bills	Pricing tactic

Retention is a key metric to safeguard client satisfaction. If your product/service meets - and ideally surpasses - the customer's expectations, this results in higher revenue per customer, less churn and fewer acquisition costs.



MYOB helps companies manage their finances by connecting them with bookkeepers and financial services professionals. MYOB identified its two key customer segments – small businesses and established enterprises – and creates content and guides that directly fit their needs, positioning itself as a go-to resource.



Joy Global Inc., a Fortune 1000 company, manufactures and services heavy machinery used in mining. The company also deals in aftermarket parts. By installing sensors in their machines, they are able to inform their clients when the machines need replacement parts or service. (Smart Services monitoring program)

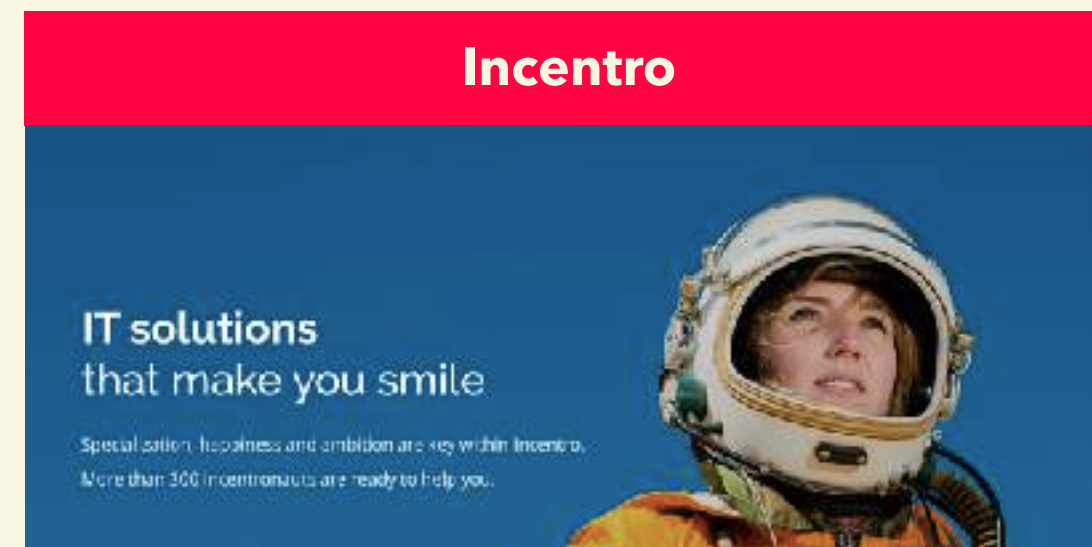
## WHERE WE WOULD START OUR PRICING STRATEGY:

Average of extra jobs created (retention) X cost of acquiring a new client

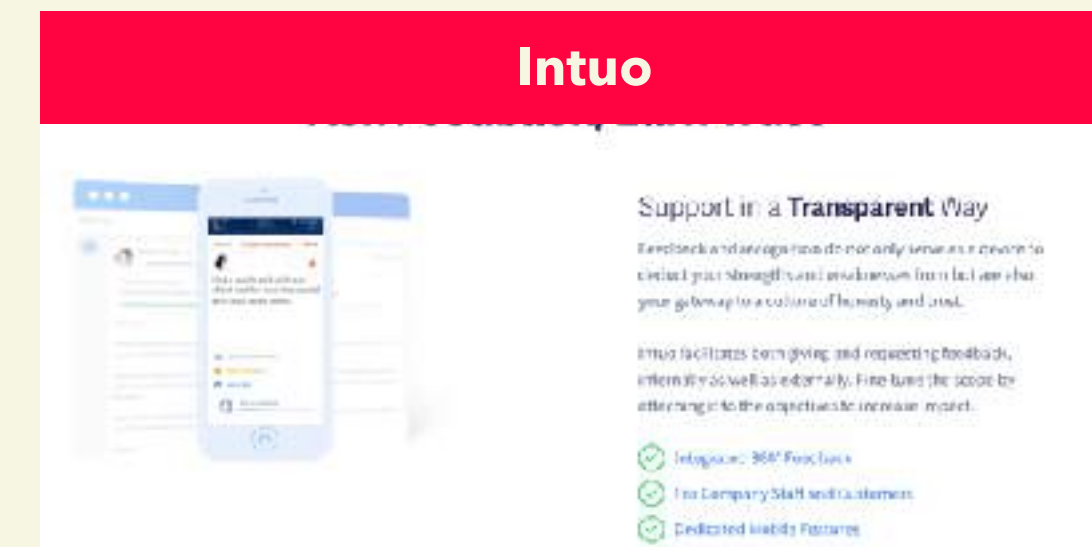
# 15. Employee satisfaction

Free for the user	Value proposition
Third part pays the bills	Pricing tactic

Employees can be considered as internal clients: keeping them happy is as important as selling good products/ services to external customers. The better you treat them, the better it is for your client's business.



Incentro only has two key metrics: employee happiness and revenue. As long as they reach those two metrics, the employees can decide about absolutely everything. Each team is managed as a separate business, with their own P&L, their own processes, rules, etc.



Intuo helps increase customer satisfaction through a set of employee-centric HR tools. Intuo is a guide for check-ins, 360° feedback, onboarding of new hires, agile objective management, engagement surveys, and learning management.

## WHERE WE WOULD START OUR PRICING STRATEGY:

Average cost of hiring per year divided by average turnover time of employees.



# 16. Certainty (= lower risk)

Free for the user	Value proposition
Third part pays the bills	Pricing tactic

Risk comes with a 'risk minimisation cost'. Lowering the perception of risk is often enough to convince a company to buy your service. Go and find those risk factors!



Every year, beekeepers risk losing 1/3 of their business due to undetected bee diseases. The Blazer System is an IoT connected box that beekeeper businesses install underneath their beehives. A community of enthusiasts train algorithms, which use visual recognition to flag potential diseases in bee colonies.



SharkGate set up a subsidiary 'One Hour Site Fix' that will fix a business' hacked site for free in one hour. The customer then pays a monthly subscription to keep the site from being hacked again. SharkGate guarantees their service, providing peace of mind to customers knowing their website is protected by a leading cloud based firewall.

## WHERE WE WOULD START OUR PRICING STRATEGY:

Current costs of yearly safety buffer X added risk of changing the current way of working (0-100%)

# 17. Flexibility (= lower fixed cost)

Free for the user	Value proposition
Third part pays the bills	Pricing tactic

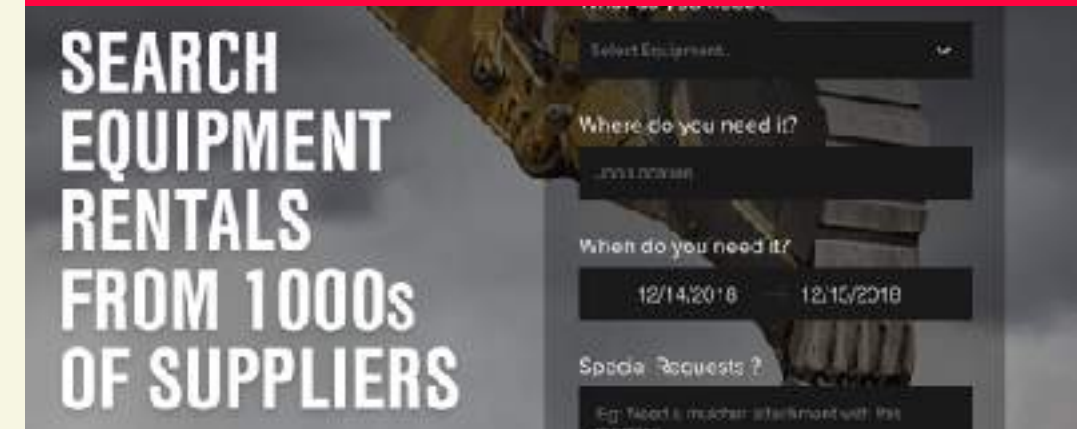
High investments equal high risk. Keeping investments low equals high flexibility, a goal of every CEO.

## Flowspace Flexible Warehousing



In a market defined by long leases on large amounts of space, Flowspace provides on-demand warehousing for businesses, handling storage, transportation, and service of inventory on a month-to-month basis without space minimums or price lock-ins. Customers can rent even portions of warehouses on a month-to-month basis per square foot or by pallet.

## DOZR



DOZR is a Canadian peer-to-peer construction equipment rental company that minimises the equipment investment costs for contractors. Contractors can rent their idle equipment, maximising their return on investment. The decreased risk of investment has led to increased machine purchases, and DOZR also works with equipment dealers in facilitating equipment purchases.

## WHERE WE WOULD START OUR PRICING STRATEGY:

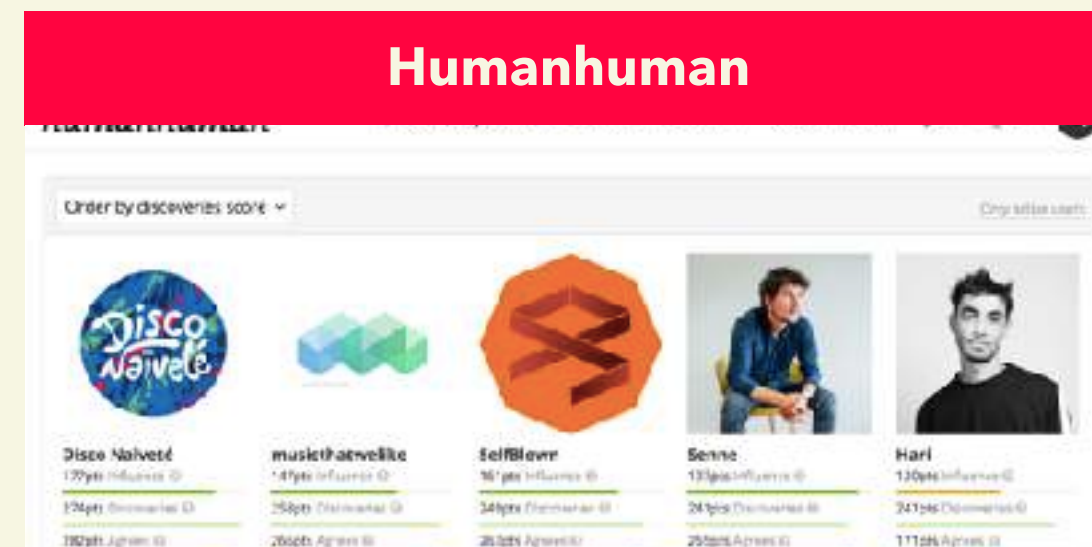
Cost of a wrong investment (or hire) X the amount of times it has happened during the last few years.



