



- Problem Statement ID: **FT009**
- Problem Statement Title: **Gig Worker Payment & Benefits Platform**
- Domain: **Fintech**
- Team Name: **Finovators**
- Team Leader Name: **Nihal Mishra**

# Idea/Approach Details

- Gig workers earn daily but operate without liquidity, financial clarity, or safety nets due to delayed settlements and fragmented earnings across platforms.
- Our solution is a unified financial operating system for gig workers that:

## Earnings Aggregation

Aggregates earnings from multiple gig platforms into one place.

## Net Earnings Calculation

Calculates real net earnings after deducting all expenses.

## Instant Withdrawal

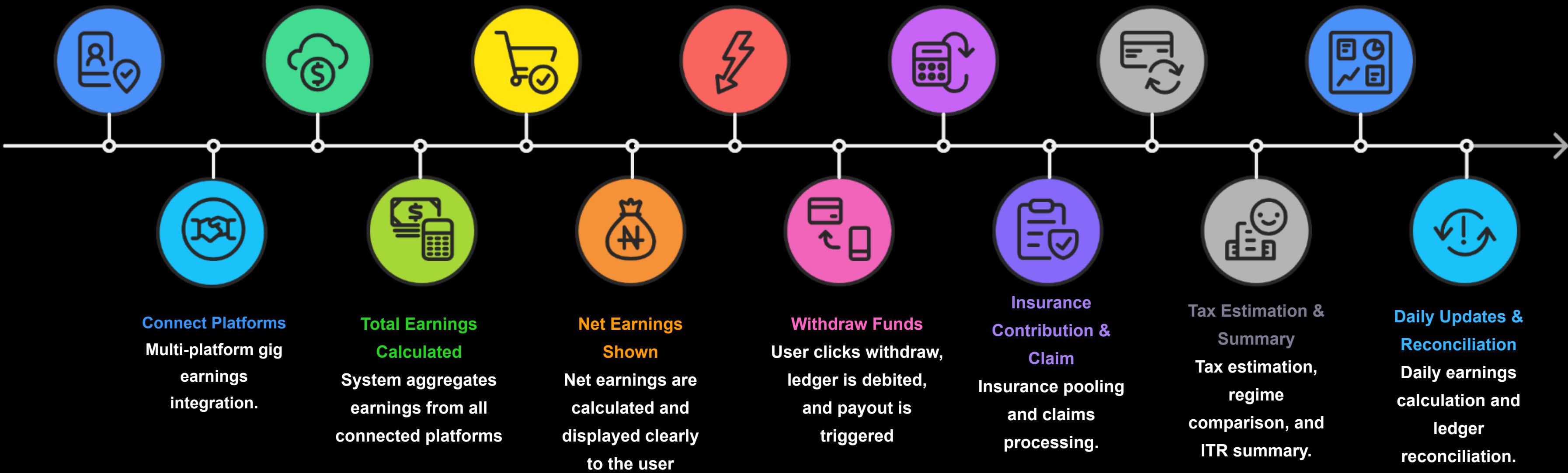
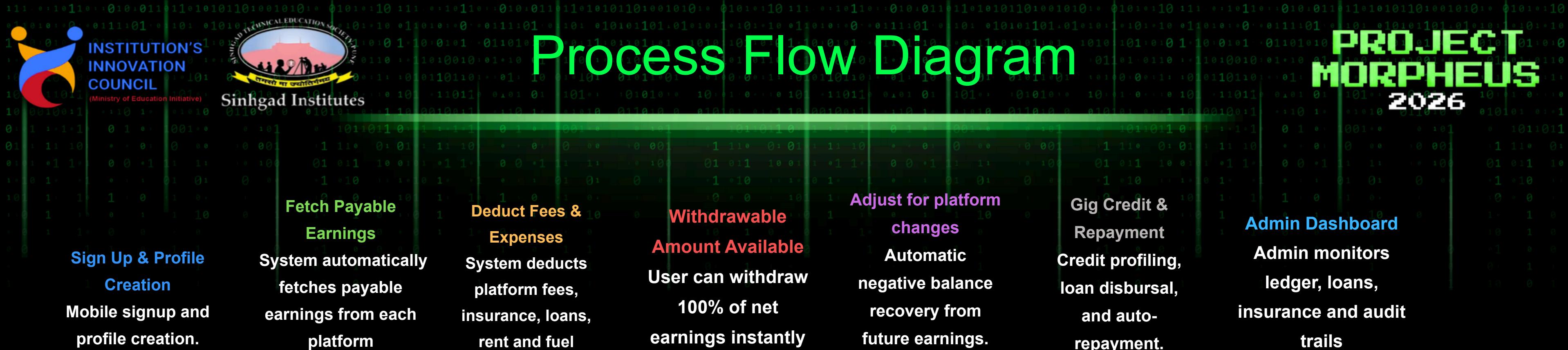
Enables instant withdrawal of net payable earnings.

