Project Plan

giverly

UAE Expansion

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Information Systems Capstone Project

Created by:

Rene Allen Garcia

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Introduction

Giverly is a fintech startup founded in 2019 by Sagar Menon and Manvi Mehra. It turns a portion of online purchases into donations for charitable causes through partnerships with over 800 brands (Siliconindia, 2023). Users can earn 'Impact Cash' with each transaction and contribute to social campaigns curated by Giverly (YourStory, n.d). Giverly also offers prepaid cards in collaboration with Transcorp International and Visa to make donating while shopping easier (Standard, 2023).

According to Wolf (2004), globalisation is the process of increased interconnectedness and interdependence among countries. Embracing globalisation will allow Giverly to tap into diverse markets in Australia, India, Singapore, the USA, and the UAE, utilising global e-commerce and payment solutions. This expansion will enhance operational efficiency and enable cultural adaptation, which is essential for establishing a global brand. As Martin Wolf wisely articulated, "Globalization is a reality. The question is not whether to embrace it, but how to manage it."

This expansion is not just a challenge but a significant opportunity for Giverly to expand its market share and foster customer loyalty. If successful, this initiative will establish Giverly as a reputable global brand, leading to an expanded user base. Viewed through this lens, the challenge of entering new markets can be seen as an opportunity to refine and enhance Giverly's offerings, making them more resilient and adaptable.

To address these challenges, the team will employ Design Thinking (Fig. 1) as the framework, specifically following the Stanford Design Thinking Process. This iterative, user-centred approach, which focuses on empathy, ideation, prototyping, and testing, will be instrumental in developing effective, user-centric strategies to overcome Giverly's expansion challenges.

Fig. 1

Standford Design Thinking Process (ResearchGate, 2022)
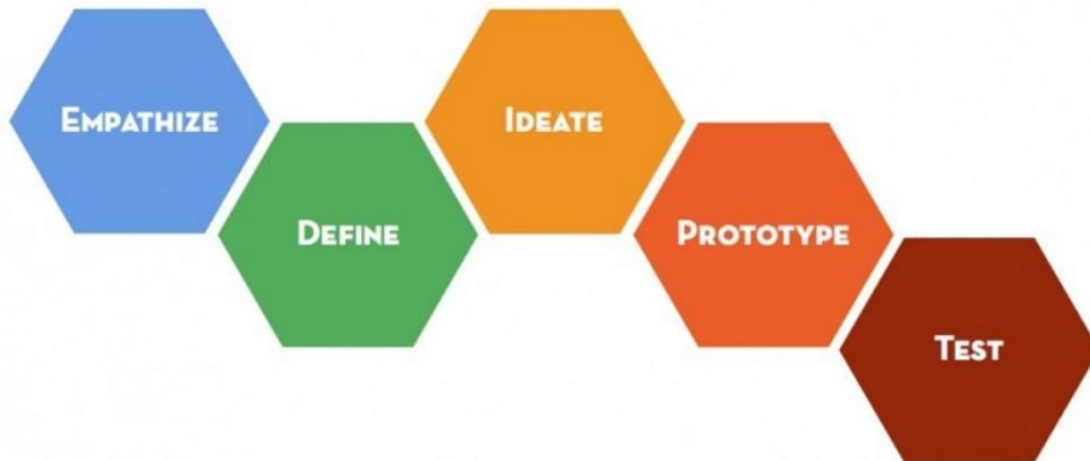
1. Client & Context

Giverly App, a fintech lifestyle company, is on a mission to seamlessly integrate charity into a wide range of everyday transactions, such as online shopping, bill payments, and peer-to-peer transfers (Giverly, 2023). Operating in a dynamic fintech landscape, Giverly has notably expanded its presence in the United Arab Emirates, a testament to its robust financial sector and stringent regulations. Giverly's adaptability is a source of confidence as it successfully navigates complex regulatory environments, integrates local payment systems, and forms partnerships with regional businesses and charitable organisations. With global operations spanning the United States, Singapore and Australia, Giverly is well-equipped to handle the unique regulatory and market-specific challenges they present (Giverly, 2023).

