



The Eleventh “Citicup” Financial Innovation Competition

Business Plan

Name: YiBangRen—A Transparent P2P Platform for Charitable Donations

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Project Summary

The project aims to establish a platform for person to person donations, which means, unlike like donating to charity organizations like the Red Cross, people donate money directly to individuals (Person to person) . By this platform, people who in need can post their situation, apply for donation, and then can raise money after verification. In such model, the recipients can get every penny donated by others. All of the donation process and how the donation is used are totally transparent to the public.

China's donation model and systems are unsound and need to be improved. People can't feel relief when donating. The lack of such donation platform leads to all sorts of personal assistance information spreading rapidly in Wechat and some other social networking sites and forums. However, they are followed by a variety of news about the truth, that is nothing but cheat and fraud.

The poor and ill girl, the worker who suffers work-related injuries, the child who was burned ... how to ensure the authenticity of the information? Who will supervise the use of money? The platform, with its innovative process mechanisms between the donators and the recipients, playing the role of a middle platform and verification. If the money remain after the project, it will be returned. Unlike traditional charitable organization, this platform does not manage to extract so-called operating expenses from donations, but instead to ensure that every cent of contributions could reach the hands of the recipients, to ensure that every donation has documented, to ensure that every donation have its feedback. The platform also accepts public supervision of volunteers to achieve full transparency. Every donor will harvest the happiness of helping others, rather than suspicion, fears and even regret.



YiBangRen

A Transparent P2P Platform for Charitable Donations

The platform, with its innovative business model, does not charge fees or any fees to individual donors and recipients, but take cash flow approach, providing business marketing integrated services. In long-term development, it will utilize a more diverse approach money flows, to maintain and increase their value. Thus, the vision of helping poor people and making profit do not conflict with each other. The platform can not only help many poor people really need assistance, but also help many companies improve the image of social responsibility, to achieve a unified social and economic benefits.



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Executive Summary

1. Project Overview

YiBangRen——totally transparent P2P donation platform, recipients and donors can be connected through the platform directly. It helps solve the problem of asymmetric information in donation transactions. The P2P aid model is similar to Taobao's C2C e-commerce model.

2. Market analysis and position

With economic development, China's charitable donations market continued to grow rapidly in recent years, while the traditional charitable foundations facing problems like insufficient credibility, inefficiency, not open and transparent, network construction is lagging behind other issues, people are increasingly inclined to the Internet-oriented person to person contributions. However, there are many fraud, abuse donation news in terms such kind of person to person donation. That is because donors lack a convenient donation platform, which can provide feedback and play a supervisory role in the Internet.

Target groups:

1) Students and office workers

Especially college students and white collar workers, have income, compassion and the ability to accept new things quickly. They often using social networking sites to share and spread things.

2) Celebrities

Especially stars, and famous enterprisers or any other public figures, they have the demand to build image. Donating is vital way of building generous and kind image. Besides, the public should have access to distinguish true and false donation news of those celebrities. And this part of the users can bring excellent effects in product marketing and sharing.

3) Business

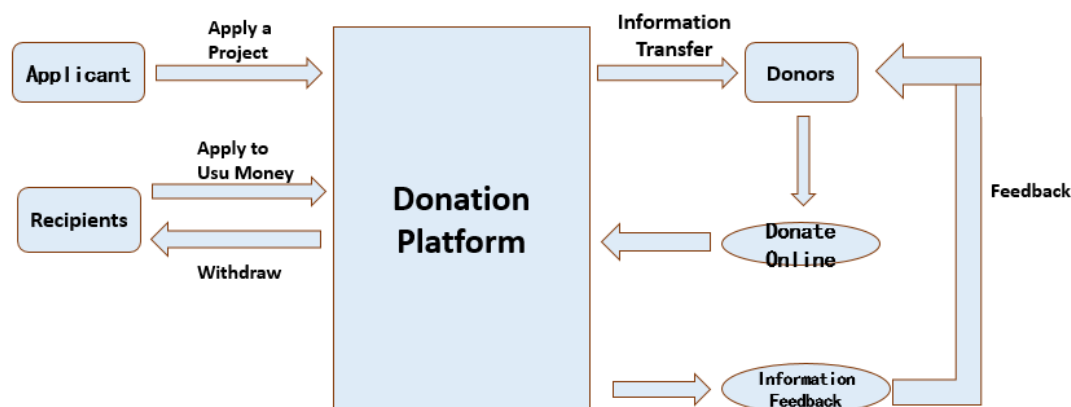
For public marketing and corporate social responsibility, many enterprises actively donate large amount of money, which is kind of marketing strategy.



3. Product

Product forms: website, Android version APP, IOS version APP, and Wechat public account, Sina microblog account.

The Wechat account, can provide access to the basic functions of donations, contributions, users do not have to download APP you can instantly view project details and donations. The microblog is used for publishing projects, interacting with the famous verified accounts, to achieve the goal of product promotion.



Donation Process:

1. Submit the information of asking for help to get verified.
2. Donors donate money online.
3. Donations flow into the public accounts, recipients need to submit the application before extracting donations to indicate each purpose.

4. Business model

1. Early profit model is to charge corporation fees and advertising fees to enterprises who seek for Cause Marketing and Corporate Social Responsibility.
2. After the formation of large cash flow, profit can be made through the precipitation of funds.
3. After building the Foundation, the huge cash flow can be used for low-risk investments.



5. Marketing Strategy

1. By encouraging mechanisms to achieve projects and product spread through interpersonal relations between the user.
2. Stars and other public figures 'contributions through this platform can bring excellent fan effect.
3. Hot concerned projects such as the abducted female teachers contribute to improve visibility.



1 Background of the project

1.1 Policy environment

In 2014 the State Council issued the "State Council guidance on the promotion of the healthy development of philanthropy", first proposed the government to explore ways around the new donation income from intellectual property, technology, equity securities and other bold innovation, pilot, Beijing, Hunan, Guangdong Province (including Guangzhou, Shenzhen), Shanghai, Fujian, Hainan, Hangzhou and many other governments have enacted to encourage the development of public charitable organization related regulations and policies in 2014. 2015 China promulgated a series of policies to encourage Internet innovation and entrepreneurship regulations, encourage Internet + traditional industry innovation, promote the transformation of traditional industries rely on the Internet.

In addition, in June 2015 the president Xi Jinping proposed to optimize the integration of resources, to help the poor individuals with accuracy, which is the same with YiBangRen platform.

1.2 Legal environment

China's current charity law is not perfect, for such type of person to person charity lacks rules and boundaries. Currently, only a small part of a public offering qualified charitable foundation has the right to the public to raise funds, which is because a high threshold for this part of the charitable organization. Besides, most of them have government background, such as the Red Cross, the China Children's Care Fund, Song Ching Ling Fund. About this personal relief-type contributions, as long as the law is to raise funds to a specific individual is legitimate, but also there is no clear explanation given individual, to a greater influence of individual rescue event occurred in the past have taken the attitude of acquiescence. In addition, the current trend in most areas of the country's legislation is open to the public offering rights. Some provinces recognize the nature of the Humane Society of the raised right, Humane Society is a social organization, established threshold is very low, public interest groups also agreed to carry out the public offering activities after approval, Zhejiang charitable contributions website "Xerox" is kind of the Humane Society. Legislation often lags behind the development



of society, just as Taobao is also at risk in the early period which lacks relevant laws but keeps exploring.

1.3 The socio-economic environment

The early eighties of last century, China began the transition to a market economy. The government is gradually reducing the social and economic life of the intervention. Such as education and health care traditionally undertaken by state-owned enterprises or state financial support through social services, now part of the left to the civil society. The private (independent) non-profit organization is not fully ready to take over these tasks. China's social problems in diversification: labor issues, environmental pollution, the growing number of drug addicts, etc., are not met or noticed the problem long ago. Meanwhile, the World Bank and the Chinese government reports have pointed out that the extent of the gap between China's rich and poor has been ranked in the world. To solve these problems, private nonprofit organizations from the mid-1990s began to become increasingly active, but they have been subject to restrictive legal system and the government and the public low-trust problems. A few years ago, there have been voices from society, business and government, calling the introduction of social enterprise model to solve some of the government and the business sector are to attend to social and environmental issues and non-profit institutions failed process.

With economic development, people's living standards and overall quality continues to improve, money, effort and time invested in the charity more and more. 2014 annual registration and volunteer service organizations unregistered approximately 2,203,000 registered volunteers 6710 million, not 42 million registered volunteers. Among them, the volunteer activities of 109.1 million people, accounting for 8% of the total population, about 1.482 billion hours of volunteer service, the discounted values of 53.59 billion yuan. In 2013, the actual amount of public donations accepted cash and goods for 95.4 billion yuan. Among them, the money and securities donated 75.087 billion yuan, 20.3 billion yuan discount donated supplies. Another social welfare lottery amount of 11.8 billion yuan, the year of volunteer service valued at about 41.2 billion yuan donated conversion. Full accounting of the total social donations 148.4 billion yuan.



On the other hand, people in the form of domestic charitable donations showed dissatisfaction with the form and manner of charity have more exploration and reflection. The domestic market in the past charitable donations to the Red Cross, which are government-backed charity dominant, but in 2011 the scandal about Guomeimei and Red Cross, to frequently exposed the hoax donated door, to the rise of micro-public and civil society to discuss and debate Public sector to bring the atmosphere of democracy and freedom but unprecedented. More and more people recognize the large charitable belong to the non-profit, should not be subject to government control and administrative intervention, the market mechanism in the supply and allocation of charitable resources should be able to play an important role, we should also use the market mechanism and social culture mobilizing citizen participation awareness of charity.

In the past, because of geographical constraints, personal relief donations were limited to range, but now with the help of the Internet, raising money it has already crossed the limits of small scope. Now with the development of mobile Internet, people prefer to donate on their mobile devices. They want more transparency and management, convenience and feedback, effectiveness and supervision.

