Ideas for Product

1. Collaboration with merchants involved in a financial transaction chain (like Walmart and bank or employers like Uber) such that a % value of transaction by GW automatically gets stored in a savings a/c.
2. Track transactions based on banks statements and continuously give advice/motivation to save.
3. Same as Above but suggest alternative places where the same stuff is available for a cheaper price
4. Same as above but provide suggestions of investments. This could also include auto deduct from whenever their salaries are credited in their accounts. Issue a red alert if the savings fall below a preventive level.
5. Reduced insurance premium if GW enroll in groups (might help save some cost)
6. Track (have them feed, using ML to predict) their daily schedule and suggest ways to efficiently utilize it. Time saved can be money made. Suggest alternative jobs scraping from web which require them to work in the time gap that is available to them.
7. Create an online platform based on the performance of GW (say uber drivers). The better a driver performs, the stock goes up and investors make money. A portion of their winnings goes to the GW savings.
8. Gig work aggregator site - If GW goes through us to take up the assignment, we automatically put a part of the earnings in a savings a/c such that a minimum balance is always maintained. If there is not enough balance and if GW needs money then we will provide them the same and generate future employment opportunities to help them pay it back. Partner with financial institutions to minimize our risk.
9. Aggregator site for GW, ranked as per their availability for potential employees to hire them. Help them setup online profiles for a more professional visibility in job market.
10. Involve GW community and develop a community fund which gets contribution from each GW. This fund is available to GW in times of financial distress and would charge a significantly lower interest rate. We can help manage this fund and optimize the returns by investing in low risk securities in broader markets.
11. Launch a digital bank with higher interest rates in collaboration with social responsibility arms of big banks
12. Make a financial planning app tailored to the trend of savings by GW
13. Develop a tracker to track the utilization timings of GW and then find the times when they are usually free. Allot them extra gigs appropriate to those times.
14. For GW elusive of technology, partner with cooperative banks to create a new type of bank a/c for GW where they will be given a higher interest.
15. Lobby government to make insurance free for all GW who earn below a certain amount.
16. Lobby government to make a provident fund where employer of GW contributes a portion of their salary to this fund. GW can withdraw from this fund only with employers permission.
17. Develop a course for GW to develop their technical skills. This course will have quizzes and with correct answers GW will earn certain points which they can use as cash to buy products. App will generate revenue using ads.
18. Create a global GW community fund backed by UN which will cater to GW in times of financial distress.
19. Design a loan bank for GW which uses an innovative algorithm to calculate the credit quality of GW. The ones with relatively regular gigs or past experience can get these loans at a much cheaper rate.
20. Work with employers to launch a gig worker tax which they will contribute to a national GW fund. This fund can be utilized by those in times of need.
21. Develop an app which will help GW record and launch videos of the skills they are good at. They will be compensated based on the number of views.
22. Develop an Edtech app to teach GW on how to better save money and be prepared in times of financial distress. GW can use the chat feature to ask their questions which will be answered by experts.
23. Organize a GW talent show twice every year. The proceeds from this show will go to the gig fund.
24. Develop a smart app to measure and keep a track of the vehicle usage stats of the GW. This app can keep suggesting efficient ways to reduce their maintenance costs.
25. Incentivize family members to help GW by providing them tax deduction on the amount lend to the GW.
26. Develop a smart home app which can help lower utility costs of GW.
27. Launch mass scale awareness campaigns to discourage people from taking gig jobs.
28. Develop low cost housing communities for GW so that they can move to the new place and rent their original place out on short term leases (WeWork of GW).
29. Help GW to relocate to a new city/town where there are better opportunities. Costs earned will be paid by GW over time.
30. Encourage people to tips to GW. Tips given to GW will convert into social currency which will be visible on Social media.