



UM Hackathon 2025

JOAT (Jay Of All Trades)

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Enhancing Charity & Donations through Fintech & Technology
Preliminary Round



Zakat Overview (2023)

Total Zakat Collected: RM1.12 billion

In 2023, Lembaga Zakat Selangor (LZS) collected RM1.12 billion and distributed RM1.15 billion. These funds were used to improve the lives of over 350,000 zakat recipients in Selangor.

In 2021-2023, Yayasan Waqaf Malaysia (YWM) collected a total of RM39.55 million in cash waqf donations.

Total collected: RM39.55 million

Total distributed: RM24.69 million

Benefits:

- Water Waqf Project: Allocated RM3.5 million to implement 75 projects nationwide, providing clean water to 7,734 households and benefiting 40,008 residents.
- CIMB Islamic Rider Entrepreneur 2.0: Utilized RM300,000 from the Temporary Waqf fund to supply motorcycles and training to 32 youths affected by the COVID-19 pandemic, enabling them to work as food delivery riders.

In 2023, a total of RM15.8 million Sadaqah collected and RM12.8 million disbursed, benefiting 1,598 individuals.

Bank Islam – Sadaqa House (Malaysia, 2023)

- Total Collected: RM15.76 million
- Total Disbursed: RM12.81 million
- Beneficiaries: 1,598 individuals
- Key Programs:
 - iTEKAD Maju & BangKIT: Microfinance for low-income entrepreneurs
 - Social impact projects: Education, healthcare, community development



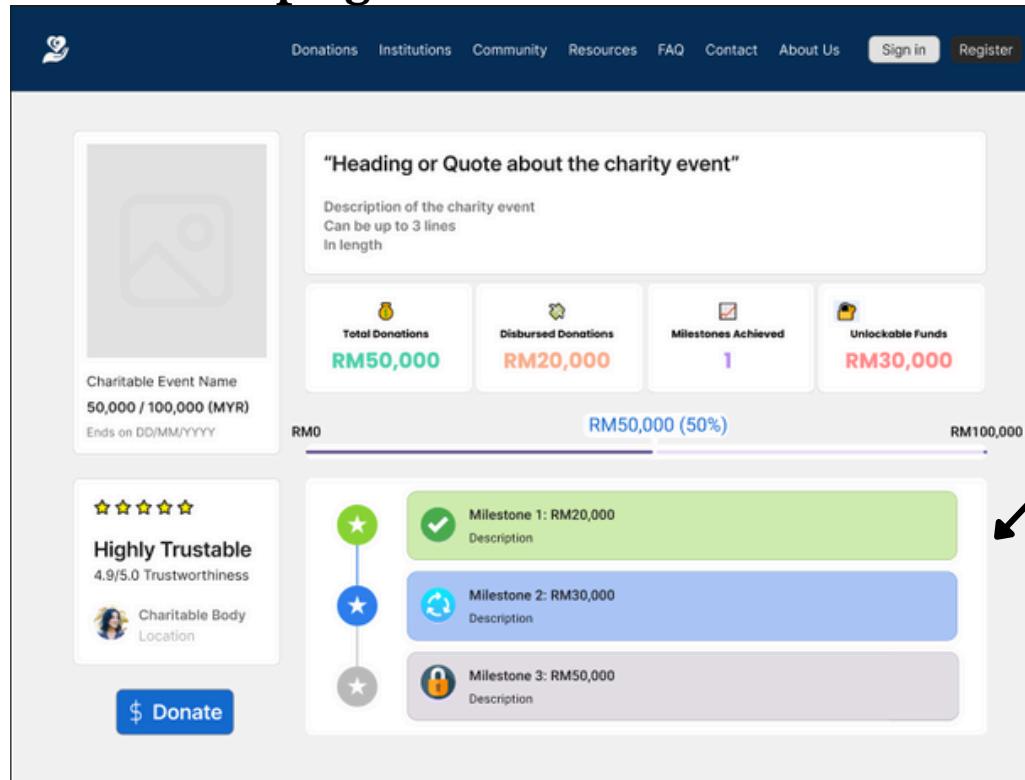
Introducing



TrueDonate

Milestones-Based Distributions

Donor Campaign View



Funds are only released when real progress is proven.

- Milestone evidence upload
- Auto receipts & notifications
- Fraud detection & flagging

The screenshot shows a user interface for setting campaign milestones. On the left, under 'Set Your Milestones', there's a note about breaking down goals into smaller, trackable milestones. It displays a total campaign goal of RM 10,000 with a progress bar. A toggle switch is turned on for 'Tiered Milestones'. A callout box explains that milestones build trust, stating: 'Milestones = More Trust. Campaigns with clear, tiered goals are 3x more likely to earn donor trust and contributions.' An 'Add Milestone' button is visible. On the right, under 'Milestones', three milestones are listed: Milestone 1 (RM 5,000, 50% of total), Milestone 2 (RM 2,000, 20% of total), and Milestone 3 (RM 3,000, 30% of total). Below this, a summary shows 'Milestone Allocation: RM 10,000 / RM 10,000' and '100% Assigned'.