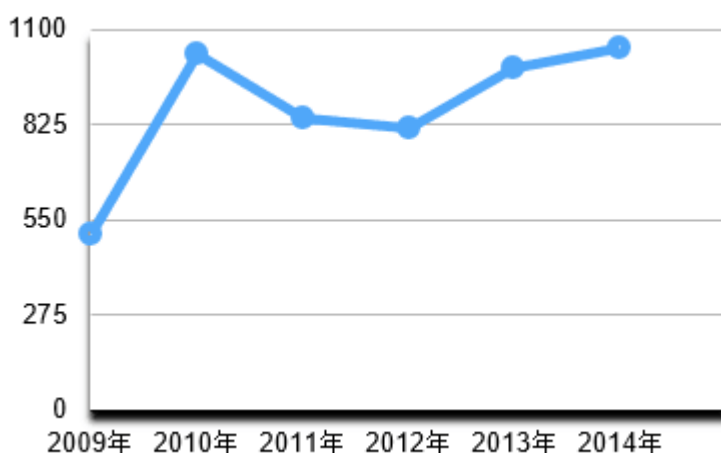
2 Industry and market

2.1 Market status

2.1.1 Amount and structure of donation

Currently enterprises still constitute the main part of donor in China. The modern structure charitable donations prominent feature is the "personal (family) as the main donor to bequeath the Foundation donated to assist in corporate donations to supplement." In more developed mechanisms for charitable donations the United States, charitable donations main source of funds donated by individuals, bequests, foundations, donations and corporate donations constituted and formed a stable pattern of modern charitable donations.

After entering 2002, China has entered a rapid development of charitable donations stage, on the pattern of charitable giving, showing a good development trend. In the coming period, the amount of corporate donations and individual donations will be increased significantly.

**FIGURE 2-1 CHINA CHARITY DONATION GRAPH (BILLION)**

2.1.2 Donation forms

Internet donations are favored because of convenience. "Ice bucket challenge" swept the world in 2011 it could be called the most well-known charity case, public service is a combination of Internet and marketing communications, fully embodies the role of public service in marketing and promotion, as well as the Internet as a platform to play a donation platform effect, propagation effects and long-tail effect. However, China is still in its infancy of Internet donations. The lack of user experience and regulation leads to less proportion of total contributions. 2013 China's online donation market size is about 300 million yuan.

2.2 Industry situation

2.2.1 Represented by the Red Cross of traditional public foundations charitable

1) Lack of credibility

Many scandals, like Guomeimei affairs in 2011, make most people lose their confidence in those charitable organizations, especially those with government background. In a survey after the earthquake, only 20% said they are willing to donate money to the government background charity; donations in many organizations, the top three options are personally giving the victims, non-governmental charitable organizations, charitable organizations of foreign background; 26.7 percent of people even



said I will not donate money. This shows the lack of openness and transparency, leads to most people lose confidence in those traditional charitable organizations.

2) Lack of accountability mechanisms

In a large Chinese government-backed charity, some up to tens of hundreds of governing Council as consultants; or the organization's governance structure is complex, the person in charge concurrently by senior government leaders, decision-making layers granted, no one is responsible indeed.

So that when the social welfare organizations in fund-raising, presented as social organizations face; when it comes to the use of money, follow the administrative operation mechanism; when the decision is not independent, No responsible person at the time of accountability. This blurs the Accountability Mechanism-profit organization, even making it way government amassed social resources.

3) Network-building behind

Although the vast majority of charitable organizations has been established their own information websites in accordance with instructions from the government's, many sites of information organization, information navigation, identification and information retrieval system are not bad and unreasonable.

Secondly, the SEO of those websites sucks. According to the survey, the core platform by entering keywords in the major search engines show better search results cannot be found, so the network platform to promote its capability has been greatly reduced.

Finally, the promotion of these sites are not in place, UI interface is ugly, leading to the credibility is low, thus influence customer behavior.

4) Strong Government-led

Currently the government-run NGO, such as the Red Cross, monopolized most of the charitable donations market, but the management of these institutions are often very administrative inefficiency, credibility is decreasing. The rapid development of China's private charity makes a competitive market. Pluralism will accelerate change China's charity system..



2.2.2 problems in the person to person charity

Today, many fund-raising news and information widespread in Wechat, QQ zone and other social networks. Some of them received great attention at the same time get a lot of donations, but also cause a lot of controversy, frequently have problems like "fraud donate", "cheat donate "and other scandals; in addition, users who do not know much donations the recipients have got, total contributions may be far more than expected, resulting in donations of abuse. For example in July 2015 , a ill girl in Nanjing girl got donation of up to six million yuan from the Internet, whose family has many houses and cars, his father was questioned and suspected of fraud and abuse of funds; such things cause people to rethink this lack of supervision of such person to person donations. Survey data shows that although 47.4% of respondents had participated in donations through the network platform, but only 28.5% of respondents trusted network of charity donations or donations of individuals, 62.4% of respondents worry about fund-raising in the presence of fraud in the network donate, donate cheat potential risks. Today the society lacks a donation platform that can play a supervisory role.

FIGURE 2-2 NANJING SICK GIRLS SUSPECTED OF DONATION FRAUD

南京女童赴美求医被指涉嫌诈捐 网友集体报警

2015-07-17 02:58:50 来源: 现代快报

分享到:        

 6218



网友到派出所报案 现代快报记者 顾炜 摄

4岁南京女孩媛媛（化名）罹患罕见脑瘤，引发全国关注。然而600多万元的善款，也使得这家人遭受众多质疑。如今，离柯江（媛媛父亲）一家赴美已经半个多月过去了，但这场关于捐款的风波并没有平息。昨天，一些质疑善款使用问题的网友和捐款者，以涉嫌诈捐为由，向公安机关集体报案。



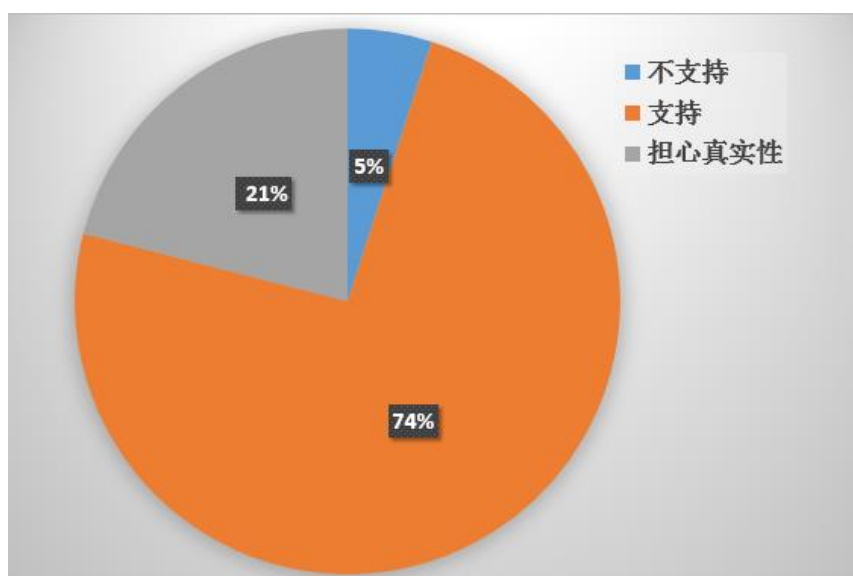
2.3 Market research and forecasting

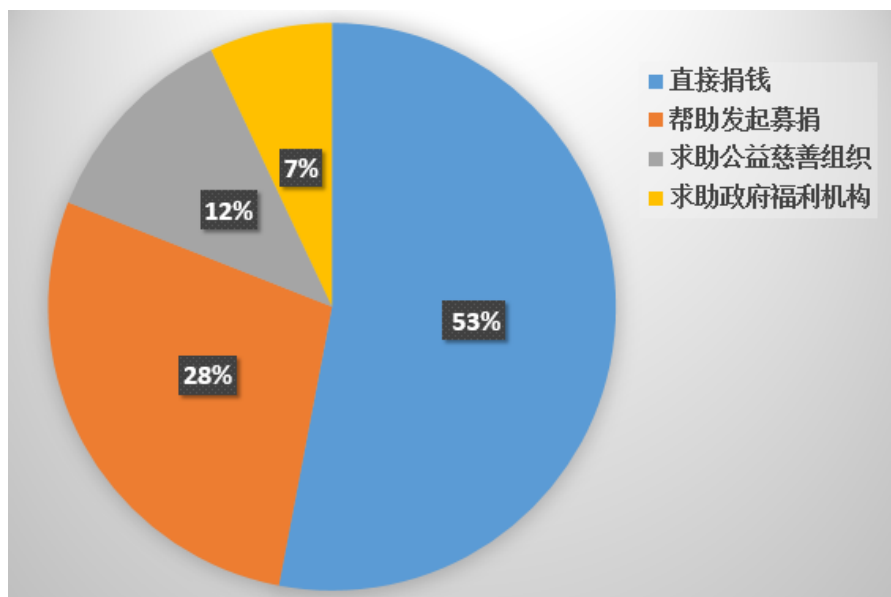
2.3.1 Market research

For individuals initiated directional donate fundraiser, 73.31% of the participants expressed their support for this approach and think that anyone may have particularly difficult time which needs social help. 20.85% of people have concerns, mainly do not know how to judge the true and false of the information, how to use the donations and other issues. 4.92% of people choose not to support, and think that the Government should or professional public organizations should operate. If the people around you need money assistance, on the most effective way, more than half (51.53%) believe it is better to directly donate money to him, 27.64% of the participants chose to help him fundraising activities, while only 6.8% of people Select help government social welfare agencies, and another 11.71% of users choose to help charitable class society organizations.

But this person to person aid donation is still an important type of donation in China. The recipients may be your classmate suffering from leukemia in your school students. Now the spread on the Internet has a low marginal cost, and promote the exchange and dissemination of information between individuals. With so many advantages, it should be the best way to contribute aid.

FIGURE 2-3 SURVEY: HOW TO TREAT INDIVIDUAL DONATIONS?



**FIGURE 2-4 SURVEY: HOW DO YOU DO WHEN PEOPLE NEED HELP?**

2.3.2 Target users

1) Religious people

According to Religious Charities report 2015, it shows that religious people have made outstanding contributions in charitable contributions. At present, China has about 240 million Buddhist believers who 18.2% percentage of total population.

2) Students and young professionals

These groups are dominated by college students and white-collar workers, with a certain degree of economic strength, high comprehensive quality, compassionate and strong acceptance for new, often use a social networking site for sharing and dissemination.

3) Public figures

Such as stars, famous entrepreneurs, officials and Internet celebrity, they need to set up their own image, to fulfill their social responsibilities. Many eager to do public service German public figures have sprung up, such as Chen, on the other hand public donation fraud de scandal erupted, members of the public to verify authenticity of contributions to public figures engaged in supervision, public donations require a transparent, public verification of platforms.



