



UNIVERSITÀ  
DEGLI STUDI  
DI BERGAMO

Dipartimento  
di Ingegneria Gestionale,  
dell'Informazione e della Produzione



**CYFE**

Center for young  
and family enterprise

UNIVERSITÀ DEGLI STUDI  
DI BERGAMO

# ***Innovation-Entrepreneurship***

*Introduzione ai CREO-Labs  
Salute / AI e tecnologie digitali*

Prof. Tommaso Minola  
8 marzo 2024

CONCEPT  
MOTIVATION  
INTELLIGENCE  
RESEARCH OFFICE  
CREATIVE  
IMAGINATION  
DEVELOPMENT  
SCREEN BUSINESSMAN

TEAMWORK  
INSPIRATION  
PROFESSIONAL  
DESIGN THINK  
MEETING IDEAS  
INNOVATIVE  
EDUCATION  
CREATIVITY  
SOLUTION  
TECHNOLOGY  
BUSINESS  
IDEA  
DIGITAL SCIENCE  
COMPUTER

SUCCESS  
STRATEGY  
INVENTION  
INNOVATE PEOPLE  
COMMUNICATION  
ENERGY INTERNET  
ASPIRATIONS

VISION START MEDIA

# About me



UNIVERSITY OF  
CAMBRIDGE



**CYFE**

Center for young  
and family enterprise

UNIVERSITÀ DEGLI STUDI  
DI BERGAMO



JÖNKÖPING INTERNATIONAL BUSINESS SCHOOL  
JÖNKÖPING UNIVERSITY



*The Dutch Centre of Expertise in Family Business, Windesheim*





u

CYFE

Center for Young and Family Enterprise



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# Our Vision

## Vision

CYFE aims to be recognized as a place conducting collaborative, multi-disciplinary research on sustainable value creation of **entrepreneurial firms** and **enterprising families** through **inter-generational reinvention, entrepreneurship** and **innovation**



# Our Mission

## Mission

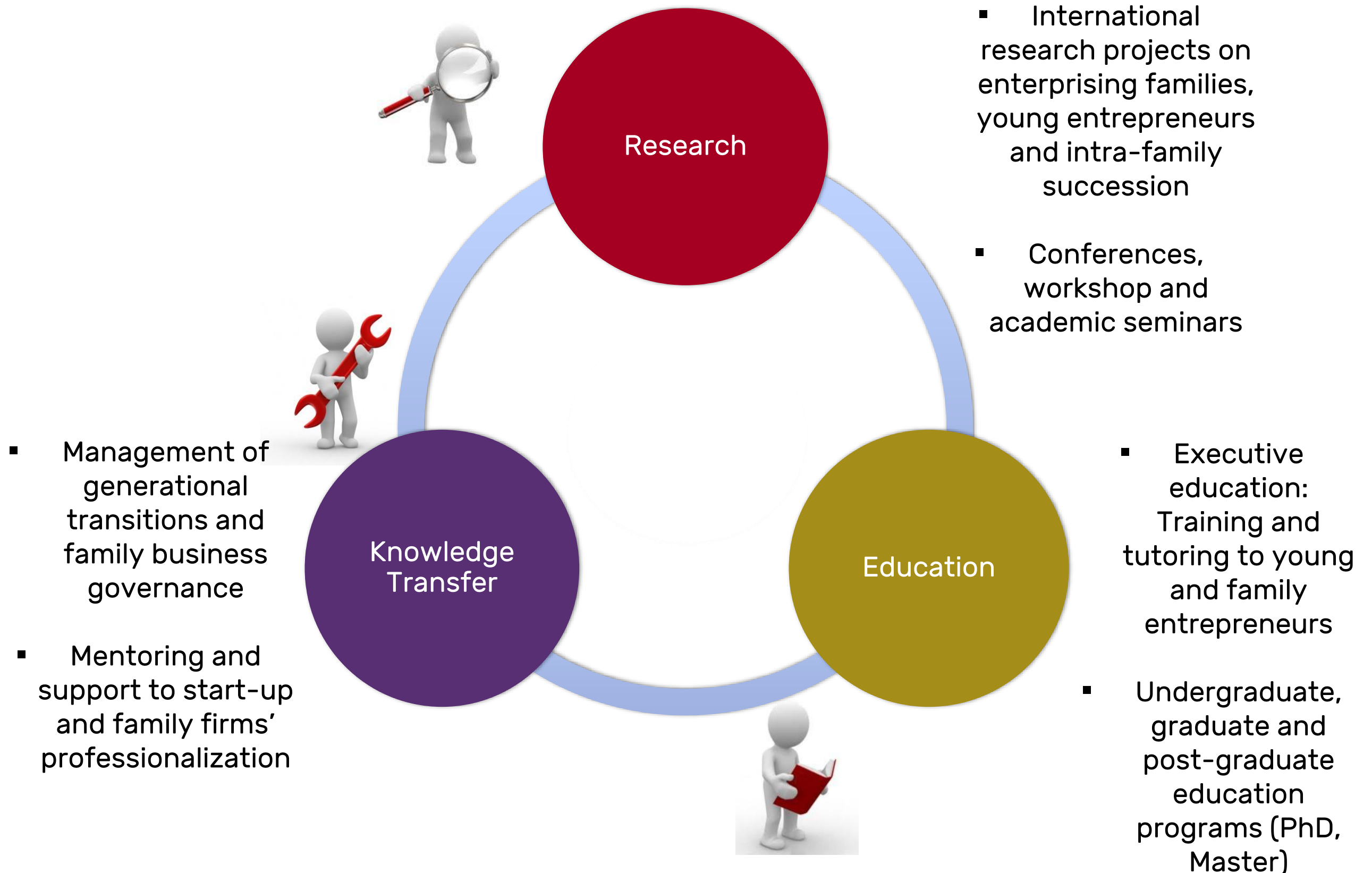
To achieve excellence in research on **enterprising families** and **young entrepreneurs**, that:

