

## 1.1 Introduction

**Kindora** is a charitable fundraising platform designed to enhance the efficiency and effectiveness of the donation process. Developed in response to the inefficiencies and limitations observed in traditional charity systems—such as delayed fund disbursement, manual verification procedures, and insufficient donor transparency—Kindora aims to streamline and modernize the way donations are made and managed. At its core, Kindora is driven by four fundamental principles: **transparency**, **efficiency**, **security** and **inclusivity**.

By integrating advanced technologies such as AI-powered ID verification, automated decision-making, and real-time donation tracking, Kindora ensures that all contributions are securely processed, verifiably delivered, and utilized in a meaningful way. This technological approach provides donors with comprehensive visibility and control over their contributions, while recipients—particularly those from underserved communities—are afforded quicker, fairer access to the support they need.

Kindora effectively bridges the gap between trust and technology, transforming the charitable donation process into one that is not only accountable and data-driven but also human-centered. Whether engaging as a donor, recipient, or organization, Kindora is designed to foster a more transparent and efficient charitable ecosystem, ultimately delivering measurable impact for all stakeholders.

## 1.2 Identified Gaps:

Traditional charitable fundraising systems often face significant challenges that hinder their effectiveness and donor trust. Some of the key gaps identified include:

### 1. Lack of Transparency:

- Donors often do not have visibility into how their contributions are used, creating uncertainty and distrust. This lack of transparency makes it difficult for donors to understand the direct impact of their donations.

### 2. Inefficient Fund Distribution:

- Traditional charity systems are often slow in processing and disbursing funds. This can result in delays in delivering aid to those in need, particularly in emergency situations.

### **3. Manual and Error-Prone Verification:**

- The process of verifying recipients and ensuring that funds are distributed to eligible individuals can be cumbersome and prone to human error, leading to potential misuse of donations.

### **4. Limited Donor Engagement:**

- Donors may feel disconnected from the recipients of their contributions. Without a clear link between their donations and the beneficiaries, donors are less likely to feel fully engaged or motivated to continue their support.

## **1.3 Solution:**

Kindora introduces a set of features that address core challenges in the charitable sector by prioritizing **transparency , inclusivity and efficiency** . The platform unlocks the following opportunities:

### **1. AI-Powered Fraud Detection and Automated Vetting**

Kindora uses machine learning to verify user identities during registration through ID and NRIC validation, and document checks. The same AI vetting is applied to —ensuring a secure and efficient approval process.

### **2. Transparent Donation Records via Public Ledger**

Every donation is recorded in a **public ledger page**, detailing the date, time, donor, and the target campaign or fund. This publicly accessible record promotes full transparency and builds trust by showing exactly how and where funds are flowing.

### 3. **Automated Fund Allocation for Sadaqah and Zakat pools**

Kindora manages both **Sadaqah and Zakat pools** using machine learning.

- The Sadaqah pool allocates emergency funds based on urgency and need.
- The Zakat pool distributes aid according to eligibility criteria to ensure fair, Shariah-compliant support.

This removes manual intervention, increases speed, and guarantees equitable distribution.

### 4. **Engaged Donor Experience through Real-Time Fund Tracking**

Donors can monitor the progress of their chosen campaigns through a **dynamic status bar** that reflects real-time fundraising and disbursement stages. This continuous feedback loop keeps donors informed, enhances involvement, and reinforces confidence in the donation process.

## 1.4 **Target Audience:**

### 1. **Individual Donors**

Individuals who seek a secure and transparent platform to give confidently, monitor the impact of their donations, and ensure their contributions are used meaningfully.

### 2. **Project Initiators**

People or community groups looking to raise funds for personal, social, or humanitarian causes through a trustworthy and user-friendly platform.

### 3. **Zakat & Sadaqah Contributors**

Muslim donors who wish to fulfill their religious obligations via a Shariah-compliant system that ensures fair, automated, and eligible fund distribution.

### 4. **Individuals in Need**

Verified members of underserved or crisis-affected communities who are eligible to receive support from Zakat or Sadaqah pools through Kindora's ML-driven allocation

process.

## 5. Partner Organizations & NGOs

Nonprofits and charitable organizations seeking an efficient digital infrastructure to host campaigns, manage donations, and maintain public trust through transparent records.

