

# **Idea Journal**

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Entrepreneurship 402

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# Idea One

January 25, 2024

## Description

Do you have a hobby? Have you ever struggled to find others who are interested in your hobby? Have you ever wondered where you can learn about your hobby or buy equipment to get started? A market research company named Aytm (2016) reported that only 20% of respondents said that they don't have a hobby. Most people have a hobby and I think there is a market for a platform that allows users to share information about their current projects, meet others who share their interest, or post ads for buying or selling their equipment. There are places that address these needs, but not all in one place. You may find forums for your particular hobby, or be able to list your equipment for sale on Craigslist or Facebook Marketplace. Facebook also has groups which may be related to a hobby, but there is no platform dedicated to just hobbies and many different hobbies.

In class, it was mentioned that ideas can come from hobbies and we also talked about makerspaces. I think it is important to have hobbies, so I thought about what the barriers are to pursuing a hobby. The first one that came to my mind was borrowing expensive equipment, but makerspaces address this issue already. I thought about how sometimes when learning about a new hobby or working on a project, you can get stuck and finding somebody who could help you solve that problem can be challenging. I also thought that finding people to do your hobby with can be challenging too. I think there is a market for a platform which can address all of these pain points in one place. Facebook

largely solves two of these problems: buying and selling equipment and finding groups of like-minded people. My proposed platform has the advantage that groups are dedicated to hobbies and hobbies only, and it also encourages sharing of projects, questions, and knowledge which typically Facebook groups don't do.

This idea appeals to me because I like to tinker with electronic components, circuits, and programming their control modules such as with Arduino or Raspberry Pi computers. I often need to scour the web to figure out how to do a specific thing or find a particular part that I need. It would be great if I could showcase my projects, ask questions, and find parts all in one place. I'm also interested in silviculture, and although I've learned some about it, I generally don't know where to start. It would be great if I could find others interested in silviculture as a hobby to point me in the direction of some good resources.

## VPMF

### Money-Making

I'll start with money-making so that I can introduce a business model that I think might work for this platform. I think a viable business model would be one where the users are the product. In other words, targeted advertisements to the platform's users will pay for the development and maintenance costs of the platform. Maybe there could be a subscription fee for businesses to become users of the platform as well, so that they can further engage with the community and hobbyists can be easily routed to their products.

## Value

Value is brought to people with hobbies because they will have lower barriers for starting a new hobby or gaining experience in an existing one. Rather than having to search multiple platforms to meet their needs, they can engage with one platform. The more users that engage with the platform, the easier it will be for users to find what they are looking for. Value is also brought to businesses who engage with the platform or use it as an advertisement space because they can advertise their products to consumers who already have an interest in that type of product.

## Problem-Solving

The platform addresses the problem that people with hobbies may have trouble finding the necessary information, tools or people to pursue their hobby. The platform aims to bring people with similar hobbies together. The platform also helps solve businesses' problem of finding a good space for advertising and gaining new customers.

## Fit

One reason this idea is a good fit for me is because I'm passionate about having hobbies and I'm a computer science student with some web development experience. One reason that it is not a good fit for me (right now) is that I don't have much capital. As with most software ventures, there is a large expenditure in the developments phase and only once the application is running is revenue generated. Without investors, it would be

challenging to complete the project. One thing I could do is start work on the application in my spare time (as a hobby!), while working full time and saving money to later invest in the project.

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[survey#:~:text=24%25%20said%20they%20just%20have,can%20also%20be%20ti](https://aytm.com/post/hobbies-survey#:~:text=24%25%20said%20they%20just%20have,can%20also%20be%20ti)  
[me%20consuming.](https://aytm.com/post/hobbies-survey#:~:text=24%25%20said%20they%20just%20have,can%20also%20be%20ti)



# Idea Two

January 29, 2024

## Description

Even though institutional investors still account for the majority (80%) of trades by volume, retail investors still make up a large portion of the trades (Palmer, 2023). With free access to no-fee trading platforms and more readily available information, the percentage of trades by volume which retail investors occupy has nearly doubled in the last decade (Salvucci, 2024). Retail investors have access to a lot of free information and tools, but of course the best software for stock analysis is locked behind a paid membership. Retail investors often have less money to invest with than retail investors or are just starting out and afraid to risk much of their savings. Their returns on a relatively small investment cannot cover the cost of the premium software. Wouldn't it be great if retail investors not only had the same access to markets as institutional investors, but also equally powerful analysis tools? I think a web application which has the latest stock information, news articles, technical analysis tools, portfolio management and machine learning prediction tools would be very beneficial to retail investors. The idea would be to provide tools of similar caliber as the best software for businesses and larger investors, but operate on a different business model. Once again, I'm proposing to market to a large group of people and use targeted advertising to cover costs.

