Solid’Avenir Project Document

## 1. Policy Description

### 1.1 Purpose & Scope

Solid’Avenir is a crowdfunding and impact-tracking platform built on Hedera Hashgraph, designed to restore trust in social and economic projects in Mali and West Africa. The platform ensures that all contributions, approvals, and fund disbursements are traceable, auditable, and secure, respecting users’ privacy.

This policy defines the rules and procedures for: - User verification and registration - Project submission, approval, and management - Contribution handling and fund distribution - Audit and logging of all critical actions - Data privacy and blockchain usage

### 1.2 User Roles & Permissions

| Role | Permissions | Policy Highlights |
| --- | --- | --- |
| Admin | Approve/reject projects, verify associations, monitor platform activity | All actions logged in internal AuditLog and future HCS records. |
| Association / Project Owner | Submit projects, update profile, upload evidence for fund release | Must provide valid documentation; funds released only after verification. |
| Contributor / Donor | Browse projects, donate via Mobile Money or HBAR | All donations recorded immutably; users have access to transaction history. |
| Investor (future) | Contribute to projects with performance tracking, receive potential rewards | Similar to donor, with enhanced reporting and tokenization possibilities. |

### 1.3 Verification & Approval Policy

1. Association Verification
   * Required documents: registration certificate, statutes, PV of constitution, official publication.
   * Manual validation by admin (current MVP).
   * Rejected applications must include clear reasons.
2. Project Submission & Approval
   * Projects must include objective, budget, calendar, funding milestones, and optional rewards.
   * Admin reviews project; approval triggers public display.
   * Rejected projects can be revised and resubmitted.

### 1.4 Donation & Fund Distribution Policy

* Donations via Mobile Money or HBAR.
* Funds stored in project-specific accounts.
* Distribution occurs per milestone after admin verification.
* Hedera Consensus Service (HCS) records immutable proof of each transaction.

### 1.5 Audit & Transparency Policy

* All critical actions in MVP are logged on HCS: user verification, project submission, donations, milestone approvals, fund distributions.
* Ensures publicly verifiable, immutable audit trail.
* Only non-personal data and hashes stored on-chain.
* Future Phase 2: Smart contracts and tokenization.

### 1.6 Data Privacy & Security

* No PII on blockchain.
* Sensitive data encrypted; TLS 1.3+ in transit; AES at rest.
* Admin accounts protected with MFA.

## 2. Workflow Description

### 2.1 Overview

Connects donors, associations/project owners, and admins. MVP supports traceable donations, milestone tracking, and fund distribution. Phase 2: smart contracts and tokenized investments.

### 2.2 User Registration & Verification

Actors: Individuals, Associations/NGOs, Admins

Steps: 1. User Registration - Account creation; Hedera account generated. - Initial test HBAR allocation. 2. Association Verification - Admin reviews documents; approves/rejects. - Actions logged on HCS.

### 2.3 Project Creation & Approval

Actors: Project owners, Admins

Steps: 1. Submit project: objective, budget, calendar, funding milestones, optional rewards. 2. Admin reviews: approve (publish) or reject (provide explanation). 3. Each project gets dedicated Hedera account.

### 2.4 Fund Collection & Milestone Tracking

Actors: Donors, Admin, Project owners

Steps: 1. Donors contribute via Mobile Money or HBAR. 2. Funds recorded on HCS. 3. Milestone reached: owner submits proof, admin verifies, approves fund release. All logged on HCS.

### 2.5 Future Enhancements (Phase 2)

* Smart Contracts: Conditional fund release.
* Tokenization: SAC/CFA digital tokens for donations and investments.

### 2.6 Key Notes

* MVP ensures full transparency and auditability.
* Workflow designed for simplicity, traceability, and regulatory compliance in Mali and West Africa.

## 3. Comparative Analysis

### 3.1 Decisive Advantage: Trust & Radical Transparency

| Key Aspect | Traditional Platforms (Kickstarter, GoFundMe) | Solid’Avenir MVP |
| --- | --- | --- |
| Transparency | Limited reporting | Radical transparency via Hedera HCS; all donations and milestones timestamped and immutable |
| Trust & Verification | Minimal verification | Robust verification of associations/projects before fundraising |
| Fund Distribution | Platform-controlled; limited audit | Milestone-based release; donors can verify on HCS |
| Regional Focus | Global, poorly adapted | Designed for West Africa; Mobile Money integration, local compliance |
| Impact Reporting | Optional | Structured, linked to donations and milestones; tangible proof |

### 3.2 Pragmatic Innovation: Blockchain Serving the User

| Feature | Typical Blockchain Platforms | Solid’Avenir MVP |
| --- | --- | --- |
| Auditability | Limited to transactions | Full lifecycle audit on HCS |
| Smart Contract Usage | Central, sometimes superfluous | Phase 2 for advanced use cases; MVP uses HCS for core trust |
| Local Currency Integration | Rare, crypto-focused | Native Mobile Money; exploring CFA/SAC digital tokens |
| Ease of Use | Complex (wallets, crypto) | Simplified UX/UI; Hedera account management automatic |
| Regulatory Compliance | Generalized | Fits Malian regulations, especially for associations and fund distribution |

### 3.3 Local Context & First-Mover Advantage

* No structured crowdfunding platform exists in Mali or region.
* Informal solutions dominate (WhatsApp, Facebook, Mobile Money) without traceability.
* International platforms rarely used due to high fees, complex access, and no Mobile Money.
* Solid’Avenir is first mover, combining fundraising, project management, and tamper-proof transparency.

### 3.4 Summary of Key Differentiators

1. Immutable trust from MVP.
2. Stepwise trust model with milestone-based releases.
3. Pragmatic hybrid: modern UI + DLT security.
4. Designed for the field: Mobile Money, compliance.
5. Future-ready architecture for smart contracts and tokenization.

## 4. Conclusion & Recommendations

Solid’Avenir is more than technology—it is infrastructure of trust for local development. MVP establishes transparency and confidence; Phase 2 expands to smart contracts and tokenization.

Unique Value Proposition: - Radical Transparency via HCS - Immediate Accessibility (Mobile Money) - Verifiable Trust (milestone-based) - Alignment with local regulations

Roadmap: MVP foundation → Phase 2 evolution.

Recommendations: 1. Implement Smart Contracts 2. Enhance Donor & Investor Experience 3. Scale Regional Adoption 4. Maintain Regulatory Compliance 5. Optimize Platform Performance

With Solid’Avenir, trust is no longer an obstacle—it becomes our signature.