In addition, the public figure is a huge influence and appeal, their contributions through this platform, to play a fan effect, helping platform promotion.

4) Enterprise

In order to better marketing and corporate social responsibility, some enterprises actively working for the public good, but most companies have chosen contributions still are traditional mutual funds, such as the Red Cross, these charity networks is insufficient. If the enterprises select the high cost of traditional platforms, its access to marketing effect is very weak.

Through this platform, the enterprise detonated while contributions can be spread, the effective use of cause-related marketing, social marketing, and resonate with audiences, achieve maximum exposure and spread.

5) Overseas users

In the platform of long-term development strategy, if the domestic market is progressing well, the future may further expand overseas markets, opened VISA, Master card, Paypal payment for overseas people, especially Chinese-Americans.

2.4 Competitive analysis

2.4.1 Personal assistance-oriented charity platform

1) Shilehui

Shilehui was founded on April 28, 2007, registered in Jinhua City Civil Affairs Bureau, is charity, Jinhua branch. Shilehui is positioned is a network platform for individual donations.

Idea: everyone can do a good deed

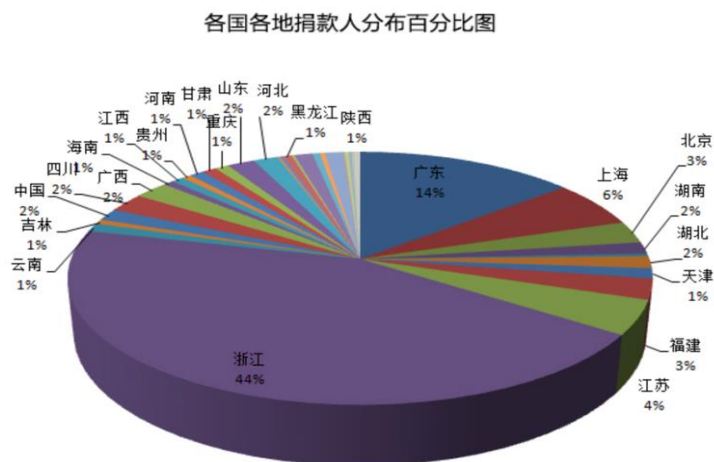
Team size: 200 people

Nature: social groups

Shilehui's business scope mainly Zhejiang, Guangdong, untapped market.



FIGURE 2-5 MARKET OF SHILEHUI



Shilehui is a personal assistance-oriented platform, its innovation cannot be denied, however, its experience, user is not a query feedback, website interface design is simple, mobile development lag, heavy's more negative news, such as canceling the AliPal payment and charge top fees, etc.

Cancel the AliPay payment

In June 2015, Shilehui cancelled Alipay payment interface, causing many users disgruntled and use third-party payment companies. Shilehui clubs raise funds managed by third party payment platform. Bell paid and Shilehui both are located in Jinhua, Zhejiang. There may be cooperative relations between the two sides.

FIGURE 2-6 NOTIFICATION OF THE CANCELLATION FOR ALIPAY

[首页](#) ■ [本站动态](#) ■ [关于施乐会支付平台转移贝付平台的公告](#)

关于施乐会支付平台转移贝付平台的公告

浏览 (307)

尊敬的爱心网友：

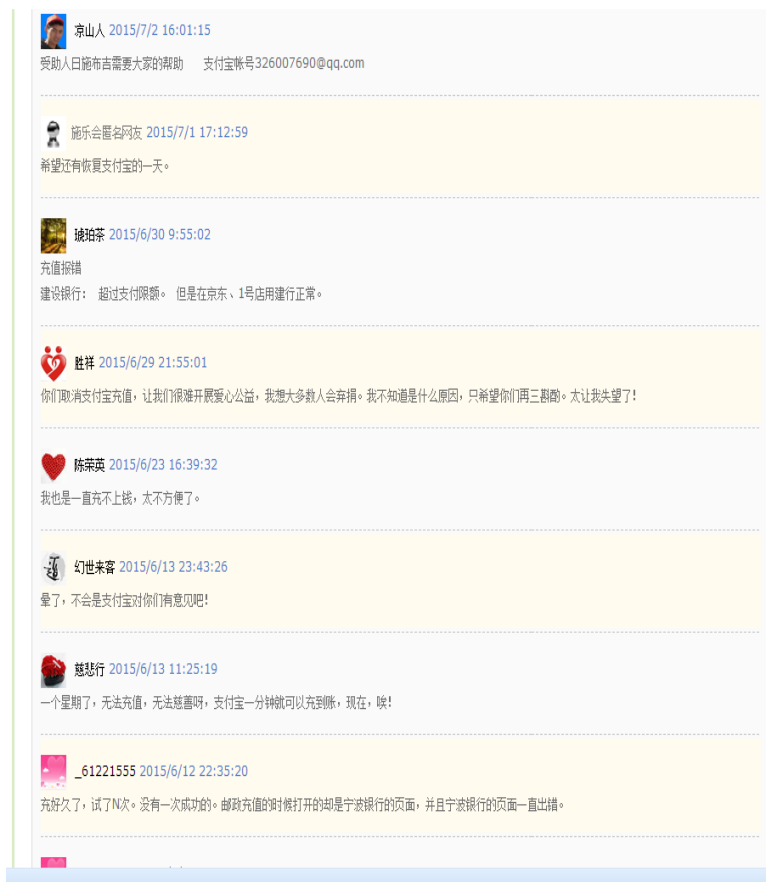
大家好，因施乐会发展需要，即日起施乐会支付宝支付接口转移到贝付支付接口，其它支付接口保持不变，由此给您带来的不便敬请谅解。感谢您的支持和关注！

施乐会

2015-6-1



FIGURE 2-7 NETIZENS LEAVE THE MESSAGE ABOUT THE CANCEL OF ALIPAY



High-top events

A report in 2014 shows that a number of recipients, most of its donations received are returned to Shilehui as a "top rate." An recipient said, raising to 100 000 Yuan by ShiLeHui and finally the money he got does not exceed 10,000. 17 recipients are surveyed, only one person of them will not have to pay Shilehui the "Sticky fee." Charitable scandal has caused great shock. According to the survey Shilehui will charge 1000-6000 yuan called "top money" to help them obtain a relatively forward position in the site, to gain more money. Total fees charged within five months are more than one million.

Besides, Shilehui frequently disturbs some famous accounts in Sina microblog, resulting to itself been frozen in the August 9. Up to now, the account has not been defrosted recovery.



FIGURE 2-8 SHILEHUI'S TOP COSTS GOT REPORTED

筹善款索置顶费，施乐会被整改_新闻中心_新浪网

news.sina.com.cn/czg/lrs/.../1059375.html ▼ [Translate this page](#) Sina Corp ▼

Nov 8, 2014 - 宣称是“全球首家全透明化网络爱心平台”的**施乐会**再次卷入风波。近日，有媒体报道**施乐会**向求助家属收取1000到6000元不等的“**置顶费**”，帮助其在 ...

金华慈善总会:4月曾叫停“置顶费” - 成都商报|成都商报电子版 ...

e.chengdu.cn/html/2014-11/07/content_496298.htm ▼ [Translate this page](#)

Nov 7, 2014 - 金华市慈善总会副秘书长华文贵表示，金华市慈善总会今年4月曾调查发现，**施乐会** 确实在收取“**置顶费**”，从去年11月到今年4月份，一共收了100多 ...

慈善机构施乐会涉骗捐:募捐21万拿18万“置顶费”_网易新闻中心

news.163.com > [新闻中心](#) > [国内新闻](#) ▼ [Translate this page](#) NetEase ▼

Nov 8, 2014 - 自称“中国首家全透明网络慈善”机构的“**施乐会**”，到底是解决中国慈善界信任危机的良方，还是一种新的牟利方式？日前，**施乐会**“**置顶费**”丑闻再度被 ...

慈善组织施乐会被指收置顶费专家：尽快填补法律空白_央广网

china.cnr.cn > [新闻纵横](#) ▼ [Translate this page](#) China National Radio ▼

Nov 9, 2014 - 央广网金华11月9日消息（记者肖源）据中国之声《新闻纵横》报道，昨天，中国之声持续关注了浙江金华慈善组织**施乐会**向受助人收取**置顶费**一事。

募捐网站收置顶费遭叫停施乐会商业化慈善受质疑 - 人民网公益

gongyi.people.com.cn > [公益](#) ▼ [Translate this page](#)

Nov 17, 2014 - 京华时报制图吴垚近日，自称“全国首家众筹互动平台，善款100%到达受助人”的**施乐会** 会因长期、多次向求助者收取高额“**置顶费**”(交费后求助帖会得到 ...

施乐会收“置顶费”，慈善商业化运营需慎行--观点--人民网

opinion.people.com.cn > [观点](#) ▼ [Translate this page](#) People ▼

Nov 7, 2014 - 据《成都商报》报道，多名求助者反映，在浙江金华民政注册的社会组织**施乐会**宣称取消“**置顶费**”后，求助者通过一家名叫“46网络营销中心”的网站交纳 ...

慈善网收“置顶费”_京华时报

epaper.jinghua.cn/html/2014.../content_143358.htm ▼ [Translate this page](#)

Nov 10, 2014 - 近日，自称“中国首家全透明网络慈善平台”的**施乐会**被指通过第三方网 ...

FIGURE 2- 9 NETIZENS LEAVE THE MESSAGE ABOUT THE TOP COSTS

米点刺 2014/9/28 16:32:47
这样我真的不太敢相信施乐会

施乐会匿名网友 2014/9/17 8:10:41
你们就是一群欺骗爱心人士的黑魔。受助人捐款全部进私人账户，大家可以查明。

1350845585 2014/7/17 17:50:49
是非曲折，自有定论。

施乐会匿名网友 2014/7/17 17:17:19
有举报拍500给200,现在举报拍500给50的，是非曲直难判，贵会是否考虑下工作人员下来微服私访，督察善款发放。

逐浪 2014/7/11 16:15:54
自宣自纠，非常好，这社会不诚信的东西太多了，这份工作还是需要本身有爱心的人来做比较好

香远益清 2014/7/11 10:43:48
这种无德之人，是不配做慈善事业的。也破坏了施乐会的诚信，伤害爱心人士的热情！！
清除毒瘤之马！~不要玷污慈善机构的神圣与洁净！

施乐会匿名网友 2014/7/11 6:43:54
瓦片扔的再高总有落地时候，石头抛的再深总有下落时候。即使暂时不被法律、道德追究，也难逃终生内心的悔恨、负罪；真伸手，伸手难逃因果报；老实做人，本分做事！

卢海燕 2014/7/9 18:33:25
这种人也可以来做这份工作？



2) SINA public channels

Emergence of microblogging, greatly reducing the threshold for network users to participate in charitable activities common .Sina microblogging platform have been many influential force of charity, so Sina Weibo micro-public channels in 2012 on the line.