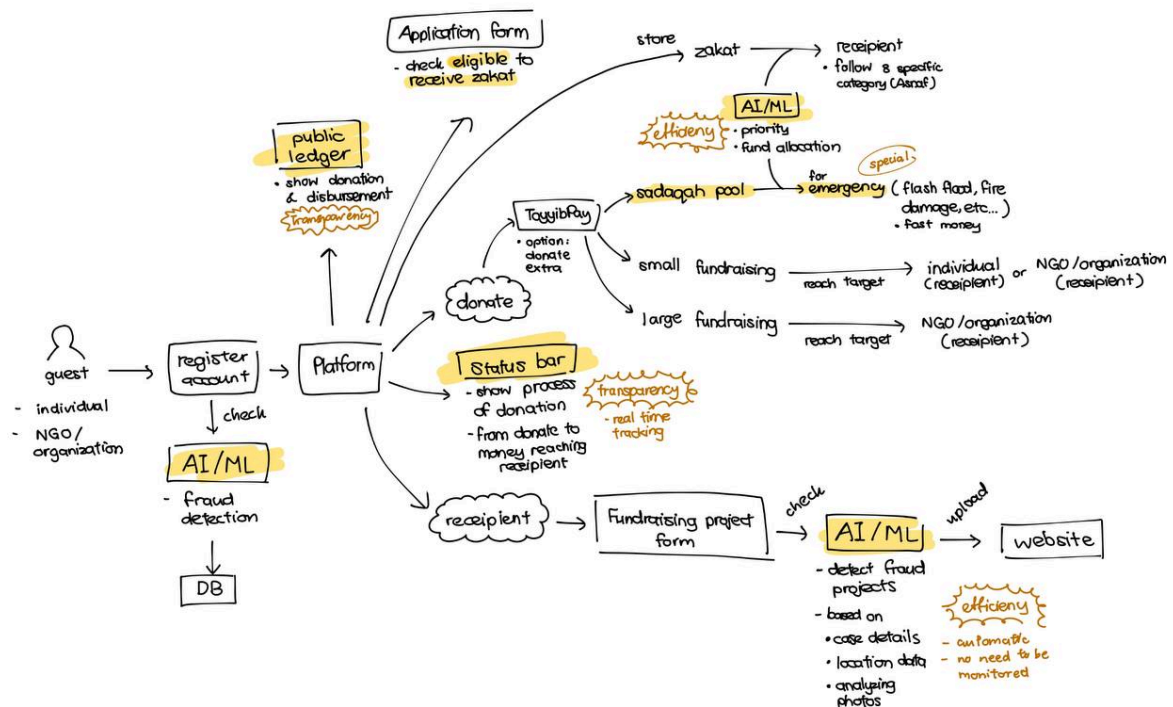
## 6. Emergency Relief Actors

Relief teams and humanitarian responders who require rapid, need-based funding during emergencies, enabled by the Sadaqah pool's automated disbursement.

### 1.5 Competitive Landscape

Features	Kindora	GoFundMe	Kampung Spirit	Global Sadaqah	GoBarakah
Real-Time Donation Tracking	✓	✗	✗	✗	✗
AI-Powered Fraud Detection	✓	✗	✗	✗	✗
Automated Fund Allocation (Sadaqah&Zakat )	✓	✗	✗	✗	✓
Eligibility Verification (AI-driven)	✓	✗	✗	✗	✗
Shariah-compliant Zakat pool	✓	✗	✗	✓	✓

## 2.0 Architecture



This platform aims to enhance transparency, efficiency, and trust in the donation process using AI/ML and a ledger displayed in public view. It supports individuals and NGOs in registering, launching fundraising campaigns, and disbursing funds responsibly through a structured system.

### 1) User Registration & Verification

Users:

The platform is open to:

- Individuals: People seeking financial aid or wishing to donate.
- NGOs/Organizations: Registered bodies aiming to raise or contribute funds.

Registration Process:

- Guests begin by registering an account on the platform.

- Once submitted, user information is subjected to AI/ML-powered verification to ensure authenticity and reduce risks of fraud.

#### AI/ML Verification Capabilities:

- Fraud Detection:
  - Utilizes machine learning algorithms to compare user data with entries in a secure database (DB).
  - Cross-references identity-related data to flag suspicious entries.
  - Detects anomalies such as duplicate accounts, inconsistent information, or unusual behavior patterns.
  - Helps maintain a safe environment by ensuring that all users are legitimate.