Set Your Milestones

Break down your goal into smaller, trackable milestones.

Total Campaign Goal: RM 10,000

Milestones

Milestone 1 RM 5,000 (50% of total)

Milestone 2 RM 2,000 (20% of total)

Milestone 3 RM 3,000 (30% of total)

Milestone Allocation: RM 10,000 / RM 10,000
100% Assigned

Why This Works:

- **Donor Engagement:** "Donors can see their contributions helping to achieve a specific milestone, making the donation feel more impactful."
- **Increased Transparency:** "Milestone-based goals build trust and motivate donors to contribute more."
- **Institutions would be more responsible and transparent to get more exposure and credibility in the marketplace.**

For the Non-Tech Savvy Aunties..

With seamless one tap, we make Waqf & Zakat donations seamless by allowing receivers to instantly generate receipts for donors that donates with cash.

Waqf & Zakat Donation Collection

Fill in the donor's IC, phone number, and donation amount.

Once you submit the details, the donor will get their receipt via SMS.



Donor IC Number

RM

Amount



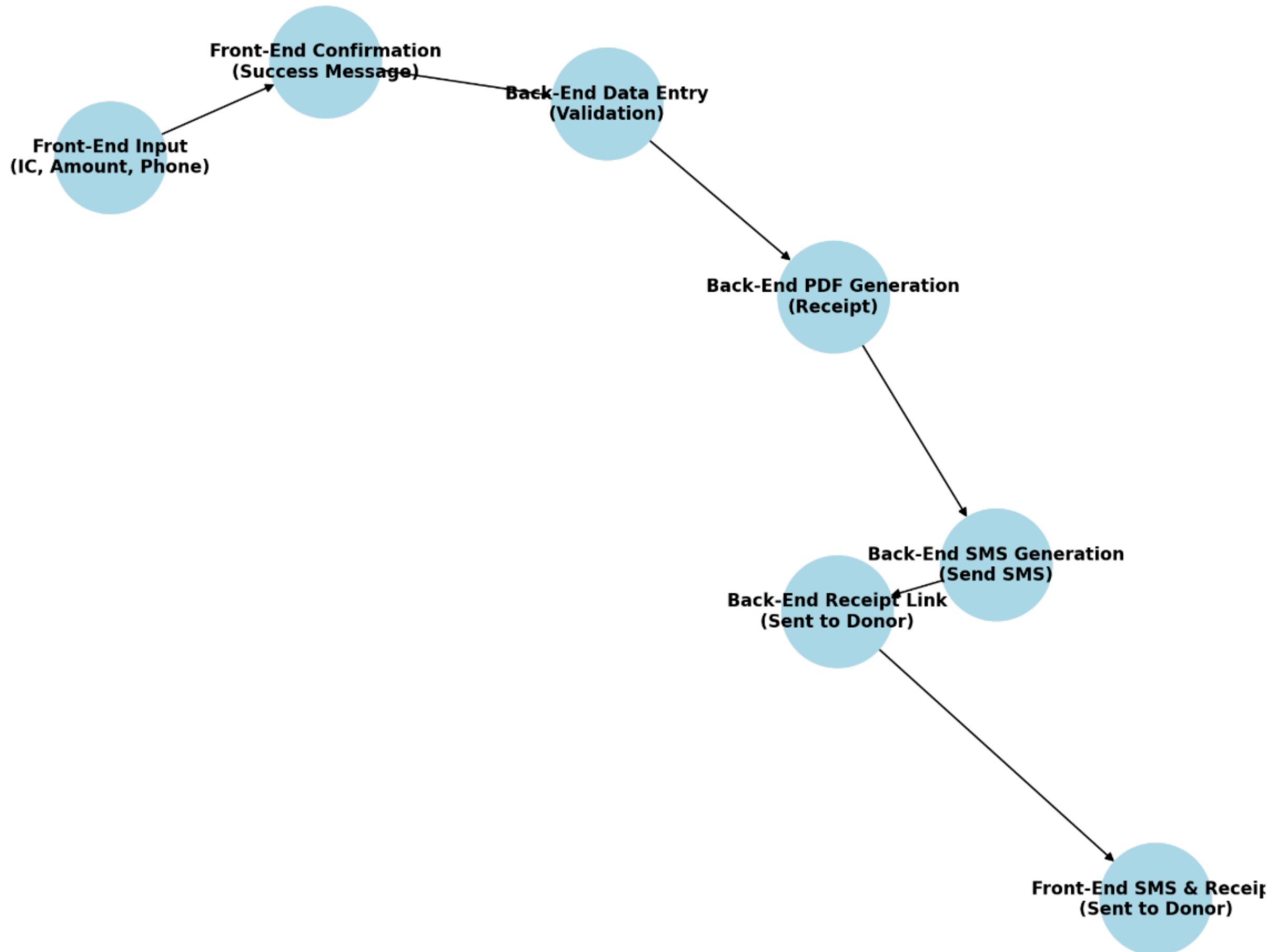
Donor Phone Number

Submit & Send Receipt



How it works:

Donation Process Flow (Front-End & Back-End)



Appendix