Advantage: Each project is a brief description of the project description clearly, sponsors, donors target, the target amount, rescue time and other information, users can follow the region, contributions, donations, volunteer recruitment by other types of screening, or in accordance with the state of the project (the "to be verified", "progress", "Closed", etc.) Choose the interested public projects to donate.

There are also many cooperation campaigns,such as Lenovo's "micro-public, so extraordinary," HNA "micro-public, bright line", China Ping An's "one-forwarding a bottle of water" love commune micro-public activities are launched microblogging platform based charity, and gain a good brand reputation.

Disadvantages: Sina micro-public is only a branch under the platform. It is not independent nor APP,which only supports Sina share their products cannot be imported into the Wechat or other social network. It cannot rely on positioning to show surrounding project. After the contributions.It is still unable to provide the results of the query feedback. With the continued weakness in recent years, microblogging, micro-public activity also deteriorated.



3) Foreign similar sites such as Gofundme

FIGURE 2-10 GOFUNDME'S HOME PAGE



Gofundme was launched from 2010, the platform is committed to the people and create conditions for their own personal reasons for life events and fund-raising. Especially health care, education, emergency, commemorative activities and sports. Most of the funds are raised among family and friends, we can see the importance of social relationships in the spread of such donations.

Advantages: Gofundme only has 40 employees, but since the platform was established, it helps raise \$ 650 million. In 2014, its total contribution is an increase of 268%, proved the high growth of such model.

Its profit model is the project on the platform to receive 5% of the sum of all the chips as a service fee, the platform is completed every day of the congregation raised \$ 3.5 million, thus Gofundme daily revenue had \$ 175,000, equivalent to the annual revenue of nearly 6400 million.

Disadvantages: Gofundme currently does not intend to enter China, and its current project content, payment, site characteristics, propagation characteristics are not suitable for Chinese users. Secondly, decimating 5% service fee on the way if China will take charitable relief donations suffered questioned.



2.4.2 Traditional non-directional public charity such as the Red Cross

Although such charities are rarely targeted individual donations, business mainly to undertake large-scale public project-based, but at present it attracts large amount of donation.

Figure 2-10 OFFICIAL WEBSITE OF THE RED CROSS IN JANUARY AVERAGE
DAILY IP OF 522, AFFECTED BY THE EXPLOSION IN TIANJIN THIS WEEK RISES TO 1452

该网站最近一周和一月日均 IP 访问量和 PV 浏览量估算值			
近一周日均IP量	近一周日均PV量	近一月日均IP量	近一月日均PV量
≈ 617	≈ 617	≈ 142	≈ 142

该网站最近一周和一月日均 IP 访问量和 PV 浏览量估算值			
近一周日均IP量	近一周日均PV量	近一月日均IP量	近一月日均PV量
≈ 1425	≈ 12825	≈ 522	≈ 3657

FIGURE 2-11 DONOR NETWORK IN CHINA'S OFFICIAL WEBSITE HOME OF "NEW"
SMELL TO 2012 OR EVEN OF TIME 2006





The figure shows the lack of Internet construction. Such charity donation mainly to large-scale projects, rarely has person to person assistance programs, and has low credibility and efficiency and serious administrative intervention. The advantage is to get government support, has a huge organizational basis, and enjoy tax incentives.

3 Product/service description

3.1 Product introduction

3.1.1 Nature of product

A totally transparent P2P (Person to person) donation rescue platform, making charity "buyers" and charity "demanders" through the platform communicate directly and solving the problem of asymmetric information in donation transactions, similar to Taobao's C2C e-commerce model.

3.1.2 The product vision

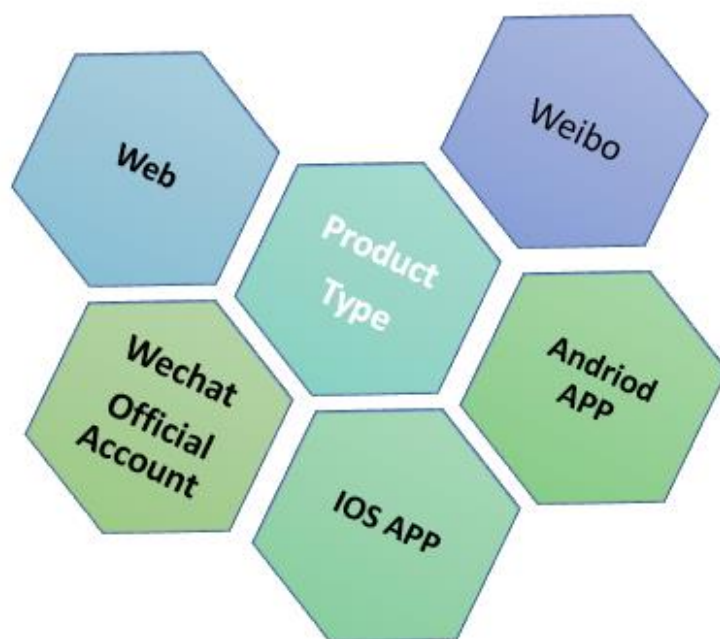
As a social enterprise, the benefits platform is dedicated to donors to build a platform, allowing recipients to fully feel the warmth of the community, make donations to be happy, and honorable behavior..

3.1.3 The problem solved

- 1) Authenticity of donation information
- 2) The application of donations
- 3) Balance of contributions
- 4) Feedback
- 5) Donation information dissemination



3.1.4 Product form



YiBangRen website: Connecting donors and recipients

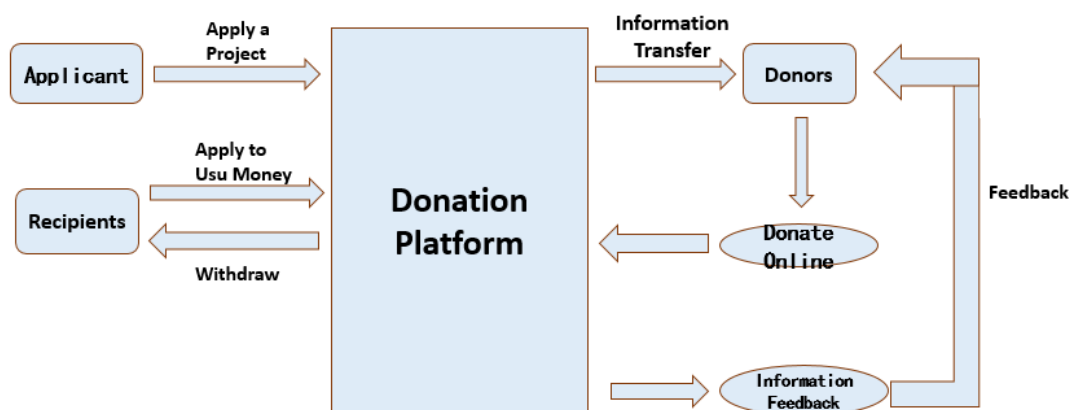
Android version APP: for Android users

IOS version APP: for Apple users

We chat account: basic functions, publish news

Microblog account: Posted News, help with promotion

3.2 Donate process



**Note:**

1. Sponsors, recipients may be the same person, if for different people, the promoters need to obtain consent commission from recipients;
2. If there is a surplus after the end of the project, in accordance with the ratio returned to the donors.

From running to see, first, dynamic mechanism driven by the originator help information released by the social network.

Secondly, potential donors after obtaining help information rely on traditional personality trust online donations; donations available after caring barcode for subsequent queries. You can share to contribute to the social network after the donation behavior, interpersonal dependence to reduce the spread costs and make the project as snowballed further dissemination of proliferation.

Donations are put into the public account, before extracting money recipients need to submit an application and proof, stating how to use the funds. Then after verification it can flow to private accounts, and generate background records. Donors can enter the barcode to check the use of the funds. Detailed project returns and transparent financial reporting will enhance the confidence of donors and the public platform.

The recipients should launch public information on the project Web page, and send reports, attachments or Web links to every donor via e-mail, and our sincere gratitude.

In addition, any donors, especially business users, you can set up forwarding donation for a project, that is forwarded to share more the number, the more the amount of donor contributions.

Process in a hypothetical case:

The "Nanjing ill girl cheat donate " scandal occurred in early July 2015, the father Ke Jiang suffered from public questioned: knowing that six million contribution has been enough, but do not close the donation channel; though he have signed the Escrow Agreement and still secretly transfer 319,000 dollars to a hospital in China Taiwan .And Ke Jiang could get no debit notes.

If they use YiBangRen platform to raise money, users can see the proof before the donation of materials and has been subject to donate the amount of contributions into the first third-party public account. After submitting the treatment planning and billing and other materials, Ke Jiang can get a certain amount of escrow after the submission



of the application for several times. He can't extract all of them for one time, the application sculled be according to the amount of the application materials extraction. The remaining money after the end of treatment by rata refund to donors account.

For business users, they can directly do contributions, or donations can also be set up to forward the project title. For example, once the donate web is shared, enterprises contribute one yuan for that girl. The number of corporate donations can be displayed on companies list, or be displayed on the home page.

For users of public figures, such as "Zhang Ziyi" ,she does ten thousand donation for the girl, then she can share this information onto the micro-Bo, the general public can check Zhang Ziyi's contributions record (if the user does not Set hide donation records).

3.3 Product demo

3.3.1 Mobile app interface

- log interface





YiBangRen

A Transparent P2P Platform for Charitable Donations

- The main interface





YiBangRen

A Transparent P2P Platform for Charitable Donations

- **Lambda project details interface**





YiBangRen

A Transparent P2P Platform for Charitable Donations

- **Launching help**

Two screenshots of the YiBangRen app showing the 'Launching help' process.