- improves international understanding of the Italian enterprises
- contributes to the development of theories of entrepreneurship & family business
- is relevant to practice





# Activities of CYFE



A world of unicorn...





MENU

BLADES

PRODUCTS

GIFT THE CLUB



HOW IT WORKS

REVIEWS

LOGIN

JOIN

BOX



# LOOK, FEEL, AND SHAVE LIKE A MILLION BUCKS.

Without paying it. Try the Club today.

GET STARTED

NO RISK.





Con Satispay fai una scelta intelligente anche quando decidi come inviare o ricevere pagamenti.

 **GUARDA IL VIDEO**

**ISCRIVITI, È GRATUITO**





moneyfarm

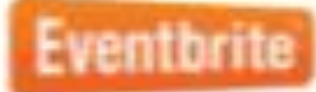




slack

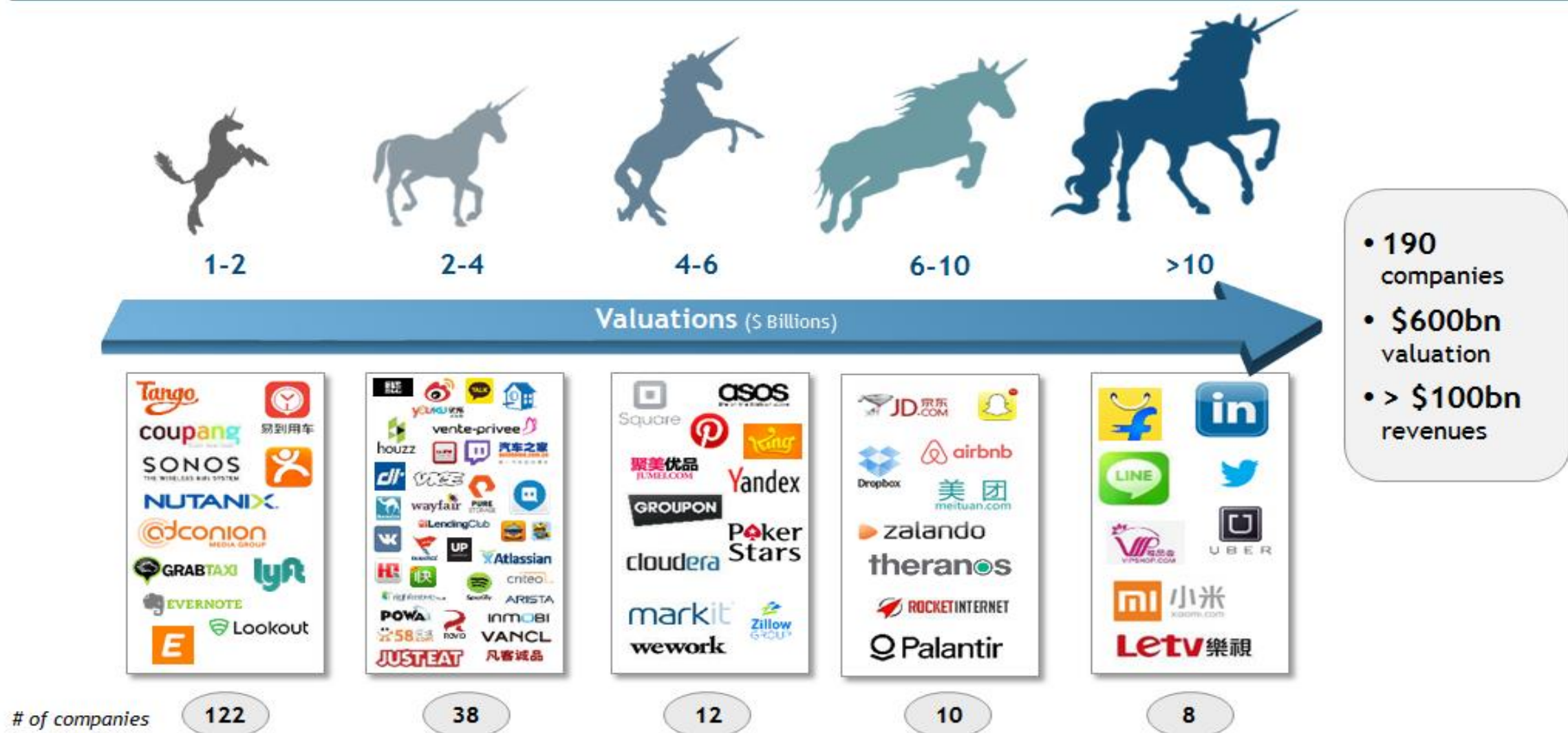


AUTOMATTIC





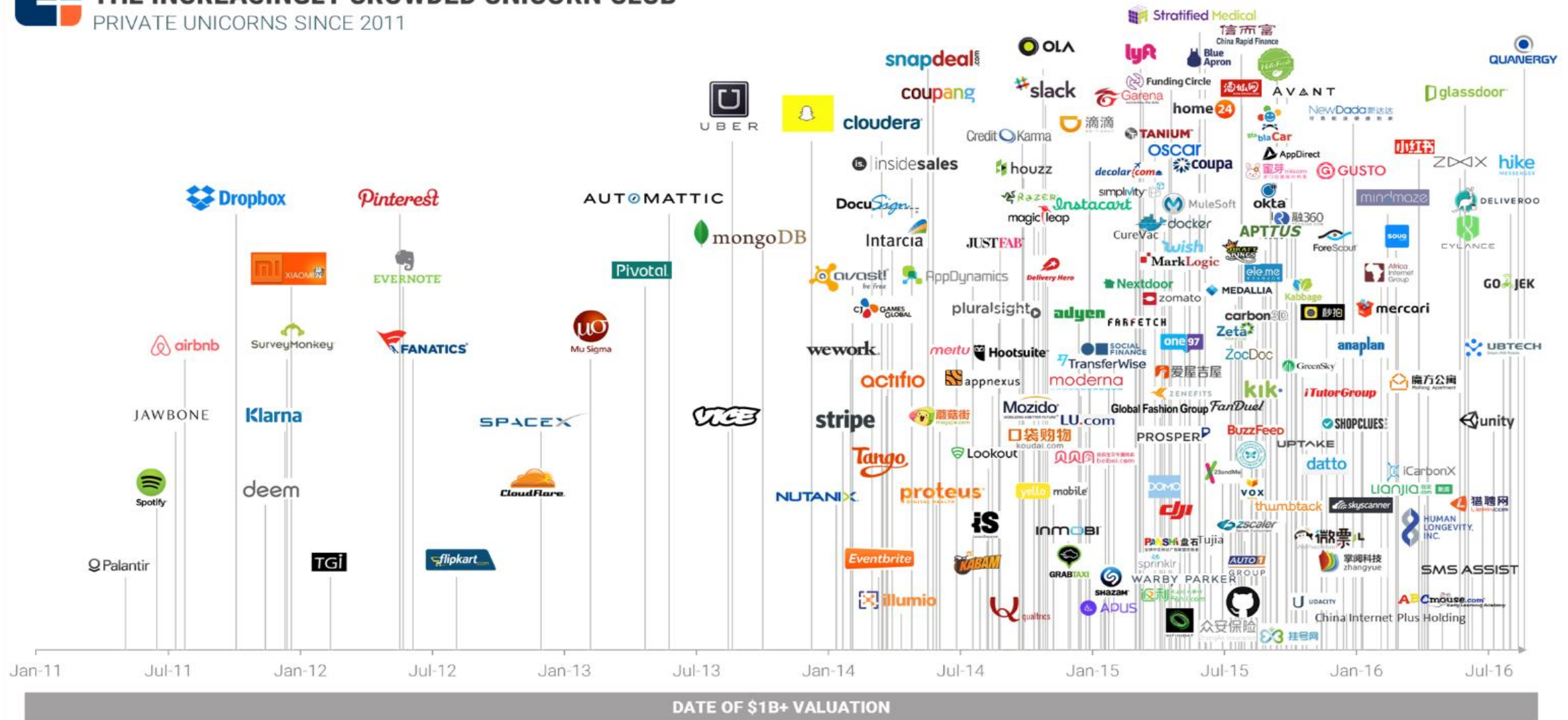
## Exhibit 1: Unicorns overview



Source: Delta Partners Unicorns tracker - based on WSJ; Capital IQ; GP Bullhound; Fortune; other public sources

