

GtG Delivable

D1.1 Market Research on Stakeholders

- *initial evaluation and optimisation of the value proposition of the GtG platform*

Responsible partner: Civics

Additional contributors: SGWIA, SeniorLive, siosLIFE

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Table of Content

[1 Introduction](#)

[2 Business development framework](#)

[2.1 Innovation sprint](#)

[2.2 Value proposition canvas \(VP canvas\)](#)

[2.2.1 Customer profile](#)

[2.2.2 Value \(proposition\) map](#)

[2.3 Personas](#)

[3 Preparatory Research](#)

[3.1 Elderly needs and volunteer working](#)

[3.1.1 Elderly and volunteering](#)

[3.1.2 Benefits of volunteering](#)

[3.1.3 Elderly needs](#)

[3.1.4 Informal care](#)

[3.1.5 Quality of life and Blue zones](#)

[3.2 Inspiring existing solution and competing offerings](#)

[3.2.1 Collaborative economy solutions](#)

[3.2.2 The gift card market](#)

[3.2.3 The collaborative economy](#)

[3.3 Interviews with stakeholders](#)

[3.4 Other \(government/state functions for instance\) ...](#)

[4 Value propositions and personas](#)

[4.1 Value propositions maps](#)

[4.2 The GIVER and USER VP Canvas](#)

[4.2.1 CUSTOMER PROFILE - GIVER](#)

[4.2.2 CUSTOMER PROFILE - USER](#)

[4.2.3 VALUE \(PROPOSITION\) MAP - GIFT CARD](#)

[4.3 The Helper VP Canvas](#)

[4.3.1 CUSTOMER PROFILE - HELPER](#)

[4.3.2 VALUE \(PROPOSITION\) MAP - TASK SOLVING](#)

[4.3.3 Other GtG Givers](#)

[4.3.4 GtG Partners](#)

[4.4 User and Helper Personas](#)

[4.4.1 User persona](#)

[4.4.2 Helper personas](#)

[5 Summary](#)

[6 Appendix](#)

1 Introduction

The GtG model is based on a number of hypotheses about the barriers elderly face, about how our GtG solution can overcome these and other value propositions the model will bring. The purpose of the AAL small collaborative project is to test these hypotheses further through initial user and market research and through several co-creation workshops.

The GtG use case scenario

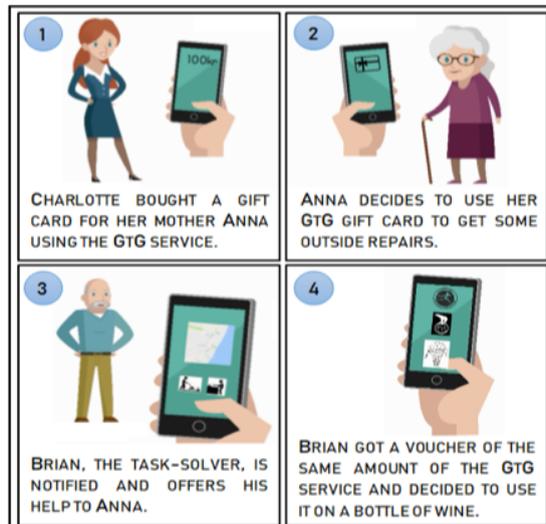
The GtG model involves a Giver, a User and a Helper. The GtG Giver gives a gift-card to a relative or friend, the GtG User activates the gift-card to get tasks solved and the GtG Helper solves the tasks – and gets a gift-card as a token of appreciation. This is described in the scenario below

Case scenario. *Anna is 85 years old and lives in a local community called Vig in Denmark. Her husband passed away a few years ago, and now she needs to take care of their house by herself. Anna’s birthday is coming up and Charlotte, Anna’s daughter, is looking for a present for her mother. As usual, Charlotte has trouble finding a good present. Anna has all she needs, she always says. At the same time, Charlotte knows that Anna has trouble with maintaining the outdoor areas of her house. Small things, Anna says, the garden door jams and the gutters are also getting clogged. Charlotte wants to help but lives far away. She comes to visit as often as she can but would love to be able to help more than she can do right now.*

Brian, 66 years old, lives in the same area. Life changed drastically, when he retired two years ago after working for 40 years as a craftsman. After having too much time to spend, Brian signed up to the GtG Helper corps as a

repairman. Now he is doing small repair jobs almost once a week. He enjoys once again to use his hands and, at the same time, to be helping others.

Charlotte finds the GtG Present Shop online and decides to buy a €25 General Repair present for Anna. After giving the present to Anna, and explaining the content, Anna activates the present. At Brian’s GtG Helper App a notification appears. Brian reserves the task and contacts the GtG Giver (in this case, Charlotte). On behalf of Anna, Charlotte arranges Brian to visit Anna’s house and spend some hours on repairs on her house. Afterwards, Brian signs off the task in the GtG Helper App and receives a voucher for a €25 gift card, which he decides to spend the voucher on a very good bottle of wine. Anna was very pleased with the help. Now she is comfortable with the service, and next time she gets a GtG Present, she handles the contact directly with the Helper.



In our proposal, we formulated a range of questions to be answered about our User, our Helper and our Giver in the model:

User:

- What categories of help should we include in the service?
- What is the right balance between practical tasks (garden jobs, repair, transport, etc.) and social tasks (strolls, cook and share a meal, joint shopping etc.)?
- How can we empower the elderly to use the service?
- Would users accept gifts from their social environment (family, neighbours etc. as a means to reward potential helpers?
- How do we secure trust in the Helpers on our platform?

Helper:

- What is the typical persona that we can recruit with our intrinsic/ extrinsic reward system?
- What motivational effects do different types and sizes of gift cards create?
- For which type of tasks is the interest sufficient to establish a critical mass to successfully launch and finance the Gift-to-Gift platform?
- Would helpers need a detailed understanding of the service required in order to sign up for a specific 'job' (i.e. time needed, distance to and from user, materials and equipment needed etc.)?
- What should requirements and sign-up process include?
- In case of an 'accident' while performing the task, who would be liable for any damages? Would this be covered by a liability insurance policy?

Giver:

- Are people who have possible users in their social circle (family, neighbours etc.) and can not help themselves (because of distance, time constraints, lack of knowledge/skills etc.) prepared to pay for a gift voucher?
- If yes, are they prepared to use the Gift-to-Gift platform to find and match with possible helpers?
- How much would they be prepared to pay for a gift voucher to reward the helper for his or her time and effort?
- Where would they look for a service that can assist them in finding helpers who are qualified to perform the required task/job?
- What information about the helper would they need in order to be confident about the trustworthiness of the helper(s)?

Our focus and thus the participants in the workshops are potential *Users* and *Helpers* of the model. Through initial research presented in this document, we will further prepare the grounds for the workshops and elaborate on the questions to which we seek the answers from these two groups. Additionally, through the initial research and interviews, we will create value propositions related to the other participants in the model, especially the Giver, as well.

The findings from the initial research, which will be included in this document, will be based on

- the background material which was included in the AAL proposal

- further desk research performed in the early part of the project
- dialogs and interviews performed as preparation for workshops.

The document will be arranged in three parts.

The first part will include a short description of the business development framework used.

The second part will include the findings from the initial research, including

- research and statistics on volunteering among elderly, needs of elderly, and other relevant data
- Inspiring, supporting and/or competing offerings, ranging from organisations dealing with volunteering to commercial services

The third part will describe the value proposition of the GtG model, revised and elaborated based on the initial research. Throughout the project, in parallel with the co-creation and testing the value proposition in the workshops, we will look further into and compare our value proposition with the alternative solutions.

2 Business development framework

The **Business Model Development Toolkit for AAL Projects**¹ gives guidance to how business development sprints can be carried out and how the business canvas model value proposition map can be used in such sprints.