## 2) AI/ML Integration

AI and Machine Learning are central to the platform's intelligence, automation, inclusivity and security. They contribute to three core functionalities:

#### Fraud Detection:

- At registration:
  - Detects potentially fake or duplicated accounts.
- During project submission:
  - Flags suspicious campaigns by detecting reused or stolen images.
  - Compares new projects against historical market training data to spot unrealistic funding goals or patterns that resemble scams.

#### Project Vetting:

- Fundraising project forms submitted by users are evaluated using AI/ML to:
- Ensure legitimacy of the content.
- Minimize human intervention while maintaining high scrutiny.

#### Fund Allocation:

- The system automatically allocates collected funds using AI-driven logic.
- Zakat funds are disbursed in accordance with the eight Asnaf categories as outlined in Islamic giving principles.
- Sadaqah funds, especially in emergency cases (e.g., natural disasters), are prioritized for rapid distribution based on urgency and need.
- This ensures efficiency, fairness, and real-time response.

### 3) Donation Flow

#### Payment Gateway Integration:

- Donations are processed via ToyyibPay, a gateway that supports local and international payment options.
- Users can seamlessly make contributions using e-wallets, online banking, or credit cards.

#### Donation Options:

- Direct Donations: Users may contribute directly to a selected fundraising project.

#### Optional Extra Contributions:

- Donors can choose to add extra amounts.
  - These additional funds are automatically funneled into:
    - Sadaqah Pool: For general or emergency use.
    - Zakat Pool: Distributed in accordance with Islamic obligations.

### 4) Fundraising Process

#### For Fundraising Recipients:

- Any verified individual or NGO can submit a fundraising project form detailing their cause, goals, and financial needs.

#### Project Review:

- Submitted projects undergo an AI/ML authenticity check before being published.

- The system:
  - Detects fraudulent entries.
  - Assesses image reuse or manipulation.
  - Compares proposals against verified training data to ensure legitimacy.

#### Types of Fundraising:

- Small-scale Campaigns:
  - Targeted towards individuals or small NGOs with modest fundraising needs.
- Large-scale Campaigns:
  - Designed for registered NGOs/Organizations with broader community impact goals.

#### 5) Fund Pools & Distribution

##### Sadaqah Pool:

- Acts as a general-purpose fund.
- Can be used flexibly based on demand.
- In emergencies (e.g., floods, fires, accidents), the system triggers priority-based fast disbursement to support immediate relief efforts.

##### Zakat Pool:

- Follows Islamic charitable rules, distributing funds to eligible recipients within the eight Asnaf categories (e.g., the poor, debt-ridden, travelers in need, etc.).

##### AI/ML-Driven Fund Management:

- Dynamically allocates funds to recipients based on:
  - Urgency of need.
  - Eligibility criteria.
  - Donation intent and pool categorization.
- Ensures automated, data-backed, and optimized disbursement, reducing human bias and delays.



## 6) Public Ledger for Transparency

To build donor confidence and ensure organizational accountability, the platform includes a transparent reporting mechanism for all donation and fund disbursement activities.

### Donation Tracking:

- Each donation—whether to a specific project or pooled fund—is logged and linked to the corresponding campaign.
- Donors can view the status of the projects they contributed to, including:
  - Amount raised
  - Project updates from the recipient

### **3.0 AI/ML Integration**

The backbone of our platform's innovation lies in the powerful and strategic use of Artificial Intelligence (AI) and Machine Learning (ML) technologies. These tools are not mere add-ons—they are deeply embedded within the core architecture to deliver smarter decision-making, automated validation, and efficient resource distribution. By leveraging AI/ML across multiple layers, we are able to reduce operational bottlenecks, enhance system trustworthiness, and scale human impact in ways that were previously unmanageable with manual workflows.

#### **1) Fraud Detection & Identity Verification**

Ensuring the legitimacy of users and campaigns is critical for building and maintaining a trusted platform. AI/ML enables proactive fraud prevention rather than reactive detection.

##### **AI-Powered User Screening:**

When a new user—be it an individual or an NGO—registers, the system initiates an automatic verification protocol that analyzes the submitted data against known fraud patterns.

This includes:

- Matching identity numbers, names, emails, and phone numbers against internal and public databases.
- Flagging inconsistencies in contact details and incomplete or suspicious entries.

