**Pivoting Idea from Olyra.**

Below is a structured idea flow of the targeted SaaS idea for NGO sector.

**Fraud Detection & Compliance Monitoring**

* **What it does**:
  + Scans financial transactions, grant usage reports, and budgets.
  + Flags anomalies (e.g., expense spikes, duplicate invoices, late reports).
* **AI Features**:
  + Machine learning models trained on NGO financial patterns.
  + Real-time dashboards for compliance officers.
  + Auto-generated alerts or audit trails.

### ****MVP Build – Core App + Rule-Based Engine****

#### ✅ Deliverables:

* Functional dashboard for grantmakers
* Grantee profile & document intake
* Rule-based compliance + basic fraud flagging

#### 🔧 Actions:

1. **Authentication & Role Management**:
   * Admin (grantmaker), Reviewer, Grantee accounts
   * MFA, audit trails
2. **Grantee Intake System**:
   * Secure upload: documents, financials, reports
   * Data validation and extraction (using OCR if needed)
3. **Compliance Checklist Engine**:
   * Rule-based alerts (e.g., "Missing 990 for FY2023")
   * Customizable templates per funder
4. **Fraud Rules (Hardcoded Initially)**:
   * Duplicate expense detection
   * Unusual time pattern (e.g., multiple reports at midnight)
   * Misaligned budget vs. actuals
5. **Dashboard & Alerts**:
   * Flags, status, downloadable audit reports
   * Permissions to export/share with auditors

### ****AI Integration & Risk Scoring****

#### ✅ Deliverables:

* NLP + ML modules for automated review
* Grantee “Risk Score” system
* AI-enhanced anomaly detection

#### 🔧 Actions:

1. **Text Analysis with NLP**:
   * Summarize or score grant reports using **Hugging Face transformers**
   * Detect vagueness, repetition, or high-risk language
2. **Fraud Scoring Model**:
   * Start with supervised learning (e.g., logistic regression, random forest)
   * Use synthetic data or open nonprofit datasets for training
   * Score based on:
     + Financial ratio anomalies
     + Submission behavior
     + Text content
3. **Feedback Loop**:
   * Allow Grantmaker feedback on alerts (“False Positive” / “True Positive”)
   * Train model continuously

### ****Compliance & Security Layer****

#### ✅ Deliverables:

* GDPR & CCPA compliance
* OFAC & Watchlist integrations
* Secure audit trail

#### 🔧 Actions:

1. **Data Protection Compliance**:
   * Data encryption at rest & transit
   * Privacy controls for user data
   * Data deletion/export tools
2. **Sanctions & Watchlist Integration**:
   * Daily sync with OFAC list (free or API-based)
   * Optional: LexisNexis, World-Check integration (commercial)
3. **Audit Logs & Reporting**:
   * Immutable logs of user actions
   * Scheduled reports for auditors

### ****Scaling, Analytics & Smart Automation****

#### ✅ Deliverables:

* Multi-tenant deployment (for different grantmakers)
* Advanced analytics (compliance trends, fraud heatmaps)
* Auto-reminders and follow-ups

#### 🔧 Actions:

1. **Multi-Tenant Architecture**:
   * Separate data silos per client
   * Configurable compliance rules per organization
2. **Smart Scheduling & Alerts**:
   * Auto-reminders for report due dates
   * Escalations for non-compliance
3. **AI-Powered Insights Dashboard**:
   * Trends in non-compliance by region/org type
   * Suggested reviews based on similar past fraud