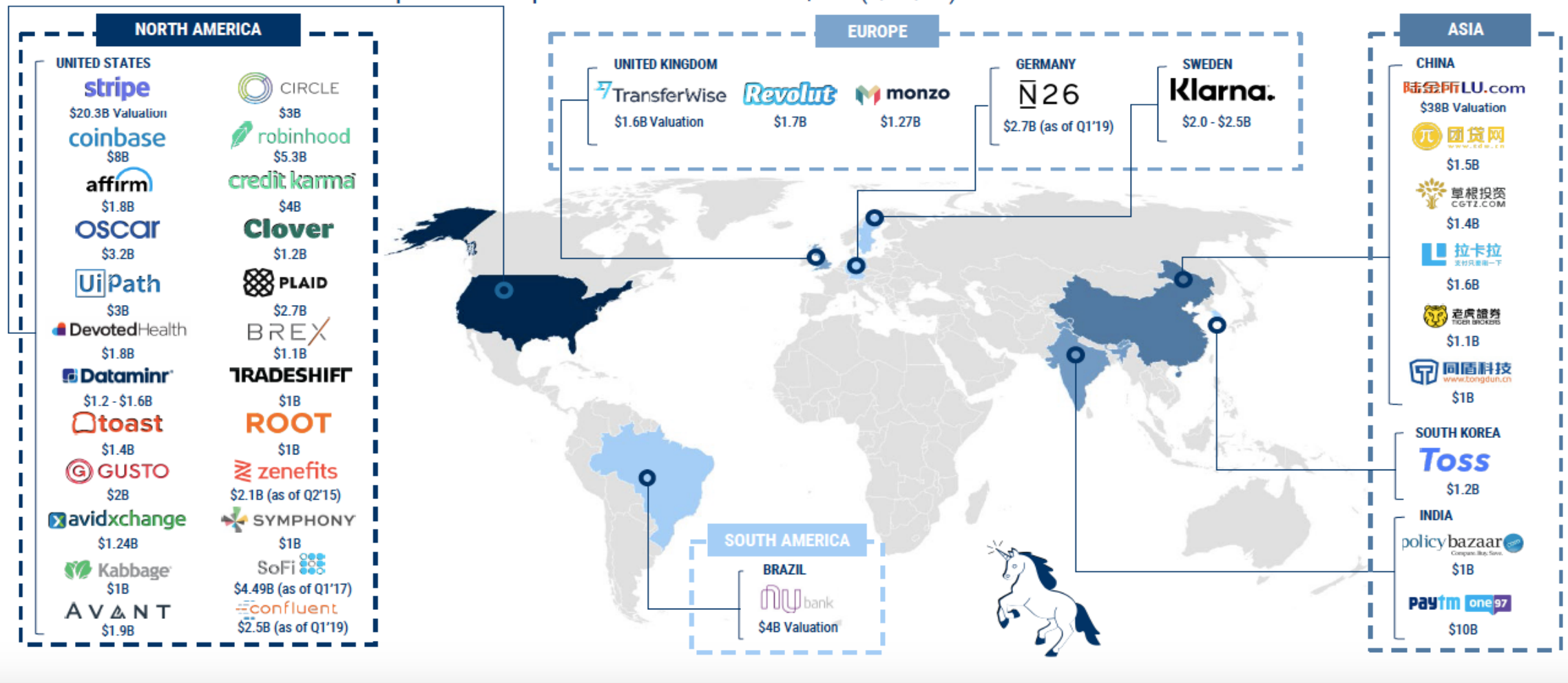
# THE INCREASINGLY CROWDED UNICORN CLUB

PRIVATE UNICORNS SINCE 2011



# 39 fintech unicorns valued at \$147.37B

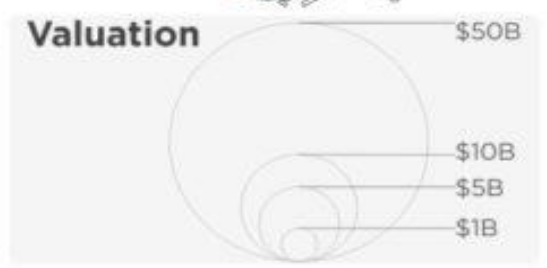
Global VC-backed fintech companies with a private market valuation of \$1B+ (1/25/19)







Industry					
Big Data	Ed Tech	Healthcare	Mobile Software & Services	Social	
Cybersecurity	Fin Tech	Internet Software & Services	On Demand	VR/AR	
eCommerce/Marketplace	Hardware	Media	Real Estate	Other	



**Article & Sources:**  
<https://howmuch.net/articles/the-worlds-unicorn-companies-2017>  
<https://www.cbinsights.com/research-unicorn-companies>



Changing the world... and for good!