In this section, we will give a short overview of how a similar approach has been adopted for our AAL-GtG project. For the description of value proposition in this document, we have chosen value proposition map to make it easier to read for those familiar to this terminology.

The different roles described in an AAL setup have in our project been covered by the GtG partners as described in the table below:

AAL roles		GtG consortium	
Research partner	Supports other organizations (e.g. conducts pilot studies)	Gezondheid-fabriek - independent nonprofit public private foundation from NL	Experience in driving complex innovation projects in health and care will focus on end-user and market research and together with Senior-Live participate in the co-creation of the GtG service.
Market research, business consultants, etc.	Supports other organizations (e.g. conducts pilot studies)		

¹<http://www.aal-europe.eu/wp-content/uploads/2017/09/Business-model-development-toolkit.pdf>

Development partner	Develops (partial) solutions for key commercial partners	siosLIFE - Portuguese SME	Proven experience in software development for elderly, technical architecture implementation and strong insight into the ICT market and social needs - will be responsible for developing and localizing the platform and ensure a commercially driven perspective and product-oriented development strategy.
Key commercial partner	<ul style="list-style-type: none"> • To succeed, the project needs to identify an organization that is highly motivated and capable of commercialising the developed solution. • They develop the business model for themselves. • If there are several commercial partners in one project, each of them has to have a clear business case. 	Civics - Danish Start-up	Strong knowledge on technology-based innovation, business and product development will lead the project and will engage the Vig Community (DK) in the business model development and co-creation process.
End-user organization	<ul style="list-style-type: none"> • The users' voice in a project: key source of customer/end-user feedback for the development (co-design is important!) • Potential procurer of AAL solution and "launching customer" in optimal case for commercial partners 	Senior-Live - foundation from NL	Senior-Live which assists seniors with today's technology, will guarantee focus on user needs/expectations, providing access to elderly users for end-user trials, as well as knowledge on both the end-users and testing of sensible business models in real user environments

	<ul style="list-style-type: none"> • Can/should be developing their own business as well 		
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Thus, the recommended roles are well covered at the consortium level. Moreover, all partners are carrying out co-creation workshops with primary end-users.

2.1 Innovation sprint

Following the ideas of the AAL business development approach, an innovation sprint is:

- A time-boxed business/product development cycle (max. 3 months) that pushes for highly iterative development
- Helps projects learn faster if a business vision is viable or not and to continuously adapt and adjust it before it's too late
- Forces the business case owner to make management decisions that guide product development
- Includes phases of design, testing (building), and learning
- A sprint kick-off meeting starts the whole process (1st sprint), then each sprint has planning and review meetings.

We have in our 6 month project adopted a similar approach with two 3-month sprints with both consortium wide and local activities:

AAL methodology		AAL-GtG adaptation
DESIGN	1. Design/update business model and value propositions	<ul style="list-style-type: none"> • Initial value propositions hypotheses in this D1.1. • To be updated for next sprint
TESTING	2. Identify the riskiest parts of your model 3. Systematically test your model	<ul style="list-style-type: none"> • Test planning and preparation at consortium level and coordination at seminar • Co-creation and testing in workshops and pilots at local level • Synchronization at consortium level
LEARNING	4. Analyse what is learned	<ul style="list-style-type: none"> • Analysis at local level and at project level. • Evaluations at seminars • Documented in D2.1 test results

A partner seminar will kick off the first sprint, a second seminar will start with the learning of the first sprint and kick-off the second sprint, and a third seminar will start with the learning of the second and the overall evaluation of the project.

2.2 Value proposition canvas (VP canvas)

For the formulation of value propositions, we have adopted the canvas model proposed by the Business Model Development Toolkit for AAL Projects. According to this (and the original model), the Value Proposition Canvas has two sides that focus on two key building blocks of the business model canvas, i.e. value propositions and customer segments.

- The Customer Profile is the perspective of a single customer segment. You put the “customer hat” on when thinking about this.
- The Value Proposition map is the side designed by the organization developing the business model.

The purpose of the VP canvas is to use it to test if your value propositions match with the expected gains and pains of the specific customer segment.

Here we will just include a short summary of the two concepts and combined use. Further descriptions can be found in the AAL toolkit, which also includes references to the original publications.

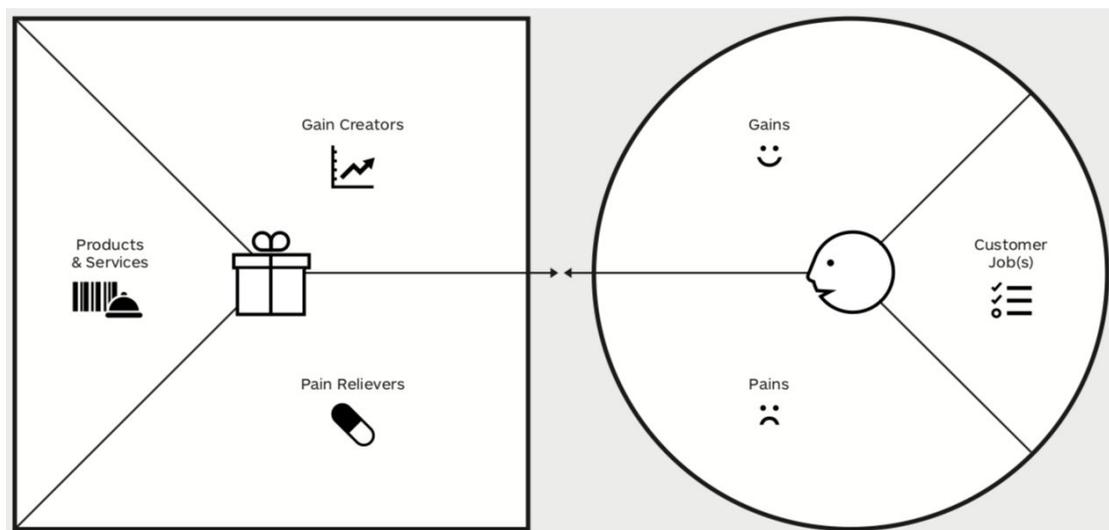
2.2.1 Customer profile

The customer profile is described by:

Gains: What outcomes and benefits does the customer find positive

Pains: What pains does the customer have related to its job

Customer jobs: describes the things your customers are trying to get done in their work or in their lives.



2.2.2 Value (proposition) map

The value proposition map, is described by:

Products & services: lists all components (offerings) that are needed to help the customer segment complete their jobs.

Gain creators: describes how does your solution create gains to the specific customer segment (monetary/financial benefits, time savings and increased effectiveness, generates positive emotions, positive social consequences, etc)?

Pain relievers: describes how does your solution alleviate the pains of the customer (fix problem, remove frustration, anxiety, ease the pain related to costs (time, money), remove obstacles and barriers, etc).

2.3 Personas

We have decided to use personas as a design tool and a common reference to complement and further detail the Customer Profile. We will thus use personas as a means to capture the “typical user”, as discovered in our co-creation workshops and interviews as well as a means to define a reference for the internal conversation and the future design of the GtG platform - across the different partners and different nationalities².

While there are many different uses of personas, our use of personas will be as design-references, with personas created as fictional characters, but developed based on our actual research. As such, we will not create personas for imaginary “perfect” users or market segments to our service, but will create personas that are like pseudonymized and maybe combined representations of real people, representing the empirically found user types to give us a segmentation of the stakeholders who will be in contact with our platform. Note, however, that our personas will not be a statistical representation of market segments and users – but qualitative results of ethnographic and user-behavior research and interviews.

The personas will cover needs, experience, typical behaviors and relevant goals as well as fictional names and a stock-photo.