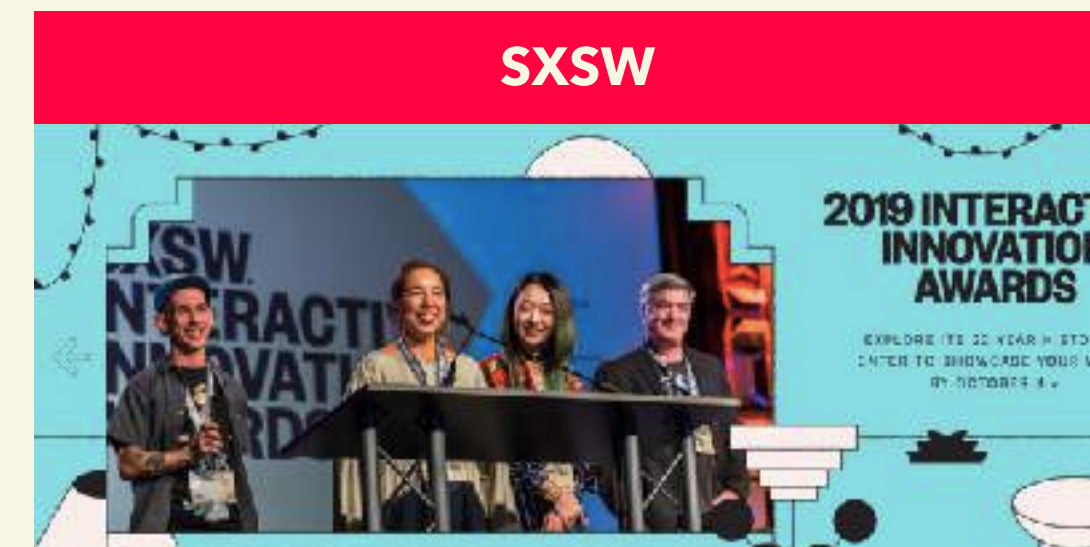
# 18. Vanity/reputation

Free for the user	Value proposition
Third part pays the bills	Pricing tactic

Reputation is a mechanic mostly used in gaming, where levelling up is the ultimate form of reputation. In B2B, it's about motivating the end user to give you their data (like humanhuman) or to make your customer feel more important (like SXSW).



Humanhuman is a digital talent scout for record labels/festival organizers, where music aficionados do the legwork. A community of music lovers recommend artists they discover, and humanhuman sells the data to record labels etc. In return, the music lovers build up their reputation when the artists they identified become more popular.



South By Southwest (SXSW) is the most important innovation conference globally. Sponsoring a party, hosting an 'IBM house' with a display of technologies, facilitating a panel of speakers at the event all build up your credibility in the innovation community. Companies often use their participation to boost their innovative image, to attract talent, leads, etc.

## WHERE WE WOULD START OUR PRICING STRATEGY:

Pricing interviews to define how much value you create and then deduce how much value you could

# 19. OPEX savings

Free for the user	Value proposition
Third part pays the bills	Pricing tactic

Automation of repetitive, non-value adding tasks and making an organisation 'lean' are the most common ways to save on operating expenses. No company is perfect. Search and you shall find!



Mercury is a new system built by HMRC and Landmark Global to speed up customs clearance. They built a unique clearance system to facilitate im/export with 2 clicks. The 80,000-GBP investment in the development of the program led to 1.73 million GBP in savings on salaries in the first year. They will license it to competitors and get a cut of Opex.



VAKT offers 30-40% efficiency and trade finance savings in the processing of commodity trading. The platform digitises traditional paper-based processes and leverages blockchain to dramatically reduce OPEX costs (such as printing, postal and demurrage costs). Nine leading energy companies and banks (incl. ING) work together on this platform.

## WHERE WE WOULD START OUR PRICING STRATEGY:

For **people** (like Mercury): relative time freed to use for value-adding tasks X average wage cost/hour.

For **other OPEX** (like VAKT): first fix a reference cost for the task. Then claim part of the savings after a set time.



# 20. Circular Economy

Free for the user	Value proposition
Third part pays the bills	Pricing tactic

Global trends have influenced growing market pressure for more environmental solutions. Businesses can leverage circular models that better manage resource flow, cut costs, generate revenue, and enhance customer value.



Caterpillar's remanufacturing activity, through its Reman Program, has focused on returning components at end of life to same-as-new condition or quality. This salvaging practice reduces costs, waste, greenhouse gas emissions, and the need for raw inputs, which benefits customers across industries.



Walt Disney World Resort and other business customers pay to send their food waste to Harvest Power, an anaerobic digestion facility. The waste is converted into renewable biogas, which generates electricity and is sold to local utilities. The remaining solid material is processed into fertilizer and sold to agriculture customers. How can you turn waste into revenue?

## WHERE WE WOULD START OUR PRICING STRATEGY:

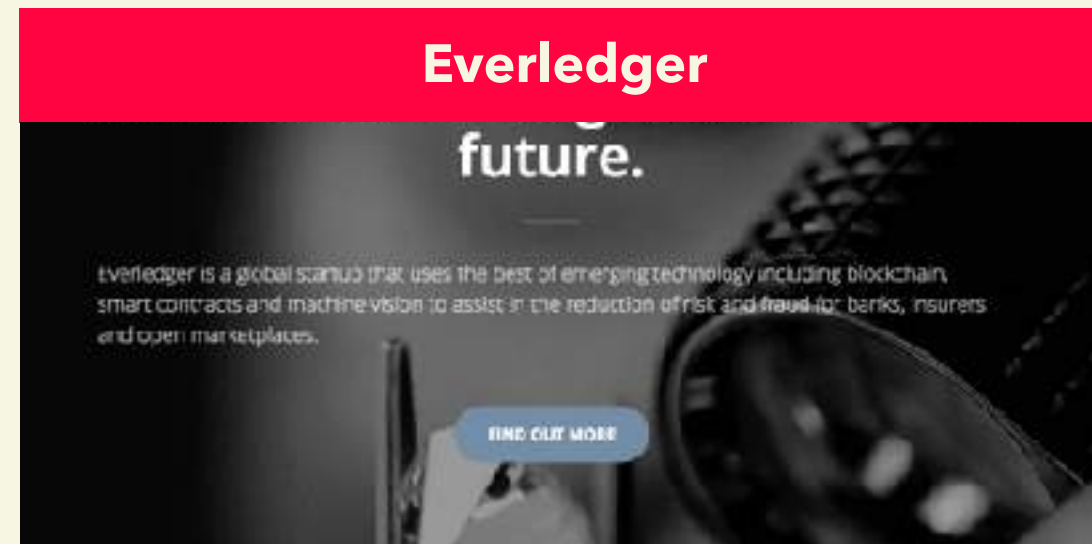
What's the cost of waste to the company?

Who benefits from recovering resources or extending product life (suppliers, customers)?

# 21. Transparency

Free for the user	Value proposition
Third part pays the bills	Pricing tactic

There is growing market pressure for open communication and transparency. The more companies share with their employees, clients, and partners without unveiling differentiating company information, the more trust they receive.



Everledger is a company that tracks and protects valuable assets, like diamonds. It provides full transparency over the diamond's provenance and verifies its authenticity. Therefore, they can ensure jewellers that they're buying sustainably sourced diamonds, but also reduce fraud for insurers and banks.



Sportswear company Patagonia provides transparency of its entire supply chain. Their "Footprint Chronicles" project traces the path of each product, showing all textile mills, sewing factories, and farms involved in sourcing and production. Patagonia treats suppliers as partners, and supports them by improving their social, environmental and ethical situation.

## WHERE WE WOULD START OUR PRICING STRATEGY:

How much time do managers 'lose' by managing questions or mistakes based on limited information?

What is the cost of fraud in the company?

