Proposed Solutions for UMHackathon 2025: Enhancing Charity & Donations through Fintech & Technology

Key Areas to Address

1. Transparency
2. Efficiency
3. Access & Inclusivity

Solutions to address prob statement

- <mark>Utilize blockchain to create a transparent ledger for all donations</mark>.
  -Automate fund distribution based on predefined conditions (e.g., reaching a donation goal).
  -Develop a visual dashboard that shows how funds are allocated and spent, with links to specific transactions. Donors can see where their money goes, building trust and accountability.
  -Ensures traceability, Increases trust and accountability by providing verifiable records of fund allocation and prevents misuse of funds.

- <mark>Smart Donation Allocation via AI</mark>
  - Implement an AI-driven system that automatically allocates donations based on real-time community needs and project effectiveness.
  - Use machine learning algorithms to analyze social data, community feedback, and project outcomes to determine where funds would have the greatest impact.
  - Generate reports that show the social impact of donations
  - Create a dynamic fund distribution model that adjusts allocations based on changing needs.
  - This ensures that funds are used efficiently and effectively, maximizing social impact and demonstrating a commitment to data-driven decision-making.

- <mark>Integrated Digital Payment Solutions</mark>
  - A seamless user experience allowing various payment methods (e-wallets, credit cards, cryptocurrencies).
  -Generate unique QR codes for campaigns that allow easy mobile donations.
  - Facilitate small, recurring donations to engage more users.
  - Increases donor participation, especially from the unbanked population.

- <mark>Gamification of Donations</mark>
  - Introduce a gamified experience for donors and charities.
  - Reward donors for their contributions and engagement, like leaderboards, badges, milestones, to encourage donors to help meet these goals.
  - Use infographics to show the real-world impact of donations (e.g., number of families

fed).
- Encourages community engagement and ongoing support.

- <mark>Multilingual Support and AI Chatbot for support system</mark>
  - Include multilingual options to cater to diverse communities by offer language selections on the platform to make it accessible to non-English speakers.
  - It can broadens the user base and ensures inclusivity.

- <mark>Create (Augmented Reality) AR in prototype to allow donors to visualize the impact of their contributions in real-time.</mark>
  - Create an AR feature where users can point their phones at a location or project and see how their donations are being utilized (e.g., virtual representations of new facilities built).

- <mark>Personalized Donor Profiles</mark>
  - Allow users to create profiles that track their donation history, impact, and preferences.
  - Use AI to suggest future donations based on past behavior and interests.

- <mark>Mobile Accessibility and Offline Donations</mark>
  - Ensure the platform is mobile-friendly, allowing users to donate easily from their smartphones.
  - Create an offline mode for users in areas with limited internet access, allowing them to pledge donations that are processed once they're online using Point Of Sale (POS) app in offline mode or cash, checks, or NEFT/IMPS can be used as an offline payment option, but the merchant needs to manually verify the payment receipt and then activate the order.
  -Can helps expands reach to underserved communities and increases overall participation.

- <mark>Integration with Local Businesses</mark>
  - Partner with local businesses to match donations or offer discounts to donors.
  - Create a program where businesses contribute a percentage of sales to selected campaigns or offer incentives to customers who donate.

- <mark>Advanced Analytics for NGOs</mark>
  - Provide NGOs with advanced analytics tools to assess their fundraising strategies.
  - Offer insights into donor behavior, campaign effectiveness, and demographic data.
  - Conduct interviews with potential users (donors and NGOs) to gather insights on their needs.

- <mark>Charity Crowdfunding Tiers with Incentives</mark>
  - Introduce a tiered crowdfunding system that offers incentives based on donation

levels.
- Set different levels of contribution (e.g., Bronze, Silver, Gold) with corresponding rewards such as exclusive updates, recognition, or access to special events.
- Offer tangible rewards, such as merchandise or experiences related to the projects funded.

- **Decentralized Fund Management**
  - Implement a decentralized finance (DeFi) model for managing Waqf and Zakat funds.
  - Allow for automated fund distribution based on smart contracts, ensuring fair allocation.
  - provide personalized project recommendations based on user preferences and past donations.
  - Suggest projects that align with the donor's interests and impact goals.

- **Feedback and Star Rating System**
  - Introduce a system for beneficiaries and NGOs to provide feedback on projects and fund usage.
  - Allow users to rate projects based on their experiences and outcomes.

BELOW NEW PAGES BY DANIEL TRI HENDARTO TANRA

Names:

Daniel Tri Hendarto Tanra

Lallithambigai Renugopal

Saad Ahmed Pathan

<u>Main Solution:</u>

1.Transparency
 2. Efficiency
 3. Access & Inclusivity

Inspirational platform:
kitabisa.com https://kitabisa.com/

General Solution: Making a platform where donators can see the impact of what they give to institutions, projects, communities, people and having the chance to interact with them as well as optional to be a volunteer on sight for the delivery day.

General Problem: Donators have issues with the risks of donating money and do not know whether the money is delivered or not. Donators are afraid of their money being wasted/scam by people who use their generosity against them to use it for their own selfish benefits. Donators also have a problem where they wish to see the progress and results of those they donate and cannot interact with them to really see the results of their donations.

We fix this by providing Transparency through Donators, Senders, Receivers. The Donators are able to see the progress of the donations they make via website/app (our platform) through progress tracker where each milestone it describes it with full documentation of spending and the delivery progress as well as the person in charge (with trusted verification?) later on after receiving the target donations and a prior date before the delivery of donations, they will received a notification on whether they are willing to volunteer to help the delivery day to help or giving support and see the donations went through the destination. Later, after weeks each donator can be scheduled to have an online platform call where they can have a genuine conversation to see the impact they bring. For