Left Screenshot (Charity Screen):

- Header: < Charity 我求助 下一步
- Form fields:
 - 请选择 (Please select) with a checked radio button for 求助资金 (Request Amount)
 - 求助金额 (Request Amount) input field
 - 求助类型 (Request Type) dropdown menu showing 选择项目类别 (Select Project Category)
 - 求助原因 (Request Reason) input field
- Image placeholder for request reason

Right Screenshot (Basic Information Screen):

- Header: < 基本资料 发起求助
- Form fields:
 - 籍贯 (Hometown) input field: 安徽 (Anhui)
 - 性别 (Gender) buttons: 男 (Male), 女 (Female)
 - 出生日期 (Date of Birth) input field: 1994.12.08
 - 收入 (Income) input field: 1000
 - 上传证明材料 (Upload Supporting Materials) section with a + icon and a button 提交上传材料 (Submit Upload Materials)

- **Individual certification**

Screenshot of the YiBangRen app showing the 'Individual certification' process.

Header: 无服务 下午2:42 个人认证 提交

Form fields:

- 真实姓名 (Real Name): 汤杰强 (Tang Jieqiang)
- 身份证号码 (ID Card Number): 352202199302082010
- 联系电话 (Contact Number): 15281022072

身份证正面照片 (+) (Front ID Card Photo)

身份证反面照片 (+) (Back ID Card Photo)



3.3.2 Web-side main interface (back-end)

- log interface



- audit management interface processes

认证用户审核

1-10 of 20

<input type="checkbox"/>	用户姓名	账号(点击链接, 查看具体内容, 并进行审核)	申请日期
<input type="checkbox"/>	☆ 汤志强	420625682@qq.com	2015-08-16
<input type="checkbox"/>	☆ 李冬	152412456@qq.com	2015-08-19
<input type="checkbox"/>	☆ 齐盼翠	1145111422@qq.com	2015-08-19
<input type="checkbox"/>	☆ 刘楠	421562102@qq.com	2015-08-20
<input type="checkbox"/>	☆ 王博	421562102@qq.com	2015-08-22

Click the link of account to check the details of materials.



YiBangRen

A Transparent P2P Platform for Charitable Donations

认证账户基本信息

用户昵称: 420628852@qq.com

真实姓名: 陈永强

身份证号码: 352202199302082010

电话号码: 15251022072

申请时间: 2015-05-18

身份证照片



本人照片



通过

不通过



- Complaints management interface

投诉项目			
1-10 of 20			
<input type="checkbox"/>	项目名称	项目编号(点击链接, 查看具体内容, 并进行审核)	日期
<input type="checkbox"/>	山区贫困小孩求学路	542833	2015-8-8
<input type="checkbox"/>	断臂少年 发奋追梦	894833	2015-8-9
<input type="checkbox"/>	单亲妈妈	754154	2015-8-12

Click the serial number of the project to check the details content about the project including the information of the complainant, the reason of complaint, the information of the project and information of sponsor. Then the administrator can repeal the project and freeze the account or repeal the complaint after check the information.

投诉人及原因

投诉人账号: 420625682@qq.com

投诉人姓名: 李冬

投诉原因: 项目发起人的照片不真实, 可能图片来自互联网上

项目发起人基本信息

用户账号: 512015201@qq.com

真实姓名: 汤杰强

身份证号码: 352202199302082010

电话号码: 15281022072

身份证照片





项目基本信息

项目编号：542833

项目名称：山区贫困小孩求学路

项目类型：支教助学

求助金额：100000

项目地址：青海玉树

申请时间：2015-8-8

项目详情

农村小学的学生土生土长，从小受周围特定环境与家庭 教育的影响，与城市小孩相比，往往会显得更加胆小拘谨。不善言谈，缺少自信心理，又害怕会说错被老师批评，会遭人耻笑。发言基本处于被动位置。在教学中我鼓励学生大胆发言，多用亲和力的语言给予肯定。教学活动是师生的双边活动，要使之有效地进行，就要建立起学生对教师的信任感。尤其是对农村学生来说。要改变传统的师道尊严的旧思想，建立平等的师生关系。

项目相关照片



撤销项目及冻结账号

投诉不成功



- **The lambda user management**

The check of general registered users which shows the account, contact, date of request, the times of donation and the money has doanated.

普通注册用户					
Show 10 entries			Search: <input type="text"/>		
<input type="checkbox"/>	账号	联系电话	申请日期	捐款次数	已捐金额
<input type="checkbox"/>	baozoushijian@qq.com	15281022072	2015-8-1	5	100
<input type="checkbox"/>	420625682@qq.com	15281022073	2015-8-2	2	10
<input type="checkbox"/>	Atom@qq.com	15281022075	2015-8-3	2	1
<input type="checkbox"/>	420555555@qq.com	15281022079	2015-8-4	5	100
<input type="checkbox"/>	1111111111@qq.com	15281022072	2015-8-6	5	120
<input type="checkbox"/>	6666666666@qq.com	15281022072	2015-8-1	5	500
<input type="checkbox"/>	haha@qq.com	15281022072	2015-8-8	5	160
<input type="checkbox"/>	账号	联系电话	申请日期	捐款次数	已捐金额
Showing 1 to 7 of 7 entries					
			First	Previous	1 Next Last

- **Lambda project management**

Query with different classification and sort.

审核管理

投诉管理

用户管理

项目管理

支教助学

儿童成长

医疗救助

动物保护

环境保护

其他

儿童成长类型

Showing 10 entries

Search:

<input type="checkbox"/>	项目名称	求助人账号	求助金额	已捐金额	截止日期
<input type="checkbox"/>	单亲留守儿童	420516528@qq.com	1000	100	2015-8-1
<input type="checkbox"/>	乡村儿童的高乐梦	51462515124@qq.com	1000	100	2015-8-1
<input type="checkbox"/>	乡村儿童的求学梦	251485415@qq.com	13000	1300	2015-8-1
<input type="checkbox"/>	白血病男孩的求学梦	251456201@qq.com	1000	100	2015-8-3
<input type="checkbox"/>	大山留守儿童	5481420215@qq.com	1000	100	2015-8-4
<input type="checkbox"/>	项目名称	求助人账号	求助金额	已捐金额	截止日期

Showing 1 to 5 of 5 entries

First

Previous

1

Next

Last



4.3 Product features

Yibangren is a fully transparent donation platform. In this triple-checking mechanism, the maximum level of assurance helps to ensure the programs' authenticity, completeness.

In addition to the supervision from the platform, each user has the right to monitor and query the donation projects, volunteers can always report items in the platform. This can greatly enhance the full transparency of the platform.

4.3.1 Audit mechanism

1) Individual certification

Projects launched in the platform individual, must have been certified through platform authentication.

Required to fill out basic personal information: name, contact information, social security number, residence address.

Required to submit photo of identity card front and back.

2) Project audit

(use example of medical aid)

Rescue information: name, sex, age, nationality, telephone number, residence addresses, residence (\), residence addresses, residence booklet, identification cards;

Sponsor information: name, contact information, social security number, address (and rescued people);

Details help: diagnosis, the current hospital, treatment cost, local reimbursement, other insurances;

Assistance: introduction to medicines needed, required treatment plans, donations use plan;

Family background: family briefings, family annual incomes, received additional funding;

Related pictures: Photo patient status, certificate photograph (Figure 4-1), patient family photo (Figure 4-2, containing the number you want);

**FIGURE 4-1****FIGURE 4-2**

浦北县人民医院诊断证明书

姓名	梁 蕊	性别	女	年龄	33	诊证号码	0001847
籍贯	浦北小江镇沙场上村						
单位							
诊断	1. 持重被烫伤						
断意	2. 多器官功能障碍综合征						
意见	患者于2013年10月8日至2013年10月24日在浦北县人民医院住院治疗						
2013年10月24日				医师		[Red Seal]	

Supporting information: hospital diagnosis, inpatient, outpatient medical records showing proof of treatment programmes , poverty or low assurance proof;

Other assets: family, family labour force, family property, indebtedness, income source, income, housing, real estate and other projects valuation, home appliances and valuation, valuation, transport the local per capita income;

Audits are carried out by the staff, assisted by volunteers. Important materials are subject to public supervision.

Volunteers' task is to audit the project content. Individuals with identity verified



can apply to join in.

If any false information is found, the project is closed and deleted.

3) Extraction of money.

Withdrawals should be stated when extracting money from the account each time.

Need handheld documentary photos of recipients, such as billed (Figure 4-3)

After receiving the withdrawal needs to upload the handwriting and signature certificate.

FIGURE 4-3



4.3.2 Supervision

Recipients and initiators are required to provide the managed account and take responsibility for the result, subject to donor inquiries and supervision with volunteers' assistance. The progress of projects and account balance details should be published on time.

All users through the real-name authentication can apply to be project volunteers, followed up with the progress of the project and online updates and help with project implementation and monitoring the funds usage. Volunteers also have a certain obligation to assist in the promotion of project.

If any false information is found and reported, the project is closed and deleted.

4.3.3 Balance management

If the donation project stop due to objective factors such as the death of the recipients, the remaining donations will be returned to donors.



4 Business model

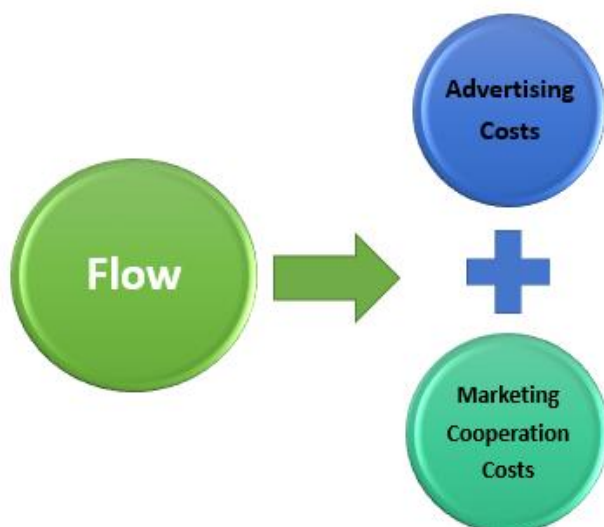
4.1 Early model

Yibangren platform will never take a cut or charge to recipients or common donors, which is contrary to its vision, which will also seriously damage the credibility of the platform. Profit comes from cooperation fees charged to third party business partners.

Enterprise user have to pay additional fee if they want to do marketing campaign through Yibangren Platform and achieve the purpose of setting up the enterprise social image. Now some large brand enterprises in China get benefits of increased sales from charity donation. Such as the nongfu spring water "one cent" donation campaign brought Nongfu spring Water more than 500 million sales, raising \$ 5 million for charity.