This idea came from a side-project of mine and is something I've been slowly working on. I was having little success picking stocks on my own and wondered if I could come up with an algorithm to give me greater than 7% returns on average. I might try

different strategies such as the Magic Formula, technical analysis, machine learning or a combination thereof. Once the algorithm is created, simulations can be ran on past stock market data to see how effective the strategy is. There is no guarantee that the strategy will work in the future just because it worked in the past, because maybe one of the variables that is used to predict prices may change as the world and markets change. This is a risk, and the effectiveness of the tool will have to be constantly evaluated. This idea is part of a broader dream of mine to make access to tools like this, and other cutting-edge tools available to retail investors in a user-friendly interface. Since the software would serve to make investing more accessible to retail investors, it will help increase the number of retail investors and therefore increase size of the market as well. Why should only people who have lots of money be able to make money with their money?

## VPMF

### Money-Making

This idea has money-making potential through targeted advertising, although for this idea I would be open to running as a not-for-profit or even open-source project. The top-down approach used for calculating SOM estimated annual revenue of \$2,788,500. This revenue would help cover any development costs, maintenance costs, and charges for web-server hosting. As with most software projects, a large amount of capital will be needed initially for development and no revenue will be earned which is a significant barrier. Open-sourcing the project and running the company as not-for-profit may be a good way to reduce the initial capital required.

## Value

As partly described in the description of this idea, it provides value to retail investors by further increasing accessibility to investment tools and information. As a student and budding software developer, I greatly value open-source code, data and knowledge. I believe that improved access to these resources in investing is important to level the playing field between those who have lots of money and those who don't. I don't entirely discredit the capitalist system we live in, because I think that people should be rewarded for their efforts and others shouldn't be able to steal their intellectual information. I do believe that wealthy people have a fundamental advantage in that they must make a smaller percentage of off investments to cover the costs of say cutting edge tools or even basic livable income. Although in my opinion people should be rewarded for hard work, ingenuity, perseverance and maybe even luck, I don't think simply having money should mean that an advantage is awarded. This product would provide value to people by improving economic mobility.

## Problem-Solving

This product would solve the problem of retail investors having limited funds to purchase access to the leading investment analysis tools. More broadly, it addresses the problem of the rich getting richer and the poor getting poorer by helping reduce the advantage that wealthy people and companies have when investing.

## Fit

This idea is a good fit for me because I'm pursuing a career in software development and have an interest in investing in stocks. I'm an amateur stock analyst, so having a partners with more expertise in portfolio management or stock analysis would be a big asset. I'm also interested in using artificial intelligence as one of the prediction tools, and although I have taken a class in machine learning I'm by no means an expert. Having somebody who is practice in creating machine learning models would also be a huge asset.

## Appendix 1

### Total Available Market(TAM)

- I will consider the total available market to be revenue from advertisement clicks from all people in the U.S. and Canada who own stock directly (not through an ETF or mutual fund).
- 20% of families in the U.S. own stocks directly (Federal Reserve 2023 as cited in Caporal, 2023). I am extrapolating this percentage to use for all adults in U.S. and Canada.
- The U.S. Adult population is about 258 million, while Canada's is about 31.6 million (US Census Bureau, 2021)(Statista, 2024).
- Advertisers pay Google a \$1.50 cost-per-click(CPC) on their advertisement. Google hosts the advertisement service which can be embedded into other websites, and Google will pay the website owners 68% of each CPC on average (Rycroft, 2023).
- Now I'm going to make some assumptions. I'm assuming that somebody who owns stock directly visits the website a few times per month, but they only click on an advertisement once per year.
- $20\% * (258,000,000 + 31,600,000) \text{ people} * 1 \text{ Click/Person-Year} * 68\% * \$1.50/\text{Click}$   
 $= \$59,078,400$

### Serviceable Available Market(SAM)

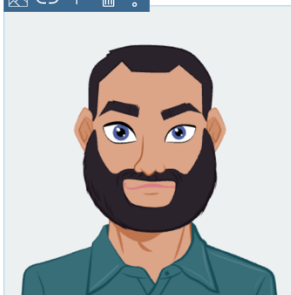
- The SAM will be the same as the TAM because the application will be available across the U.S. and Canada. We assume everyone who owns stock has access and knows how to use a computer.