Internally, Giverly thrives on collaboration with cross-functional teams dedicated to technology development, regulatory compliance, and market expansion. This inclusive approach fosters innovation and ensures that every voice is heard. The organisation's strategic roadmap includes plans to enhance the app's functionality by integrating artificial intelligence (AI) capabilities for personalised user experiences and advanced security features. Giverly's commitment to user feedback is central to its service refinement strategy, ensuring competitiveness in the fintech industry (Giverly, 2023).

Operating within the fintech industry, Giverly is characterised by its rapid technological progress and a strong emphasis on user-focused solutions. The company's dedication to incorporating AI and

machine learning technologies positions it favourably to meet industry regulations and enhance its service offerings.

Current business operations

Giverly is not just a charity but a leader in modern philanthropy, dedicated to creating lasting, systemic change rather than merely providing immediate relief. "Distinctions are often made between charity and philanthropy where the former is seen as relieving immediate suffering while the latter has an institutional aspect focused on ameliorating structural causes of social ills" (Alexander, 2018, para. 6). While traditional charities often focus on addressing pressing needs, Giverly goes beyond by leveraging cutting-edge technology, strategic partnership and data analytics to develop sustainable impact, and meaningful long-term solutions for complex societal issues. Giverly connects donors with causes and ensures that every contribution drives measurable change. Fig. 2 further clarifies the difference between charity and philanthropy.

Fig. 2
*Charity versus Philanthropy (*Carter & Carlson, 2023*)*

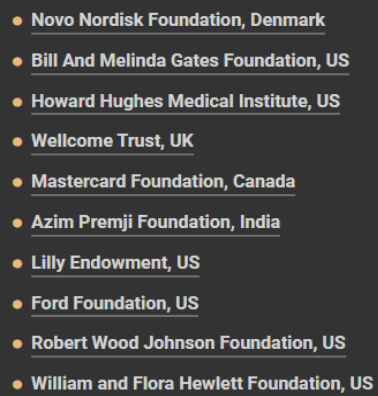| Charity (giving)	Philanthropy (investing)
Problem	Solution
About money	About mission
Short-term crisis	Long-term vision
Organizational needs	Community identified opportunities
Impulsive giving	Thoughtful investment
Short-lived satisfaction	Satisfying outcome

The philanthropy industry incorporates various major players:

- Foundations as shown in Fig. 3:

Fig. 3

The ten biggest philanthropic foundations in the world (Chandel, 2022)

- Novo Nordisk Foundation, Denmark
- Bill And Melinda Gates Foundation, US
- Howard Hughes Medical Institute, US
- Wellcome Trust, UK
- Mastercard Foundation, Canada
- Azim Premji Foundation, India
- Lilly Endowment, US
- Ford Foundation, US
- Robert Wood Johnson Foundation, US
- William and Flora Hewlett Foundation, US

- Non-profit organisations represented in Fig. 4:

Fig. 4

Top-10 largest NGOs in the world 2024 (Arora, 2024)

Biggest NGOs in the World 2024			
Rank	NGO	Establishment	Global Presence	Key Focus Areas
1.	Save the Children	1919	120 countries	Healthcare, education, emergency aid, economic development, hunger, health, education, policy and advocacy
2.	Oxfam International	1942	90+ countries	Water and sanitation, gender justice, conflicts and disasters, humanitarian aid, clean water access
3.	Doctors Without Borders	1971	70+ countries	Medical aid in conflict zones, disaster response, healthcare, antibiotic resistance, maternal health, HIV/AIDS
4.	BRAC	1972	11 countries	Social development, microfinance, disaster risk management, education, gender justice, water and sanitation
5.	World Vision	1950	100+ countries	Poverty alleviation, education, child protection, disaster relief, clean water access, economic empowerment
6.	International Rescue Committee	1983	40+ countries	Refugee assistance, safety, health, economic well-being, education, empowerment
7.	Catholic Relief Services	1943	100+ countries	Emergency relief, long-term development, human rights protection, cash and vouchers, land restoration
8.	Danish Refugee Council	1956	40+ countries	Humanitarian aid, refugee protection, displacement, promoting refugee rights
9.	CARE International	1945	100+ countries	Gender equality, health, climate justice, food and water access, education
10.	Amnesty International	1961	150+ countries	Human rights advocacy, awareness campaigns, police brutality, climate justice

- Corporations, Fig. 5 depicts a few major ones:

Fig. 5

Popular companies that donate to nonprofits (Double the donation, n.d.)

