



# AidCoin – Transparent Infrastructure for Accountable Aid

Strengthening trust, traceability, and impact integrity across the development sector through innovative digital accountability.

## THE CHALLENGE

# The Problem in Aid Funding

Traditional aid systems face critical transparency and accountability challenges that undermine donor confidence and operational effectiveness.

## Limited Transparency

Donors struggle to track how their contributions flow through complex implementation chains, reducing trust.

## High Administrative Overhead

Manual reporting processes consume significant resources, diverting funds away from direct impact.

## Fragmented Reporting

Inconsistent data standards across organizations create gaps in accountability.

## Reputational & Compliance Risks

Without real-time verification, organizations face increased exposure to fraud and non-compliance.



## MARKET ANALYSIS

# Market Opportunity

The global aid landscape presents a significant opportunity for transparent and accountable solutions, yet it's plagued by critical challenges.

**\$500B+**

### Global Giving

Annual charitable donations, projected for 2024.

**10M+**

### NGOs Worldwide

Vast network of organizations reliant on effective funding.

**50%+**

### Donor Hesitation

Donors express concerns over misuse and opacity.

**~50%**

### Funds Lost

Donated funds lost to intermediaries, admin, and delays.

**\$2T+**

### Crypto Assets

Emerging digital-native donors and untapped wealth.

**\$5B**

### 1% Market Capture

Projected annual processed donations with minimal market share.



SOLUTION

# A New Standard for Aid Accountability

AidCoin establishes a digital accountability layer that transforms how aid funding is tracked, verified, and reported across the development ecosystem.



## Digital Accountability Layer

Real-time visibility into fund flows and program activities



## Traceable Fund Flows

End-to-end tracking from donor commitment to beneficiary impact



## Audit-Ready Reporting

Automated compliance documentation and standardized metrics

# How It Works

AidCoin creates a transparent, milestone-driven funding mechanism that ensures accountability at every stage of the aid delivery process.



## Donor Commits Funds

Initial funding commitment is registered with clear objectives and expected outcomes

## AidCoins as Tracking Units

Funds are converted to AidCoins that serve as digital tracking units

## Milestone-Based Disbursement

Funds release automatically upon verified achievement of milestones

## Immutable Reporting

All transactions permanently recorded for complete audit trail



# Resources & Committed Funds

Strategic investment in technology infrastructure and capacity building to establish AidCoin as a trusted accountability platform.

**€50K**

## Initial Commitment

Seed funding committed for 50 AidCoins to pilot the system with early adopters

**€30K**

## Technology Allocation

Direct investment in platform development, security infrastructure, and system integration

**€300K**

## Fundraising Target

Partnerships to scale operations and expand regional reach

# Strategic Resource Deployment

**CEO**, based in Ethiopia, running daily operations and oversees execution.

**Berlin-based fundraiser:** targeting European foundations with a focus on humanitarian labs, web 3 foundations and development organizations. Expected closure of first funding confirmations within 6 months, allowing full team set by mid 2026.

**International CTO** for system infrastructure and initial coin minting.

**Local team set-up** to prepare go-to-market incl:

- Impact project expert
- Web Designer / Marketer



# Chief Promoter: Jochen Moninger



Jochen Moninger, with over 20 years of leadership in African and global development, champions AidCoin as a practical solution to systemic inefficiencies he has observed in donor-funded programs.

His experience managing €100M+ portfolios, supporting hundreds of SMEs, and building innovation systems for NGOs revealed how funds often fail to reach communities. This firsthand observation fuels his commitment to change.

AidCoin reflects his vision to replace paper-based reporting with verifiable digital proof, reduce leakage, and empower grassroots actors through transparent, milestone-based funding. His work across 75+ countries underpins his drive for a fair, accountable, and technology-enabled aid ecosystem.

For more information: [Jochen Moninger's LinkedIn](#)

# Chief Technology Officer: Markus Matiascheck



Markus Matiascheck is the Founder of the Zero Hunger Lab, where he applies data science and blockchain to eradicate hunger through better targeting and resource allocation.

As CTO of AidCoin, he specializes in token-based incentive systems and behavioral economics for humanitarian aid and food security. He will build the infrastructure for AidCoin's incentive mechanisms, ensuring fairness and engagement for donors, validators, and implementing partners.

With a background as an AI & blockchain advisor for WFP innovation teams and various DeFi social good initiatives, Markus brings deep expertise in mission-driven token economies and their power to unlock systemic change in development cooperation.

His technical leadership ensures AidCoin's infrastructure combines blockchain automation, decentralized storage, and oracle validation to deliver secure, efficient, and transparently executed aid at scale.