Our personas will follow this general and simple template:

Persona:
NAME
[fictional]



About

[Demographics, incl. descriptions of age, marriage, family. A short description of professional/retired life, housing, friends, ICT skills]

² <https://www.interaction-design.org/literature/article/personas-why-and-how-you-should-use-them>

Goals

[hobbies, preferences for daily life etc.]

Challenges

[social, physical, family, health etc.]

3 Preparatory Research

This section includes a variety of background material and research results, which we have found relevant as further background for the workshops and pilot. This includes other findings on elderly needs, senior's motivation to engage in supporting others and platforms and solutions trying to bridge this.

3.1 Elderly needs and volunteer working

We build on the basic assumptions of need of help in some elderly and the willingness from others to help, in some variety of volunteering relations or organisation.

3.1.1 Elderly and volunteering

In Denmark, the share of seniors, that works as volunteers has increased significantly over the last 20 years. In 2017 39% of all 67 years old and 30% of all 77 years old worked as volunteers. The elderly that work voluntarily are mainly the ones with a high level education and a good health and who already help out relatives and neighbours.

One of the biggest areas of voluntary work that is at the same time closest to the tasks in G2G is within "social matters and health". Here 12% of women and 8% of men over the age of 67 does voluntary work. This is the part of the voluntary workers that G2G probably will have access to because of the similarity of tasks and values.

"Social matters" covers for example voluntary work in senior unions, social cafés, refugee friends and institutional boards. "Health" covers voluntary work for example as blood donors, in unions for patients, as crisis helpers, etc.

For further information about elderly's voluntary work please look in the appendix "VIVE: Ældres frivillige arbejde" especially pp 19 and 28 with statistics on age and intensity of voluntary work.

The amount of voluntary work of the population aged between 67 and 77 lies between 1 and 250 hours per year, with an average of 200 hours per year. This equals to 16-17 hours a week.

Half of the population of The Netherlands older than 15 years does voluntary work at least once a year. More than 60% of the higher educated segment has performed voluntary work at least once a year during the period of 2012 - 2016.

Of the lower educated segment only 35% has declared to have done voluntary work during the same period. Of people older than 75 years, 32% does voluntary work on

a regular basis. On average, volunteers spend 5 hours per week on voluntary work. (<https://www.cbs.nl/nl-nl/achtergrond/2018/29/vrijwilligerswerk-activiteiten-duur-en-motieven>)

Some statistics on volunteering in Portugal:

Portugal is one of the European countries that does less volunteer work.

It is estimated that only 12% of the Portuguese population older than 15 years was involved in volunteer activities, in a formal or informal way, over the last years. That represents 1,4 millions people.

We can see that the number of women are bigger than men (57,3% vs. 42,7%) and more than 21% of the total are higher graduated people.

About 7.3% of the volunteer people are older than 65 years, usually do those activities in an informal way, and they tend to be higher educated and unemployed people.

3.1.2 Benefits of volunteering

It is not difficult to find research which supports the argument that working as a volunteer supports quality of life of both volunteer and the cared for person(s). A recent article in a popular magazine in DK, citing international research³, summarise how working voluntarily increases the quality of life for you by

- Giving you the possibility of doing something for others,
- keeping socially in touch with others
- and keeping yourself fit.

Especially, research about seniors shows us that seniors experience voluntary work as meaningful. Many informants find that the voluntary work gives them joy and life satisfaction and for some it leads to personal development. See further information in appendix p. 27.

Thus, besides the immediate reward of helping others, we should include somehow that the volunteers work to include broader quality of life factors.

3.1.3 Elderly needs

Opposite to this, we find data which points to loneliness as a major problem among the elderly. According to the Danish Union "Dane Age" more than 50.000 people aged 65+ experience loneliness. According to cited research, loneliness increases the risk of illnesses and early death with 50% and loneliness over a long period increases the occurrence of alzheimers, heart diseases and depression.

On the positive side, the 65+ are generally more content with their lives than the population overall⁴. It is mainly the single men who are struck with loneliness and a low rate of satisfaction with their lives. Elderly with health issues are in general less content with life than elderly with good health.

³ <https://samvirke.dk/artikler/frivillighed-gor-dig-sund>

⁴ <https://www.dst.dk/da/Statistik/bagtal/2017/2017-29-09-Aeldre-er-mere-tilfredse-med-livet-end-gennemsnittet>

Thus, while we may aim for a broad range of GtG gift cards, we can expect loneliness to be a significant underlying need.

3.1.4 Informal care

In Europe, 80% of all care is provided by informal carers (https://vb.northsearegion.eu/public/files/repository/20180409092336_FinalCountryComparison_IncludingAnnex.pdf). Informal care and voluntary work both fall under the term informal care and have many similarities. But there are also differences. Informal care flows from a social relationship: you look after someone with whom you have an emotional connection, often family. It can go up to 24 hours a day for a long period. Overload soon lurks. For voluntary work you consciously choose, and time is limited.

Informal caregivers and others from the social network are themselves responsible for their actions because they perform them in a personal capacity. This is different for volunteer work.

Volunteering is a conscious choice. Your contribution is limited in time and you can end it whenever you want. Volunteers work in an organized context, for example via voluntary home care, or through friend services. The organizations are liable for their actions.

It seems that GtG can support informal caregivers. By having someone (our Helper) taking over some specific tasks or peak loads for the informal caregiver in support of their loved one (our User). In this way GtG can ease the workload of the informal caregivers (and potential Givers). Some work has been done exploring the 'business case' or the 'economic evaluation' of informal care, which investments are made and saved in relation to informal care provision (inside and outside a formal care setting). One can imagine Gift to Gift to contribute to this case.

https://www.zorgvoorbeter.nl/docs/PVZ/vindplaats/vrijwilligerswerk/VergelijkenResultaten_Businesscase_Informele_Zorg_jan13.pdf.

The study 'In For Care, Overview of quantitative and qualitative aspects of informal care and volunteering assistance in Europe' (Country comparison: BE, DK, NL, NO, SE, UK, 2017,

https://vb.northsearegion.eu/public/files/repository/20180409092336_FinalCountryComparison_IncludingAnnex.pdf) presents an overview on the current health systems in partner countries Denmark and The Netherlands including their views, approaches and strategies on informal care and voluntary assistance (such as Policies on informal care and voluntary assistance; Strategies for coordinating volunteers and informal carers in health organisations).

3.1.5 Quality of life and Blue zones

Basically, with the help of volunteers (our *Helpers*), we aim to improve the quality of life, not only for the User but also for the Helpers themselves.

One attempt to describe quality of life are the "happiness-factors" in the "Blue Zones" research⁵ (and <https://www.youtube.com/watch?v=ff40YiMmVku>). In this

⁵ <https://www.bluezones.com/2019/01/these-4-lifestyle-changes-improve-heart-health-sexual-health-and-alzheimers-risk>

research, 5 areas in the world with a high lifespan are identified and it is explained why people in these areas live longer and healthier than populations in the rest of the world. It points to four areas with great impact on our health - whether it is about heart disease, Alzheimer or depression

- How you eat
- How you manage stress
- How much you move
- How much support and love you have