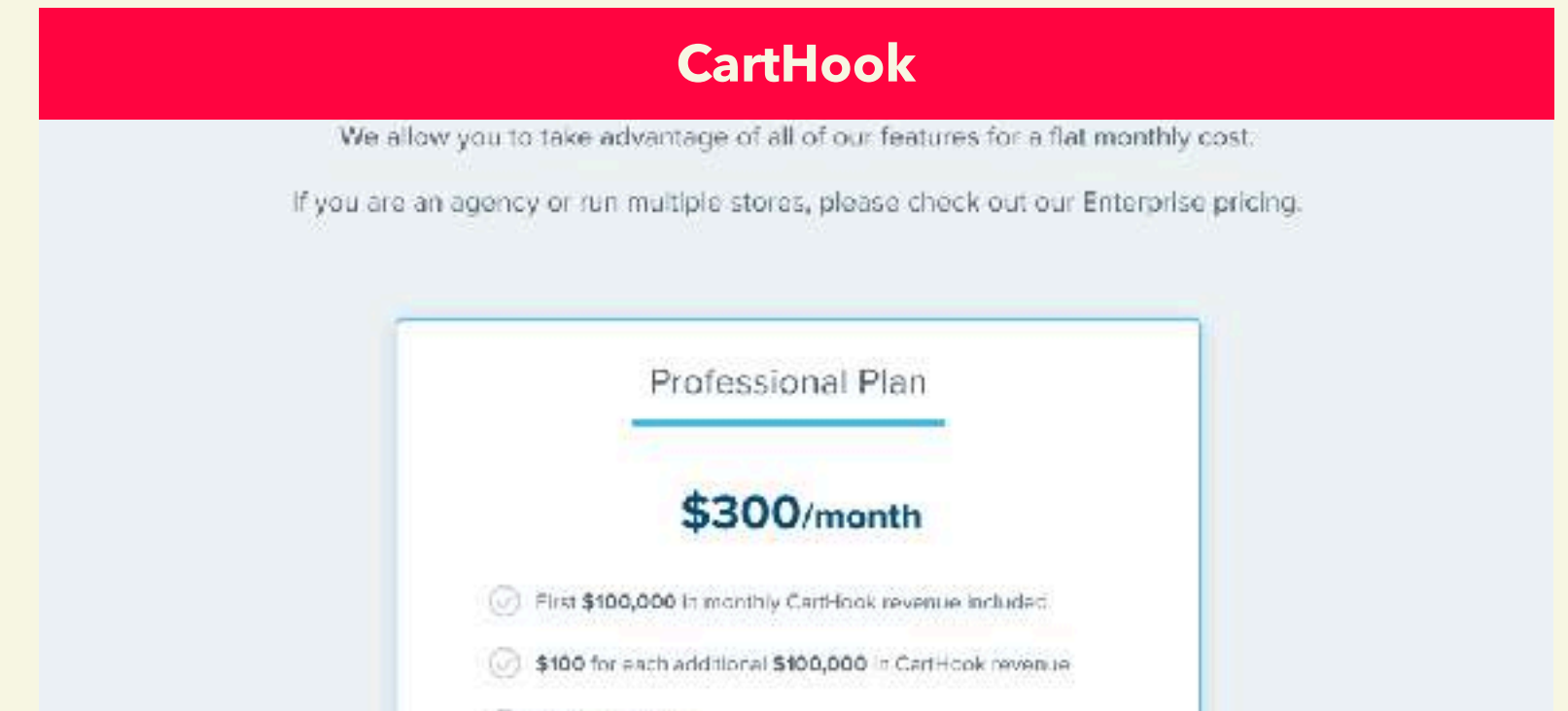
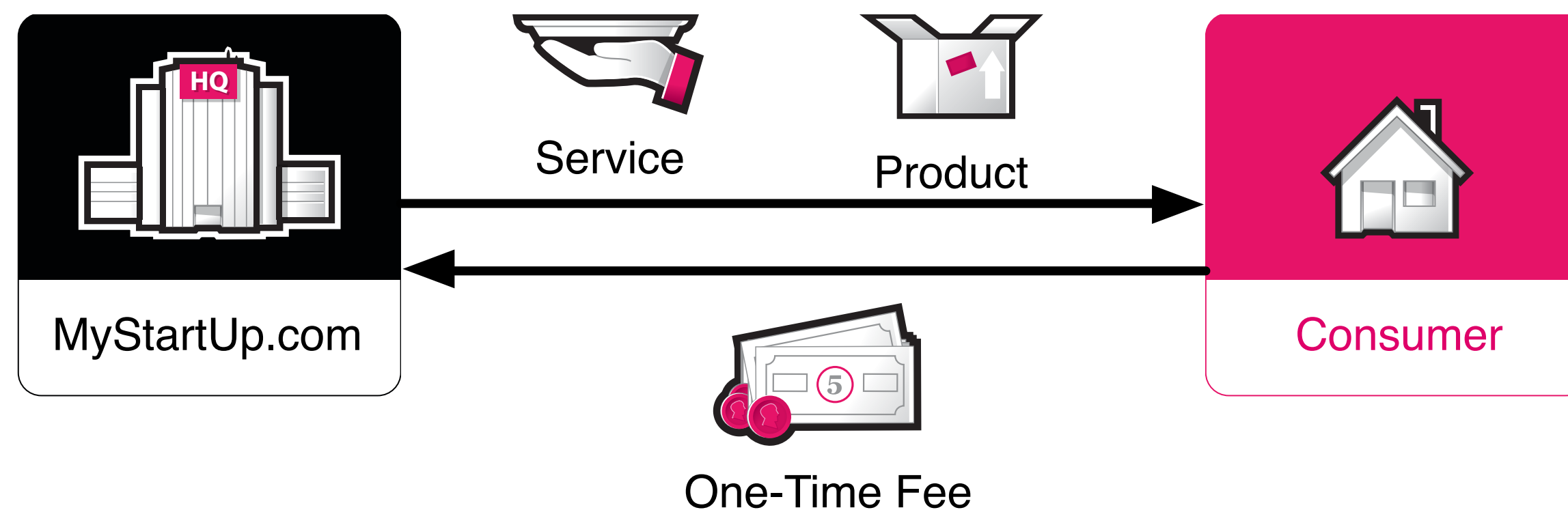


# Pricing tactic

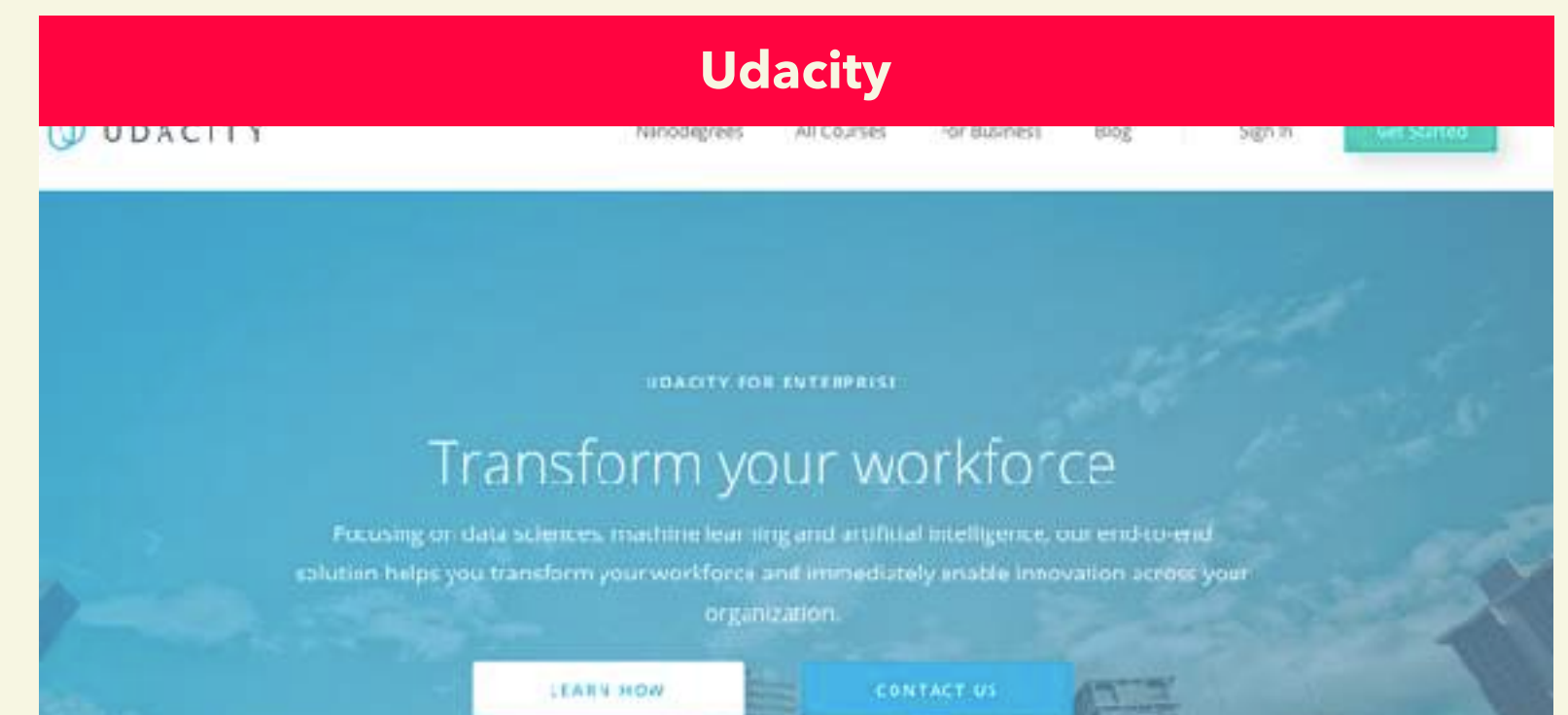
# 22. Flat rate

This is how most products are sold: you pay a one-time fee to own the product and/or receive access to a service.

Free for the user	Value proposition
Third party pays the bills	<b>Pricing tactic</b>



CartHook is a Shopify application that helps companies recover abandoned e-commerce sales. Their single, all-inclusive plan is offered at a flat monthly cost.