- Individual donors, as illustrated in the examples in Fig. 6:

Fig. 6

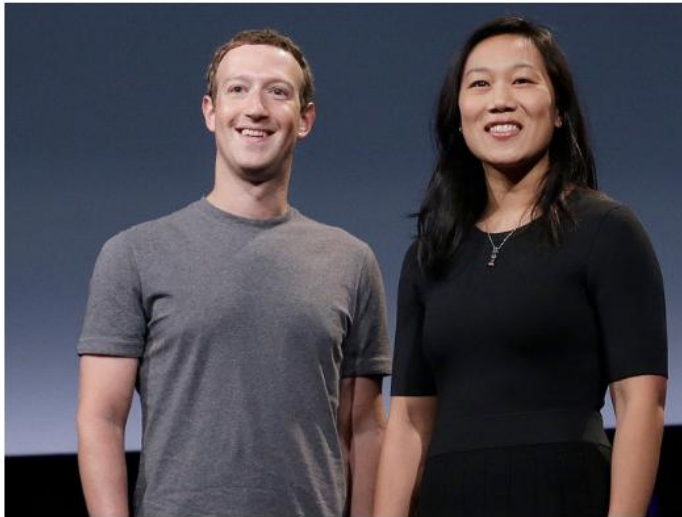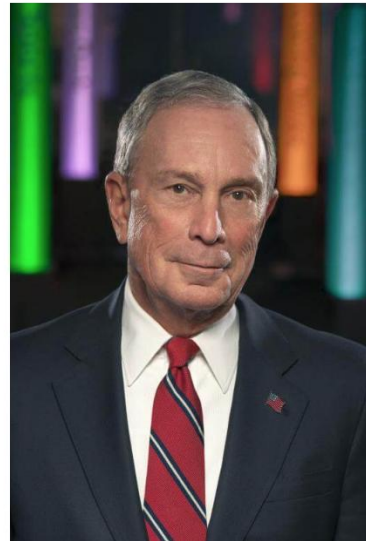Famous philanthropists in the world (Low, 2023)

Mark Zuckerberg and Priscilla Chan

Michael Bloomberg

Giverly's business structure revolves around facilitating donations and fundraising activities. Giverly provides VISA pre-paid debit cards, as shown in Fig. 7, allowing users to convert everyday monetary transactions into meaningful donations. Any time a user pays using a Giverly card, they get "impact cash" on the Giverly App, which they can donate to the chosen charity. Donations are made without having to pay anything extra, and shopping at one of the more than one thousand partner brands can guarantee more cashback that can be donated and even discounts. In addition, total transparency is assured by working with charities that provide photographic proof of how donations are used. This builds trust with users and assures them that their contributions make a real difference (Raju, 2023).

Fig. 7

Giverly card (Viestories, 2023)

2. Problem, Objective & Deliverables

Problem Statement

Giverly plans to expand its operations into the UAE, facing significant challenges such as complying with UAE fintech regulations, localising its app and software, forming strategic partnerships with local brands and charitable organisations, and enhancing the app's functionality and user experience. The expansion must be executed smoothly to align with Giverly's mission of promoting charitable giving through seamless transactions while adapting to a new cultural and regulatory environment.

Objective

The objective is to support Giverly's UAE expansion by addressing regulatory, technical, and market-specific challenges. This includes localising the platform to meet local preferences, ensuring regulatory compliance, enhancing app functionality, integrating AI capabilities, and establishing valuable partnerships. These efforts will improve Giverly's operational efficiency, effectiveness, and profitability, contributing to its global growth and mission of fostering regular charitable giving through everyday transactions.