Currently, some enterprises started to adjust their traditional model of corporate social responsibility, directly donation to the small organizations and individuals have begun to appear. A survey showed that 18% enterprises in favour of cooperation with public organizations, another 64% company believes that in the process of achieving business success, charity organizations can play an important role.

The profit model of public welfare and social marketing: Flow= advertising costs + marketing cooperation costs.





Yibangren platform can be kind of social marketing tools with cooperation with stakeholders, making full use of the Internet platform effect, long tail effect , the platform 's cash flow, to provide marketing integration services and Saas platform solution. At present there is no such a business that can provide cause marketing and Corporate Social Responsibility Programs to other companies in China.

Business type:

1. Users praise/like/sharing some projects, the partnership on behalf of the users will donate to recipients, thus improving the visibility and reputation of cooperative enterprises, so will be charged additional companies fees.

2. User may receive lucky draw prizes after donating, which is sponsored by the cooperative enterprise (the business entity of prize or coupon, try opportunities), which is charged companies fees.

3. Website advertising is provided to a cooperative enterprise.

Business user fees:

1. When users share to Wechat, microblog and other social networks, the partners benefited pay fees by the amount of share.

2. Through analysis of user cookie and data, advertising can be based on users' information like income, location, position and career, to help enterprises do more targeted advertising.

3. Project naming fees depending on the project type and heat separately billed.

4. Advertisements shall not with sound.

5. All the thematic focus (such as assistance to victims of the explosion in Tian-jin ,some families of the victims of the earthquake), activities of special pages of advertising separately billed.

4.2 Medium-term revenue model

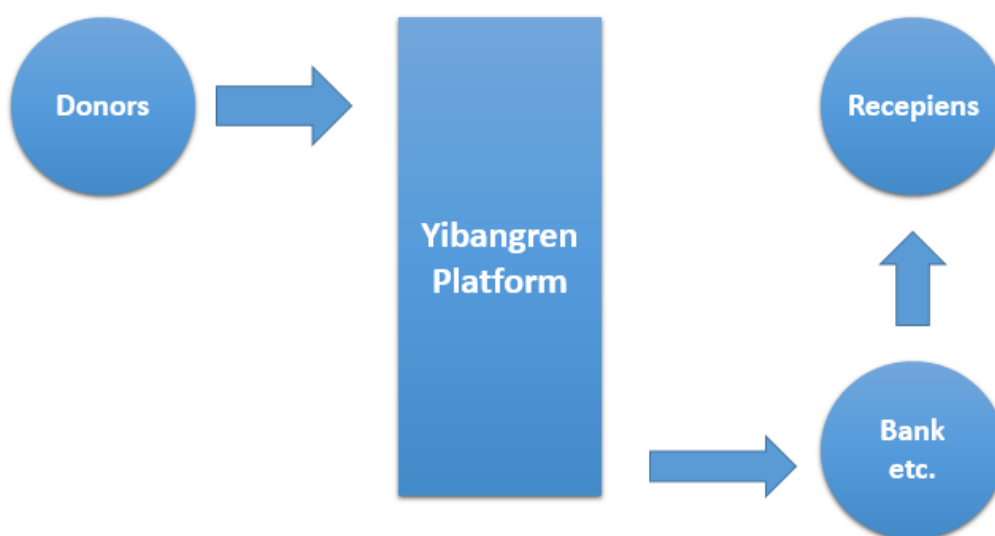
Having a certain users base, Yi gang platform can generate a larger cash flow, due to recipients will not immediately removed money, but several times removed after donation, so that the inflow and outflow of funds form the time difference, thus platform in the inflow and outflow of funds always have the certain number of capital in the process of stable capital.

Money management must be in line with standards, specifying a Trust Bank. But



in practice, the interest generated by capital flow is often managed by platforms. Such platforms and such third parties may be made to the custodian bank in a list of demands, such as bank loans, or raising interest rates, such as under a certain amount of wealth management products. In short, through a variety of way to comply with the laws and regulations, the platform can maximize the use of such a large sum of managed funds, create value for ourselves.

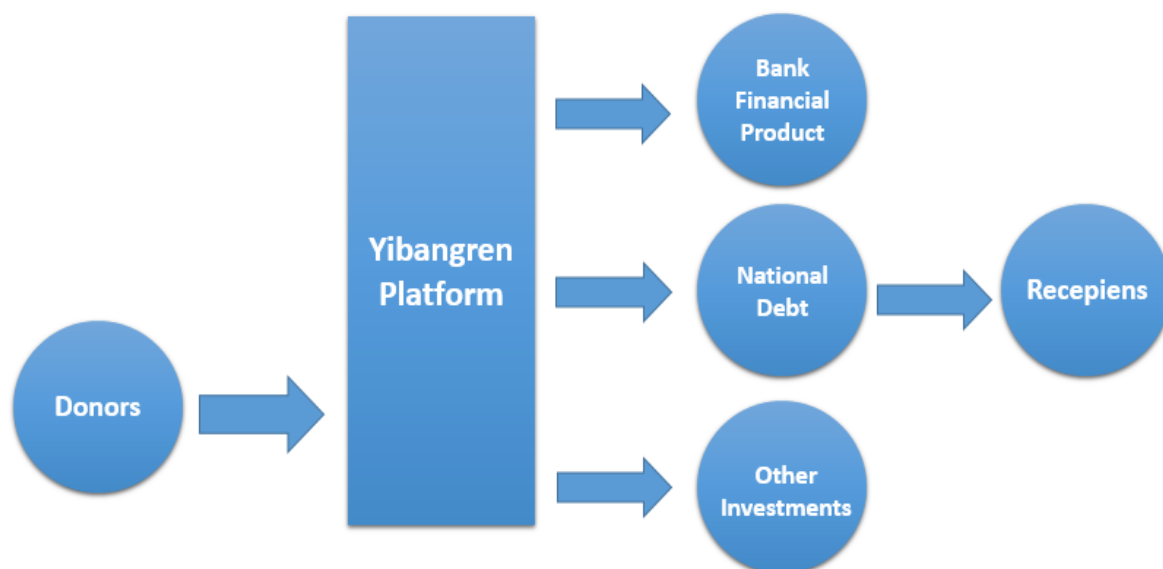
Also during this period while maintaining profit models of enterprises cooperation in the early, the platform will gradually reduce Home advertising to enhance the user experience.





4.3 Long-term revenue model

Long-term profit model is when the platform has good user base, capital base, social influence, it will apply for and obtain a qualification of national public funds. Under article 28th of the Fund management regulations: "the Fund shall, in accordance with legal, safe and effective principles to achieve the Fund's value and value-added. "The current law allows foundations invest in asset value, making use of the donations properly. After the platform getting Foundation qualification ,money can be used for a variety of channels of investment, or authorize the financial institutions, to make sure the maximum benefits with minimum risk.

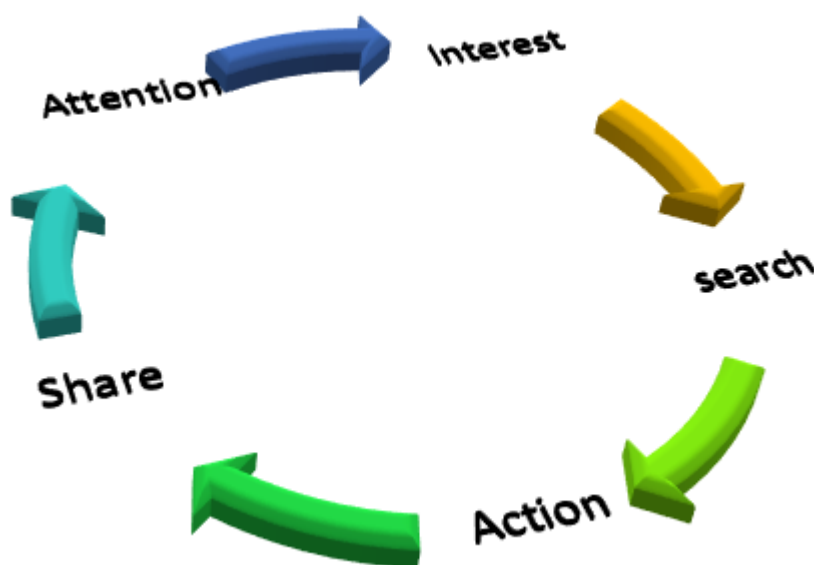




5 Marketing strategy

First of all, due to the platform's business model is based on the number of users and the flow of contributions, so the product promotion strategy equals to marketing strategy. Second, any donation projects launched need to be through this platform, so the spread of donation projects also benefit the marketing strategy .

(1) the online promotion



Model of consumer behavior: AISAS= attention, interest, search, action and share.

This spread mode in We chat, QQ zone, micro-Bo, social network is actually through acquaintances relationship network effectively. The share information of rescue will catch other user's attention , then inspire users' compassion and interest, and through share links or II dimension code, eventually led to new of rescue behavior of donation , and second share of this information to other friends.

1. Social media marketing. Through the online and social concern issues relating to the project, the platform can get access to news media reports. For example, 'the most beautiful village female teacher 'recently led to controversy in the network, so with building thematic pages, the platform can help set up a donation project, with social events of interest and controversy to ignite sharing. For example, Tanggu, Tianjin after the blast, the platform may contact sacrificing firefighters ' families, verify their



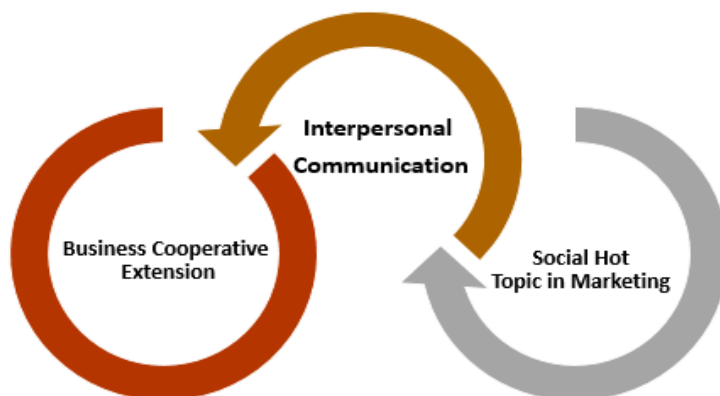
family situation, for people who need help, establishing donation project. This will receive widespread concern and donations in society.