## Serviceable Obtainable Market(SOM)

- I was able to find 53 stock analysis tools between services that brokers themselves offer and other platforms offer for free.
- I'm assuming that direct stock owners will use 2.5 services on average because in my experience, I've used the service from my broker and one or two others to research stocks.
- So there is a 4.72% chance that somebody will use this stock analysis tool if customers are evenly distributed through the tools.
- $4.72\% * \$44,308,800 = \$2,788,500$  per year.

## Persona

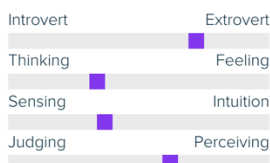
### James



"I will take calculated risks to build strong foundation for my life to come."

Age: **25**  
Work: **Construction Project Coordinator**  
Family: **Engaged**  
Location: **Toronto**  
Character: **Practical, Trustworthy, Openminded**

### Personality



### Goals

- Retire by 65.
- Own a home.
- Start a family.

### Frustrations

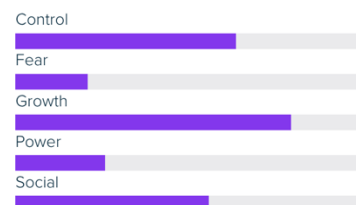
- Being behind the curve because premium investment analysis tools are too expensive.
- Other free solutions have limited functionality and tools available.

### Bio

James has been working as a project coordinator in Toronto for two years now. He has dabbled in the stock market, but knows that if he wants to make the best decisions possible with his savings so that he can afford to buy a house, have a family and retire by 65.

James and his partner live a very modest life because they are trying to save as much as possible. The annual cost of \$250 for a stock analysis product like Morningstar takes a large portion of their expected annual return of \$1800. Instead, James and his partner are looking for the best available free stock analysis tool.

### Motivation



### Brands



### Preferred Channels



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# Idea Three

February 4, 2024

## Description

78% of Canadian households do some outdoor activity close to home (Statistics Canada, 2023). Unfortunately, discoverability of these areas is hindered because there is no unified digital space to find information about all the wonderful natural areas Canada has to offer. I'll use camping as one example of an outdoor activity which needs a unified space for learning about campsites. Camping is allowed anywhere on public(crown) land that has not been leased or turned into a park. With 89% of Canada's land being crown land, that's a lot of potential campsites (Destination Ontario, 2023)! Designated recreation sites exist and are mapped at <http://www.sitesandtrailsbc.ca/search/search-location.aspx>. Provincial campsites are found at <https://camping.bcparks.ca/>. There are also privately held campgrounds which may be found at their respective websites, Google Maps or other websites which agglomerate campsites. These websites that group existing campsites such as <https://opencampingmap.org/> exist, but often have limited information about campsites.

Above describes just finding campsites, but imagine trying to plan a weekend where you want to camp at a lake and launch your boat for some fishing Saturday, but you want to go for a hike on Sunday. You may have to visit five different websites to find information about each of these activities before you can decide where to go!

My idea is to create software that allows users to upload information about many outdoor activities and store that data all in one place. This way a person can browse a map

and filter for activities that they want. The more users, the better the information will be. My hope is that people will be able to find what they want to do for their next adventure with ease, and have complete, up-to-date information about the place they are going to.

## VPMF

### Money-Making

Once again, this web application will be based on advertisement revenue from a service like AdSense offered by Google. Revenue is made from advertisement views or clicks. I've estimated the SOM for an application like this to be about \$3,592,702 annually across Canada. This revenue would help cover the costs of web servers and software development. Using STEP-C analysis I found that the economic, technological and social factors generally support this idea, but there may be some challenges in the political and competitive environment. Some positive factors are strong digital advertising spending and increased outdoor activity from after Covid. Some challenges might be the ease at which competitors can create similar products and ethical concerns about increasing accessibility to environmentally sensitive areas. I would be open to running this project as a non-profit because it is something I'm passionate about.