Deliverables

- **Regulatory Compliance Report:** Comprehensive analysis of UAE fintech regulations, necessary licenses, and data protection laws, with recommendations for compliance measures (Alblooshi, 2022).

- **Localized App and Software**: Adaptation of Giverly's app to include local language, currency, and cultural preferences, ensuring seamless user experience through thorough testing.

- **Enhanced App Features and User Experience**: Improvement of existing features and continuous UX optimisation based on user feedback.

- **AI Integration:** Integration of AI for personalisation, security, and user engagement, including chatbots and fraud detection, with ongoing optimisation based on user data.

Results and Relevance

Ensuring regulatory compliance and localising the app will build trust and meet user needs in the UAE. Enhanced app features and AI integration will improve user experience and security, driving engagement (Odeyemi, et al., 2024, p.274). These solutions will increase Giverly's efficiency and effectiveness, boosting profitability and expanding its global customer base.

Table 1 below shows the context section of UAE (United Arab Emirates) and highlights the complexities of going global in the Middle East.

Table 1

Context Section – United Arab Emirates – UAE

Aspect	Description
Geography	The UAE is in the southeastern corner of the Arabian Peninsula, bordered by Saudi Arabia and Oman. It has a strategic coastline along the Persian Gulf and significant oil resources (CIA, 2023).
History	The UAE was formed in 1971, uniting seven emirates. Significant events include the discovery of oil in the 1950s and rapid modernization under Sheikh Zayed bin Sultan Al Nahyan (CIA, 2023).
Government and Politics	The UAE is a federation of seven emirates, each governed by its monarch, with a Federal Supreme Council consisting of the seven rulers.
Economy	The UAE's economy is highly diversified, with significant contributions from finance, tourism, real estate, and trade. Establishing free zones has attracted foreign investment (CIA, 2023).
Culture	The UAE blends Bedouin heritage with modern influences, featuring cultural diversity, hospitality, traditional Arabic music, dance, and festivals (Hofstede Insights, 2023).
People	The population comprises Emiratis and a large expatriate community, contributing to the country's cosmopolitan atmosphere. The UAE is known for its high standard of living (CIA, 2023).
Infrastructure	The UAE boasts world-class infrastructure, including advanced transportation and communication network (CIA, 2023).
Education and Healthcare	The UAE offers high-quality education and healthcare services, with significant investments in both sectors. Literacy rates are high, and healthcare facilities are modern and well-equipped (CIA, 2023).
Language	Arabic is the official language, and English is widely spoken in business and government. The UAE's linguistic diversity includes many expatriates who speak various languages (CIA, 2023).
Religion	Islam is the predominant religion, influencing daily life and practices. Sharia principles guide many aspects of life, including legal and social norms (CIA, 2023).
International Relations	The UAE maintains strong diplomatic relations with numerous countries and participates actively in international organizations, emphasizing peaceful coexistence and economic cooperation. (CIA, 2023).
Recent Developments	Recent geopolitical developments, like conflicts in the Middle East, have implications for the UAE and its businesses. The UAE's stable political environment helps mitigate many risks (CIA, 2023).
Tourism	Tourism is a major part of the UAE's economy, drawing millions of visitors yearly with luxury shopping, cultural festivals, and iconic landmarks (CIA, 2023).

3. An Existing Information Systems and Technologies section

Giverly utilises a blend of financial technology, partner integrations, mobile platforms, and transparency measures to facilitate charitable donations through everyday transactions. Industry trends in fintech, digital payments, data security, and emerging technologies like blockchain (Web3) and Artificial Intelligence (AI) / Machine Learning (ML) also play a role in shaping Giverly's operational strategies and future growth potential. Understanding and leveraging these technologies effectively is crucial for Giverly to achieve its mission of integrating charitable giving into daily consumer activities while delivering tangible social impact.