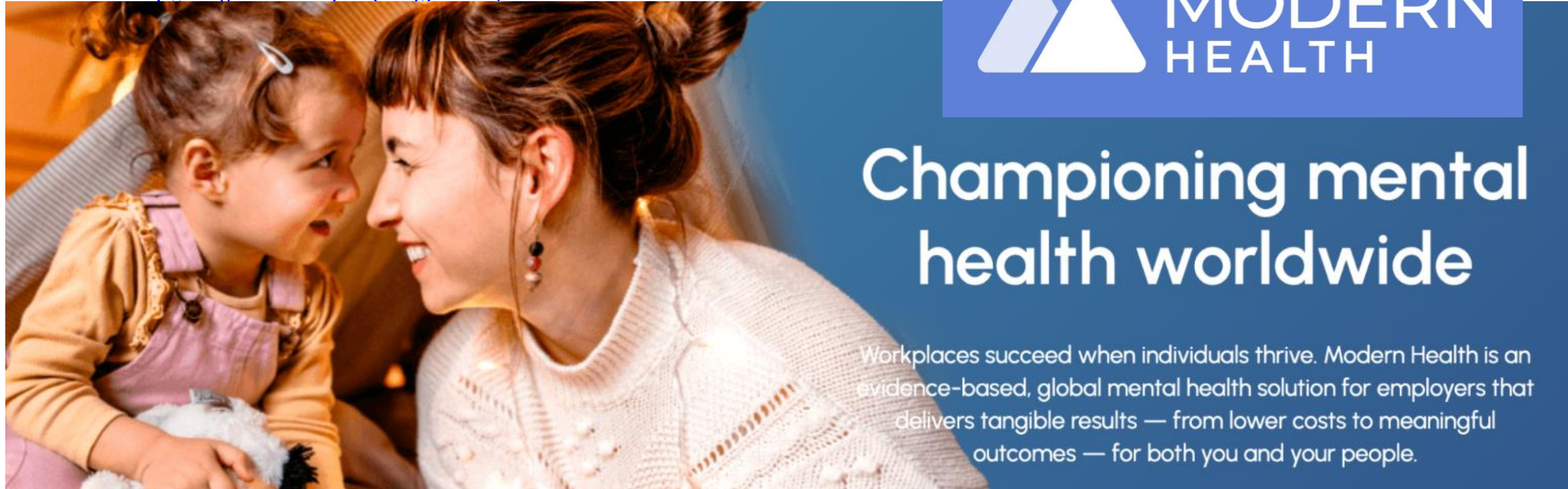


*The Isinnova Italian team (Brescia) with their 3d-printed valves. At the beginning of the pandemic staff at a hospital in Italy realized they were running out of valves for ventilators needed by those most severely affected by Covid-19. In less than 6 hours, the local startup Isinnova managed to get to the hospital to manufacture the valves using 3D-printing saving many lives.*









**MODERN HEALTH**

## Championing mental health worldwide

Workplaces succeed when individuals thrive. Modern Health is an evidence-based, global mental health solution for employers that delivers tangible results — from lower costs to meaningful outcomes — for both you and your people.

- Founded in 2017 by Alyson Friedensohn Watson and Erica Johnson in San Francisco, California.
- Operates a B2B2C model, offering solutions for organizations including employers, providers, small & medium businesses, and large enterprises.
- Its apps packages several forms of care for:
  - Mental disorder to fight serious illnesses,
  - Mental self-improvement to resolve stress or anxiety.

# Prosthetic devices



## Professional design and industrial 3D printing for prosthetic devices

We are a medical technology company creating the next generation of functional and accessible prosthetic devices.