With so many people getting outdoors, I hope that the platform could reach many different demographics. For my user persona, I chose to think of a family-oriented person because they may not have a lot of time for planning outings, but they would really value the quality time with family. In my empathy map, I continued to think about this user as somebody who has a fulfilling life but might like to escape from the hustle and bustle and

get into nature. People that value quality time outdoors but struggle to find the time to plan an outing would benefit most from this application.

## Value

This solution provides social and economic value to Canada. For me, getting outdoors helps improve my mental health and it's a good way to socialize with others who enjoy the outdoors. I think this application could help get more people outdoors, more often, and improve their experiences. I also think that this application could improve economic conditions by getting more people, including tourists, out and travelling around. When people travel, they will certainly have to spend money to get where they are going. They may go out to eat, shop or buy more items related to their favourite outdoor activities. It could help Canada be a more desirable tourist destination for those interested in the outdoors as well.

## Problem-Solving

This application would help people evaluate where they want to adventure and help save time and stress when planning as well. Currently, each park has its own website for information about that park. Some applications such as All Trails allow users to enter information about their favourite places, but the application is only for hiking. When I want to plan a backpacking trip, I often must visit multiple websites to check camping regulations, read reviews, book a campsite and print out maps not to mention searching around to see which area I even want to travel to. It would be great if all this information could be in one spot, with links to where the original information can be found. Users could

also upload pictures, reviews, and other content to their favourite locations to better inform future visitors.

## Fit

This project is a great fit for me because I'm starting a career in software development and I'm passionate about getting outdoors. Finding the capital to get started would be challenging at this point and being a leader of a team of developers would be challenging given my limited experience. Given some time, I could start the project on my own and maybe finish the project with others when I have a bit more experience and savings.

## Appendix 2

### Total Available Market(TAM)

- The total available market is the advertisements clicked by all adult Canadians who do outdoor activities. Presumably every adult who does outdoor activities will need to get information about said activities before doing them and will visit a website to do so.
- Canadian adult population = 31.61 million(*Statista, 2022*)
- 78% of them will do some outdoor activity.
- We assume the website will be visited 15 times per year per person, but like in Idea 2 they may only click an advertisement once per year.
- 68% of each \$1.50 cost-per-click(CPC) from google advertisements is passed to the website owner (Rycroft, 2023).
- $78\% * 31,610,000 * 1 \text{ click} * 68\% * 1.50 \text{ CPC} = \$25,148,916$

### Serviceable Available Market(SAM)


The serviceable available market is all Canadians which is the same as the TAM.

## Serviceable Obtainable Market(SOM)

- The serviceable obtainable market is the SAM divided by the number of competitors. This is tricky because this website would be the only one of its kind as far as I know. It would include all regions of Canada and all types of outdoor activities while most others only cover one small region or one activity. I'm going to see how many campsite search engines are available and assume that there will be similar numbers of search engines for other outdoor activities. So any time somebody uses a search engine for some outdoor activity we can assume they will have the same chance of using this search engine as they would if they were going camping.
- Google searches gives me 7 campsite search engines for Canada.
- $\$25,148,916 / 7 = \$3,592,702$

# Persona

## Benjamin



"I'd like to provide myself and my family with the best experiences possible."

Age: **35**  
Work: **Software Developer**  
Family: **Married, 2 kids**  
Location: **Langley, BC**  
Character: **Family Oriented, Driven**

### Personality

Introvert	Extrovert
Thinking	Feeling
Sensing	Intuition
Judging	Perceiving

### Goals

- Raise happy, successful kids
- Maintain a good work-life balance.
- Travel locally and nationally/globally.

### Frustrations

- Planning weekend outings with multiple outdoor activities takes valuable time.
- Plans change because information about a point of interest was not up-to-date.