Industry-Relevant Technologies:

1. Fintech Solutions:

Advances in financial technology are impacting payment systems, security protocols, and user experience. Fintech solutions provide frameworks and standards that Giverly can leverage for secure transactions and innovative payment solutions. A good solution to look into would be a donor management system that allows the organisation to integrate with other applications to maximise additional tools and seamless data collection for Giverly's platform. Fig. 8 shows the numerous applications that can be integrated into the application that Giverly may require for the expansion.

Fig. 8

Donor management software integrations – (Kindful, 2004)
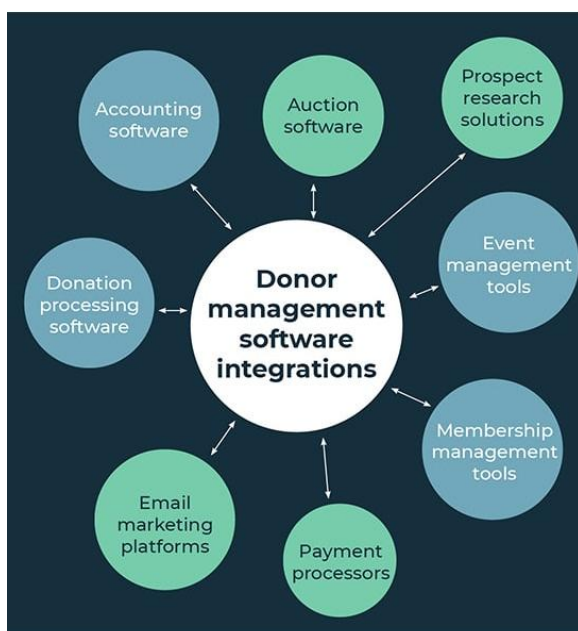
2. Blockchain and Cryptocurrency (Web3):

Technologies like blockchain offer transparent and secure ways to track donations and ensure funds reach intended recipients. Since blockchain operates on a decentralised basis, resources are distributed across individual nodes rather than originating from a single source. This means that all users are equal, networks cannot be altered without detection, and blockchain-based processes are more reliable and efficient (Rahman, 2024, p.13). This can enhance transparency and trust in charitable giving by providing immutable records of transactions.

3. Mobile Wallets and Digital Payments:

Growth in mobile wallet adoption and digital payment platforms is increasing throughout the globe. According to a study by Al-Qudah et al. (2024, p. 442), the majority of UAE residents possess sufficient self-confidence to utilise e-banking and mobile payments without perceiving any associated risks. This influences user expectations for safe, mobile-friendly payment experiences and could be considered to integrate with Giverly's platform which is already widely adopted by the UAE residents.

4. Artificial Intelligence (AI) and Machine Learning (ML):

AI and ML can be used for personalisation, fraud detection, and predictive analytics. A study conducted by Pekar et al. (2024, pp. 10-14) shows how text-based predictors for crowdfunding success extract information with minimal errors and quickly identify the progress of each campaign through all the reports it was trained with. This could be beneficial for Giverly, to leverage data analysis and predictive analytics through AI to ensure successful campaigns and improve expansion decisions. Furthermore, Giverly could also enhance user engagement and optimise donation impact through the data-driven insights done by AI.

5. Cloud Computing:

This solution provides scalable infrastructure for managing large volumes of transactions and data. Cloud computing infrastructure allows remote users to access hardware and software services in a way that is both extensive and nearly instantaneous. This capability is facilitated by the cloud computing infrastructure itself leaving businesses to focus more on the application rather than managing both the application and their infrastructure (Zeebaree, 2024, p.9). Allowing Giverly to focus more on improving the platform and rely on the cloud to handle sudden increase of transactions through automatically scaling and increasing data storage while maintaining their application's performance.

4. Stakeholders and Communications

Giverly's most important internal and external stakeholders are listed below, and Fig. 9 depicts the stakeholder influence map.

Internal

Board of Directors – The Board of Directors will oversee the entire project, utilising tools such as financial reports and impact assessments to provide high-level updates.

Executive Director – The Executive Director has complete control and oversight of the management process, providing project updates, stakeholder feedback, and performance metrics.

