

# SIS BRAIN- STORM POSTER

**Human capital** 1.0

**HUMAN CAPITAL**

What is it?  
Human capital is the totality of competences and personal characteristics that allow individuals to develop themselves, realize personal goals and engage in meaningful (professional) activities.

Why is it important?  
Human Capital (in its internal and in external dimension) determines how an individual or a group behaves. They have healthy, motivated and active workforce. For instance: **Customer loyalty** is determined by experience or value of service. **Brand value** is determined by the quality of everything that surrounds and everything that follows the purchase.

How is it important?  
Human Capital (in its internal and in external dimension) determines how an individual or a group behaves. They have healthy, motivated and active workforce. For instance: **Customer loyalty** is determined by experience or value of service. **Brand value** is determined by the quality of everything that surrounds and everything that follows the purchase.

Customer loyalty is increasingly becoming an important success factor for companies. It is determined by the quality of the customer experience and the perceived value of the product. It is also influenced by the quality of the customer service and the relationship with the customer.

Source: Schultz and Jimenez, "The Support Economy"

**Intellectual capital** 2.0

**INTELLECTUAL CAPITAL**

What is it?  
Intellectual capital is an individual's or organization's stock of knowledge that yields a stream of useful products and/or services over time. In an organizational context, it consists of assets like:

- Creative knowledge, expertise and creativity.
- Customer relations, reputation and loyalty.
- Design and R&D competences.
- Networks and knowledge management systems.
- Innovative processes.
- Corporate strategy and focus.

Why is it important?  
Intellectual capital is a key intangible creator of wealth and competitiveness. It is a result of the combination of the individual's and the organization's knowledge, skills and abilities. It is the ability to learn from and to gain from the existing knowledge and to create new knowledge. It is the ability to create and to use the existing knowledge to create new products and services to the customers' benefit.

How is it important?  
Intellectual capital is a key intangible creator of wealth and competitiveness. It is a result of the combination of the individual's and the organization's knowledge, skills and abilities. It is the ability to learn from and to gain from the existing knowledge and to create new knowledge. It is the ability to create and to use the existing knowledge to create new products and services to the customers' benefit.

Source: Stewart, "The Capital of Ideas: Creativity, Competence and the National Accounting of Economics"

**Financial capital** 3.0

**FINANCIAL CAPITAL**

What is it?  
Financial capital reflects a company's or people's economic resources and material wellbeing. It is purchasing power in the form of money available for the production or purchasing of goods and services.

Why is it important?  
Financial capital has an evident importance in a company's identity as a source of value. Within a narrow amount of financial capital a company can acquire a competitive advantage in terms of innovation, research and development, marketing and sales. It is a source of opportunities. It is a source of power. It is a source of influence. It is a source of status.

How is it important?  
Financial capital is the traditional primary measure of business performance and success. It is the ability to generate and to use the existing financial resources to create new products and services to the customers' benefit.

Source: The Global Solutions

**Social capital** 4.0

**SOCIAL CAPITAL**

What is it?  
Social capital is any value added to the activities and economic outputs of an organization by human relationships, partnerships and co-operation. It is embedded in networks of all sorts: communities, voluntary organizations, professional organizations and families.

Why is it important?  
Social capital takes the form of shared values, trust, conventions and behavioral codes that induce people to work cooperatively and to enable the organization to become effective.

How is it important?  
Social capital is a key intangible creator of wealth and competitiveness. It is a result of the combination of the individual's and the organization's knowledge, skills and abilities. It is the ability to learn from and to gain from the existing knowledge and to create new knowledge. It is the ability to create and to use the existing knowledge to create new products and services to the customers' benefit.

Source: Putnam, "Bowling Alone and the Decline of Civic Traditions"

**Natural capital** 5.0

**NATURAL CAPITAL**

What is it?  
Natural capital (also: environmental or ecological capital) are the natural resources (energy and matter) and processes needed by organizations to produce their products and deliver their services. This includes risks that absorb, neutralize or recycle wastes (e.g. forests, oceans); resources, some of which are renewable (timber, grain, fish and water), whilst others are not (fossil fuels); and processes, such as climate regulation and the carbon cycle, that enable life to continue in a balanced way.