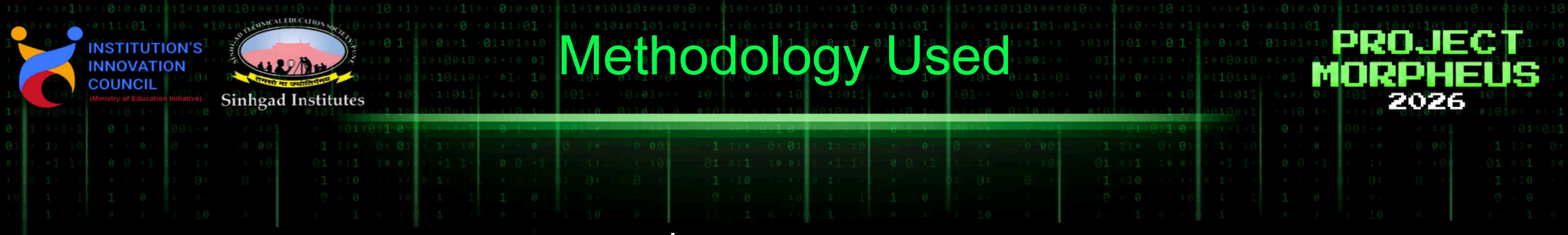
## Support Services

Provides expense tracking, micro-insurance, loans, and tax filing support.

- The platform is ledger-based and works without relying on bank transaction data or manual receipts, making it scalable and practical.

***We compute instant liquidity from earnings data, not from bank balances or settlements.***





# Methodology Used

PROJECT  
MORPHEUS  
2026



## Platform-Reported Payable Earnings

Source of truth for earnings



## Deterministic Ledger-Based Liquidity Calculation

Reliable liquidity calculation without credit scoring



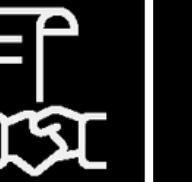
## Expense Estimation with User Override