For more information: [Markus Matiascheck's LinkedIn](#)

# Engagement & Partnerships Lead: Dr. Mariatu Turay



Dr. Mariatu Turay is a German-Sierra Leonean physician and public health professional with over 25 years of experience in clinical practice, health systems strengthening, and international development. She is recognized for leading multicultural teams across Africa and Europe and has served as a trusted partner to governments, donors, and NGOs like FCDO, WHO, World Bank, BMZ/GIZ, and the Gates Foundation for over 10 years.

Her deep expertise spans NGO coordination, capacity building, donor engagement, and managing complex multi-stakeholder programs. Dr. Mariatu is also skilled in knowledge management, organizational strategy, inclusive fundraising, and women-led ventures, including extensive experience in faith-based community resilience programs.

As a passionate advocate for decolonized aid and bottom-up governance, she unites diverse professionals around shared missions to ensure impact and accountability. She previously served as Team Leader at Health Focus GmbH/GIZ and currently spearheads African talent initiatives focused on diaspora empowerment and impact investing.

Dr. Mariatu holds an MD and an MSc in Public Health, along with an International Master in European Studies. She is fluent in English, German, Russian, Creole, and Sierra Leonean local languages.

For more information: [Dr. Mariatu Turay's LinkedIn](#)

# Advisory Board



## Gerold Schwarz

International Project Manager with over 25 years of experience managing large-scale international and transnational donor-funded programmes (10 years in post-conflict situations) with a focus on private sector development, employment creation for disadvantaged groups, regional economic development, and social enterprise.



## [Second Advisor Name]

[Second Advisor bio and expertise - to be added]

# Governance & Safeguards

AidCoin is built on principles of ethical operation, risk mitigation, and institutional integrity to ensure sustainable impact.

## No Speculative Exposure

AidCoins function purely as accountability tracking units, not investment instruments. Insulated from cryptocurrency volatility.

## Clear Governance Separation

Independent oversight board ensures operational decisions remain aligned with humanitarian principles.

## Ethical and Data Safeguards

Robust data protection protocols safeguard beneficiary privacy. All system operations comply with international aid standards and donor country regulations.

## Regulatory Compliance

Registered under the law of the European Union as a digital enterprise in Estonia. Full local regulatory compliance in beneficiary country.

# Women-Led Clean Cooking Micro-Enterprise

## Enterprise Profile

- Type: Micro-enterprise (women-owned)
- Sector: Clean cooking & household energy
- Employees: 3–6 women
- Market: Low-income households

## Challenge

- Limited upfront capital
- Cash-based sales pressure
- Difficulty proving impact

## AidCoin-Enabled Support

- Small grant tracked via AidCoin
- Milestone-based disbursement
- Digital record of impact

## Impact Results

- Reduced fuel costs
- Improved air quality
- Increased income stability

## Why AidCoin Matters

- Donors see fund translation
- Enterprise gains credibility

## AidCoin Investment

Starting cost: up to €1,000 in AidCoins. Costs covered include: Initial capital for procurement, equipment setup, working capital for operations, and capacity building support.



# Youth-Led Service Micro-Enterprise

## Enterprise Profile

- Type: Youth-owned start-up
- Sector: Essential services (repairs, recycling, digital services)
- Employees: 2–5 youth
- Market: Local households and small businesses

## Challenge

- No access to early-stage capital
- Informal operations
- Difficulty demonstrating impact

## AidCoin-Enabled Support

- Seed funding released in stages via AidCoin
- Clear tracking of service delivery and revenue
- Simple impact indicators

## Impact Results

- Youth employment creation
- Formalisation of services
- Increased local economic activity

## Why AidCoin Matters

- Donors support job creation with transparency
- Youth enterprises gain legitimacy and growth

## AidCoin Investment

Starting cost: up to €1,000 in AidCoins. Costs covered include: Seed capital for business launch, equipment and tools, initial inventory, and business development support.



# Horticulture/Greenhouse Micro-Enterprise

## Enterprise Profile

- Type: Family-run micro-enterprise
- Sector: Horticulture/greenhouse farming
- Employees: 3–6
- Market: Local markets and retailers

## Challenge

- Limited access to quality seeds and inputs
- Seasonal income variability
- Lack of modern farming techniques

## AidCoin-Enabled Support

- Greenhouse infrastructure financed via AidCoin
- Training in sustainable farming practices
- Milestone-based disbursement for inputs

## Impact Results

- Increased year-round production
- Higher crop yields
- Improved food security and income

## Why AidCoin Matters

- Donors track agricultural development
- Farmers gain access to modern techniques and markets

## AidCoin Investment

Starting cost: up to €1,000 in AidCoins. Costs covered include: Greenhouse setup and materials, quality seeds and inputs, farming equipment, and training programs.

