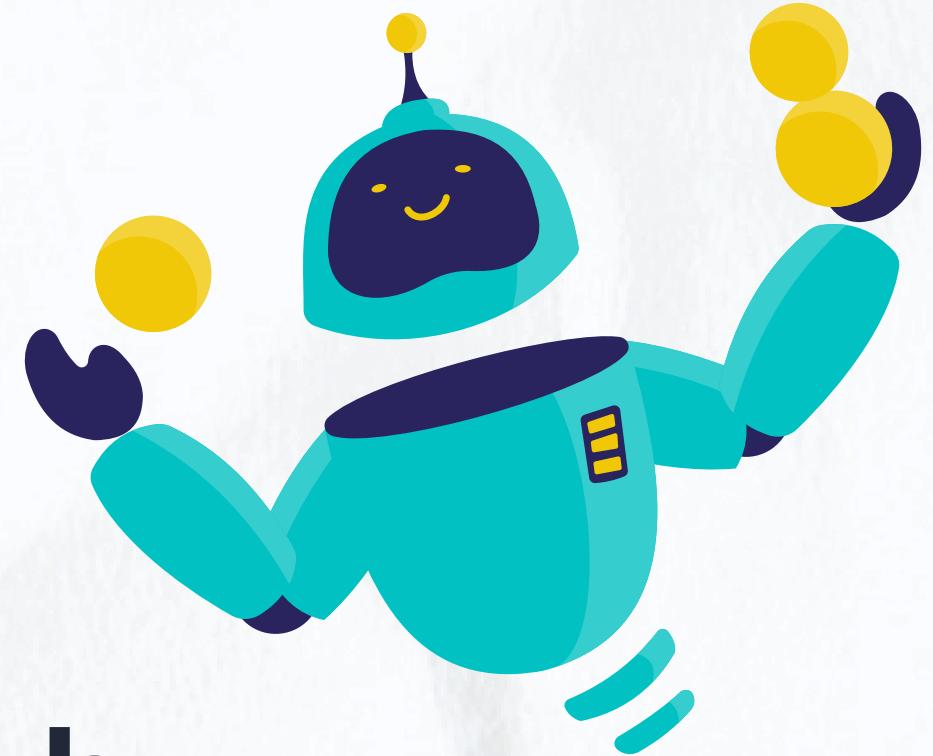




# MyBerkat



**Domain 1:**  
**Enhancing Charity and Donations through  
Fintech (by Securities Commission Malaysia)**

Hacker Quackers

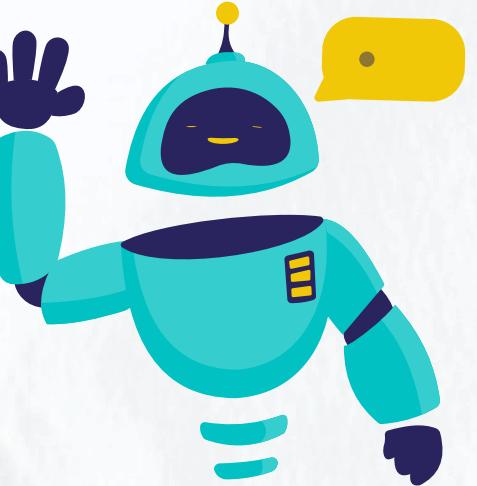


**Suruhanjaya Sekuriti**  
Securities Commission  
Malaysia



UM Hackathon 2025

# Our Team



**Goh Jia Xuan**  
Monash University



**Justin Tan**  
Monash University



**Ooi Pei Shuen**  
Monash University



**Kueh Pang Lang**  
Universiti Malaya



**Kueh Pang Teng**  
Multimedia University



# The Problem

**Islamic charity systems like Waqf, Zakat, and Sadaqah face major challenges....**

## Lack of Transparency

Donors can't trace where their money goes or how it's used.

## Manual, Outdated Processes

Many institutions still rely on paperwork and slow approval chains.

## Donor Distrust

Without real-time feedback, donors feel disconnected and hesitate to give.

## Limited Access for the Unbanked

Millions of potential beneficiaries and donors are excluded from the system.

# Our Solution

**Zakat Calculator** with AI-powered fund distribution

**Wakaf Investment** with expected income and smart contract automation

**Blockchain Transparency** to trace every donation

**Beneficiary Dashboard** with milestone and proof uploads

**E-Wallet Access** for unbanked donors & recipients



# Prototype Demo: MyBerkat

## Zakat

The image displays two screenshots of the MyBerkat mobile application, illustrating its Zakat feature.

