

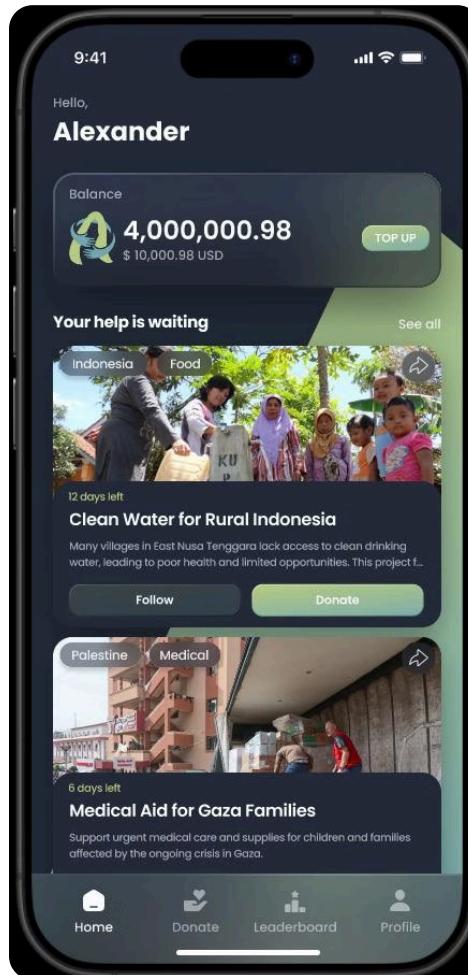


AMAL
Your Platform for Kindness

Executive Summary

AMAL is a next-generation crypto donation platform that empowers individuals and organizations to give transparently, directly, and efficiently to causes worldwide. Powered by blockchain and AMAL Token, the platform eliminates the inefficiencies, opacity, and overhead costs commonly associated with traditional charitable giving.

With AMAL, anyone from global NGOs to individuals in crisis — can launch verified campaigns, receive donations instantly, and showcase real-time impact.



Market Overview & Trends

\$557B

Global Charitable Giving

Global Charitable Giving reached \$557 billion in 2023, with individual contributions constituting 67% (~\$374 billion).

205%

Mobile Giving Growth

Mobile giving surged 205% last year; 51% of nonprofit web visitors are mobile users, and 25% complete donations via smartphone.

1.4B

Global Donors

Over 1.4 billion donors worldwide made at least one contribution in the past year.

\$2B

Crypto Donations

Crypto donations surpassed \$2 billion in 2022, signaling strong growth in digital asset philanthropy.

Indonesia specifics:

- Ranked #1 globally for generosity (CAF World Giving Index) for seven consecutive years, 68% of Indonesians donate monthly.
- Indonesia processed 122 million QRIS transactions valued at ~\$800 million via mobile wallets.



Problems in Traditional & Digital Charity

1 Transparency Gap

Donors rarely track where funds go, weakening ongoing engagement.

2 High Overheads

10–50% of donations fund administrative costs — sometimes even higher.

3 Fraud Risk

QR-code scams in Indonesia and skyrocketing social-media fundraising fraud (832 scammers on social platforms; \$2 billion losses).

4 Slow Cross-border Transfers

Traditional remittances suffer time delays and currency fees.

5 Donor Fatigue

Repeated blind appeals without impact updates reduce donation rates.

How AMAL Solves These Issues

Feature	Problem Solved	Evidence
On-chain Transparency	Allows donors real-time verification of funds flow	Blockchain audit trails prevent misuse
Smart Contracts / Milestones	Triggers fund release only on achieving goals	Auditability improves accountability
Low Fees (1.5%)	Reduces administrative cost burden on charities	Typical platforms charge 5–30% over heads
Crypto + Fiat Support	Enables direct global donations; fast transfers	Eliminates currency and banking delays
Mobile-friendly UX	Enables seamless donation via mobile; taps into growing mobile giving	Mobile giving grew 205% + 51% web visits
Fraud-resistant	Immutable records and secure UX discourage scams	QRIS code counterfeits and social fraud prevalent

Competitive Landscape

Platform	Transparency	Crypto	Mobile-First	Fraud Risk	Fee Level
GoFundMe	⚠️ Reported delays	✗	✓	⚠️	5–10%
GlobalGiving	⚠️ Varies by NGO	✗	⚠️	⚠️	10–20%
Binance Charity	✓ Public ledger	✓	⚠️	✓	2–5%
AMAL	✓ On-chain	✓	✓	✓	1.5%

Our combination of features positions AMAL uniquely as accessible, credible, and cost-effective.