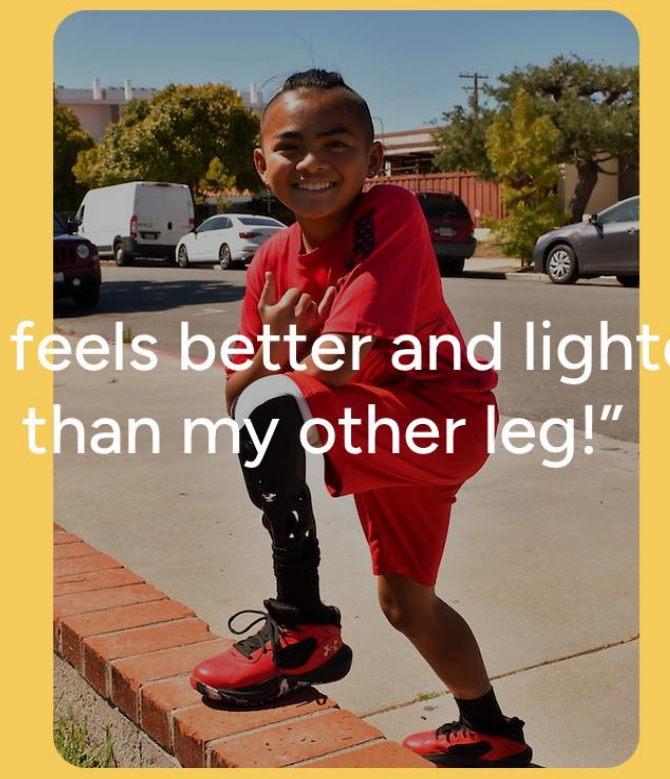
Contact us

Comfortable & Lightweight

Water Resistant

3D Printed in One-Piece

Dynamic & Durable Design



<https://www.limberprosthetics.com/>





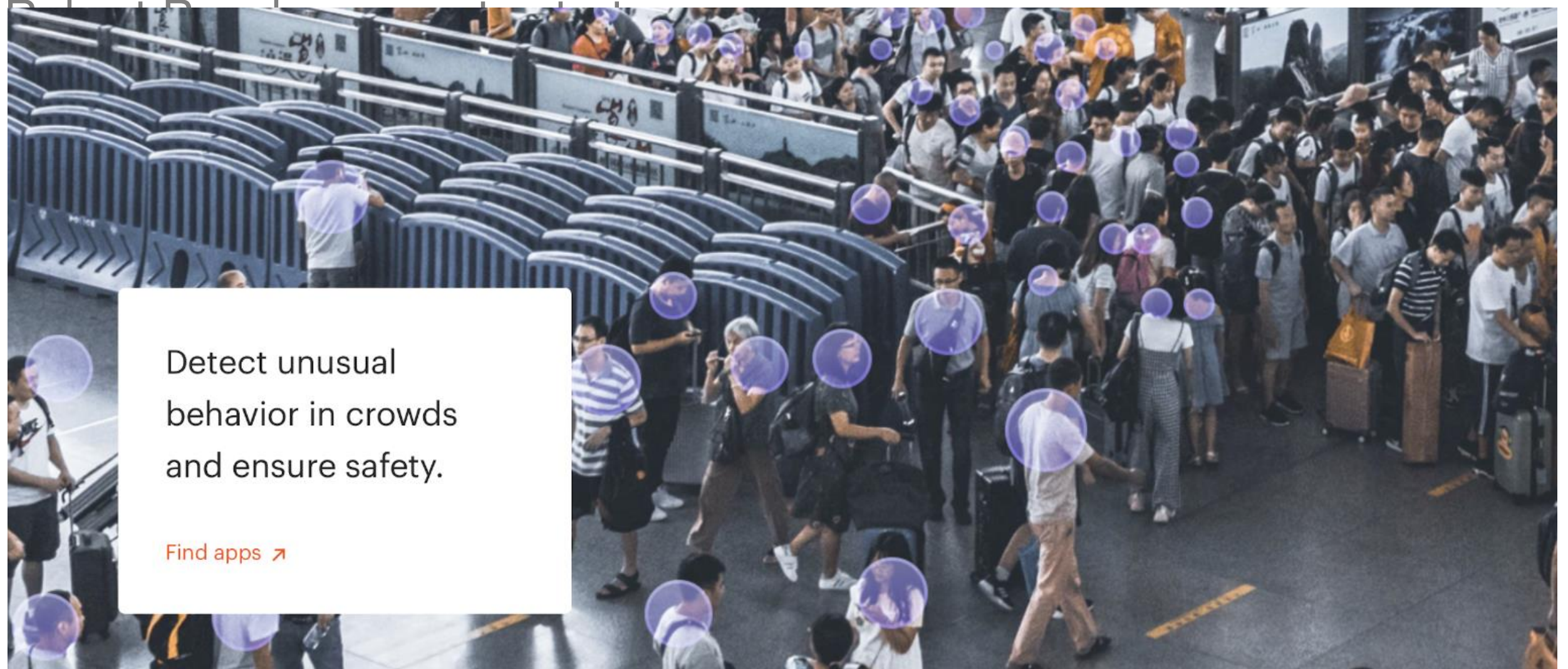
*We provide*  
**easy legal information  
and guidance for you to  
access justice**

<https://barefootlaw.org/>



- **Access to justice using natural language models and machine learning**  
(Gerald Abila, Founder, Barefoot Law, Uganda)
- In a nation with one solicitor to twenty-thousand individuals, obtaining answers to fundamental and legal queries can imply survival or demise, and authority or disempowerment.