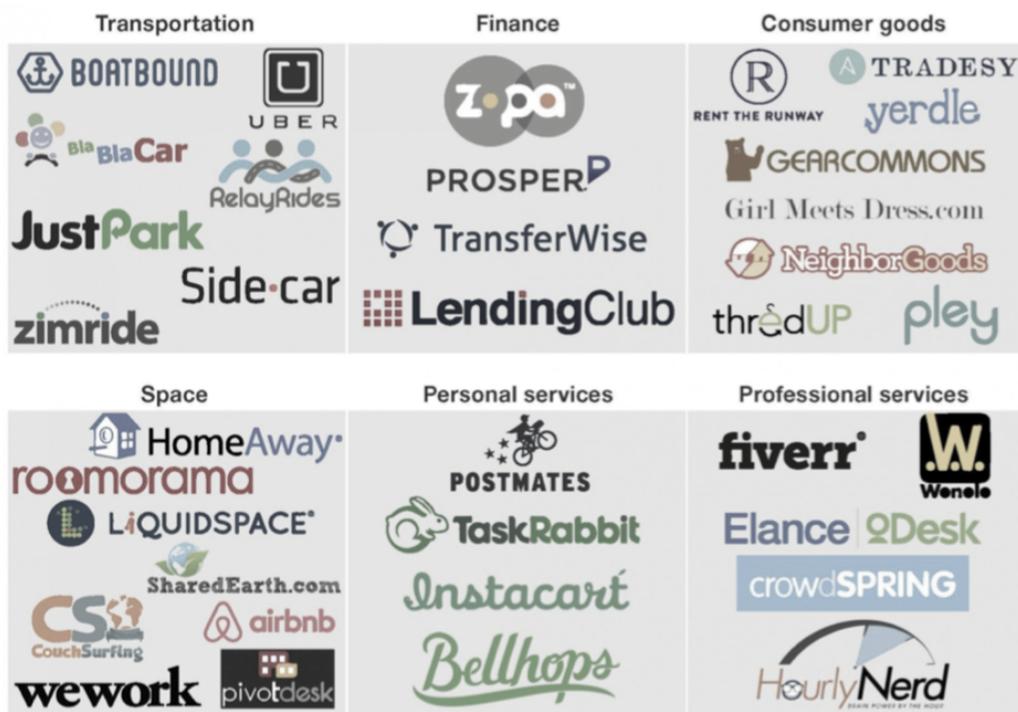
For G2G the most interesting part of Blue Zones research is the part that shows that helping others, participating in a community, and having a purpose in life that goes further than one self have a positive impact on the quality of life and the lifespan. Blue Zones research also shows that friendships defy dementia.

3.2 Inspiring existing solution and competing offerings

We have found a variety of solutions related to our platform. In the following we list some of them.

3.2.1 Collaborative economy solutions

The number of platform- and gig- economy platforms continues to be on the rise. We see platforms within transportation, finance, consumer goods, storage, hotels and space and also – and quite relevant towards GtG - both personal and professional services.



(Source: Forbes.com – “Crowdworking Industry Landscape”)

AliResearch estimates that 400 million Chinese may be self-employed through gig-economy platforms by 2036. Already, some 60.000 professionals are registered on “Ziwork” – the Chinese version of UpWork (American) or WorkSome (Danish). These are gig-platforms for skilled freelancers like programmers, designers and writers. But China is not alone in this development; American figures show that 70% fulltime employees here seek extra work on the side – which is supported by the new “gig economy” and platforms like Uber, Lyft, Airbnb, Etsy etc. (the term “gig economy” is rather imprecise, though, as it covers both very occasional small tasks, as well as larger freelancing jobs).

Most related to our platform are the personal & professional service areas. As described in “COMMODITIZED WORKERS: Case study research on labour law issues arising from a set of “on-demand/gig economy” platforms” by ANTONIO ALOIS⁶;

“First and foremost, some commentators distinguish between ‘crowd-work’ and ‘work-on-demand via apps’, the difference mainly consisting in the way of accomplishing the performance (22). The first expression covers jobs completed remotely on virtual platforms by workers, in response to on-line calls and potentially involving people from all over the world (HourlyNerd, CrowdSpring, Fiverr, CoContest). The second one refers to types of work performed in the real world and therefore locally (WoNoLo, JustPark, PostMates, Deliveroo): apps and platforms, in this case, just offer a digitized solution for the selecting/hiring process. What links ‘crowd-work’ and ‘work-on-demand via apps’ is, at first glance, the enabling role of technology and the common business model.”⁷”

In our context, GtG is a “work-on-demand via apps” kind of platform and as such supported by a general trend. Nowhere have we seen a business model like GtG though.

Relevant Danish platforms

In the following, current “state of the art” for platforms within our segment of users and small tasks, can be exemplified by the following platforms.

Rema1000 (grocery chain): “Vigo”, shopping app

Shoppers can bring groceries for friends and neighbours or even complete strangers. Shoppers are paid. In the app, groceries are selected and paid for by the customer. The amount is held back to be transferred to the shopper upon delivery and inspection of the goods. A Vigo-Shopper picks out the items in the store, pays with her own funds and brings it to the customer in question. Upon inspecting the groceries, the payment is released by customer, and the shopper is given a rating (1-5 stars). Some shoppers also have coffee with some of the people they shop for, even though they started out strangers = social relations are formed.

Boblberg

⁶ Comparative Labor Law & Policy Journal, Vol. 37, No.3 2016

⁷ The gig-economy platforms are generally under pressure by government and unions, as benefits, health, retirement planning is largely non-existent considerations for most of the platforms. In our case, working with seniors already in retirement and with very small task, we will not address these issues.

<https://boblberg.dk/borgerodsherredkommune>

Individual municipalities can join this platform that seeks to help people combat loneliness and share friendships, interests, dog-walking, exercise, babysitting, extra grandparents, boost membership of the local card club - and other favours and relations.

Xtra Grandparents

<http://borneborn.dk/>

Several platforms exist to deliver this service. Families living far from parents, single parents, families where the grandparents are still working - all need alternative grandparents. Many of these platforms are local and not in digital form, but rather a simple website with a phone number for the parent to call. In some of these services money changes hands.

Relevant Dutch platforms

Some of the most relevant dutch platforms to mention are:

Ouderenfonds.nl (Fund for elderly citizens)

<https://www.ouderenfonds.nl/activiteiten/match>

This service provides volunteers (helpers) with the possibility to match their skills with outstanding small jobs and services requested by elderly citizens (users). Some examples of services provided: get together for a cup of coffee or tea, shopping together, company for small trips, weeding the garden etc. Free service.

SamenZwolle (Zwolle Together)

<https://www.samenzwolle.nl/samenouderen>

Service targeting elderly citizens living in the Zwolle area offering volunteers to spend quality time with. Seeing a movie together, visiting the zoo, joint shopping trips etc. The service is free, volunteers (helpers) are informed that they may charge small tax-free fees (basically reimbursement of travel expenses). Interesting: they offer the option to request a match on behalf of someone else, thereby introducing the 'giver' role.

Palette V2 (AAL project with Dutch participation)

<http://palettev2.eu/index.php/en/>

Activating senior citizens. Main theme is 'togetherness'. Surprising note: the platform is also promoted as a marketing tool for SME's, who have special offerings for the elderly.

NL voor elkaar (NL for each other)

<https://www.nlvoorelkaar.nl/vrijwilligers/klussen-in-huis-en-tuin>

A matching platform that brings users and helpers together. Some of the jobs/services they offer are: odd jobs and technical, transportation, cooking, garden. Not specifically targeted at senior citizens, but it looks like they represent the majority of the users of the platform.

Other Relevant platforms

GiveAndTake (<http://givetake.eu>) is a digital platform that enables senior citizens to reciprocally exchange services and resources, “creating new opportunities for senior citizens to contribute to society as volunteers and caregivers in their local communities.” In that way, the problem area is very related to G2G – but without an actual business-model, to allow it to become self-sustainable.

Related to GiveAndTake is furthermore “SeniorsHelpingSeniors” (<http://seniorshelpingseniors.com>), but this platform seems powered by ordinary salaries, and not, as such, based on civic actions.