**Home Screen:** Shows a welcome message "Welcome, Ahmad" and an amount due of "RM 248.60". It includes a bar chart titled "Total Contributions" showing monthly donation amounts and a list of recent donations. A "PAY NOW" button is visible.

**Tracking Screen (Smart contract):** Shows a "Zakat Tracker" section with details of a recent payment: "Amount Paid: RM 1685.00", "Category: Zakat al-Mal", "Date Paid: 19 Jan 2025", and "Destination: Local Mosque". It also displays "Blockchain Transaction Info" with a transaction hash and timestamp, and a "View Contract" button.

**Annotations:**

- A red arrow points from the text "Zakat balance amount (smart calculation)" to the "Amount Due" field on the Home Screen.
- A red arrow points from the text "Donation history (access via smart contract)" to the "GAZA HUMANITARIAN SUPPORT" and "FLOOD VICTIM DONATION" entries on the Home Screen.
- A red arrow points from the text "Transaction log details from blockchain (Ethereum)" to the "Blockchain Transaction Info" section on the Tracking Screen.

Zakat balance amount  
(smart calculation)

Donation history  
(access via smart  
contract)

Transaction log details  
from blockchain  
(Ethereum)

The image displays two mobile application screens side-by-side, both titled "Smart contract".

**Zakat Timeline (Smart contract) Screen:**

- 1. Zakat Paid:** User triggered a smart contract. Date: Apr-09-2025 08:24:15 AM UTC.
- Blockchain Confirmation:** On-chain transaction succeeded. Date: Apr-09-2025 09:25:02 AM UTC.
- 3. Funds Allocated:** Zakat was transferred to a wallet. Date: Apr-09-2025 09:28:08 AM UTC.
- Cause Notified:** Recipient organization acknowledged it. Date: Apr-09-2025 09:40:41 AM UTC.
- 5. Impact Update:** You helped feed 5 families. Date: Apr-09-2025 09:40:45 AM UTC.

**Buttons at the bottom:** HOME, INVEST, HISTORY, TRACK, PAY (highlighted with a blue circle).

**Donation Screen (Smart contract) Screen:**

- Balance:** 1.728 ETH (approx. RM 30,162.03). Network: Ethereum Mainnet, Connected Wallet: 0xAbcD...1234.
- Select Donation Category:** Poor and Needy.
- Amount to Donate:** 0.1 ETH (RM 810.10). Gas Fee Estimate: 0.0032 ETH.
- Optional Message:** This donation will go...
- PAY** button (highlighted with a blue circle).

**Bottom navigation bar:** HOME, INVEST, HISTORY, TRACK.

Show Zakat flow with completion date and time

Printable impact receipt in pdf form.

Show zakat amount alongside with ETH balance.

Show donation details, conversion between ETH and RM with estimated gas fees.

Show region supported, beneficiary helped, average donation, distribution efficiency

Show region impacted

Shareable impact report

Frame 20565

Frame 20564

### Zakat Impact Tracker

Regions Supported  
1  
Kuala Lumpur

Beneficiaries Helped  
124  
people

Average Aid Given  
RM 645

Distribution Efficiency  
94.3%  
High confidence



Kuala Lumpur  
RM300 - Emergency medical aid  
Executed: 2025-04-03  
AI Confidence: 99%  
"Thank you for saving my life."  
[View Contract on Etherscan](#)

Impact Report (PDF)

- Donation Summary
- Where/when/how your zakat was used
- AI rationale for allocation
- Contract links

[Download report for tax/zakat filing](#)

[PAY](#)

[HOME](#)[INVEST](#)[HISTORY](#)[TRACK](#)

9:41

### Zakat Impact Report

Period: Jan 2015 - Apr 2025  
Total Zakat Given: RM 2580.00  
Blockchain Wallet: Oxabdw...def



**Summary Overview**  
Total Donations: rm 2580.0  
Regions Supported: 7 (Malaysia, Syria, Gaza, etc.)  
Beneficiaries Helped: 124 people  
Average Aid Given: RM 645.00  
AI Allocation Accuracy: 94.3 % High Confidence

**Distribution Breakdown**  
Malaysia RM 850 - Emergency Relief  
45 Beneficiaries (Avg: RM 287 / person)  
TX: 0XBCD...321 [View]

Gaza RM 530 - Food and Shelter  
32 Beneficiaries (Avg: 230 / person)  
TX: 0xe45...96a [View]