Business Model & Economics

Revenue Streams



Platform fee

1.5% nominal fee on donations (vs 5–30% traditional).



AMAL Smart Utility Tokens

Spend for boosts, badges, featured listing.



Matching Partnerships

Brands/NGOs can sponsor matching campaigns.



Enterprise Licensing

NGOs/communities deploy white-labeled versions.



Go-to-Market Strategy

Phase 1: Indonesia Pilot

- Leverage #1 giving culture.
- Partner with mosque foundations & schools to onboard high-impact campaigns.
- Target initial 50 pilot campaigns, 5k-10k donors.

Phase 2: Crypto & Mobile Outreach

- List AMAL on select DEX/CEX.
- Integrate seamless fiat onramps (Stripe, local wallets).
- Launch targeted campaigns via DeFi and Web3 communities.

Phase 3: Scale Regionally & Globally

- Add localized support for SEA markets.
- FOI with global NGOs for campaign creation.
- Launch referral & matching programs (50% increase in donations typical from matching tools).

KPIs & Milestones

Metric Targets:



Mobile donation share

60%+ of total volume



Repeat donor retention

≥40%



Token utility conversion

20% of donation volume via AMAL tokens



Risk Analysis



Regulatory Risk

Crypto donations may face mixed regulations — resolve with compliant fiat rails.



Adoption Hurdle

Mail-based and QRID fraud need trust-building via audits.