Stitch is a community which helps anyone over 50 find the companionship they need. Stich aims to to “help improve the lives of older adults in every country around the world and provide an answer to the social isolation and loneliness that everyone ultimately faces at some point in their lives, whether they’re seeking friendship, romance, or anything in between.” <https://www.stitch.net>

Finally, **Tapestry**, seeks to connect families – a kind of secure “facebook for families” <https://www.tapestry.net>

The freebird Club (<https://www.freebirdclub.com>) is a home-sharing platform for elderly. It is a social travel and homestay club exclusively for the over 50's. It is now developing as a global 'peer-to-peer' community, whereby Freebird Club members can travel and stay with each other in the context of a trusted members' social club.

SilverNest tries to solve loneliness through connecting elderly that needs or wants room-mates (<https://www.silvernest.com>).

And, of course, dating services for elderly, like <http://SilverSingles.com>

3.2.2 Inspirations from AAL projects

One of the inspiring projects to GtG is the Give & Take⁸ project (G&T) mentioned above. The objective of G&G was to “enhance sharing among seniors with an emphasis on promoting health and well-being”. G&T is based on “*community-based sharing, where sharing primarily takes place in contexts where some kind of relation already exists and sharing activities can strengthen these relations and build sustainable and ‘growable’ communities of citizens with no economic or monetary mechanism to regulate the communities or the relationship between members.*”⁹

Our preliminary findings indicate that sharing and helping is already happening in the active networks amongst those seniors that are socially active. With GtG, we would like to also bring new members into these networks. The task, then, is to build new relations and at the same time as we are relieving a practical problem of unsolved tasks among the elderly. Faced with the need to instigate new relations, a ‘helping hand’ in the form of a gift card given by a relation or by local donation may very well be the tool with which to initiate a new relationship, which may over time grow and leave the GtG system.

⁸ Give&Take Deliverable 3.4, p 4.

⁹ Give&Take Deliverable 3.4, Appendice, Sharing & Caring, analysis.

In G&T, *“The digital platform provides a robust infrastructure for seniors... but what makes this platform unique is that it comes with a helping hand from the host and the community coordinators.”*¹⁰

However, the G&T platform necessitates courses to teach the community coordinators now to teach the user how to use the platform. In GtG, we aim for a platform simple enough that there need not be given ‘courses’ to teach it. This challenge is countered by #1: making the platform as simple as possible, #2: not require the User (the elderly in need of help) to be able or willing to use IT, by involving the Givers (the relative) in the use of the platform, and #3: by an administrative layer that can relay messages to Helper (‘taks-solvers’).

3.2.3 The gift card market

When it comes to the gift card market, we are tapping into a vast market where expected growth rates are high and even with our most optimistic estimates, we will only reach few percent of share in the markets we target. The European market for gift cards was estimated to EUR 282B in 2017 with an expected growth rate of 23% towards 2023 ¹¹. Market research states that “Gift cards have emerged as an effective way to wish someone on festive occasions or thank someone in appreciation of their work” and “Open loop gift cards growing in popularity” . Thus, we do not expect to be challenged by a limited available market size in the open loop gift card market¹².

While the closed loop segment will not be competitors but rather our suppliers, we will be taking market shares from the open loop segment. One of the largest open loop brands is [Smartbox.com](https://www.smartbox.com) , a €0,5B business, which is present in our initial and next targeted markets.

In our initial market, Denmark, other local brands such as [Godream.dk](https://www.godream.dk) have significant presence with sales racks and shop-in-shops.

In Portugal, we can find only 2 main brands on the market: Odisseias(smartbox) and lifecooler.com. Beyond these there are also some local brands/stores that are delivering their own Gif-Cards (eg. [pestana.com](https://www.pestana.com)).

Rest of world

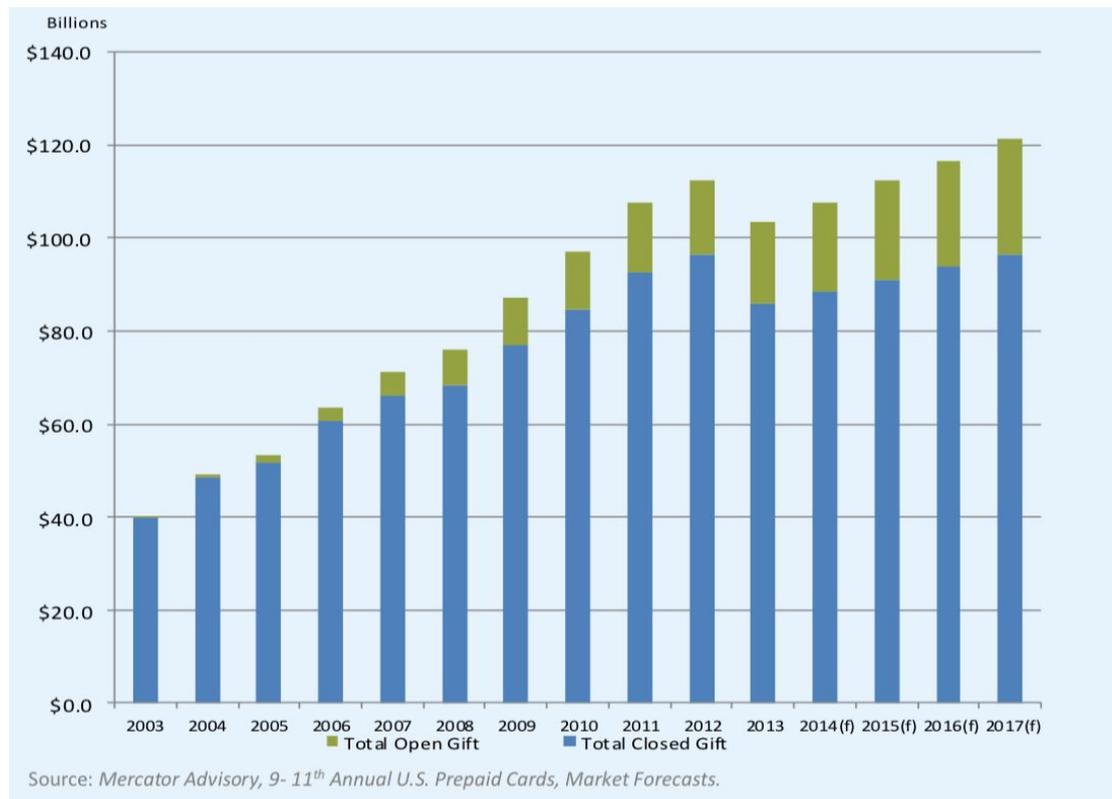
In the graph below, showing the gift card market in the US, shows how the open loop gift cards are also growing in this market.¹³

¹⁰ Give&Take Deliverable 3.4, Appendice, Sharing more than a platform, vision.

¹¹ <https://www.prnewswire.com/news-releases/gift-cards-market-expected-to-reach-3003320-million-by-2023-globally-648674513.html>

¹² <https://markets.businessinsider.com/news/stocks/global-gift-cards-market-2018-2026-market-is-expected-to-hit-us-750-billion-1026991939>

¹³ <https://www.pymnts.com/wp-content/uploads/2015/01/Blackhawk-Network-Whitepaper-Profiling-Gift-Card-Mall-Shoppers.pdf>



3.2.4 The collaborative economy

As for the 'share' of the 'collaborate economy' market¹⁴, we will however rely on creating a significant impact. In 2016, a Eurobarometer poll showed that more than half of all EU citizens know about the collaborative economy, with one person in six already a user. Almost one third of people who have been on collaborative platforms have already provided a service at least once.