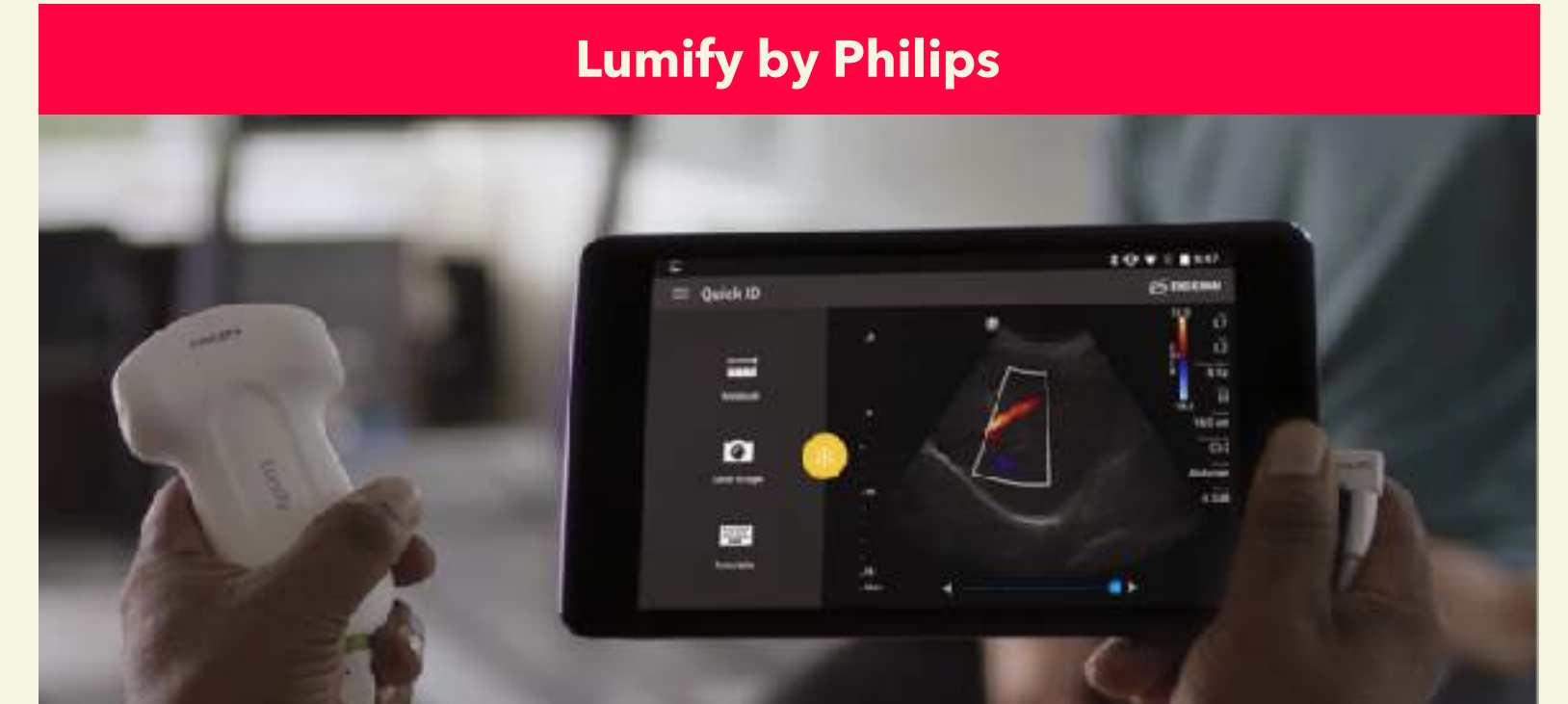
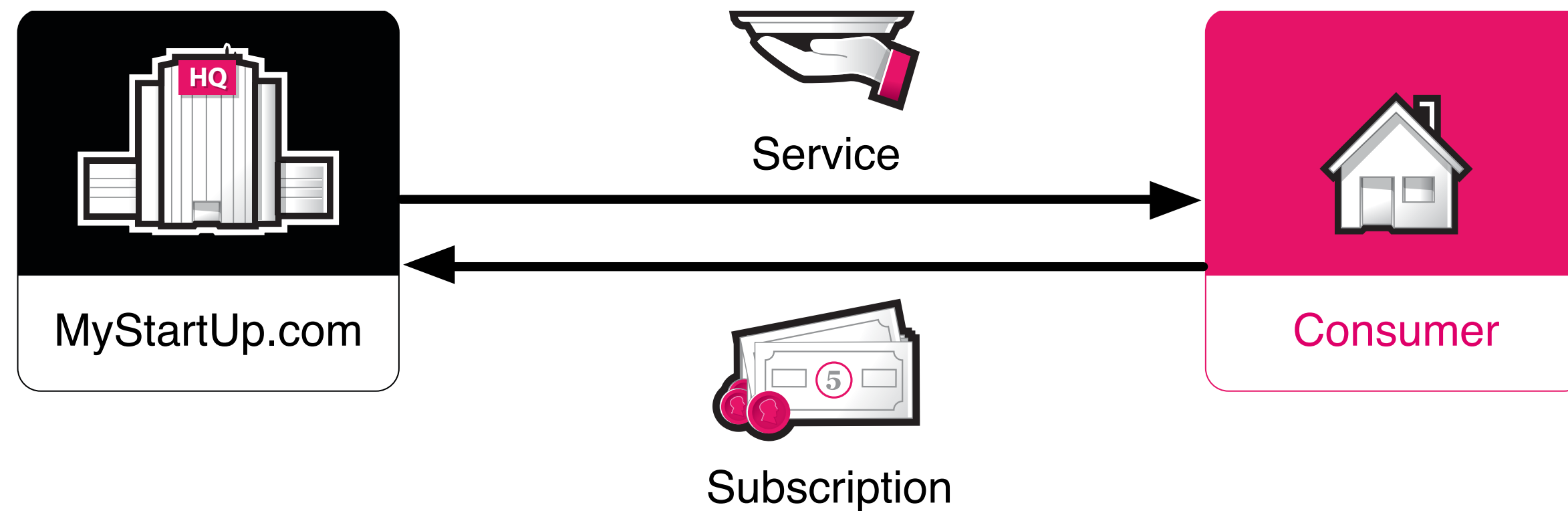
Udacity's e-courses called 'Nanodegrees' promise lifetime access to course materials for a flat fee – but only when you finish the course completely.



# 23. Subscription

A subscription is a pricing tactic with which you sell access to a product or service for a certain period of time. The service can be the periodic delivery of a product (newspaper), using a cloud-based software, being able to call assistance, etc.

Free for the user	Value proposition
Third part pays the bills	<b>Pricing tactic</b>



Lumify is a portable ultrasound device that connects to a smart device. A 12-month subscription is available, eliminating CAPEX costs.

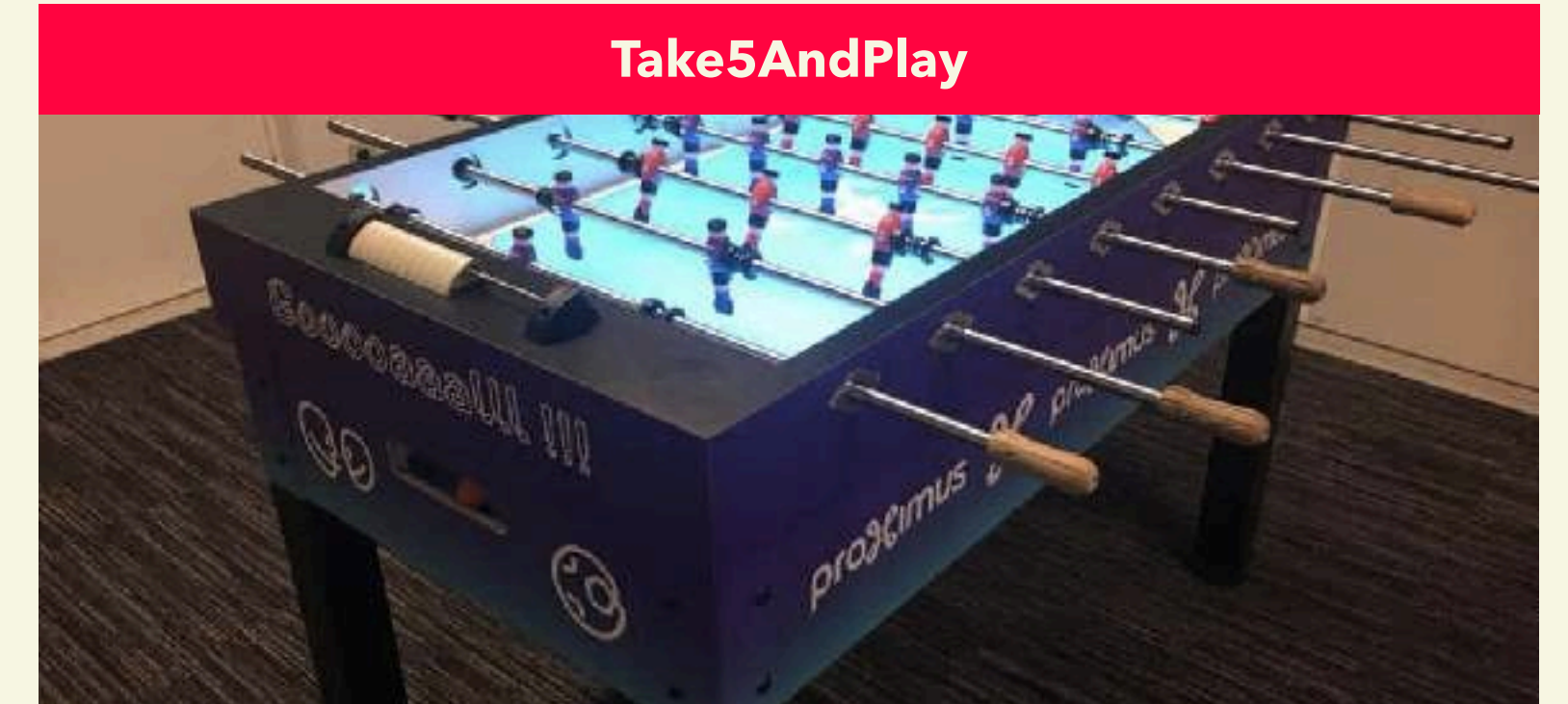


Rydoo offers a paperless expensing solution that makes it easier for employees to submit expenses to their employer. It uses a popular form of subscription: software-as-a-service (SAAS). It charges a monthly fee per user to the company.