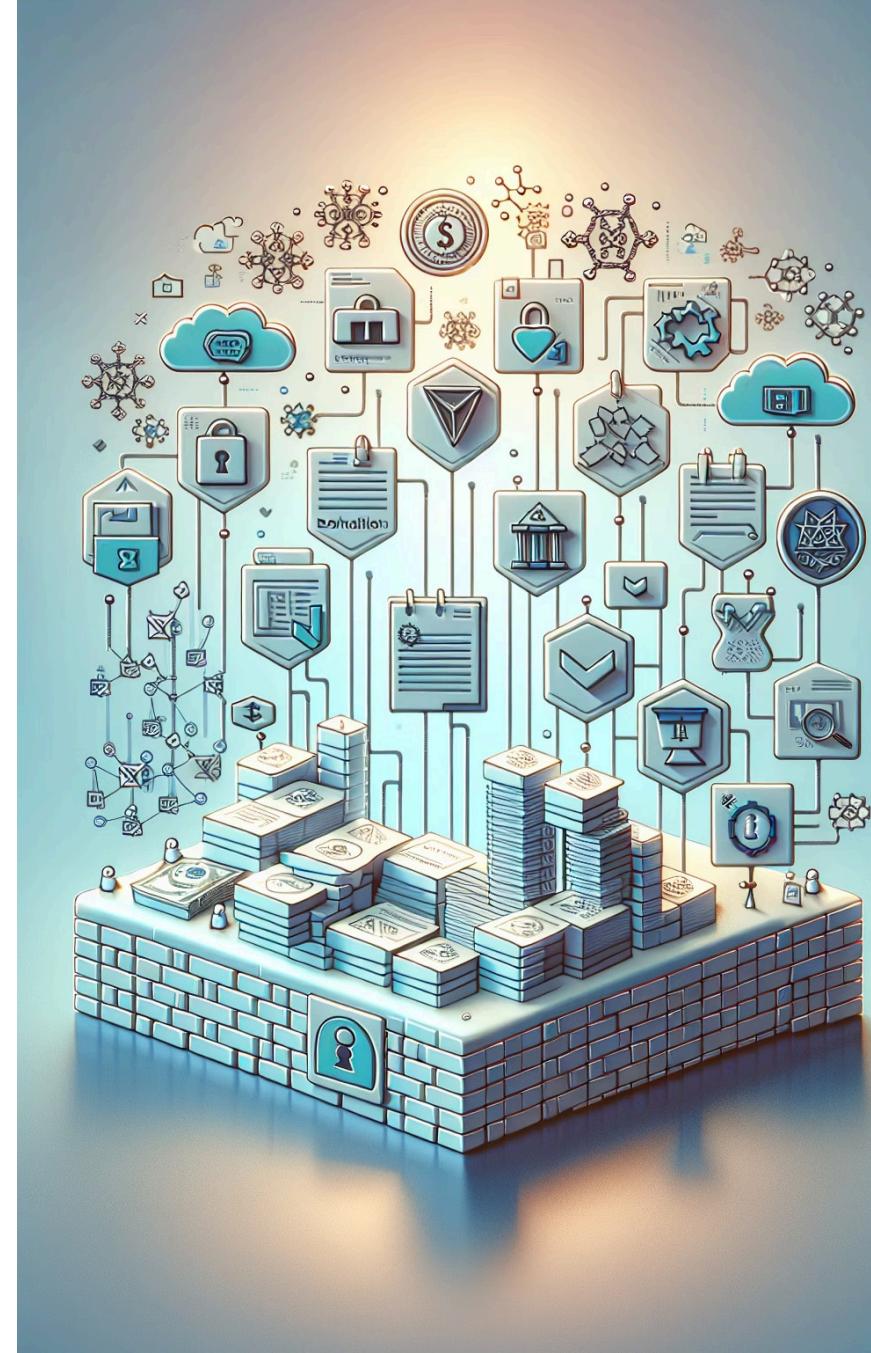
Tech Security

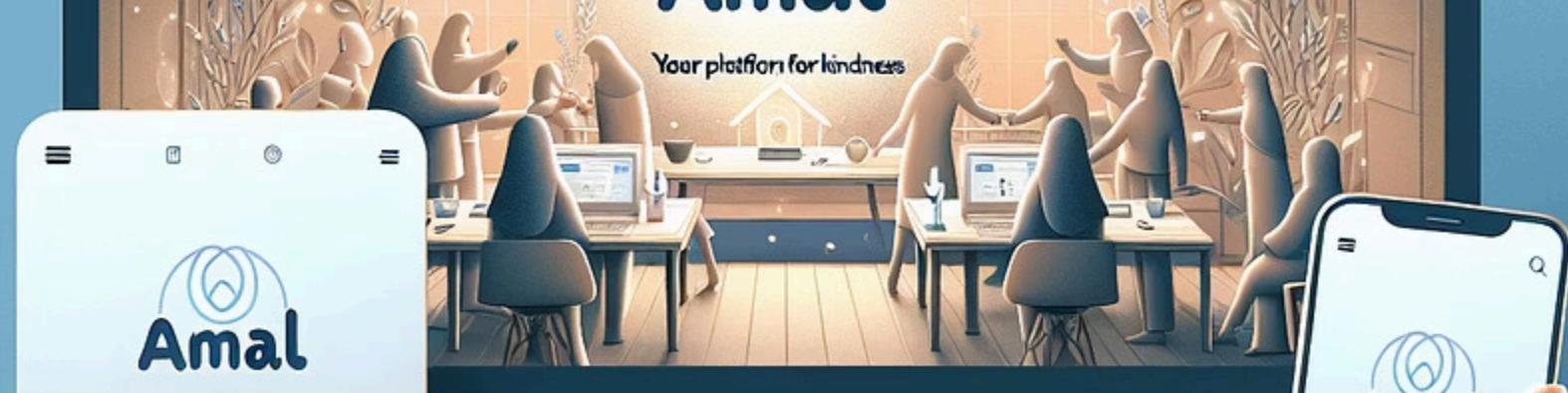
Smart contract audits and UI/UX testing are essential to prevent vulnerabilities.



Market Competition

Many platforms lack our transparency & crypto combo; partnerships will be key.





Slogan

AMAL – Your Platform for Kindness

Reflects mission clarity: making genuine giving simple, transparent, and impactful.



Final Thoughts

AMAL leverages the global shift toward mobile, crypto, and transparent generosity, especially in high-impact zones like Indonesia. By combining on-chain trust, low-cost access, and a social donation experience, AMAL can unlock billions in untapped giving, reduce fraud, and amplify real-world outcomes.

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