"This helped cover my child's dialysis." - Recipient

**Timeline of Fund Flow**  
Algorithm matched donations based on:

- Verified need
- Emergency priority
- Region underfunded score

[Download report in PDF](#)

Summary overview, distribution breakdown, timeline of fund flow

# Wakaf - Investor section

Current active waqf project

Waqf investment features:

- Project selection
- Impact tracker
- NFT certificate

iPhone 16 - 5

waqf investment - projects

MyBerkat

Assalamualaikum,  
Ahmad

Total donated:  
**RM 350.00**

Active Waqf Pool

Waqf Solar Project: #A168

RM60,000 RM100,000

\$ Invest now

↗ Impact trackers

NFT certificates

Project ID: #A146

Build a School in Kedah

Help build a community school in Kedah that will provide free education to undeserved children

RM20,000 RM100,000

80/100 slots available

Invest Now!

View Details

HOME INVEST TRACK HISTORY CERT

AI-driven allocation to filter and prioritize Waqf projects based on impact, eligibility, and potential

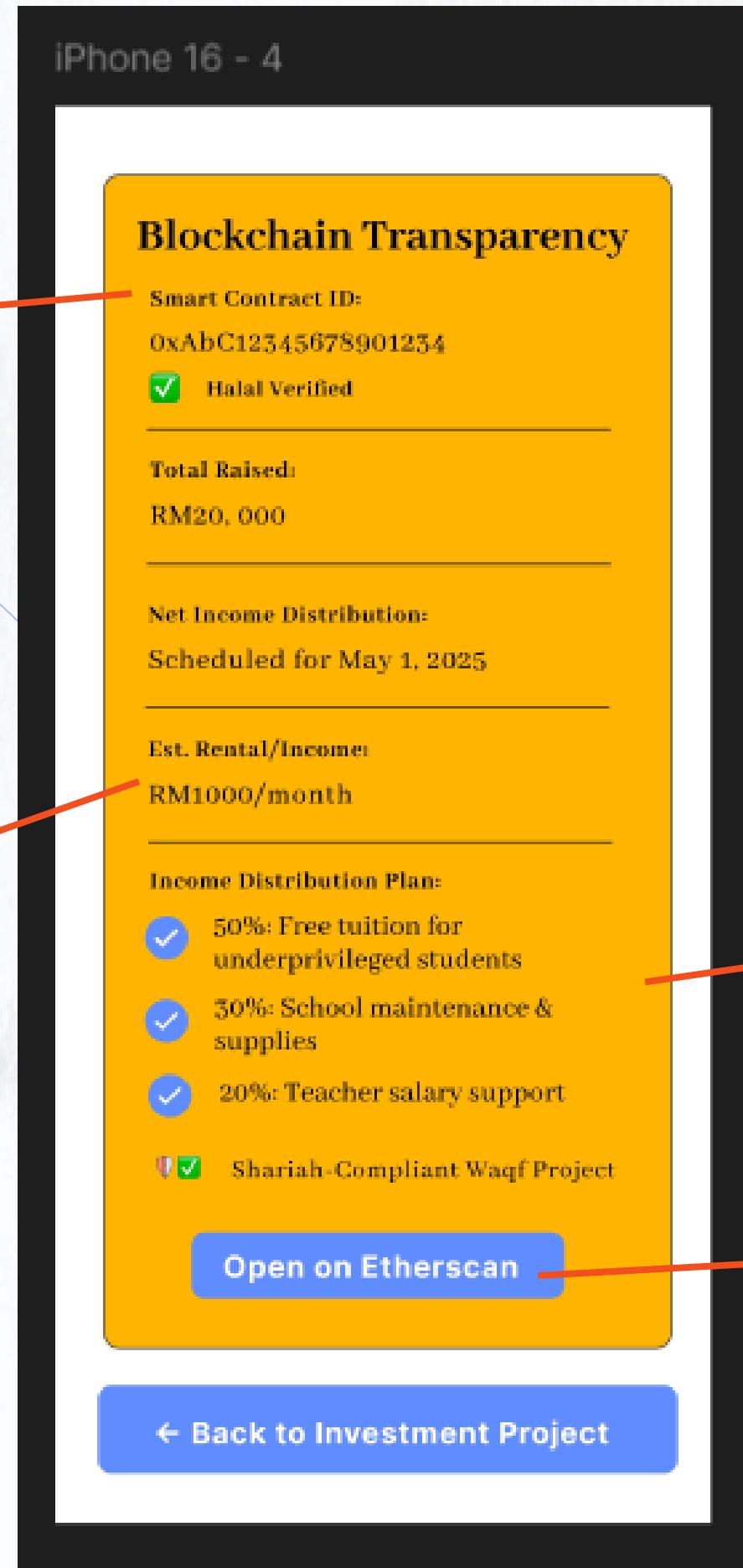
Navigate to payment  
Show blockchain transparency before making decision

