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

**Shopping application:**

* Homepage with categories
* List of items for each category
* Search bar for all, individual category
* Shopping cart + calculation
* Sellers page to add items, price, pictures
* Credit card secure payment
* Create account, login page
* Similar to Qoo10

Basic functions:

1. Wallet (similar to DBS PayLah!/Paypal)
2. Seller’s page
3. Shopping Cart
4. Display items + categories

Specific functionality:

Wallet

Seller’s page

Shopping Cart

Display items + categories

Categories:

* Men’s Wear
  + Subcategories
* Women’s Wear
  + Subcategories
* Accessories
  + Subcategories

* Textbooks
  + Subcategories

Target market: Teenagers + Working adults

**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