Ideation:

**Service posting and response application:**

* Possible payment for volunteers of response
* Administrative fee based on a successful request fulfilment
* Rating system for good responders, block response if ratings fall below threshold
* Possible gateway for non-profit organizations?
* Payment facilitation via fintech? Paypal integration/CC integration (possibly)
* Server to handle requests/responses
* Login/registration, salting/hashing with encryption
* Look at implementing SSL for service sending

**Expense, Savings and Investment application:**

* Calculation of expenses
* Data analysis for potential savings to be made
* Pulling data from fintech? If possible
* Investment recommendation based on savings made
* Calculated risk based on age
* Optional selection of basket of goods/diversification of portfolio