Functionality

Student Application Process: The application process should balance standardisation (for easy vetting/comparison) with personalisation (to showcase individual stories and ambition).

1. Application Steps (User-facing):
   - Account Creation, Phone & Email Verification
   - Eligibility Pre-check (e.g., Where are you from? Accepted to a UK university?)
   - Student Profile Creation (The heart of the application)
   - Supporting Documents, Video Upload & Storytelling Section

2. What Specific Information Will Be Required?
   a. Personal Info:
      i. Full Name, Date of Birth, Nationality, Email / Phone, LinkedIn or personal website (optional)
   b. Academic Info:
      i. High school grades (GCSEs, GPA, etc..)
      ii. Admission exam grades (GMAT, GRE)
      iii. University Grades (Postgraduate Students Only)
      iv. University offer letter (PDF upload required)
      v. Desired university and course in the UK
      vi. Language proficiency (IELTS/TOEFL, if applicable)
   c. CV Upload:
      i. Format: PDF only, max 2 pages
         1. What it should include: Education history, Extracurricular achievements, Volunteer/work experience, Skills or certifications (languages, tech, etc.)
   d. Personal Story / Motivation Letter
      i. Format: Text editor (500–1000 word limit) & video upload (max 3 mins)
      ii. Prompts: What motivates you to study in the UK? What challenges have you overcome to get here?
      iii. What are your career goals and how will this degree help you? Why should someone invest in your future?
   e. Supporting Media (Optional)
      i. Photos (e.g., awards, volunteer work)
      ii. Short video introduction
      iii. Letters of recommendation
   f. Funding Request Details:
      i. Tuition amount needed
      ii. Accommodation/living costs
   g. Whether funding is requested as:
      i. Donation
      ii. Loan (with flexible terms: % interest, repayment date range)
3. Additional Considerations
   a. Verification Step: Auto-flag profiles missing key documents; send reminders
   b. Privacy: All personal uploads and funding info are private to Keystone and verified investors
   c. Progress Save: Allow students to save drafts of applications

Investor Interaction with Student Profiles

1. Discovery & Search: Investors will land on a "Student Marketplace" – a clean, scrollable interface to browse, filter, and discover students.

   a. Search & Filter Functionality:
      i. Search Bar: Name, country, university, or course
      ii. Filters: Degree Type (Bachelor's, Master's, etc.), University, Subject area (STEM, Humanities, etc.), Amount Requested, Funding Type: Donation / Loan, Featured / Staff-Verified students
   b. Sort By: Urgency (funding deadline), Most Popular, Highest GPA, Amount raised so far

2. Viewing a Student Profile: Once a student is selected, the investor sees a rich profile page. Think of it like a hybrid between LinkedIn + GoFundMe + university application.

   a. What's on the profile: Student Bio, Motivation Story (text or video), CV download, Photos / Awards / Offer letter, Funding Needed (how much, what for, breakdown), Funding Progress Tracker (e.g., 40% funded), "Back this student" button, Impact Section (e.g., "Wants to become a doctor to support rural healthcare in Spain")

   b. Communication: Direct or Filtered? You don't want to overwhelm students or create privacy risks. So here are three scalable options:
      i. In-Platform Messaging (via form)
      ii. Investors click "Contact Student" → a form opens
      iii. Keystone screens messages before sending to student inbox
      iv. Responses are routed back through Keystone to maintain privacy
   c. Pre-Formatted Q&A:
      i. "Questions from Investors" tab where investors can submit pre-approved questions (like: "What are your repayment plans?")
      ii. Students can choose to answer publicly or privately
   d. Scheduled Interaction:
      i. Optional for students: "Willing to schedule a call" checkbox
      ii. Keystone can facilitate Zoom/Google Meet scheduling (via Calendly)

3. Taking Action: Funding: On every profile, there will be a Call-to-Action bar:
   1. Donate Now → [Stripe Checkout]
   2. Offer a Loan → [Guided loan builder flow: amount, interest %, term, repayment grace period]
   3. For loan offers:
   4. Keystone generates a smart agreement (PDF) that the student must accept
   5. Funds are held in escrow until acceptance & verification

4. Admin Oversight
   a. All investor activity is monitored:
      i. Suspicious messages flagged
      ii. Duplicate student reports handled
      iii. Loan terms reviewed if outside safe bounds

Loan Process: Keystone will facilitate and mediate the loan negotiation process between students and investors. This ensures: Legal and regulatory compliance, Protection from predatory terms, Smooth user experience, Standardization and clarity for both parties

Think of Keystone like an education loan marketplace + trust layer, not just a communication channel.