#### **2) Intelligent Fund Allocation**

Once donations are made, AI assumes responsibility for directing those funds to the most appropriate and impactful destinations.

- Automated Zakat Categorization:
  - Recipients are algorithmically assessed and placed into one or more of the eight asnaf categories, based on the information provided in their project applications.
  - This ensures religious compliance and that Zakat is never misdirected.

#### Sadaqah Prioritization Engine:

- Sadaqah donations, being more flexible, are allocated based on real-time evaluations of urgency. AI assesses each case's:
  - Severity (e.g., time-sensitive medical emergencies vs. long-term housing needs).
  - Fundraising progress (giving priority to underfunded but valid projects).
  - Regional needs, especially during widespread crises like natural disasters.

AI assigns a dynamic score to each project using multiple data points—urgency, legitimacy, impact potential, historical effectiveness—and uses that score to queue fund disbursement. This allows the system to be both adaptive and ethical, constantly adjusting as new data emerges

### 3) Project Vetting & Validation

Before any fundraising campaign appears on the site, it must pass through a robust vetting engine powered by machine learning

#### Deep Image Analysis:

Through computer vision models trained on thousands of image samples, the platform can:

- Detects if submitted images are taken from stock photo libraries or reused from previously banned campaigns.
- Check for manipulation in images (e.g., photoshopped injuries or disaster scenes) that may be intended to mislead donors.

#### NLP-Driven Content Analysis:

Natural Language Processing (NLP) modules analyze the written portion of a fundraising application to assess tone, clarity, and authenticity. These models can:

- Identify emotionally manipulative language that may indicate fraud.
- Highlight inconsistencies between the project's financial goals and its described objectives.
- Detect suspicious similarities with other applications using plagiarism detection algorithms.

## 4.0 ToyyibPay

To ensure a smooth, secure, and Shariah-compliant donation experience for all users, our platform integrates ToyyibPay as its primary payment gateway. This choice is driven by ToyyibPay's established reputation in Malaysia as a trusted, Islamic-compliant, and versatile payment solution that aligns perfectly with the core values of our platform—accessibility, and transparency.

The integration of ToyyibPay is more than a technical implementation; it represents a deliberate decision to build financial trust, especially within communities that place great importance on religious principles, local familiarity, and seamless usability. Below, we explore in depth how ToyyibPay supports and enhances the architecture of our donation ecosystem.

### 1) Shariah-Compliant & Ethically Aligned

One of the most significant advantages of ToyyibPay is its commitment to Shariah-compliant financial practices. This feature is particularly crucial for a platform that facilitates both Zakat and Sadaqah contributions, where donors often seek assurance that their financial transactions are handled in accordance with Islamic ethics.

ToyyibPay operates under guidelines that avoid *riba* (interest), *gharar* (uncertainty), and other prohibited financial elements, making it a perfect match for Zakat disbursement and Islamic social finance. Its Islamic branding builds confidence among Muslim donors and simplifies the process of giving in a spiritually responsible manner.

### 2) Multiple Payment Methods

ToyyibPay supports a diverse array of payment channels, making the donation process easy and accessible for all demographics. This includes:

- Online banking (FPX) – Integrated with all major Malaysian banks.
- Credit/Debit Cards – For both local and international donors.
- E-wallets – Such as Touch 'n Go eWallet and Boost, which are widely used across Malaysia.
- Recurring Payment Support – For users who want to automate monthly Zakat or Sadaqah contributions.

By offering such flexibility, ToyyibPay allows donors from all walks of life—Muslims and non-Muslims alike—to participate in giving, regardless of their preferred financial tools. This lowers the barrier to entry and supports the platform’s mission of building an inclusive charitable community.

### 3) Security, Compliance & Reliability

Security is non-negotiable when handling financial transactions. ToyyibPay complies with Bank Negara Malaysia's regulations, adheres to PCI DSS (Payment Card Industry Data Security Standard), and implements robust data encryption across all touchpoints.

This high level of compliance ensures:

- End-to-end transaction protection.
- Safe data handling for both personal and financial information.
- Prevention of fraud and abuse, which works in tandem with our AI-powered backend to maintain user integrity.

In addition, ToyyibPay’s transparent audit trails make it easy to trace each transaction, adding another layer of accountability and trustworthiness to the donation process.