- The company deploys an AI solution named Winnie, an AI-lawyer that provides pro-bono legal services to Ugandans, especially citizens of rural communities who would not otherwise access legal redress.
- To date, Barefoot Law's solution has facilitated over 800,000 users to access their services and resolved over 20,000 cases.

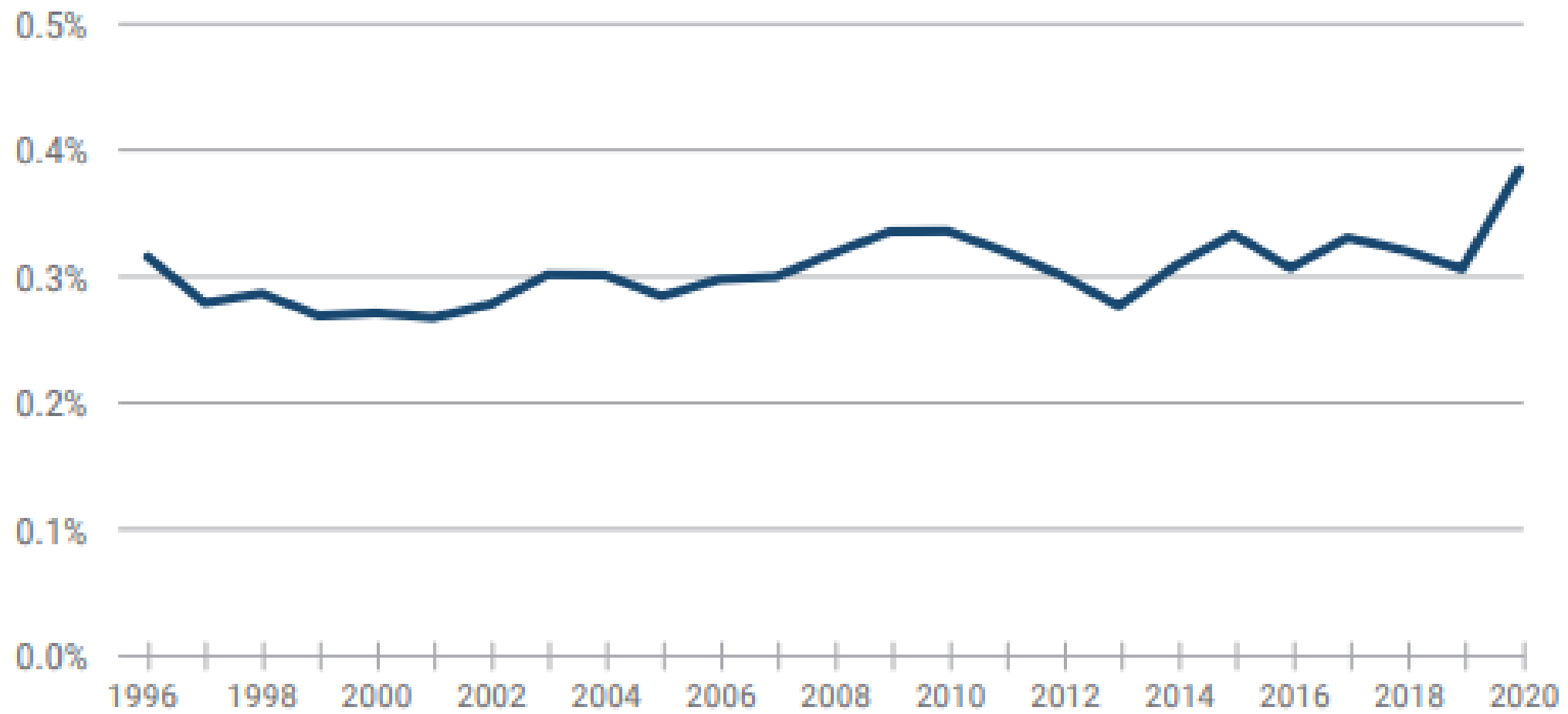
S&ST is in the security-camera business, a vertically integrated industry with a history of slow software innovation. S&ST disrupted the industry by building an eco-system to provide an open platform where software developers can build apps to run on many different types of security cameras. **The platform went live in the middle of the pandemic.** S&S is a