Why is it important?  
Natural capital is a key intangible creator of wealth and competitiveness. It is a result of the combination of the individual's and the organization's knowledge, skills and abilities. It is the ability to learn from and to gain from the existing knowledge and to create new knowledge. It is the ability to create and to use the existing knowledge to create new products and services to the customers' benefit.

Source: Reddy, "The Value of Nature: Estimating the Contribution of Natural Capital to the Wellbeing of the World"

**Human capital** 1.1

How fundamentally do I (as a designer or client) want to contribute to the wellbeing and quality of life of the envisaged product/service's end user?

**Intellectual capital** 2.1

What role is our organization or design team, as a company, want to associate to intellectual capital and innovation?

**Financial capital** 3.1

What is the balance between business risk and opportunity that we, as a company, want to strike with the development of new products and services?

**Social capital** 4.1

What is our ambition - as designer or client company - as regards the contribution of our products and services to the social capital of users and their communities?

**Natural capital** 5.1

What is our ambition - as designers or clients - as regards the contribution of our products/services to the protection and enhancement of natural capital?

**Human capital** 1.2

Which human needs do I (as a designer/client company) want to fulfill with the envisaged product/service?

**Intellectual capital** 2.2

How can we, as a client/company or design team, feed our intellectual capital through a better understanding of the current and future needs our products are intended to serve?

**Financial capital** 3.2

How can we reinforce our business success through a better understanding of the needs which our products and services are designed to serve?

**Social capital** 4.2

What kind of social capital oriented needs can we address with our products and services?

**Natural capital** 5.2

What sustainability-oriented needs do we want to cater for with our envisaged products and services?

**Human capital** 1.3

How can a design process maximally contribute to the potential, competence and opportunities of the user?

**Intellectual capital** 2.3

How can a design process be shaped so that it maximally contributes to the organization's intellectual capital?

**Financial capital** 3.3

How do we want to shape our business model to sustainably pursue financial success?

**Social capital** 4.3

How can a design process contribute to users' and communities' social capital?

**Natural capital** 5.3

How can we, designers, integrate the principles of eco-design into our work?

**Human capital** 1.4

How can a product/service be designed so that, in the production phase, co-workers' or suppliers' human capital is maximized?

**Intellectual capital** 2.4

How can a production process be shaped so that it maximally contributes to the organization's intellectual capital?

**Financial capital** 3.4

How can we produce our goods and services to maximally contribute to our financial capital?

**Social capital** 4.4

How can a production process be shaped that maximally contributes to the social capital of those involved in it?

**Natural capital** 5.4

How can a production process be designed so that it has minimum negative impact on natural capital?

**Human capital** 1.5

How can a product/service be designed so that, during distribution and use phases, users' human capital is maximized?

**Intellectual capital** 2.5

How can a distribution process be shaped so that it maximally contributes to the intellectual capital of a user or organization? How can a product or service be designed so that its use contributes to the intellectual capital of the user or producer?

**Financial capital** 3.5

How can we design products and services (and their distribution) so that their use contributes to our client's financial capital?

**Social capital** 4.5

How can a service or product be designed so that its distribution and use contribute to community building and trust?

**Natural capital** 5.5

How can products and services be designed so that their distribution and use have minimum negative impact on the environment?

**Human capital** 1.6

How can a product/service be designed so that, at the end of its life, it still contributes to human capital?

**Intellectual capital** 2.6

How can a product be designed that, at the end of its lifecycle, contributes to the user's or producer's intellectual capital?

**Financial capital** 3.6

How can we design our goods and services (and their lifecycle) so that they even contribute to financial capital at the end of their life?

**Social capital** 4.6

How can products be designed to contribute to social capital at the end of their life cycle?

**Natural capital** 5.6

How can we design products and services that at the end of their life cycle do not place an extra burden on natural capital?