### Bio

Benjamin lives for quality time with his family. He shares his passion for the outdoors with them by organizing regular camping trips, rock climbing and kayaking. Benjamin is driven to be successful in at work and with his family, but often feels tired from these pressures. With both he and his wife working, time saving services like grocery delivery, automatic bill payments, Amazon deliveries and DoorDash are essential to achieving their goals. With all the amazing outdoor activities to do in B.C. Benjamin would love a tool to help him plan outings all in one place.

### Motivation

Fulfillment	80%
Fear	10%
Growth	70%
Power	10%
Social	60%

### Brands



### Preferred Channels

Traditional Ads	10%
Online & Social Media	70%
Referral	20%

## STEP-C Analysis

### Social

Socially, I think the environment is good for this type of idea. I think during the Covid epidemic many people turned to outdoor activities to occupy their time and keep up their mental health. After Covid, I think many people kept getting outside, but now with friends and family. Perhaps launching during Covid would have been optimal, but I still think interest in getting outdoors is close to an all-time high.

## Technological

Technologically this is a good time to host applications on the web. Cloud computing has taken off making it super easy to host web services without owning the server yourself. This is a huge reduction in initial cost of getting a web server up and running, moreover maintenance of the server is streamlined by the company offering the server rental. Besides the physical infrastructure, there are now many web development stacks that make many aspects of web development easier than ever before. Security, scalability, front-end and back-end development have never been easier.

## Economic

I think there are two things to consider in the economic environment for this application. The first thing to consider is the ability for users to spend money to travel to outdoor spaces. Right now, interest rates and inflation are high in comparison to the last ten or so years. Although this tends to reduce the size of people's savings accounts, Canada is not in a recession and domestic travel spending is still at healthy levels (Ercolao, 2023). The second thing to consider is the demand for advertising space. Digital banner advertising spending has been increasing as well as total advertising spending and is projected to continue to grow in the coming years (Statista, 2023). Despite a somewhat challenging macroeconomic environment, I think the advertisement industry is strong and will continue to be strong in the coming years.



## Political

The political environment may have some impact on this application in terms of environmental considerations. Increasing accessibility to the outdoors may mean that these areas could get more traffic and litter. There are ethical, safety and possibly legal barriers to hosting possibly incorrect or incomplete information about outdoor spaces. The implications of an application like this will have to be carefully considered.

## Competitive

With so many web development frameworks available and so many software developers, it can certainly be challenging to gain the edge on competitors. The thing that differentiates this application from others is that it will have information about many kinds of activities instead of focusing on one. The quality of the data will be dependent on the number of users. Having a user-friendly application with plenty of advertising should kickstart the user base so that it can benefit from the network effect.

## Empathy Map

<b>Thinks + Feels</b> <ul style="list-style-type: none"><li>• Overwhelmed juggling everything in this busy, complex world.</li><li>• Focus on mental health is key to success and fulfilment.</li><li>• Frustrated when stuck in traffic.</li></ul>	<b>Hears</b> <ul style="list-style-type: none"><li>• Coworkers talking about what they did over the weekend.</li><li>• Family talk about their successes and failures.</li><li>• Advertisements when listening or watching most media.</li><li>• People talk about news and politics.</li></ul>
<b>Sees</b> <ul style="list-style-type: none"><li>• People travelling on social media.</li><li>• Transition to green technologies.</li><li>• Construction.</li><li>• People out walking.</li></ul>	<b>Says + Does</b> <ul style="list-style-type: none"><li>• Pursues personal growth.</li><li>• Puts family first.</li><li>• "Making time for quality time is important."</li></ul>

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## Favourite Idea

My third idea, creating an application for finding outdoor activities, is my favourite.

I'm choosing this idea primarily because I think it is the best fit for me. Unlike the investment analysis idea, there are no knowledge barriers that will slow me down. I'm also more passionate about getting outdoors than I am about either of my other ideas. All of my ideas face the same problem about having enough capital to develop the application, so this is not a deciding factor. Although the money-making potential is important to consider, I think at this point in my life considering the fit and value that the idea would provide is more important to me. I think all my ideas provide significant social and economic value, but the number of people that the platform could potentially reach is greatest for my first and second idea. Only 20% of families own stock directly, but around 80% of people have a hobby or go outdoors regularly. Because I'm most passionate about getting outdoors and it will reach many people, I'm choosing idea three.