2. Celebrities' promotion. Those public figures, especially stars, in order to improve their social image, often demand donations and contributions. The most important point to them is the fact that his contributions need to be known, and be able to be verified by the public. Yibangren platform will pay those public figures to let them donate by our platform for exposure to the public.

3. The spontaneous spread of users through share incentives. To the user, if they share projects, some enterprises will donate charity on their behalf, forming sharing incentive mechanism. The other hand, the user share his donation to social networks, meeting their social needs and respect needs, also helping the platforms rely on user chain promotion.

(2) the offline promotion

In order to improve access to quality seed users, the platform will be promoted mainly for student users at beginning. For example, a girl named Zhou Yixuan in Sichuan University was diagnosed with acute lymphocytic leukemia, the the platform help to organize donation in college ,publishing the online project and distributing leaflets with APP QR code. All of donations contribute to the students are through the APP, donators can use Alipay, micro-payments, later they will receive feedback, to ensures APP retention rates. In the early marketing promotion, this group of student users have a higher quality of seed, can also spread through social network.



Interpersonal communications (sharing)

Hot topic in social marketing (external sharing mechanism)

+ Commercial cooperative extension (external sharing mechanism)



6 Financing plans

6.1 Short-term financing

Start-up phase of the project "benefit people" venture team invested 1 million yuan of registered capital. Founder, through unanimous consultations, has invested 1 million Yuan. One of them invested 300,000 yuan, and one invested 250,000 yuan, three people contributed 150,000 yuan, a total of 1 million Yuan. Initial investment is mainly used in the network platform to build, fixed asset purchases, fees (such as wages, utilities, travel, etc).

FIGURE 6-1 SHORT-TERM CAPITAL STRUCTURE AND SIZE (RMB YUAN)

Sources of equity Scale of equity	Contribution of entrepreneurial teams
Amount of money	100
Percentage	100%

Entrepreneurial team personally funded free contribution to funding his own ability as a basis for funding.

6.2 Long-term financing

The company will conduct a full range of business development. From Chengdu to the other cities of the country. Services will increase, such as: organizing training activities, provides opportunity to give back to the society; built a collection of love and social platform as a whole and further open up foreign markets.

Use of funds: talk with recipients; regular volunteer training to attract more people to participate in personal salvation, and strengthen its efforts to promote our products. Software: to optimize the mobile application upgrades, integration of healthy living, caring people communicate with each other and other functions into one.

Projects will be further expanded, needs more financial support.

Source of funding: angel investment, venture capital, and so on.

**1) Angel phase**

1.8 million angel round of financing, improvement of the project for a year, payment of wages, promotion costs, which gathered a group of seed users, focus on opening up the campus market, accumulated a certain user base, initially the social impact.

FIGURE 6-2 ANGEL ROUND OF FINANCING EQUITY ALLOCATION (MILLION)

List of stockholder	Ratio of equity	Value of equity	Investment
汤杰强	18%	216	
刘畅	11%	132	
齐盼攀	10%	120	
李冬	10%	120	
王博	4%	48	
Other employee	11%	132	
ESOP	17%	104	
Angel investors	15%	180	180
The total value	100%	1200	

2) A round of funding

This phase has reached a larger user scale, initially profitable financing corporate cause marketing development, targeted to raise 10 million Yuan RMB. Reference to the model plan for details.

3) B round of funding

At this stage, have large cash flow, financing for qualified as a Foundation, and further open up foreign markets, and financing of 25 million Yuan.



7 Financial analysis

7.1 Operating costs and estimated costs

7.1.1 Operating costs and estimated cost basis and description

(1) Monthly wage paid by the post is divided into different, and make 14% of the benefits 2% education expense, 2% of Trade Union funds.

FIGURE 7-1 WAGE EXPENSE SHEET

Position	The average salary (yuan/Month) (Chengdu)
Mobile Development Engineer	7259
The front-end developer	7821
Background management personnel	8253
The tester	6351
The project manager	8090
Customer service commissioner,	3211
Artist	4377
Legal specialist	7067
Business cooperation development commissioner	3400
Marketing specialist	3085



7.1.2 Total cost tables

FIGURE 7-2 TOTAL COST TABLE (UNIT: HUNDRED)

The serial number	The name of project		Annual			
			1	2	3	4
1	Cost of equipment	Equipment purchase expense	100	300	600	700
2		Trial production equipment cost	200	400	600	700
3		Equipment modification and rental fee	40	100	200	400
4	Cost of raw materials		50	150	500	600
5	Test assay processing fee		200	200	500	900
6	Office communications		100	200	350	500
7	Travel		100	200	350	500
8	Cost of meeting		100	200	300	700
9	Cost of the use of software		200	300	550	700
10	Labor		100	200	400	600
11	Other		300	500	800	1000
12	Green fees		1500	2500	3000	6000
13	Cost of water, power and network		500	900	1000	1100
14	Promotion costs		2000	4000	6000	6000
15	Salary		4800	5800	7800	12000
	The total cost		10290	15950	22950	32400



7.2 Earnings estimates

7.2.1 Profit and loss statement

FIGURE 7-3 PROFIT AND LOSS STATEMENT (UNIT: HUNDRED)

The serial number	The name of project	Annual			
		1	2	3	4
1	Income	30000	60000	60000	60000
2	The cost of production	16358	16358	16358	16358
3	Cost of Management	14432	7932	7932	7932
4	Finance charges	1062	1062		
5	Tax	1665	3330	3330	3330
6	Business tax	1500	3000	3000	3000
7	Education	60	120	120	120
8	Total of profit	-3517	31318	32380	32380
9	Make up the losses of the previous yea		-3517		
10	The taxable income amount	0.00	27801	32380	32380
11	The applicable tax rate	0%	0%	15%	15%
12	Income tax	0	0	4857	4857
13	After-tax profits	-3517	27801	27523	27523
14	Surplus reserve and the community chest	0.00	4170	4128	4128
15	Distributable profits	-3517	23631	23395	23395
16	The accumulated un-distributed profit	-3517	20114	43508	66903



7.3 Financial cash flow

FIGURE 7-4 FINANCIAL CASH FLOW STATEMENT (UNIT: HUNDRED)

The serial number	The name of project	Annual			
		1	2	3	4
1	Cash inflows				
2	Income	30000	60000	60000	60000
3	Recycling the salvage value of fixed assets				
4	Recycling liquidity				
5	Cash inflows subtotal	30000	60000	60000	60000
6	Cash outflows				
7	Investment	63292			
8	The early stage of the project cost				
9	Liquidity			20000	
10	Business tax and additional		1665	3330	3330
11	Operating costs		18754	18754	17692
12	Income tax		0	0	4857
13	Cash outflows subtotal	93292	50419	42084	25879
14	Net cash flow	-93292	9581	17916	34121
15	The cumulative net cash flow	-93292	-53711	-35795	-1674



7.4 The balance sheet

FIGURE 7-5 BALANCE SHEET (IN HUNDRED)

The serial number	The name of project	Annual			
		1	2	3	4
1	Assets				
2	The total amount of liquid assets	1708	11289	25688	59810
3	The account receivable	0	0	0	0
4	Inventory	0	0	0	0
5	Cash	10	10	0	10
6	Bank deposits	1698	11279	25678	59800
7	Net value of fixed assets	36892	48994	44196	39397
8	Net value of intangible assets	18000	16200	14400	12600
9	Prepaid expenses	6500	0	0	0
10	Assets total	80000	76483	84284	111807
11	Liabilities and owners' equity				
12	The total amount of current liabilities				
13	Accounts payable				
14	Short-term loans	20000	20000		
15	Long-term loans				
16	Liabilities subtotal	20000	20000		
17	The owner's equity				
18	Money	60000	60000	60000	60000
19	Accumulation fund and public welfare fund	0	0	4170	8299



20	The accumulated undistributed profit	0	-3517	20114	43508
	Owners' equity subtotal	60000	56483	84284	111807
	Liabilities and owners' equity in total	80000	76483	84284	111807

8 Risk control

8.1 Legal risk and its countermeasures

Keep the funds between vouchers, closed source, destination, and Periodic inventories of nuclear accounting, improper use of funds may face legal risks. Should therefore be ready to deal with inspection preparation and save detailed account credentials to prove their innocence. In addition as a platform for third-party contributions, the platform should not set pools, not thaw to protect themselves, to be paid for with a third party agencies (such as PayPal or Bank) cooperation funds managed by third parties.

8.2 Competitive risks and its countermeasures

Initially focused on the increase in the number of users, and quickly open up the market. Due to donations platform users born with strong adhesion, and Yi gang platform has some social elements, so users switching costs high, and based on user feedback to continuously improve products and services, help defense and later competitor for the user.

The other hand, the Red Cross and other charitable organizations vested, unhappy with its interests are touched, Yi gang should focus on public relations in the early construction of the platform, to win public support.

8.3 Technical risk and its countermeasures

8.3.1 Security technology

In order to avoid users as well as charitable projects have been intercepted, the



client communicates with the server side of the system in the process of using AES encryption algorithm to encrypt the transmission of sensitive information, number of digits returned by the block cipher to encrypt data with the same input data. Iterative encryption using a loop structure, repeated displacement and replace the loop input data.

8.3.2 Concurrent processing technology

"Yibangren" formally launched later will face a lot of people visiting, in the face of various levels of high concurrent request, so we will use a high-performance servers, high-performance databases, high efficiency, high performance programming language Web containers. But several aspects of this, and cannot fundamentally resolve the system's high load and high concurrency issues. So we must make the appropriate strategy and technical solutions.

(1) Share a single heavy-lift operation to do parallel processing on multiple node devices, each device when the processing is finished, summarizing results, is returned to the user.

(2) A large number of simultaneous access or data sharing device to more than one node separately, reducing the time users wait for a response.

(3) With at least two or more database servers, form a single virtual database logical images, transparent data services to clients.



