

OpenHands

“Give and get with Open Hands”

An Unsolicited Business Proposal By:

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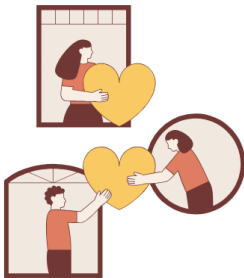
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● Business Concept:

Building a platform inspired by GoFundMe that supports various fundraisers by providing a safe and trustable environment for both parties, the donors and recipients.

● Brief Rationale:

Considering the strength of the begging industry many citizens have problems trusting whether they are donating to the right cause. Especially considering the fact that because of being an Islamic State, completing the act of sadaqah, khairat and zakat have become a prevalent issue for both the donors and recipients. Those that are truly deserving are often labelled as a sham ,and are hard to trust. On the other hand it has

become difficult for the donors to commit these acts with a clear mind or a pure heart. Big welfare organizations such as Edhi or Saylani also allow people to donate food, money and material and distribute them amongst the poor. Although they help in doing the tardy work of distribution, the majority of the donors remain unsatisfied as they are not made aware of the people to whom their funds have reached and whether they are worthy or not.

- **Purpose of Business:**

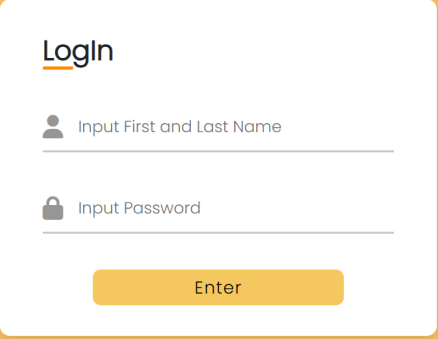
Open Hands is a platform that unites the people in need and those who are resourceful enough to help. It allows the donors to help with a clear conscience and removes the wall of doubt from their minds that whether they are indeed participating in the greater good. It also allows the recipients to explain they're problems and raise funds without having to go through the painful process of asking and facing criticism for being trustable.

- **Goals and Objectives:**

Inspired by GoFundMe, OpenHands cuts the middleman and brings to you a simple, sophisticated web solution which allows the people themselves to decide the cause and the person's worthiness of receiving funds with a clear mind. It provides the recipients with a platform where they can put up a request explaining they're problems and their required amount. This request becomes one of many in a list accessible to the users of the website and they themselves can decide to which cause they want to donate. They can view the details of any request and donate whatever amount they see fit.

- **Platform View:**

1. Moderator Login:



The image shows a login form titled "Login" centered on a solid orange background. The form is a white rounded rectangle containing two input fields and a button. The first input field is preceded by a person icon and is labeled "Input First and Last Name". The second input field is preceded by a lock icon and is labeled "Input Password". Below these fields is a yellow button with the text "Enter".

2. Fundraiser Creation:

OpenHands

HomeAboutContact

Log Out?

Create a Fundraiser

First & Last Name:

First name

Last name

Email address:

name@example.com

Provide a details of your problem:

Attach images:

Choose Files

No file chosen

Attach necessary documents:

Choose Files

No file chosen

Add required amount:

0.00

Rs

SEND REQUEST

3. Moderator Dashboard:


OpenHands

Pending Requests3

Log Out?

NEED HELP FOR WIFE'S CANCER

Cancer is a disease in which some of the body's cells grow uncontrollably and spread to other parts of the body. Cancer can start almost anywhere in the human body, which is



Need: 20K\$

REQUEST HEADING:

NEED HELP FOR SON'S COLLEGE TUITION


NEED:

Need: 500K\$

REQUEST DESCRIPTION:

Student loans help students pay for college, filling financial gaps and providing essential funds to cover educational expenses. It's important to fully understand the application process, disbursement, and repayment requirements associated with student loans, to ensure that you make responsible, effective decisions about funding your education. Degree-seekers at public colleges and universities can apply for federal financial aid and student loans through the free application for federal student aid -- more commonly called the FAFSA. Students can apply for private loans as well, but the terms and conditions for those vary significantly. Not all student loans are alike, and it can be confusing to figure out which types of loans best meet your needs. This guide provides information on available forms of student aid, how you can benefit from them, and other options for financial assistance.

UPLOADED IMAGE:



● Target Market:

After conducting a thorough market research we have concluded that our platform would be more profitable for both parties, that is, the people in bad financial situations looking for help and charitable people looking to help out others. Our research revolved around determining the ratio of people who have developed a lack of trust for big welfare organizations, and beggars and the ratio of people who are in fact in need of help yet are not provided with access to proper channels to receive said funds.

● Details of Services:

1. Fundraiser registration:

The platform allows fundraiser registration without any fees or recharge cost. The recipient can put up a fundraiser with details explaining their specific need and the urgency of the matter along with images, the amount they need and documents as proof.

2. Thorough moderation:

The moderators of the platform will go through each registered fundraiser to determine its authenticity and validity by going through each provided document, image as proof and whether the amount requested is appropriate. If the information provided is acceptable the fundraiser will be added to the list for the public view or else it will be rejected.

To eliminate biases the process of moderation would be done by an admin and not automated.

3. Receiver identity transparency:

The list made accessible to the public will include all the details provided by the recipient in the fundraiser. The viewer can read the description and even view the images to determine for themselves whether they believe the recipient and/or the fundraiser is trustable/worthy enough to help.

4. Funds' transparency:

The amount of funds raised by each fundraiser will be kept transparent from the viewers along with the original amount that the recipient requested. This will also help the donors to give funds where they are needed.

5. Donor anonymity:

The platform allows the donor to keep their identity anonymous if they want.

6. Funds Transaction:

A clear channel of payment is provided to the donors by the platform where they can send funds to the recipient without having to worry about any fraudulent activities or scams.

● **Risk Analysis:**

1. Gaining trust about the platform's validity:

One of the most important tasks would be to create and maintain a trustable image for the platform. As mentioned before this platform can also be associated with other welfare organizations for either distributing the funds to unknown audiences or keeping a portion of funds for itself.

2. Ensuring valid fundraisers to be registered:

Another important challenge would be the enormous amount of fundraiser registrations. Since the moderation process cannot be automated therefore certain other factors come into play which involve eliminating biases, human error or faulty rejections and acceptances.

3. Providing and maintaining credible payment medium:

Providing a credible payment channel is one of the most important factors of the platform therefore building a channel that is accessible to both the recipients and donors, secure such that it protects both ends from fraudulent activities/interruptions and stable enough to withhold any amount of transaction, is of utmost priority.

● **Mitigation Strategies:**

In order to build a strong online and brand image our moderators scrutinize every aspect of marketing. We make sure that the audience is in complete sync with the platform's purposes and goals by providing them with daily updates on the cause and effect report. Also by providing transparency of the platform's systematic approach to registering, moderating and raising funds for the fundraisers. Also by protecting the user's identities and personal information to gain their trust on the platform's credibility.

To ensure unbiased moderation the panel includes multiple stages of verification. This includes on close inspection of the description provided and determining whether the proof provided is ample and if it is, then whether it is valid. In case of accidental rejections or approvals the platform provides for the moderators with necessary permissions to undo either of these acts.

A credible, secure and stable platform can be implemented by setting up payment gateways from famous online wallets such as JazzCah, EasyPaisa and banks that support online transactions. This not only makes it easier for the users to donate/receive but also maintains their trust in the platform as they are more familiar with these platforms themselves.