Source: "Medtech innovation in the time of COVID-19: Resilience and growth during a crisis", McKinsey Digital, Oct 2020

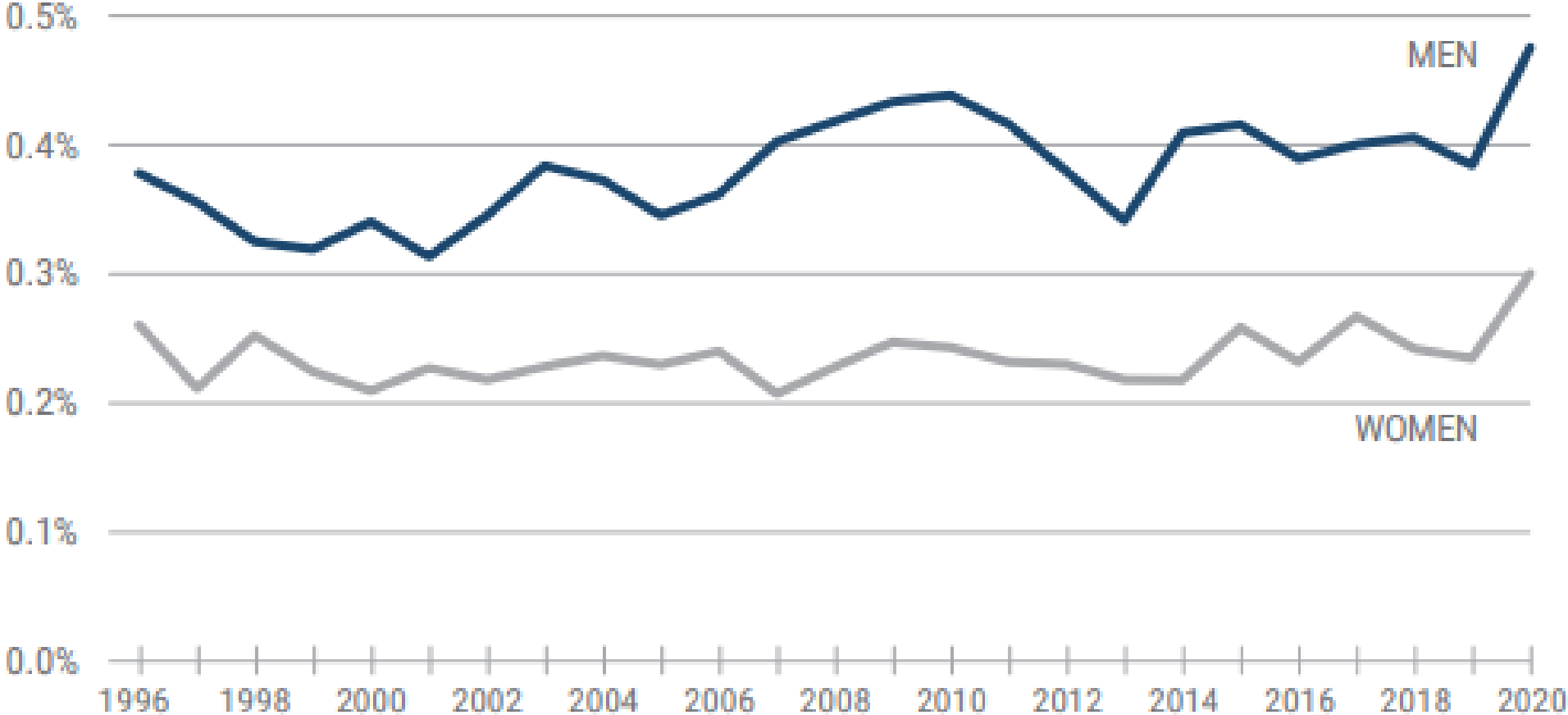


**FIGURE 1 RATE OF NEW ENTREPRENEURS OVER TIME (1996–2020)**



*Source: Estimates calculated from the Current Population Survey*

**FIGURE 2 RATE OF NEW ENTREPRENEURS BY SEX (1996-2020)**



*Source: Estimates calculated from the Current Population Survey*

# STARTUP 4 GOOD 2020

And the winner is...



