

PROBLEM DEFINITION DOCUMENT

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Introduction

Haat Baran is a community-driven business funding platform designed to empower people living below the poverty line by helping them start small businesses. The platform connects financially struggling individuals with donors and philanthropists who wish to make a meaningful impact. Through verified, transparent, and data-backed processes, Haat Baran ensures that genuine applicants receive startup funding to initiate sustainable income-generating ventures such as tea stalls, tailoring shops, or small grocery stores.

Problem Statement

In Bangladesh and many other developing regions, a large segment of the population lives below the poverty line, struggling daily to meet basic needs. Despite having the motivation and skills to earn a living, many of these individuals lack the initial capital or access to formal financial systems to start even a small business. Microcredit institutions often require complex paperwork, collateral, or literacy that these individuals do not possess.

Additionally, existing donation and aid systems are often unstructured and lack transparency. Many well-intentioned donors hesitate to contribute because they cannot verify whether their money reaches the right people. On the other hand, genuine applicants often cannot prove their authenticity, as most of them do not possess formal identification documents like a National ID or birth certificate.

This disconnect creates a cycle where the poor remain dependent on irregular aid rather than being empowered to build sustainable livelihoods. Furthermore, due to illiteracy and lack of digital access, many cannot use online systems or apply for assistance directly. There is a pressing need for a structured, trustworthy, and tech-enabled solution that bridges this gap — connecting genuine, verified poor individuals with donors who are willing to fund small-scale business initiatives transparently and effectively.



Project Objectives

- To create a verified, transparent funding platform connecting poor entrepreneurs with donors.
- To deploy field volunteers who will profile and verify applicants on-site.
- To collect biometric, photographic, and demographic data of applicants for digital record-keeping.
- To enable donors to view verified profiles and contribute directly through the app.
- To promote financial inclusion and micro-entrepreneurship at the grassroots level.

Preliminary Solution

To overcome the aforementioned problem, we are proposing the following three preliminary solutions:

Solution 1	Partner with existing NGOs and microfinance institutions to identify genuine beneficiaries. Donors contribute funds to the NGOs, who then distribute small business startup capital to selected individuals. This method relies on existing infrastructure but lacks real-time transparency and scalability.	
Solution 2	Organize local donation events where donors directly meet and fund poor individuals verified by community leaders or volunteers. While this builds trust, it is time-consuming, geographically limited, and difficult to manage on a larger scale.	
Solution 3	Develop a mobile and web-based application that connects donors with verified underprivileged individuals. Field volunteers collect applicant data, including photos, biometrics, and GPS location, and upload it to the system. Donors can browse verified profiles, view business ideas, and directly contribute through secure mobile payments. This system ensures transparency, scalability, and continuous monitoring making it the most efficient and sustainable solution.	



Project Scopes

The mentioned preliminary solutions have their own features and facilities which are shown as follows:

Solution NO.	Features	Working Principles	Facilites
Solution 1	Distribute startup funds through established NGOs and microfinance organizations	Uses NGO databases for beneficiary selection. Funds distributed manually. Verification handled by NGO staff	Partnership with existing NGOs. Utilizes existing field network.
Solution 2	Conduct local events to connect donors directly with verified beneficiaries	In-person meetings between donors and applicants. Verification by community leaders or volunteers. Manual donation records.	Builds local trust and awareness. Strengthens community engagement. Simple implementation.
Solution 3	Centralized digital platform connecting verified poor individuals with donors.	Mobile & web apps for donors, admins, and field volunteers. Biometric & photo verification with GPS tagging. Real-time funding status and donor tracking. Secure payment via mobile banking or cheques.	Scalable and transparent system. Centralized data management. Easy monitoring and reporting. upports nationwide operation.



Cost Estimation & Feasibility Study

The solution 3 among the other preliminary solutions show a significant impact and represents to be better than the other solutions. The cost and budget estimation for the project is said to be 7 lacs (BDT). A detailed cost estimation as per solution 3 is as follows:

SI	Tools & Requirements	Cost(BDT)
1	Personel Cost	1,50,000
2	Equipment Cost	85,000
3	Marketing & Awareness Cost	30,000
4	Training	35,000
	Total	3,00,000

Conclusion

Haat Baran aims to mitigate the most critical problem of Bangladesh by handing out the opportunity to help an individual escape from the walls of poverty.

Contribution

Mostofa Hasin Mahdi	Analysis of the aforesaid project, defining project scope and goals
Talal Sharar Apurbo	Finding resources, defining and selecting the project