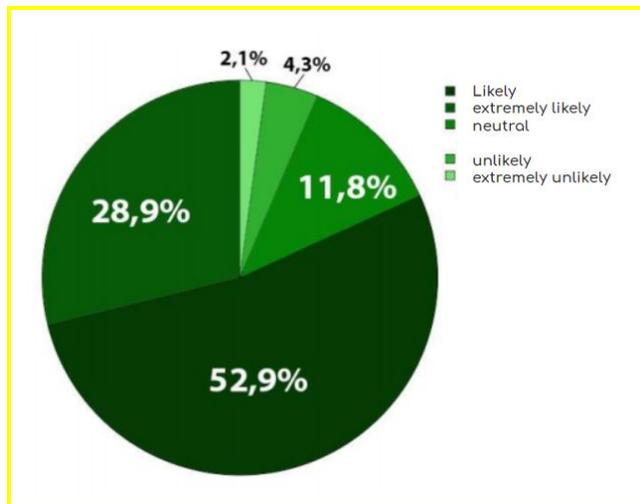
A recent report on collaborative economy from the Danish Ministry of Industry, Business and Financial Affairs, shows that 5% of the population above age 65 are active in the collaborative economy, however without being explicit about the ratio between using versus offering services.

In Portugal, the most recent data, published by the CE, are from 2016. This year, the "collaborative economy" market was already worth 265 million euros and the % of people employed by them was around 0,17% of the total employment number. The European Union indicates that in Portugal the weight of employment generated directly and indirectly, for example, by digital platforms, is expected to be already one of the highest in European countries.

Between 2013 and 2015, transactions tripled and revenues quadrupled. And the growth is expected to accelerate in the coming years.

¹⁴<http://ec.europa.eu/commfrontoffice/publicopinion/index.cfm/ResultDoc/download/DocumentKy/72885>

The probability of growth of the shared economy in our country (as we can see in the Graph), is seen as high. For example 52.90% of millennial generation claims to be “likely” and 28.90% believed to be “extremely likely”.



The GtG platform represents a two sided market, the second market being the ‘suppliers’ of the help (the GtG Helpers), i.e. the corps of seniors signed up to the platform for this purpose. Here we rely on a few percent of the target group to be engaged (see market assumptions below). Thus, the GtG platform will need to be a significant actor in the collaborative economy and may also serve as a vehicle for engaging the elder population in this collaborative economy.

From the other actors in the collaborative economy, eg shared driving, cleaning services, we only expect limited competition (if any).

3.3 Summary

We have carried out some preparatory research and we have gained some insight about volunteers, which we can use when we engage with possible Helpers, some insight about how widespread loneliness is, which we will take into account when engaging with possible Users, but also with Helpers, and also what may impact the quality of life of elderly.

Additionally, we have a survey of the available solutions, which aim at solving the same of similar problems as our model.

The preparations did not reveal anything which made us change our initial hypotheses on GtG’s potential value propositions or its novelty. However, we will throughout the project in parallel with the testing in the workshops keep on this researching these topics.

4 Value propositions and personas

Based on the above findings, we have refined the value proposition for the participants in the GtG platform, which we will elaborate below. Additionally, we have developed initial versions of personas for the User and the Helper. As this is the first iteration of the sprint, part of the customer profiles will be broad, value propositions high level and the personas generic.

4.1 Value propositions maps

The GtG proposal combines the gift card concept with a collaborative economy platform. The value proportions of the model are a mixture of value propositions of its two main ingredients as well as some unique ones emerging from the combination.

As our model represents a two sided market, we will treat each side - the GtG gift card and the task solving respectively - separately.

4.2 The GIVER and USER VP Canvas

Following the canvas model, we will start with the customer profile followed by the value proposition map.

For each of the segments (GIVER, USER), we assume these to be as follows:

4.2.1 CUSTOMER PROFILE - GIVER

The main gain for a GtG giver (the buyer) is to

- Give a meaningful present
- Help a relative with a specific task or need

Finding a meaningful gift is often a pain in itself. And the Giver may not have the ability to offer the help personally.

Should the Giver look for a help to offer as a gift in an existing collaborative service offering, the pains may be that

- a commercial 'gig' broker might solve some small tasks, but will require effort from the Giver to seek and find the appropriate help,
- a gig marketplace approach with not deliver the curation, we need to match the specific need of the elderly

Should the Giver try to seek for help in the market for commercial services, the barriers in offering help on commercial terms are:

- The types of tasks are too small to be of interest for task-solvers in a pure commercial market

The customers (the GIVERS) job:

- is to offer the elderly as a gift to get solved a task in or around the home. The goal of this first sprint is to identify the most desirable tasks. For now, we will label it task X.

4.2.2 VALUE (PROPOSITION) MAP - GIFT CARD

Products & services

- GtG Gift card X

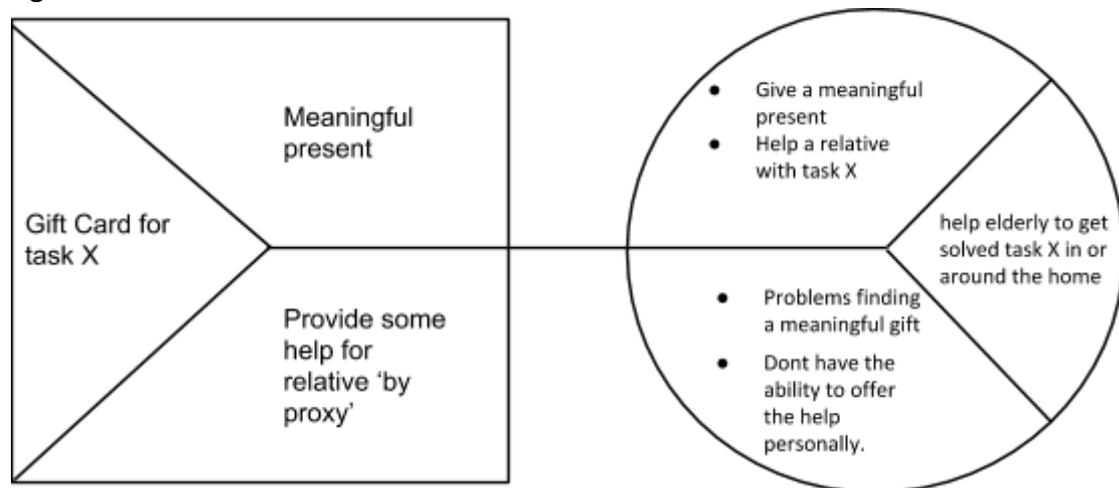
Gain creators – GIVER of Gift Card X

- Giving a meaningful gift to a relative
- Helping the relative with a specific need 'by proxy'

Pain relievers – GIVER of Gift Card X

- The platform will secure that the help is delivered in a trustful setup
- The cost of the gift card works as a relative measure for the effort from the Helper
- The Giver could look for help from volunteer initiatives, and may find some that will the needs. However, our assumption is that the GtG models reward system will activate more helping hands than a pure volunteer model can.

Figure - GIVER EXAMPLE



4.2.3 CUSTOMER PROFILE - USER

For the elderly (the User)

- the gains (practical, social, etc) of getting task X solved will depend on the task.

For the elderly, the pains may be that they

- find it overwhelming to seek help,
- are reluctant to ask strangers for help

Specifically for commercial services, additionally they may

- not be able to manage to enter an agreement with someone providing the service
- can't cope with the economic risk – 'I wonder what it will end up costing?'
- maybe also reluctant to spend money on help.