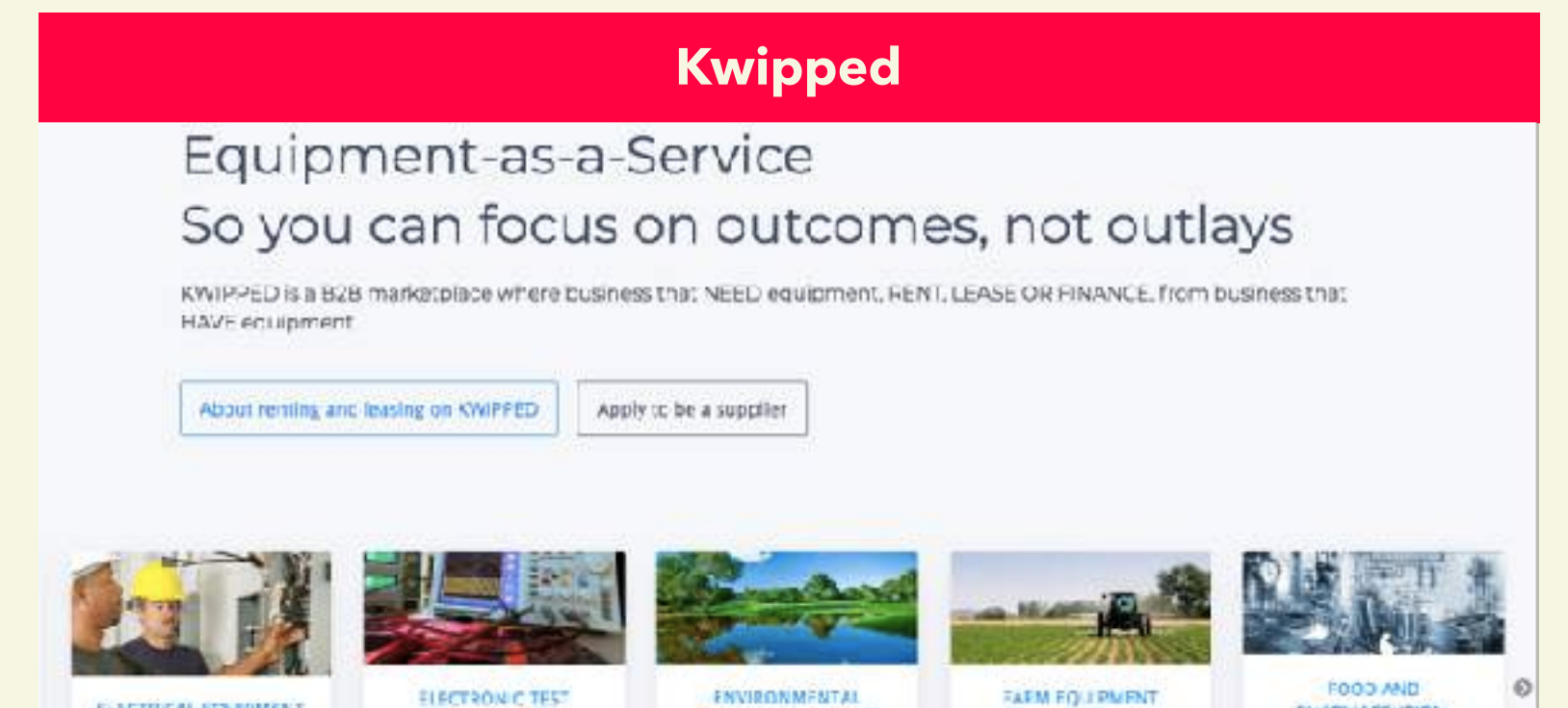
# 24. Leasing

Customers receive a physical product for a limited period. Within that timeframe, a product can only be leased to one customer who gets full exclusivity.

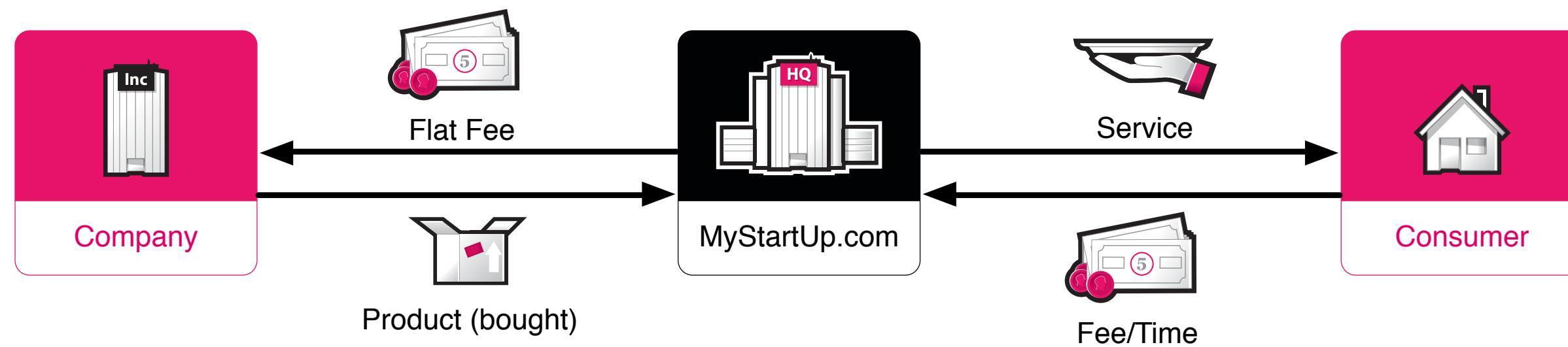
Free for the user	Value proposition
Third part pays the bills	<b>Pricing tactic</b>



Take5 leases out different games with the customer's branding. They give their clients the flexibility to switch every 3 months from a pool table to a ping pong table, or an arcade game.



Kwipped allows businesses to lease any equipment they need: IT hardware, laboratory equipment, mobile offices, heavy equipment, etc.

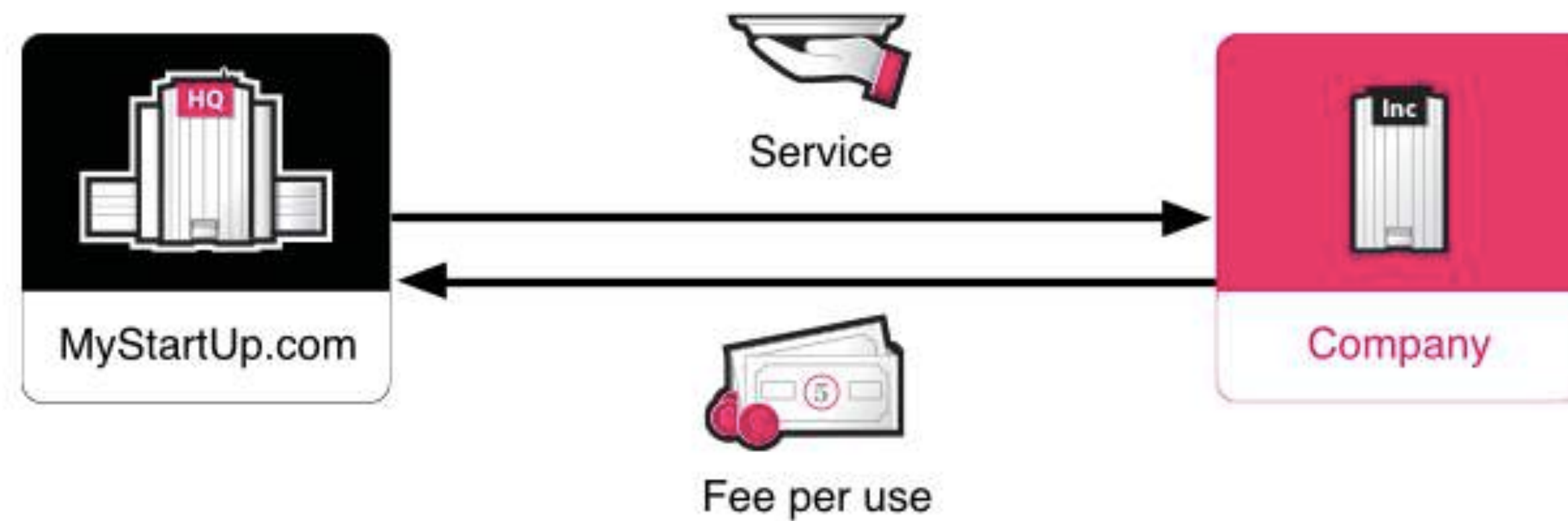




# 25. Pay-per-use

This is a results-based pricing tactic: some products are only used a limited amount of times (a car is idle 97% of the time). Paying only for the time you need a product/service creates flexibility and increases the value per use.

Free for the user	Value proposition
Third part pays the bills	<b>Pricing tactic</b>



Offer farming as a service, from soil preparation to harvesting. EM3 provides agricultural equipment and services on a pay-per-use basis to farmers in India.