Estimated expenses with user control



## Pool-Based Micro-Insurance Model

Shared insurance pool for small risks



## Partner-Based Loan Service (LSP Model)

Loan services through partners



## Chatbot-Assisted Tax Calculation and Filing

Automated tax assistance

**This methodology ensures low friction, financial accuracy, and scalability.**

**MVP focuses on ledger, earnings aggregation, and instant withdrawal; other services are built as modular extensions.**



# Solution Concept & Feasibility

PROJECT  
MORPHEUS  
2026

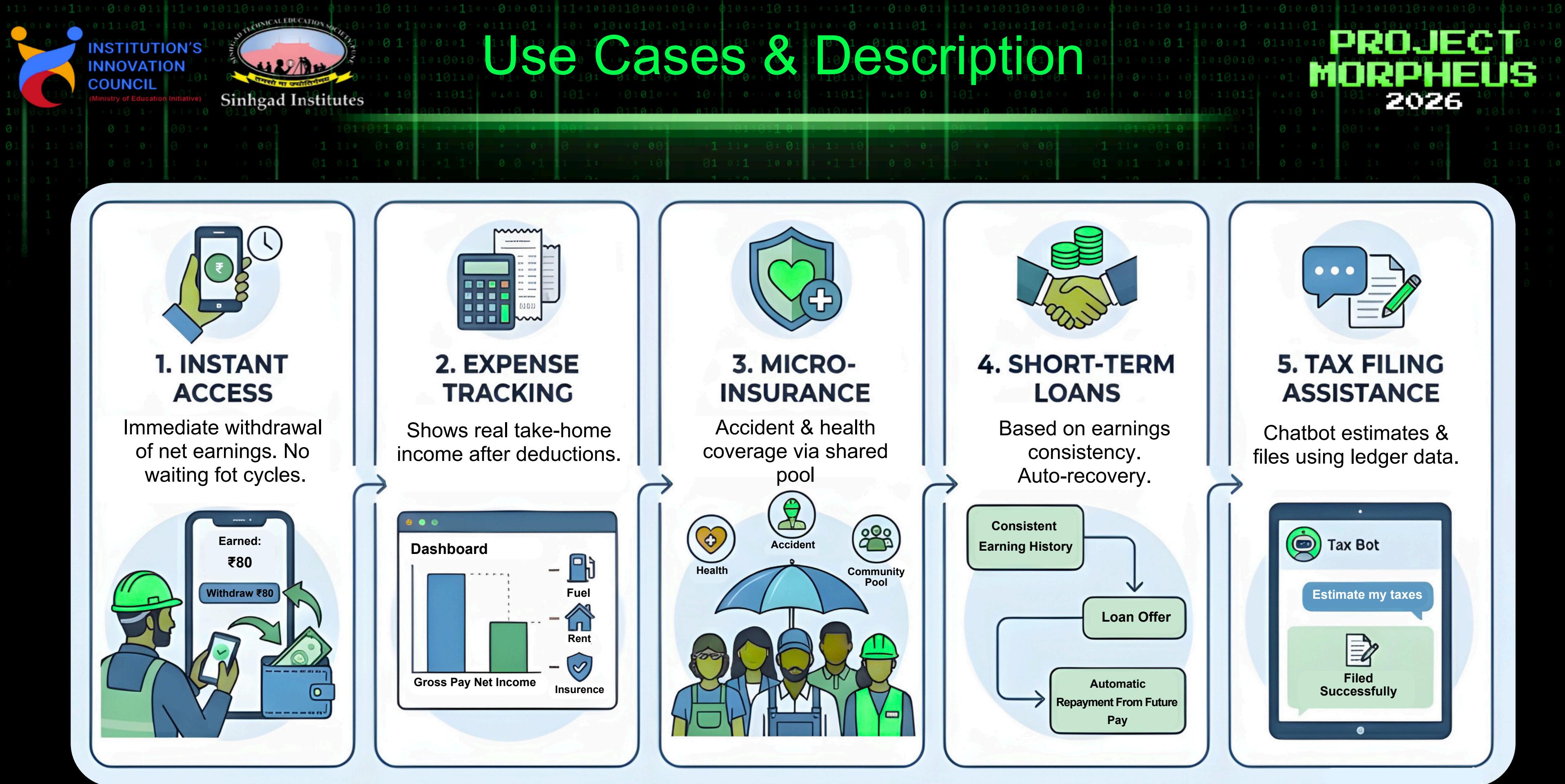
**Solution Concept:** A financial layer on top of gig platforms that converts earnings into usable money instantly, while also enabling long-term financial security.

## Feasibility\_(24-Hour Build)\_

The solution is feasible within a hackathon timeframe because the **core innovation is rule-based and ledger-driven**, not integration-heavy.

- Gig platform data is **mocked/simulated** to validate logic
- No real money movement or regulatory integration is required
- The MVP focuses on **earnings aggregation, ledger calculation, and instant withdrawal simulation**
- Insurance, loans, and tax features are **ledger-powered demo flows**

This modular approach allows a **fully working core system** to be built and demonstrated within 24 hours.





PROJECT  
MORPHEUS  
2026

# Technology Stack Used

## Frontend



HTML - CSS - JAVASCRIPT

## Database



Postgre SQL

## Backend



Python - FastAPI