Project Manager – The Project Manager for this project will oversee project planning, execution, timeline, risk assessment, and resource management.

Finance Team – The finance team manages the project budget, collects budget reports, provides funding updates, and oversees financial planning and monitoring for the project.

Marketing Team – The marketing role will handle public relations, track project milestones, create marketing content, plan campaigns, and analyse impact data.

IT Department – In the project, they will provide tech support as needed, including implementing data security protocols, specifying system requirements, offering tech updates, and providing infrastructure support and troubleshooting.

External

Customers – The service users will receive regular updates and have access to feedback.

B-corps – Funding support will be obtained through partnership collaboration, utilising collaborative project updates, partnership agreements, and joint initiatives to optimise resources.

Media – With the media, the project will promote awareness. This will be achieved by using success stories and project milestones.

Government – The project will receive government funding, and will be monitored using compliance reports, impact assessments, and funding utilisation reports.

Fig. 9

Stakeholder Influence map
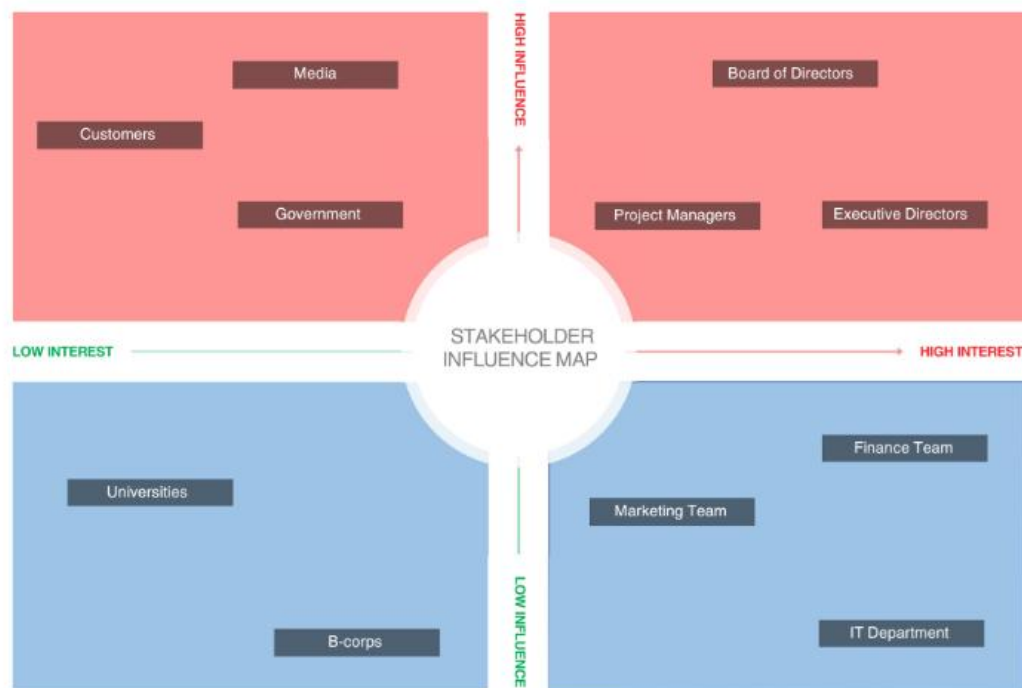
Communications Plan

The communication plan aims to guarantee that all stakeholders receive thorough, timely, and relevant information and remain involved and supportive throughout the project. This includes providing regular updates, identifying key milestones, and utilising specific communication channels customised to the distinct needs of each stakeholder group.