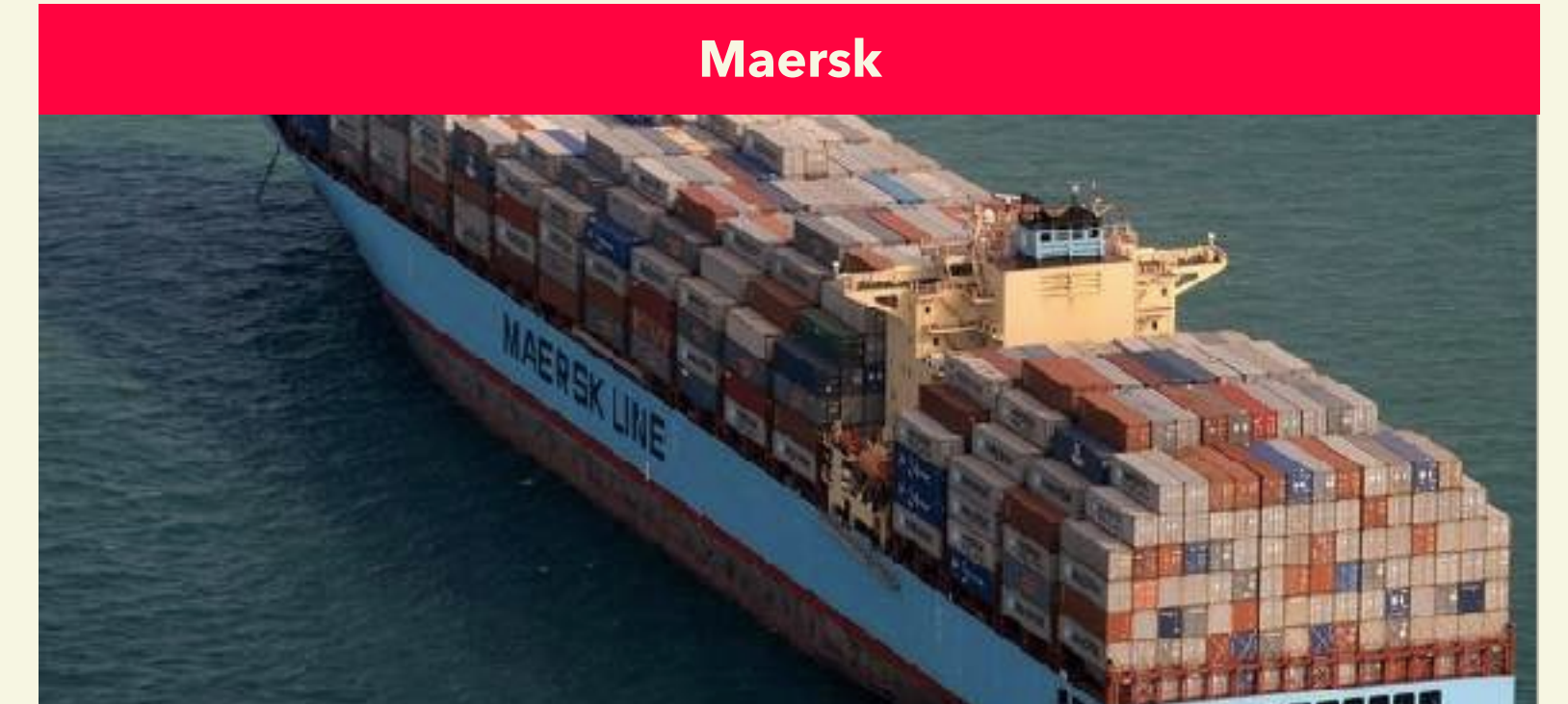
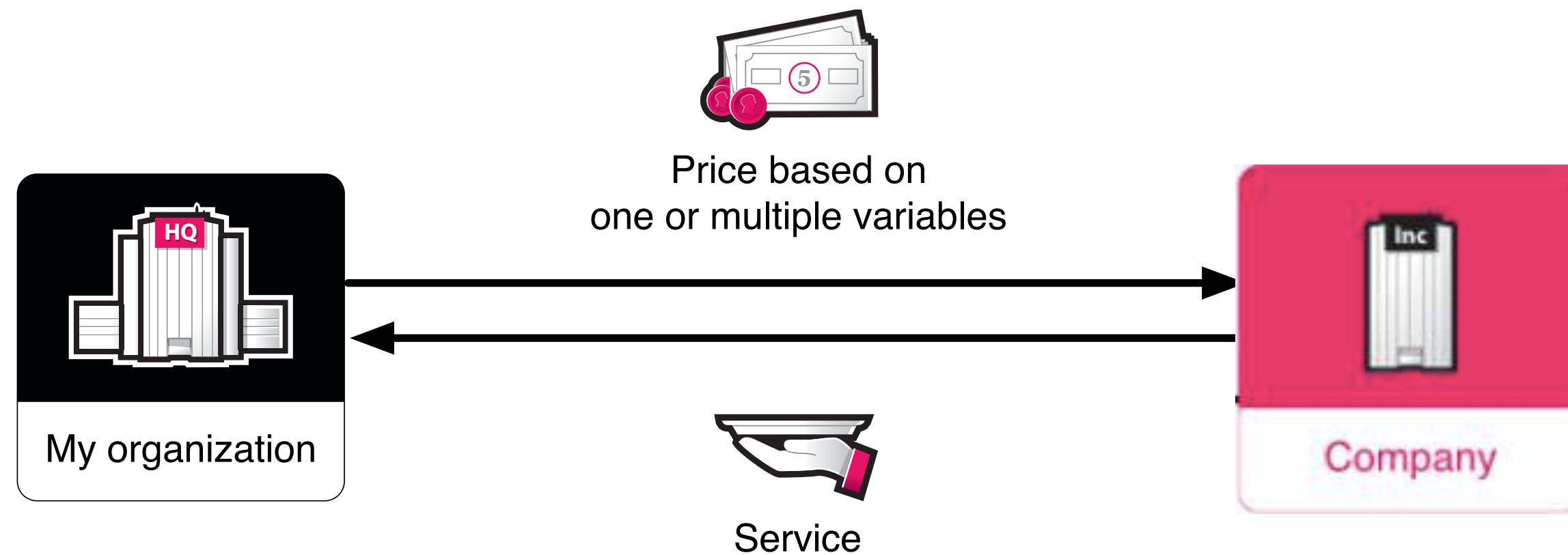
Atlas Copco, a tunnel boring equipment company, has an equipment-as-a-service model where they charge customers a price per cubic meter excavated.



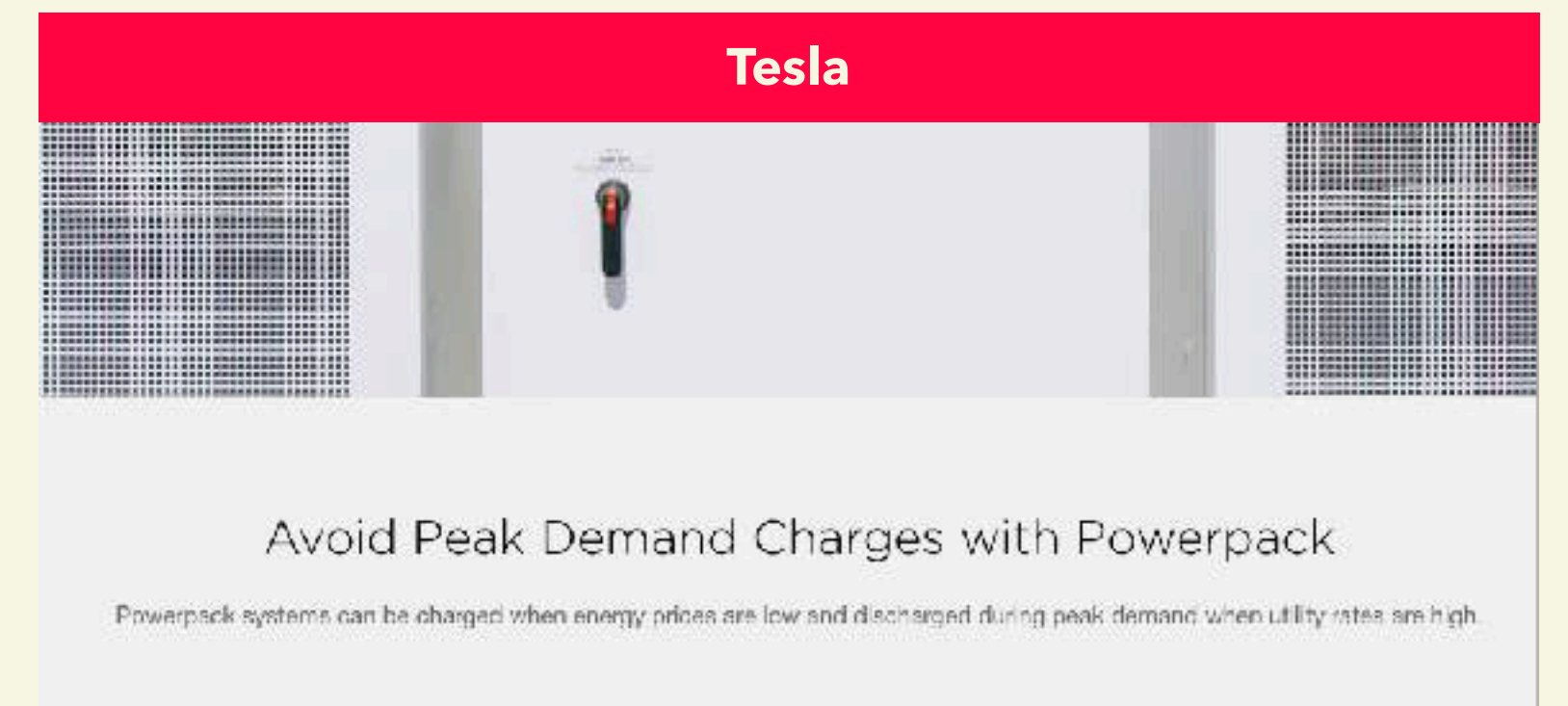
# 26. Dynamic pricing

A pricing tactic with highly flexible price mechanics for products or services based on different variables: time, demand, profile, performance, etc.

Free for the user	Value proposition
Third part pays the bills	<b>Pricing tactic</b>



Ocean carriers like Maersk adapt their prices based on demand on a certain shipping route. If a vessel is almost full, the prices surge and vice versa.