9 Project progress

9.1 Recent progress

FIGURE 9-1 STAGE REPORTS AND PLANS

Phase	Time	Specific tasks	Stage results
Put forward and discuss originality	2015.2	Determine the creative solutions	The report of project
Literature query and social investigation	2015.3	Put forward questions and analys the feasibility	Feasibility report and preliminary development plan of project
The project design	2015.4	Demand analysis	The market research and requirements specifications
	2015.5	The overall design	The profile design specifications, Database and data structure of instruction, Integration test plan, Preliminary completion of business plan
	2015.7	The detailed design	Detailed plan specifications, Unit test plan, The business plan
Complete the product and conduct a preliminary publicity	2015.8	Coding and propaganda	Unit test report, The completion prioject, Brochures and promotional video
Attract investors and expand the product promotion	2015.9	Looking for investment and generalize online to offline	The financing plan
Register company and launch the product	2015.10	Register company and apply for a patent	Promotion of product, Apply for a patent



Generalize in campus	2015.10-2016.1	Generalize in campus and report the news	Get seed users, Actively explore in need of help students on campus, Get reported by science and technology media
Generalize online	2015.12-2016.5	Generalize in society	The source of project and users move forward society, Seek project with hospital, Generalize with public figures, Planning the hot project in society
Cooperate with business	After 2016.2	Seek business cooperation	After reaching a certain scale of cause marketing and enterprise cooperation, will try to cash flow
Qualification application foundation	2017	Qualification application foundation	After foundation threshold has been met formal application for registration foundation will be huge cash flow for low risk investment
launch the overseas edition	2017	launch the overseas edition	Opening VISA, Paypal and publish the English website, Aid information and feedback translation for foreign users, to provide convenient and trusted platform especially Chinese devoted love



9.2 Recruitment plan

FIGURE 9-2 RECRUITMENT SCHEDULE

Team enrolment	early	Development	Plateau	Function description
Mobile Development Engineer	1	3	6	Responsible for mobile client development
The front-end developer	1	3	6	Responsible for the front-end development
Background management personnel	1	2	3	Responsible for the development, background management
The tester	1	4	5	Responsible for product testing and feedback
The project manager	1	2	3	Responsible for project development and operation
Customer service commissioner	2	4	6	Responsible for through online and telephone help users solve the question
Legal specialist	1	2	4	Responsible for handling the legal related issues



Artist	1	3	5	Responsible for interface design, poster design
Business cooperation development commissioner	1	3	6	Responsible for the development of cooperation with enterprise users
Marketing specialist	1	3	5	Responsible for product promotion
Total	11	29	49	



9.3 Product promotion plan

FIGURE 9-3 PRODUCT PROMOTION PLAN

	Online first month	Online 1~3 month	4~6 月	Online 7~9 month	Online 10~12 month
The number of project	10	10~50	50~150	150~300	300~450
The total number of donation	100	500	2000	4000	10000
Total amount of donation	4000	20000	400000	500000	1200000
The number of corporation with business	0	5	15	30	45
The number of registered users	200	1000	5000	8000	20000
The number of active users	70	280	1550	3800	6400
The number of fans of public, weibo, renren	500	1000	3000	20000	60000

**FIGURE 9-4 RECENT PROMOTION**

Online first month	2 month	3 month	4 month	5 month	6 month
Offline promotion in colleges of Chengdu	Offline promotion in colleges of Sichuan	Offline promotion in colleges of Shanghai	Offline promotion in colleges of Shanghai	Offline promotion in colleges of Beijing	Offline promotion in colleges of Beijing
Release news in Science and technology media	Release news in website like Chuangyebang and Huxiu				Participate in public welfare activities
Release news about students aid in Dacheng website	Release news about students aid in media of Sichuan	Release news about aid in local media	Release news about aid in local media	Buy media and other soft key planning project	Buy media and other soft key planning project
Searching for recipients in the Chengdu University helped publish a project (For example leukaemia poverty students)	Seeking rescue people in Universities	Seeking rescue people in Universities	Looking for relief in poor areas of universities, enterprises, people	Contact social welfare institutions, to help find a salvor	Item subject gradually shifted to social
		Planning special events, such as donation to veterans of the war in his later years			Plan project donation



	Buy weibo forward	Buy weibo forward and the push of public account in weixin	Buy weibo forward and the push of public account in weixin	Online community focus items, buying forward push	Online community focus items
SEO optimization	Exchange links with other welfare-related sites	Exchange links with other welfare-related sites	Exchange links with other welfare-related sites	Exchange links with other welfare-related sites	Purchase advertisement on another website launch

EXTENSION TABLE

7 month	8 month	9 month	10 month	11 month	12 month
Offline promotion in colleges of Nanjing	Offline promotion in colleges of Suzhou	Offline promotion in colleges of Guangzhou			
Charity forums	Donation with cooperation with star	Donation with cooperation with star	Donation with cooperation with star	Donation with cooperation with public people	Donation with cooperation with public people
Purchase Media soft, reports on the planned project	Star reported contributions	Star reported contributions			
	Plan project donation		Plan project donation	Plan project donation	Plan project donation
Online community focus project	Online community focus project	Online community focus project	Online community focus project	Online community focus project	Online community focus project
Purchase advertisement on another website launch					



10 The project team

Team members:

Name	Actor	Professional	Main work	Profile
汤杰强	Leader	Software engineering	Organization and manpower planning, prepared a background page ends and the cloud server built	Have a deep research in artificial intelligence and speech recognition, practical project experience. Participated in the charity event organized by the China Foundation for poverty alleviation, the charity has deeper insights
刘畅	Marketing personnel	Business Administration	Business model design and product design, market research	Now as an exchange student in the W.P Carey business college at Arizona State University. Have much social experience, mobile Internet project experience
李冬	Research and development personnel	Software engineering	Mobile design	Have social game design experience, careful and responsible work



齐盼攀	Testers	Software engineering	Documentation and testing	Project experience and theoretical foundation deep several times ranked first place in the overall older, have met teachers and students developed reservation system, goal Management Assistant, an indoor interactive navigation software. Participated in the remaining teaching activities, love charity work
王博	Interface designer	Environmental art	Marketing research, operations, user interface design	As Minister of propaganda in the community and skilled design professional skills, focusing on work, as a JA Junior Achievement volunteer

**Instructor:**

Name	Title	Research direction	Educational background	Project experience	Research work	Award-winning
王鹏	Lecturer, school of software engineering, Sichuan University	Medical image processing, digital signal processing	Computer College of Sichuan University, computer science, Bachelor degree in computer College of Sichuan University in computer science, master of science in engineering degree.	Participated in the "synthetic aperture high-resolution imaging", "spectral image fusion based on analysis of the arts and Sciences" and other projects	More than 10 papers published high level at home and abroad, National Natural Science Foundation (612023xx) main research	Won the "excellent instructor University summer social practice", "Chinese service outsourcing innovation contest excellent instructor", "National University of software and information technology professionals outstanding instructor" of the title.

The team members cooperate well across different subject areas. We all hope to make good use of the Internet to transform China's charity industry.



Annex

Annex I Relevant State regulations and policies

The following national regulations and policies referenced in this article, given the space, full-text are not listed.

1. the State Council on Promoting the Healthy Development of Philanthropy Guidelines

Dispatch Office: State Department

Post number: State (2014), 61st

Document date: November 24, 2014

2. the State Council on Promoting the Public Entrepreneurial Peoples Opinions on Innovation Policy Measures

Dispatch Office: State Department

Post number: country (2015), 32nd

Document date: June 11, 2015

Published: June 16, 2015

3. the Fund Management Regulations

Dispatch Office: State Department

Posting number: People's Republic of China promulgated by Decree No. 400

Document date: February 11, 2004

Published: March 8, 2015

Effective date: June 1, 2004



Annex II Questionnaire

Surveys on charity donations

1. Your age [form] [mandatory]

☐ 0-18 years of age

☐ 18-28

☐ 29-39

☐ over the age of 40

2. Your sex [form] [mandatory]

☐ male

☐ female

3. Your occupation of the [form] [mandatory]

☐ students

☐ units

☐ units

☐ freelance

☐ retired

☐ other

4. Your current monthly income [form] [mandatory]

☐ no

☐ 0-3000

☐ 3000-6000

☐ 6000-10000

☐ 10000 or more

5. in the past year, you made charitable donations, totally approximately how much?

[Form] [Mandatory]

☐ 1-50

☐ 50-200

☐ 200-1000

☐ 1000-300

☐ 3000 or more

☐ no donation

6. Your avenues for public information activities [more topics] [mandatory]

-Twitter or your circle of friends

-Forum-online community



- Television broadcasting
- Newspapers and magazines
- Friends and family
- Site information
- Publicity
- ☐ Others _____

7. The factors that affect your participation in fund-raising activities [more topics] [mandatory]

- Social responsibility, compassion
- Personal preferences, enthusiasm public welfare undertakings
- High reliability, number of participants
- Contribution to transparency
- Degree of privacy for their contributions
- Under the influence of family and friends
- Celebrity
- School organization and mandatory

☐ Others _____

8. You tend to which contributions [more topics] [mandatory]

- Public collection boxes
- On-site fundraising activities
- School organization
- Bank transfer

Donations-online platform (such as money)

☐ Others _____

9. Are made, the way you prefer? [Form] [Mandatory]

0 money donated to a charitable organization or charitable projects

0 network donated to a charitable organization or charitable projects

0 directly to recipients across a network

0 directly to recipients

0 per cent of contributions do not trust the

10. Do you know which of the following charitable organizations or projects?

[More topics] [Mandatory]

-The Red Cross Society of China

-China Charity Federation

China Foundation for poverty alleviation

-The Foundation

China children and teenager's Fund



-The Soong Ching ling Foundation

-China Alliance

China Women's Development Foundation

-The China Welfare Fund for the handicapped

-Other

-Heard

11. If you can query to the contributions to charity using detailed, good place

For clear, are you willing to increase amount or number? [Form] [Mandatory]

0 is

0 no

0 does not necessarily

12. Do you support contributions, contributions share the results to the QQ

space, social networks such as Twitter? [Form] [Mandatory]

0 support

0 is not supported

0 don't know

13. If you have the opportunity, if you would like to help on the network needs

to help people love publicity or send words of encouragement? [Form] [Mandatory]

0

0 do not want to

0 don't know

14. on loving collection of contributions or channel, what advice do you have?



YiBangRen

A Transparent P2P Platform for Charitable Donations

Annex III Logo and design concept

Logo



Design concept

Three points: transparent, open to donations.

Style: flat.

A solid color background, and light blue represent the bright, clean, clear, Blue symbolizes eternity.

Donors philanthropy is forever timeless shapes like wings on behalf of information transmission, spread love, open truth.

Shaped like a flame on behalf of public interest, many hands make light work (donation).