### 4) Transparency & Real-Time Reporting

Another strength of ToyyibPay is its comprehensive transaction dashboard and real-time reporting capabilities, which integrate into our administrative backend. Platform administrators and authorized NGOs can view:

- Total donations collected per campaign.
- Pending and completed transactions.
- Refund statuses, payment failures, and reconciliations.

This empowers our team to maintain up-to-date transparency with donors, sending confirmation emails, issuing digital receipts, and even producing monthly donation summaries for contributors. These reports are invaluable for:

- Financial accountability to the public.
- Compliance with religious and legal standards.
- Building long-term trust with stakeholders.

## 5.0 Conclusion

Our platform redefines the landscape of charitable giving by blending traditional Islamic principles with cutting-edge technology to create an integrated, intelligent, and transparent donation ecosystem. At the heart of this innovation is the seamless integration of Zakat and Sadaqah, which not only upholds Islamic values but also opens the door to a broader, more diverse donor and recipient base—including non-Muslims. where the act of giving transcends religious and cultural boundaries to focus purely on impact and human need.

Traditionally, many donation platforms either cater exclusively to secular humanitarian causes or focus solely on religious obligations without bridging the two. Our solution challenges this dichotomy by enabling Muslims to fulfill their Zakat obligations accurately, while simultaneously allowing both Muslims and non-Muslims to contribute to and benefit from the Sadaqah pool. This dual-structured model ensures that no one is excluded—those who give can do so with religious intent or out of universal compassion, and those who receive are prioritized based on verified needs rather than religious affiliation alone.

The Zakat component follows the guidelines of the eight asnaf categories as prescribed in Islamic jurisprudence, ensuring that funds are disbursed in accordance with religious obligations. At the same time, the Sadaqah pool is designed to be more flexible , covering a broader range of emergency and ongoing needs. This design makes our platform a bridge between faith-driven giving and inclusive humanitarianism—a crucial advancement for multi-ethnic, multi-religious societies like Malaysia and other diverse regions.

Beyond this principled integration, what truly sets our platform apart is the intelligent use of Artificial Intelligence (AI) and Machine Learning (ML) across various layers of the system. From the moment a user registers, AI is deployed to detect fraud, ensuring the authenticity of both donors and recipients. This reduces administrative overhead and speeds up verification, while maintaining a high standard of security and integrity.

AI/ML also plays a vital role in the vetting of fundraising projects. Through automated image and data analysis, the system can flag duplicate photos, identify questionable fundraising goals, and validate the legitimacy of proposed projects. By automating these processes, we significantly reduce the need for manual review, allowing the platform to scale without compromising quality. This also means that urgent or time-sensitive campaigns—such as those related to floods, fire damage, or medical emergencies—can be published and funded

much more quickly, with AI-powered triaging ensuring that the most urgent cases are prioritized.

Furthermore, the platform's fund allocation system is dynamically driven by AI. Rather than relying solely on human decision-making, which may be subject to bias or delay, our system assesses the urgency and category of each recipient's need—whether it falls under Zakat or Sadaqah—and determines how best to allocate available funds. This intelligent distribution not only enhances fairness but also boosts overall impact, ensuring that donations are used efficiently and effectively.

In addition to efficiency, transparency remains a foundational pillar of our platform. Donors are able to track their contributions in real time, viewing the progress of the fundraising projects they support and receiving updates on how their funds are used. Our platform implements robust internal logging and access controls to safeguard the integrity of all data. Every donation, allocation, and project update is securely recorded and made available through a user-friendly reporting interface. Monthly and quarterly reports are also published to keep the public informed, reinforcing a culture of accountability and openness.

In summary, our webpage is not merely another donation portal—it is a purpose-driven, tech-enabled platform built on the values of inclusion, efficiency, and trust. By harmonizing faith-based giving mechanisms like Zakat with universal charitable principles through Sadaqah, we create a system where everyone can give, and everyone in need can receive. The integration of AI ensures that this system operates with speed, intelligence, and fairness, while our commitment to transparency guarantees that every contribution is visible and traceable.

As we move forward, we envision this platform not just as a tool for giving, but as a movement for social good—one that invites individuals, NGOs, and organizations from all walks of life to participate in meaningful, responsible, and impactful giving. This is the future of charity: integrate, intelligent, and transparent