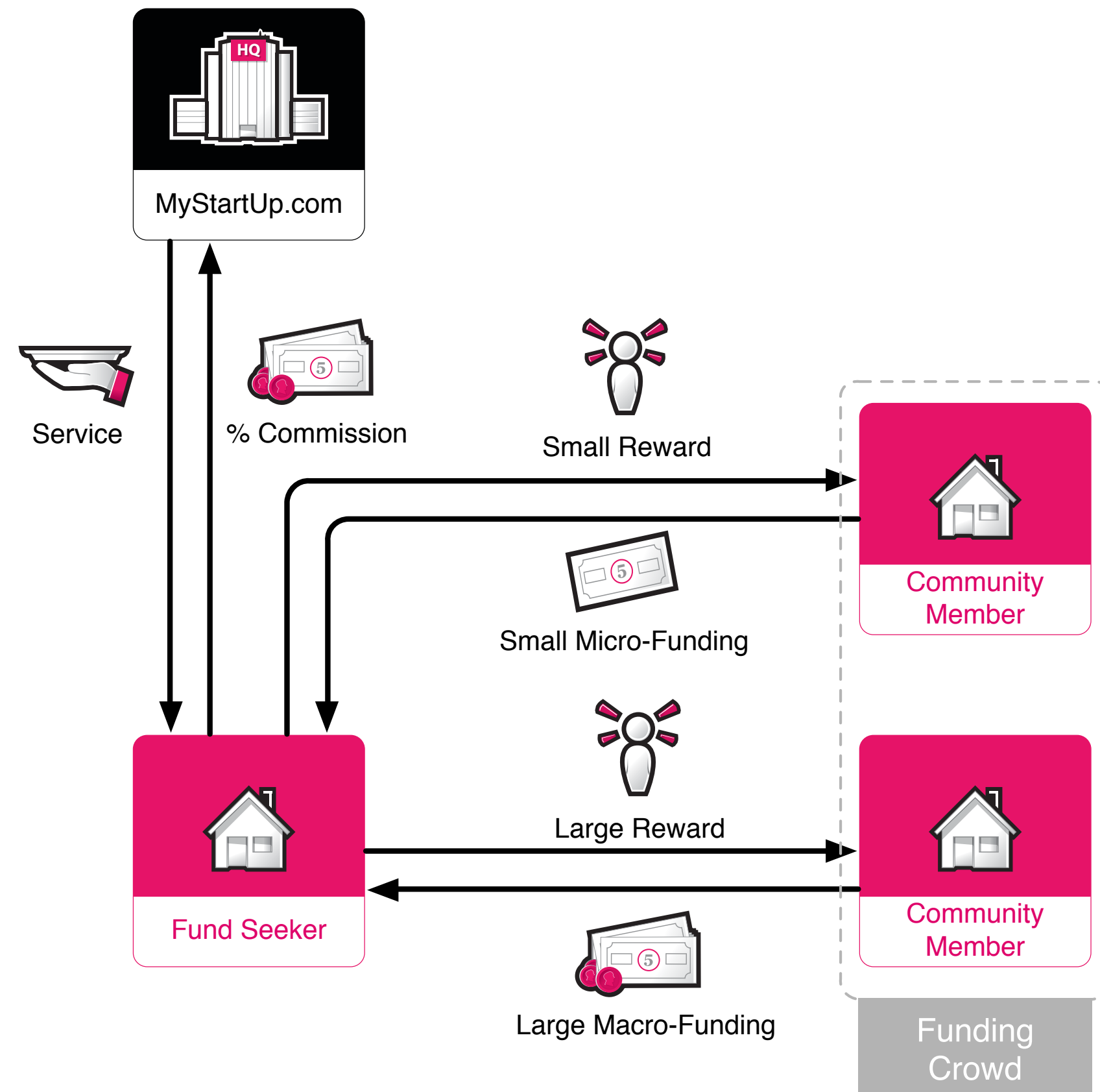
Tesla's (prev. SolarCity) Powerpack, lets commercial solar panel owners avoid peak charges by storing solar-generated energy.



# 27. Pre-sales

Offering a product/service/right for sale before it is fully developed. This is mostly used as a means of funding or to receive proof of customer interest before launch. This should always be combined with another pricing tactic!

Free for the user	Value proposition
Third part pays the bills	<b>Pricing tactic</b>



FirstBuild is GE Appliances' global co-creation community of designers, engineers and appliances users. FirstBuild used crowdfunding as a pre-sales strategy to launch the Paragon Cooktop.

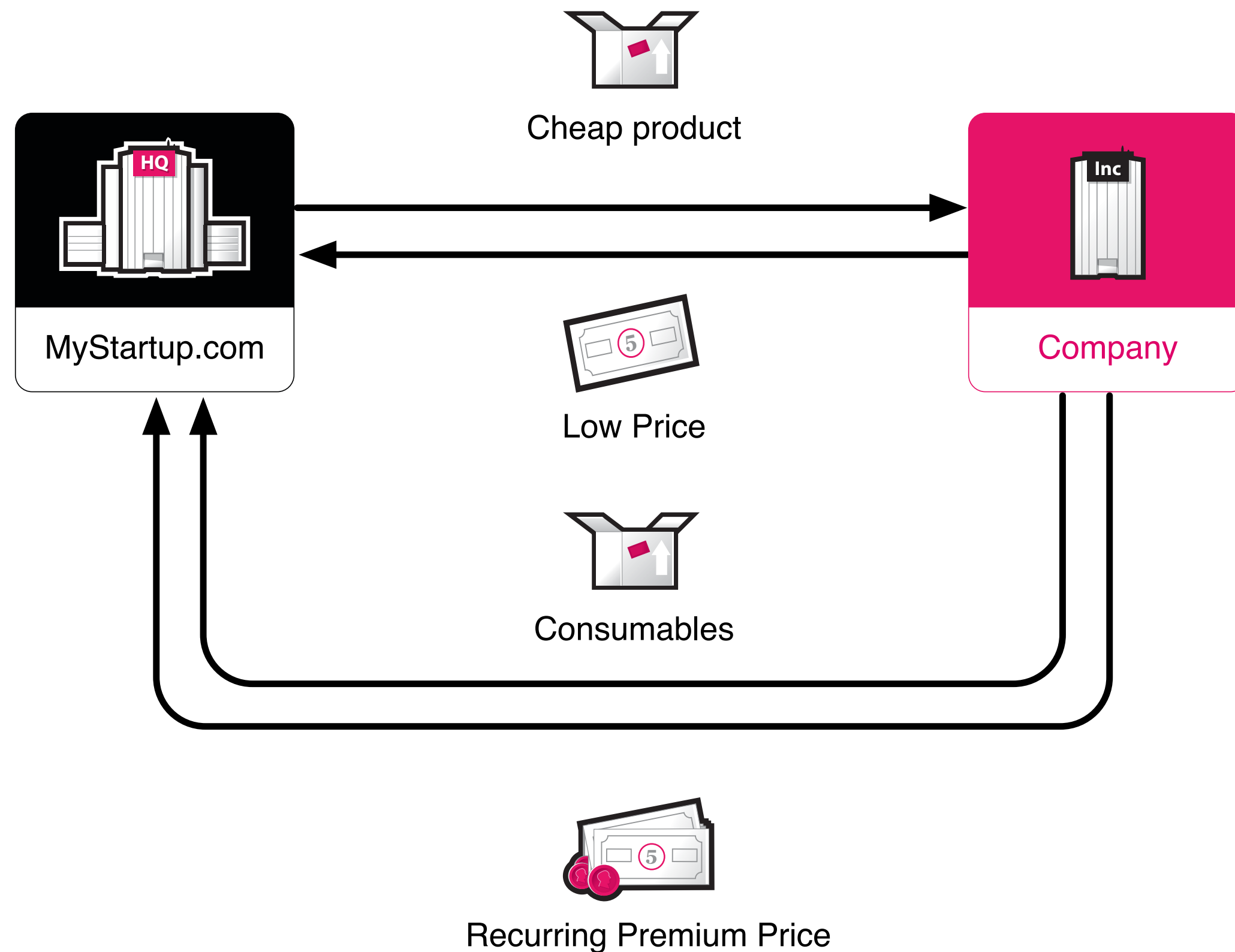


High-tech, manufacturing, and healthcare companies use Axonom's VR simulation tool to provide their customers with realistic product configurations before purchase.

# 28. Upselling

a.k.a. add-ons. Some customers might have deeper pockets than you think. Always allow them to upgrade. The gaming industry understands this aspect very well.

Free for the user	Value proposition
Third part pays the bills	<b>Pricing tactic</b>



Zapier, a web-app integration platform, cues upgrade prompts when users are more active on the app. This enhances existing engagement and reduces friction in the user workflow.



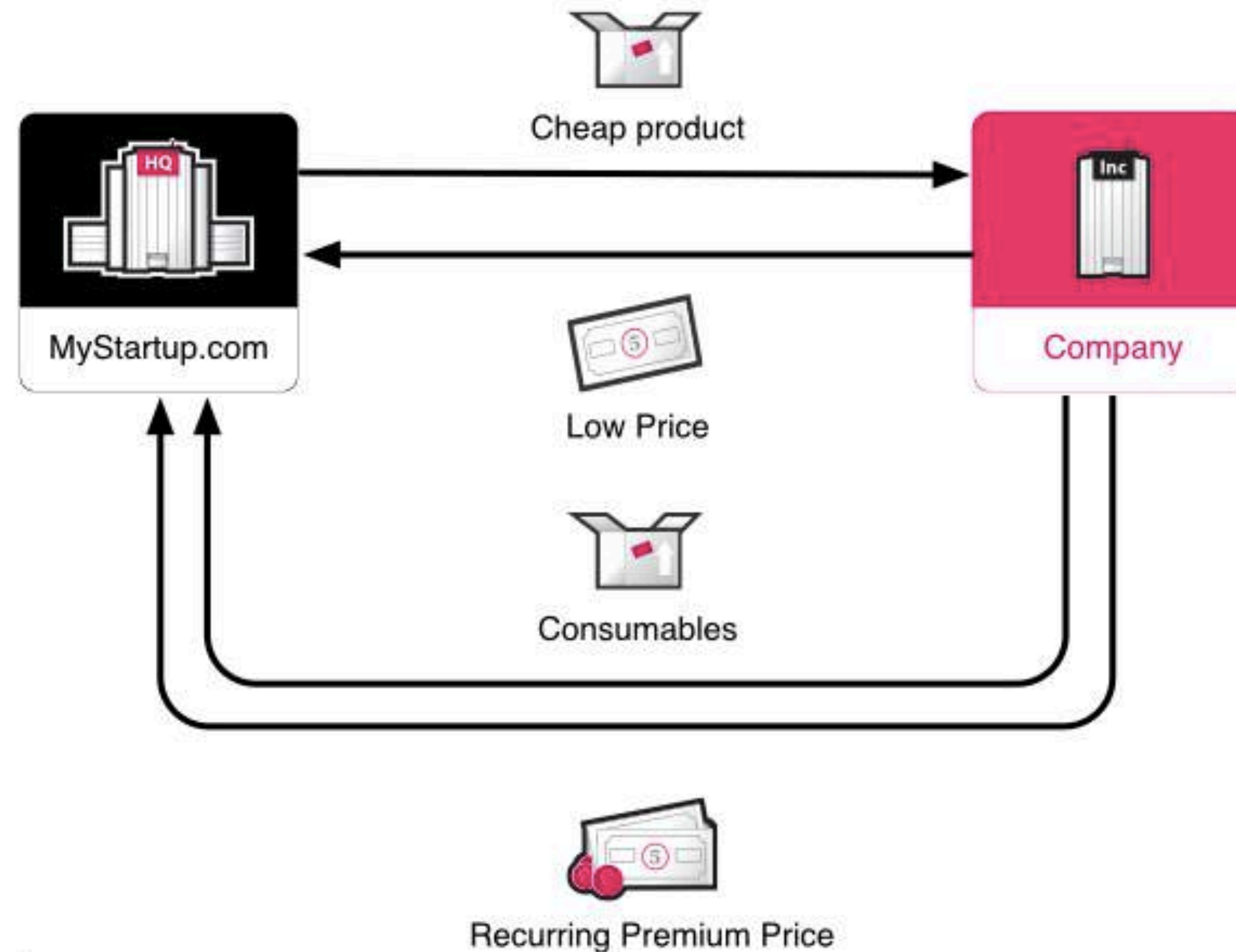
BASF developed a mobile tool which identifies plant diseases in the field. Then, a direct connection between the most applicable treatments and the disease is established.