6. Roles and Responsibilities

Design Thinking Solutions is a dedicated team of consultants, each bringing a unique skill set and vast expertise in various domains to provide innovative solutions. The team members are:

Table 2

Roles and responsibilities

Role	Responsibilities
Customer Representative	Ensuring top-notch customer satisfaction and fostering enduring client partnerships. As the main point of contact, she adeptly handles inquiries, resolves issues, and provides comprehensive information about the company's offerings. With excellent communication skills, empathy, and problem-solving abilities, Haide effectively addresses customer concerns. Her commitment to maintaining precise records and seamless collaboration enhances the overall customer service experience, contributing significantly to the company's success.
UI / UX Design	Integrates a discerning aesthetic sense with a profound understanding of user behaviour to craft immersive and user-friendly digital experiences. His proficiency in design principles and user-centred design methodologies guarantees that each product is visually captivating and highly user-friendly. Ivica works closely with versatile teams to convert user needs and business prerequisites into impactful design solutions.
Lead Business Analyst	Brings a wealth of expertise and strategic insight to the table. His role is pivotal in fostering business growth and innovation. Throughout his career, Joseph has forged strong partnerships with clients and stakeholders, adeptly identifying and resolving complex IT challenges to drive business success. His expertise spans across diverse industries, where he has successfully managed projects from inception to completion, aligning technological innovations with organisational objectives. With a background as a software engineer, he possesses a deep understanding of customised software applications and their lifecycle, enabling him to provide strategic insights and implement robust IT solutions that enhance business operational efficiency and client satisfaction.
Project Manager	Has extensive experience in management, finance and human resources, complemented by her expertise in Lean methodology. Through her leadership, she is committed to promoting collaboration and achieving operational excellence. Renata's outstanding organisational skills and strategic insight guarantee efficient project management and motivate teams to exceed objectives and produce impactful results.
Market Analyst	Committed to conducting thorough market research and informing strategic decision-making. Rene's expertise lies in analysing market trends, consumer behaviour, and competitive landscapes to uncover growth opportunities and shape business strategies.

7. Key Dates & Milestones

The Gantt Chart illustrated in Fig. 10 shows the project's backlog items, detailing their durations with specified start and end dates, dependencies, and the person responsible for each task. This helps track progress and manage the project efficiently. Although some tasks are assigned to multiple team members, the primary task owner is represented below. Additionally, the chart shows the sequence in which each backlog should be addressed.

Fig. 10

Gantt Chart (created in Jira)
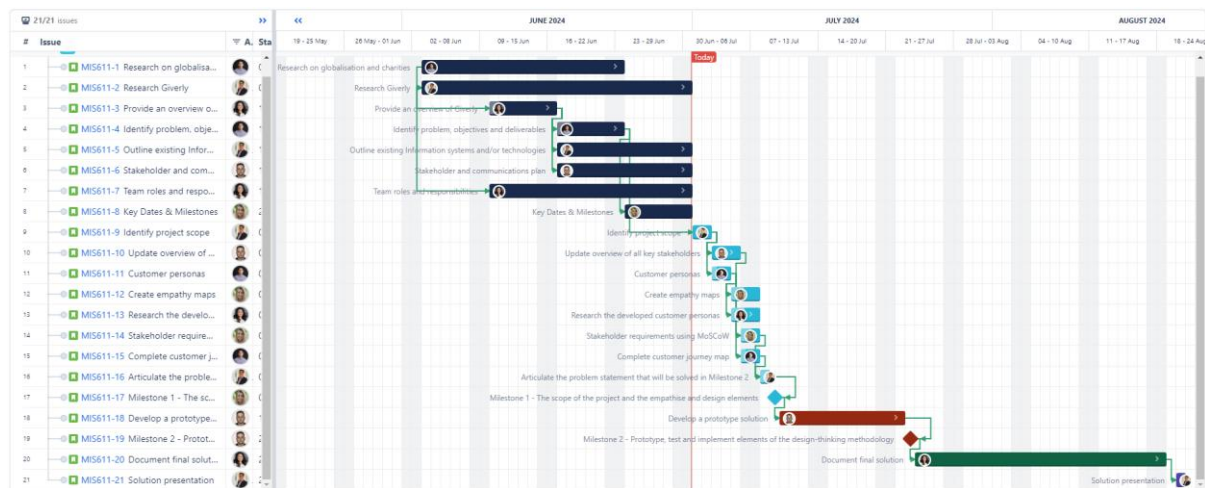
(https://renata-patachi.atlassian.net/projects/MIS611?selectedItem=com.atlassian.plugins.atlassian-connect-plugin:com.devsamurai.plugin.jira.team-board__team-board)

One key aspect of the chart is identifying the critical path and emphasising the tasks that directly impact the project's completion date. The critical path includes tasks with the longest duration and the least flexibility, meaning any delays in these tasks will postpone the overall project. This visualisation helps identify potential bottlenecks and supports proactive risk management, ultimately improving the efficiency and effectiveness of project execution.