Should the elderly and try to seek for help in the market for commercial services, the barriers in offering help on commercial terms are:

- The types of tasks are too small to be of interest for task-solvers in a pure commercial market
- Volunteers can offer more "presence" than professionals who are always too busy to have a chat

The Customers (the USERS) job is

- getting task/need X solved/covered

4.2.4 VALUE (PROPOSITION) MAP - GIFT CARD

Products & services

- GtG Gift card X

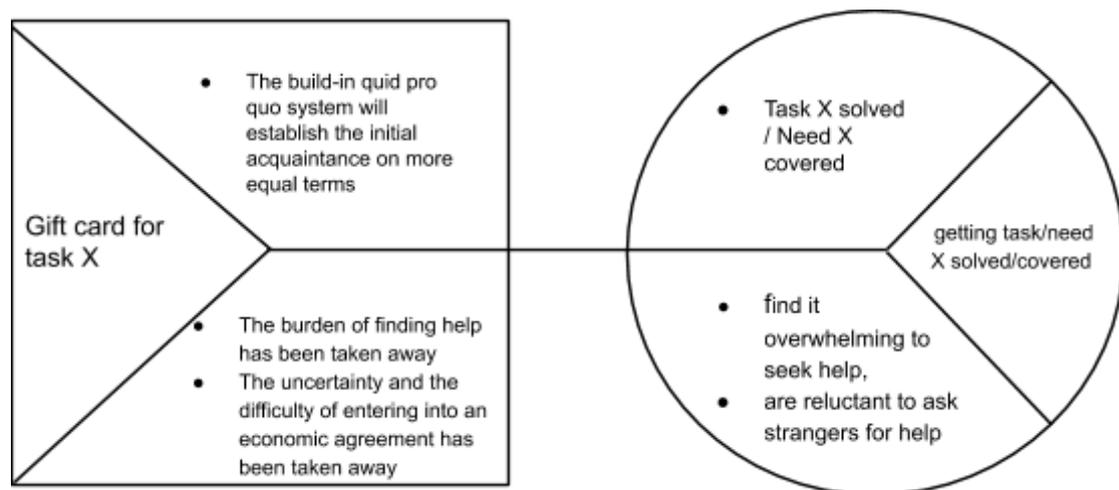
Gain creators - USER of Gift Card X

- The built-in quid pro quo system will establish the initial acquaintance on more equal terms
- The Helper coming from the GtG platform can be trusted

Pain relievers - USER of Gift Card X

- The burden of *finding* help will be taken away from the elderly
- The uncertainty and the difficulty of entering into an economic *agreement* are taken away from the elderly
- The Helper is 'paid' for his/her benefit, thus the elder does not 'owe' something to the Helper

FIGURE - USER EXAMPLE



4.3 The Helper VP Canvas

In order to follow the logic of canvas framework, we will treat the Helper side as separate customer profiles and value propositions. For the Helper segments, we assume these to be:

4.3.1 CUSTOMER PROFILE - HELPER

The gains for the helper is to engage in

- recreational activities
- social activities,
- get company
- get appreciation
- Self-realization
- Following a passion or living out personal values

The pains are

- Boredom,
- Isolation
- Inactiveness
- Social indignation

The Customers (the HELPERS) jobs

- Meaningful occupation as a senior citizen
- Making a difference to others

4.3.2 VALUE (PROPOSITION) MAP - TASK SOLVING

Products & services

- Solving Task X and receiving a token of appreciation

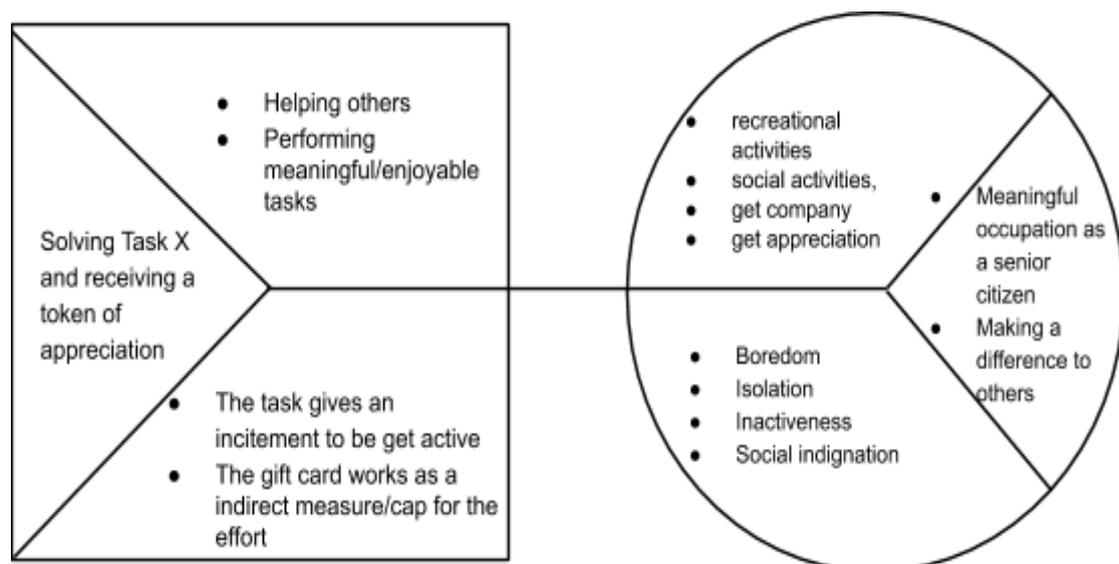
Gain creators – HELPER for task X

- Performing the task will include intrinsic rewards by
 - Helping others
 - Performing meaningful/enjoyable tasks
- The gift card will bring further motivations for helping, because
 - gift card appreciation matters
 - gift card money value matters

Pain relievers – HELPER for task X

- The task gives an incitement to get active
- The gift card works as an indirect measure/cap for the effort

FIGURE - HELPER EXAMPLE



Other VP Maps

The above VP maps will evolve and be refined as we go through the co-creation sprints. There are other other customer profiles/stakeholders, which will not be investigated at this stage, to mention some:

4.3.3 GtG Donators

In the basic GtG relay, the giver is related to the User. Not all potential users have a relative, but could be included in the platform by single donations (non-redeemed GtG cards donated by Helper) or by bulk donations for a whole group of elderly citizens. A GtG gift card donation for the elderly citizens may be an efficient vehicle, for example for a municipality or a foundation to assist and activate these citizens.

4.3.4 GtG Partners

GtG partners are not only suppliers to the GtG value chain, but also possible customers, as they may see potential CSR value-add as partners, redeeming our GtG card. Local partners may also promote the platform to support a sustainable “buy local” agenda.

Finally, partners could also be corporations who let senior employees do voluntary work as part of their CSR agenda.

4.4 User and Helper Personas

As described in section 2, we will further detail our Customer Profiles using personas. As an example we have constructed the following three initial personas Anna, Brian and Charlotte, found in our initial project documentation, representing three different generic User, Helper and Giver Customer Profiles respectively. During our workshops and interviews we will exchange these with personas based on our research results.

4.4.1 User persona

Persona:
ANNA
[generic user]



About

Anna is 85 years old and lives in a local community called Vig in Denmark. Her husband passed away a few years ago.

Anna has one daughter, Charlotte.

Anna does have a few friends in her local community, and she is a friendly and outgoing person. Most of her friends are the same age, though, and have moved to nursing homes.

Anna rarely uses a computer, but has a mobile phone (which she turns off every night and on again every morning - when she remembers it).

Goals

Anna enjoys her garden and spends many hours outside when the weather allows it. She enjoys her house and want to be able to stay in it as long as possible.

Whenever she can, she invites her friends over - and enjoys the rare visit by her daughter.

Challenges

Since her husband passed away, she needs to take care of their house by herself. Even though she likes tending to the garden, many of the chores in the house and tending the lawn is difficult for her.

Her daughter Charlotte lives far away in the city of Kolding (a small and isolated place in Jutland).

She watches a lot of TV, but otherwise is challenged following online discourse. She doesn't read the local papers.

4.4.2 Helper personas

We have extended our original generic Helper profiles Brian, who represents the typical handyman with another Helper persona Brigitte, who represents the typical volunteer.

Persona: Brian



About

Brian is 66 years old and lives in Vig.

Brian retired two years ago after working 40 years as a craftsman.

Brian is married. His wife, Dorthe, who works at a library in Holbæk, a larger city nearby is only 61 and aims to work as long as she can.