Environmental Protection

**Bi-Rex**



Fondazione Deutsche Bank Italia 

<https://www.polihub.it/news/bi-rex-vince-ledizione-2020-di-startup4good/>





# SUSTAINABLE DEVELOPMENT GOALS



An example from my own research:

[https://drive.google.com/file/d/1RPpolhbvtIA2QRXJnnJ1m9b9Cvl\\_7LAj/view?usp=sharing](https://drive.google.com/file/d/1RPpolhbvtIA2QRXJnnJ1m9b9Cvl_7LAj/view?usp=sharing)

Innovation. No *playground* for old men?

Fabtotum...





... and Zucchetti



Lanieri...





... and the fashion industry (and families)



Missoni, Prada, Versace



Is it *just* about startups?






# INNOCENTIVE®








# Why is entrepreneurship important for employees and employers?

Are you ready for creativity?

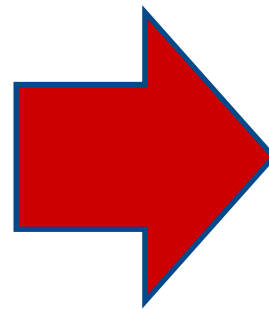


What do you think looking at pictures?

-  **People that care about their passions**
-  **People that use creativity tools**
-  **People that can express them self**

[Discover more](#)

gentle push



pwc | Italia

Nudge for Innovation

### Nudge for Innovation

The gentle push to innovate

Nudge for Innovation is the initiative that aims at enhancing the innovative and creative potential through a guided methodology and a journey to further develop your competences. The aim is to encourage and release your creativity to generate new ideas, business solutions and work methodologies to be implemented within the company context or to be launched on the market.

Don't miss the opportunity to work in multidisciplinary teams and enhance your creative and business attitudes through a path of professional growth characterized by training and experiential awards.

"Creativity is intelligence having fun" A. Einstein


Do not express just an idea, invest within your creative thinking.

[Submit](#) [Explore](#) [Blog](#)

\*\* The initiative is for IFS colleagues. \*\*

Download the Brightidea App to follow all the updates of the initiative!

[Download](#)



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Nudge for Innovation

55 Idee

Search

Tags

Categoria di parteci...

Spunto creativo

My Idee

Favorites

My Votes

New To Me

**Serendipity - Smart Encounters**

**CHO (Chief Happiness Officer)**

**InstantConcert**

**Grand Tour**

**BRUTTI MA BUONI**

**PwC a fianco delle PMI**

**Tavoli di lavoro sviluppati da Pw...**

**Database centralizzato...**

**PELLE VEGETALE**

**Vote**

**Brightidea for Idea Generation & Innovation Management Workflow**

Caree trajectories...

## January, 2009:

Jan Koum bought an iPhone

He realized that Apple's 7-month-old App Store could be an opportunity

He started developing an app with Brian Acton

They decided to open their first startup: **Whatsapp inc.**



Their app kept crashing or getting stuck  
Jan told Brian to search for a new job

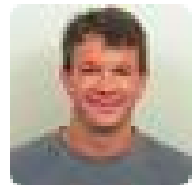
**First fail**



January, 2009

**2009 May, 23<sup>rd</sup>:**

Brian was turned down by Twitter



**Brian Acton**

@brianacton

 Segui

Got denied by Twitter HQ. That's ok. Would have been a long commute.

9:39 PM - 23 Maggio 2009

1.856 RETWEETS 1.087 FAVORITES



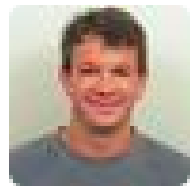
**Second  
fail**

January, 2009

2009 May, 23<sup>rd</sup>

**2009 Aug, 3<sup>rd</sup>:**

Brian was turned down by Facebook



**Brian Acton**

@brianacton

 Segui

Facebook turned me down. It was a great opportunity to connect with some fantastic people. Looking forward to life's next adventure.

9:14 PM - 3 Ago 2009

9.156 RETWEETS 4.952 FAVORITES



**Third fail**

January, 2009

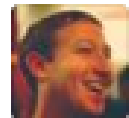
2009 May, 23<sup>rd</sup>

2009 Aug, 3<sup>rd</sup>



**2014 Feb, 19<sup>th</sup>:**

Facebook buys Whatsapp for **\$19 billions**



**Mark Zuckerberg**

19 febbraio nei pressi di Palo Alto 🌐

I'm excited to announce that we've agreed to acquire WhatsApp and that their entire team will be joining us at Facebook.

Our mission is to make the world more open and connected. We do this by building services that help people share any type of content with any group of people they want. WhatsApp will help us do this by continuing to develop a service that people around the world love to use ev... Altro...

Mi piace · Condividi

🗨️ 109.029









Good luck, and *enjoy!*