Fig. 11

Critical path (Created in Jira)
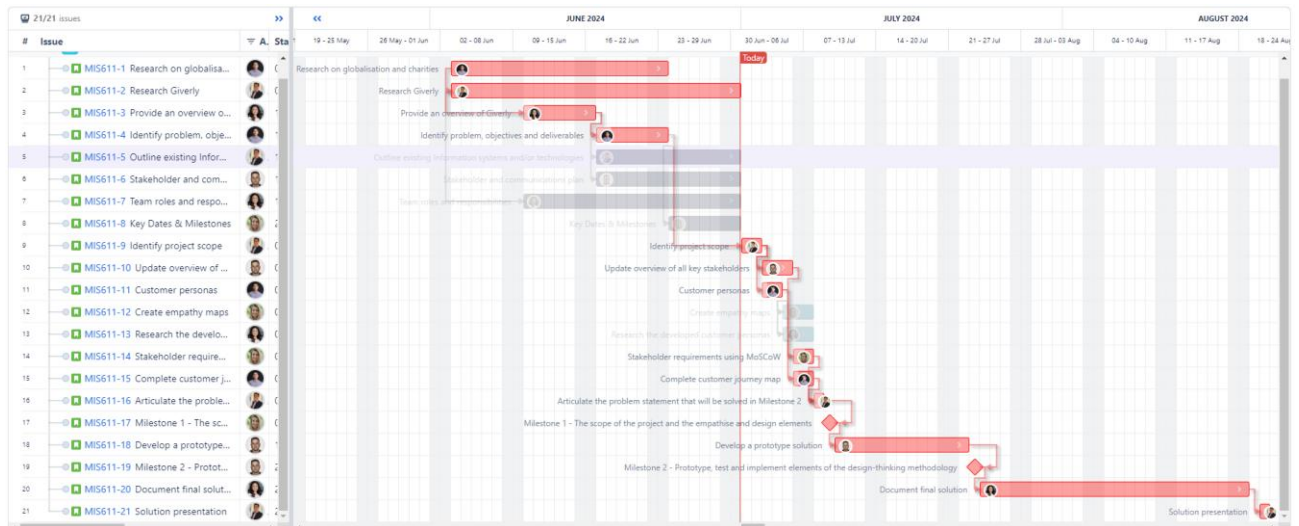
Conclusion

In conclusion, Giverly's strategic expansion into the UAE represents a significant advancement in its mission to integrate charitable giving into everyday transactions. This project addresses key challenges, including regulatory compliance, app localisation, and enhancement of app functionality and user experience. A comprehensive analysis of UAE fintech regulations and the adaptation of the app to local preferences will ensure a seamless user experience and build trust within the market.

Exploring existing information systems and relevant technologies ensures Giverly stays competitive by optimising operations and enhancing user experience. Assessing industry trends allows Giverly to adopt innovations such as AI and fintech advancements, improving service delivery, security, and maintaining alignment with evolving industry standards and user expectations.

Key stakeholders, including internal team members and external partners, will be engaged through a detailed communications plan. This plan ensures regular updates and collaboration, aligning efforts towards successful project execution. The project timeline, with clear start and finish dates and key milestones, will guide the team in achieving timely and efficient results.

The dedicated team, with expertise in project management, business analysis, UI/UX design, and market analysis, is poised to execute this project effectively. This initiative will increase Giverly's operational efficiency, profitability, and global customer base, solidifying its position as a leading fintech lifestyle company and setting a strong foundation for future international expansions.

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