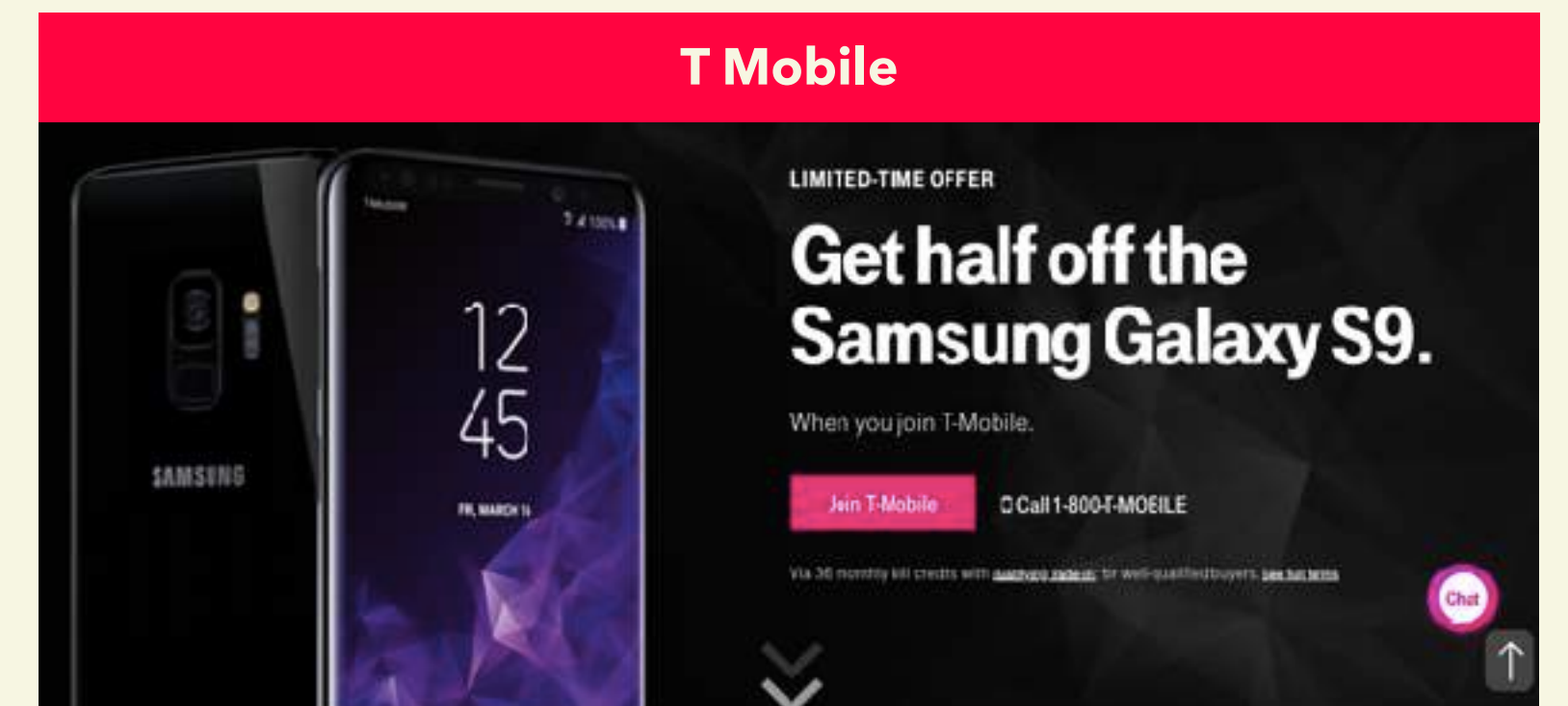
# 29. Razor blade

Revenues are spread over the lifetime of a product. After paying a flat fee, customers have recurring expenses they can't refuse (e.g. razor blades, coffee pads, updates of GPS devices, etc.). Similar to the freemium model.

Free for the user	Value proposition
Third part pays the bills	<b>Pricing tactic</b>



Intuitive Surgical, a leader in robotic surgical systems, makes most of its revenue from recurring sales of instruments and accessories, rather than system sales.

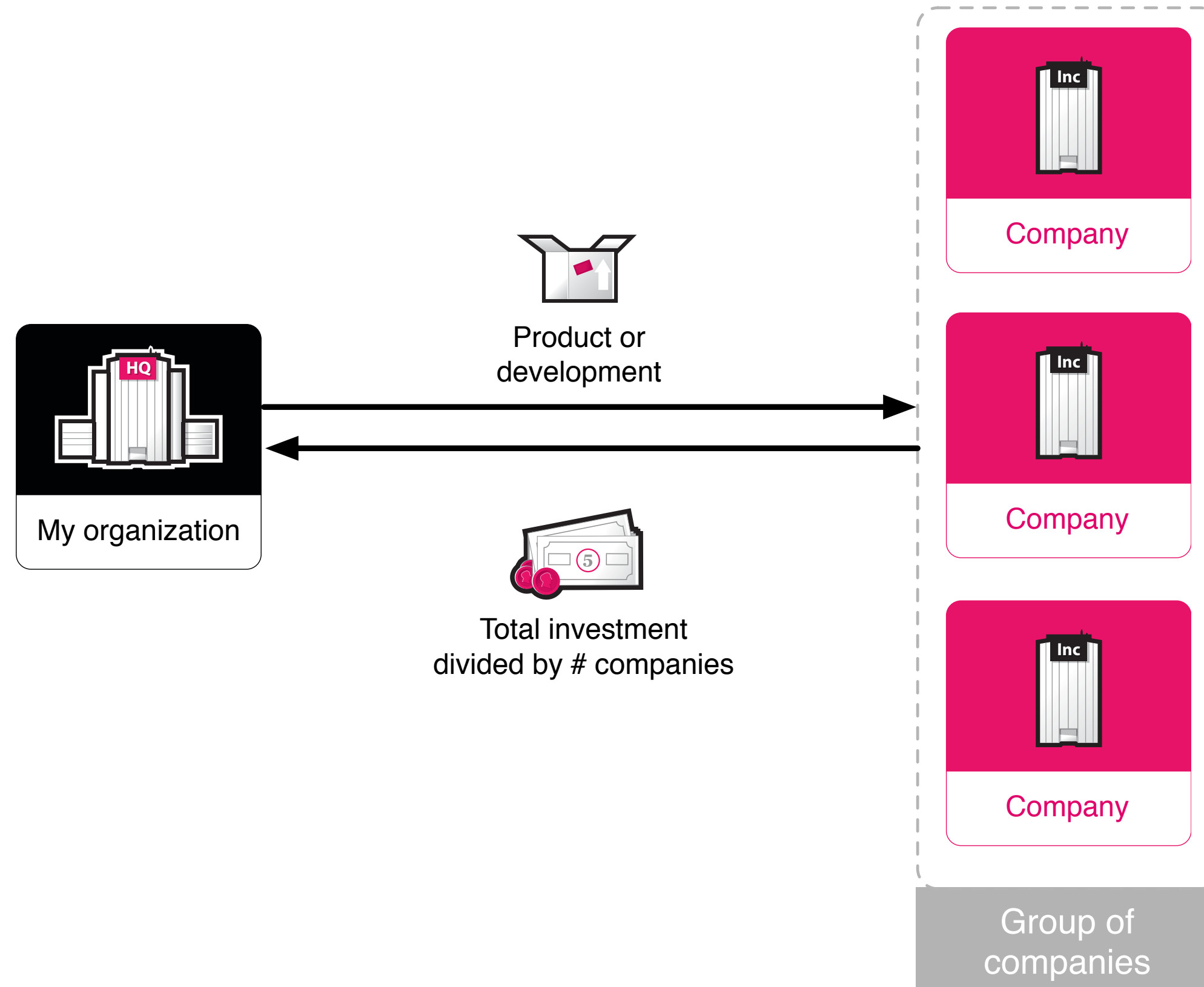


Deeply discounted (or even free) new phones are offered by companies like T Mobile to lock customers into a monthly phone plan.

# 30. Co-investment

When customers are not able to pay for the entire product, you can allow them to buy it together with peers. Another variation of collective buying is 'group purchases'. This is often used to achieve volume discounts

Free for the user	Value proposition
Third part pays the bills	<b>Pricing tactic</b>



Valued at 100 billion yuan, the Cainiao network aggregates the shipping demands of 150,000 sellers and consolidates their requests to get volume discounts.



The Singapore Maritime and Ports Authority co-invested S\$50 million together with Port of Singapore Authority to do R&D on container ports tech through a Memorandum of Understanding.





# Like it? Share it!

Top tip: organise a five minute flash brainstorm! Pick one revenue model option every 30 seconds, and apply it to your business in two ways or more. You'll come up with 10+ ideas in no time!

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## Your contacts:

Arne Van Balen

Mike Pinder

Julie de la Kethulle de Ryhove

Isabelle de Metz

**Feel free to add us on LinkedIn!**



The background of the entire image is a close-up, slightly blurred photograph of US currency. It features several one-dollar bills and several coins, including quarters and dimes, scattered across the surface. The lighting is soft, highlighting the texture of the paper and the metallic sheen of the coins.

# This is the end

(you're officially awesome)

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