Brian has 3 children, all of them living an hour away in Copenhagen - but no grandkids (yet).

Goals

Brian loves building and fixing stuff. He enjoys figuring out the right materials, tools for a job and to help out.

He reads the local papers a lot and is thinking about maybe helping out in the local community center to get to use his skills again.

Challenges

Brian doesn't enjoy reading books, and most of the things on the television doesn't really speak to him.

He would love to help his kids out more, but does not want to interfere or seem obtrusive. Also, he doesn't want to be taken for granted.

He has never worked out and does not have many friends apart from a couple of former co-workers who he rarely sees.

Persona: Brigitte



About

Brigitte is 68 years old and lives in a small town in a rural area.

Brigitte retired three years ago after working 38 years as a primary school teacher.

Brigitte is married with Martin and they have three children and four grandchildren together. Brigitte collects the youngest grandchild from kindergarten every tuesday. Brigitte also helps her mother, 88 years old, with the garden

Goals

Brigitte loves reading and she often goes to the local library. She also takes a daily bicycle trip to a little forest nearby. She loves to help out where she can. Not only her own family but also neighbours and people in her community.

Challenges

Brigitte has a good health and she likes to move and to have things to do in her everyday life. Brigitte has a lot of friends. She takes bicycle rides with some of the women during the week and invites her and Martins mutual friends to dinner parties once in awhile in the weekends.

Giver Persona

Our generic Giver Persona Charlotte looks like this:

**Persona:
Charlotte**



About

Charlotte is 49 and lives in Jutland, far away from her mother. She works as an official in the municipality of Kolding with a law-degree.

She has a son with her former husband, Søren, whom she divorced 10 years ago.

Goals

Charlotte lives on her own and is very busy with many friends, sports and she spends a lot of time traveling - sometimes with her son, other times with her friends.

Challenges

She moved to Kolding with Søren 20 years ago, and sometimes misses her old village, Vig, where her mother, Anna, still lives. Her father died a few years ago. She would like to help her mother out more than she does - and travels back as often as she feels she can.

She always have a difficult time getting her twenty-something old son to tag along.

5 Summary

We have laid out our framework for how to capture the results from the coming workshops in two specific well known models. Our main stakeholders - the different types of User and Helpers - will be captured using personas and identified types of tasks will be described using value maps.

We have carried out some preparatory research and we have gained some insight about volunteers, which we can use when we engage with possible Helpers - especially insights about how widespread loneliness is, which we will take into account when engaging with possible Users, but also with Helpers, and also how that may impact the quality of life of elderly.

Additionally, we have a survey of the available solutions, which aim at solving the same of similar problems as our model.

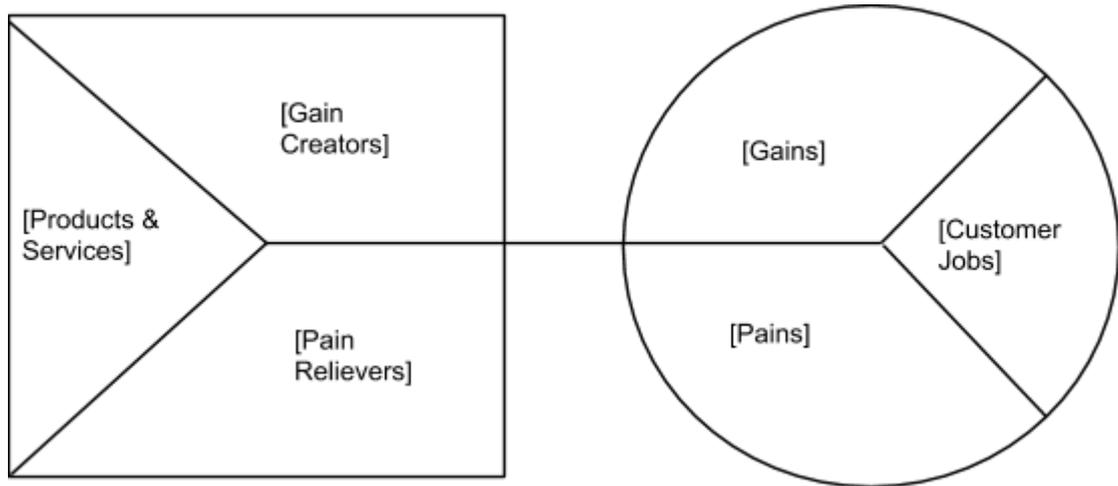
Our preparations did not reveal anything which made us change our initial hypotheses on GtG's potential value propositions or its novelty.

Lastly, as an exercise, we used the proposed framework to map the (high level) value propositions and generic personas of the model. These will be further detailed and elaborated through the workshops.

6 Appendix

Templates

Value Map Template



Persona template

Persona:
NAME
[fictional]

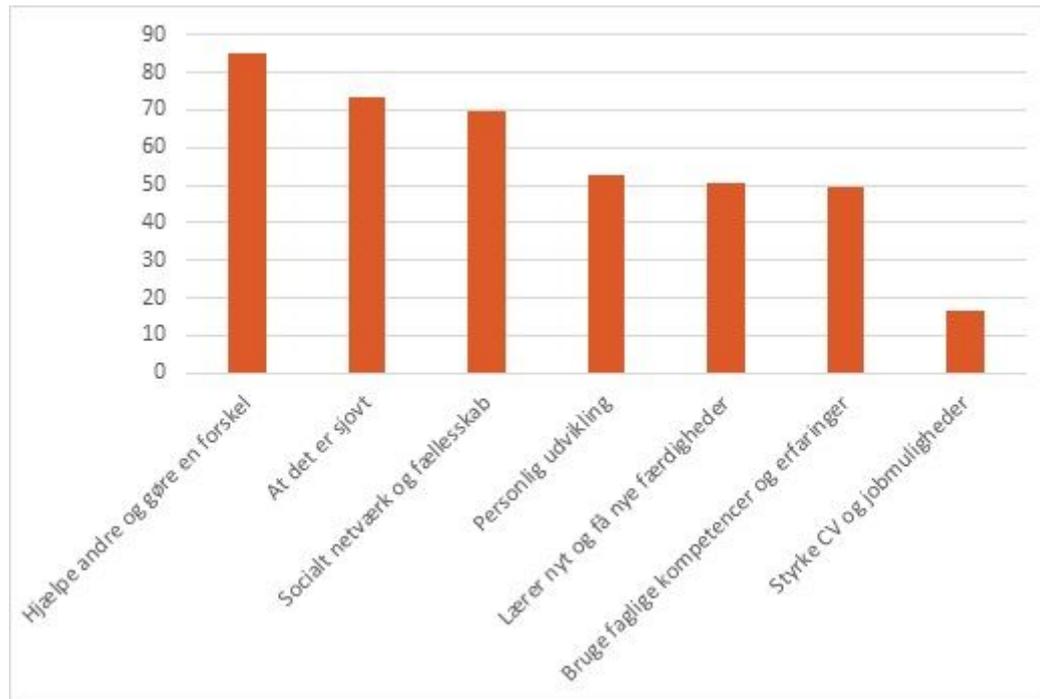
About

Goals

Challenges

Danish statistics on motivations for being a volunteer

At være med til at gøre en forskel motiverer 85 pct. af de frivillige. Næsten tre ud af fire fremhæver, at det motiverer dem, at det frivillige arbejde er sjovt, og at de er en del af et fællesskab. Vi taler derfor om de tre motivations-s'er: Sjovt. Sammen. Om sagen.



"Hvad motiverer dig i det frivillige arbejde? " Andel, der har svaret 'meget stor' eller 'stor' betydning. Procent.

Kilde: Tal om frivillighed i Danmark: Frivilligrapport 2016-2018. CFSA, 2018