1. Step-by-Step Loan Negotiation Process.

Investor Initiates a Loan Offer From a student's profile:
   a. Click "Offer a Loan"
   b. Fill out a Loan Offer Form with fields like: Amount (e.g., £10,000), Interest rate (suggested range: 2–8%), Repayment term (e.g., 3 years), Grace period (e.g., 6 months post-graduation)
   c. Repayment start date
   d. We can set platform safeguards on all inputs — for instance, blocking APRs above a certain threshold.

2. Keystone Intervenes (Loan Structuring Layer)
Before anything is sent to the student:
   a. Keystone reviews the loan offer to ensure it complies with platform policies (and applicable lending laws)
   b. If approved, we generate a Standard Loan Agreement Template pre-filled with the investor's proposed terms

3. Student Receives & Reviews Loan Offer
   a. The student gets a notification via dashboard and email
   b. Inside the loan offer view:
      i. Terms are shown in plain English and local language
      ii. Repayment calculator shows monthly estimates
      iii. Student can Accept, Decline, or Request Edits

4. (Optional) Negotiation Layer
   a. If the student clicks "Request Edits," they can propose changes to: Amount, Grace period, Repayment term
   b. Keystone then:
      i. Notifies the investor
      ii. Provides a structured interface (not free text) for counter-offersTracks the negotiation in a versioned thread (visible to both sides)
      iii. Keystone may limit negotiation to 1-2 rounds to avoid infinite back-and-forth and ensure clarity.

5. Final Agreement
Once both sides accept:

   a. A PDF contract is generated using a standardized legal template, tailored to the agreed terms
   b. Both parties e-sign (Keystone uses services like DocuSign, HelloSign, or OpenSign)

  c. Keystone stores and timestamps the agreement securely

6. Disbursement
  a. Funds are held in escrow by Keystone or our payment partner (e.g., Stripe Treasury)
  b. Once all documents are verified (e.g., enrollment confirmation), funds are released to the student's bank account or directly to the university

Standard Loan Agreement Template (Key Clauses)
Each loan contract will include:
  a. Borrower and lender details
  b. Principal amount
  c. Interest rate & APR
  d. Repayment schedule (monthly or quarterly)
  e. Grace period
  f. Prepayment terms
  g. Default consequences
  h. Dispute resolution (governed by UK law or EU law depending on setup)
  i. Keystone's legal team (or partner firm) will maintain this template and update it as regulations evolve.

Donations: One-Time or Recurring
 1. Flow Overview
   a. Investor browses student profiles and clicks "Donate Now"
   b. Selects amount (e.g., £100–£10,000)
   c. Redirected to a secure checkout page
   d. Payment processed and tracked
   e. Student receives confirmation; funds are held temporarily by Keystone before being disbursed
 2. How to Process:
   a. Keystone will integrate with a payment gateway such as: Stripe.
 3. Donation-Specific Notes:
   a. No repayment required
   b. Keystone deducts a 2% platform fee before releasing funds
   c. Optionally: Add Gift Aid integration for UK taxpayers to enhance donation value

Loan Disbursement & Repayment

 1. Flow Overview
   a. Loan Disbursement
   b. Loan agreement is finalized and signed
   c. Investor transfers the full amount via Stripe/Bank Transfer
   d. Funds are held in escrow by Keystone or the gateway provider
 2. Once verified (e.g., student enrollment confirmed), Keystone releases the money to:
   a. Student's personal bank account, or Directly to the university for tuition payment
 3. Repayment Phase:

      a. After graduation or the grace period ends:
          i. Keystone sends automated repayment reminders to student
      b. Student repays through the platform: Card, direct debit, or bank transfer
      c. Platform routes money back to investor minus 5% commission
      d. Repayment schedule, balance, and history are shown in dashboards

Payment Tracking & Dashboard Features
1. For Investors:
      a. Total donations/loans made
      b. Expected repayments and dates
      c. Actual repayments (timeline view)
      d. Impact reports (student updates, graduation status)

2. For Students:
      a. Amount received
      b. Remaining balance (if loan)
      c. Repayment start date, upcoming dues
      d. One-click repayment button

Evaluation for Students:

Criteria	Description	Max Score
Academic Merit	GPA, coursework, certifications	20 pts
Motivation	Strength of personal story, authenticity	25 pts
Financial Need	Based on background, expenses, and documents	15 pts
Potential Impact	Future goals and likelihood to achieve them	20 pts
Communication Skills	Clarity of writing, video presentation	10 pts
Completeness & Documentation	All required files and forms submitted	10 pts

Threshold for approval: **70+**
Investors can view a "Verified by Keystone" badge only if this is passed

Technical aspects
1. Front-End: React + Next.js

2. Backend: Language/Framework: Node.js + NestJ, Database: PostgreSQL
3. User Authentication: **Auth Provider:** Firebase Auth OR NextAuth.js (Node.js)
4. Auth Flows:Email/password, social logins (Google, LinkedIn)
5. Deployment: Frontend (Next.js), Backend (NestJS), github, firebase storage.