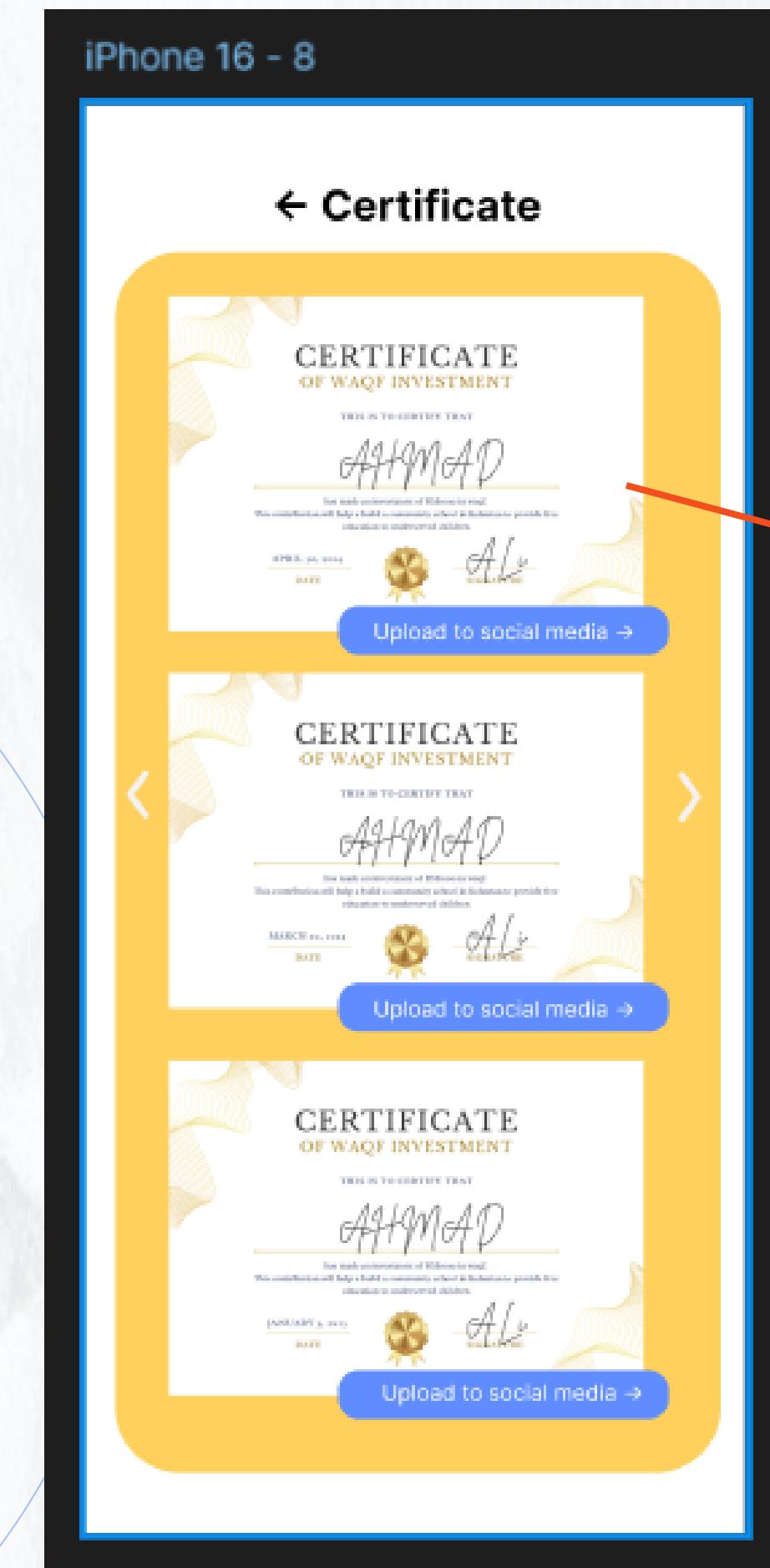
**Only project  
verified by smart  
contract will be  
eligible**

**Estimated  
income  
beneficiary  
received**

**Benefit/Impact  
of investing in  
this project**

**direct link to  
Etherscan for more  
transaction on  
blockchain**



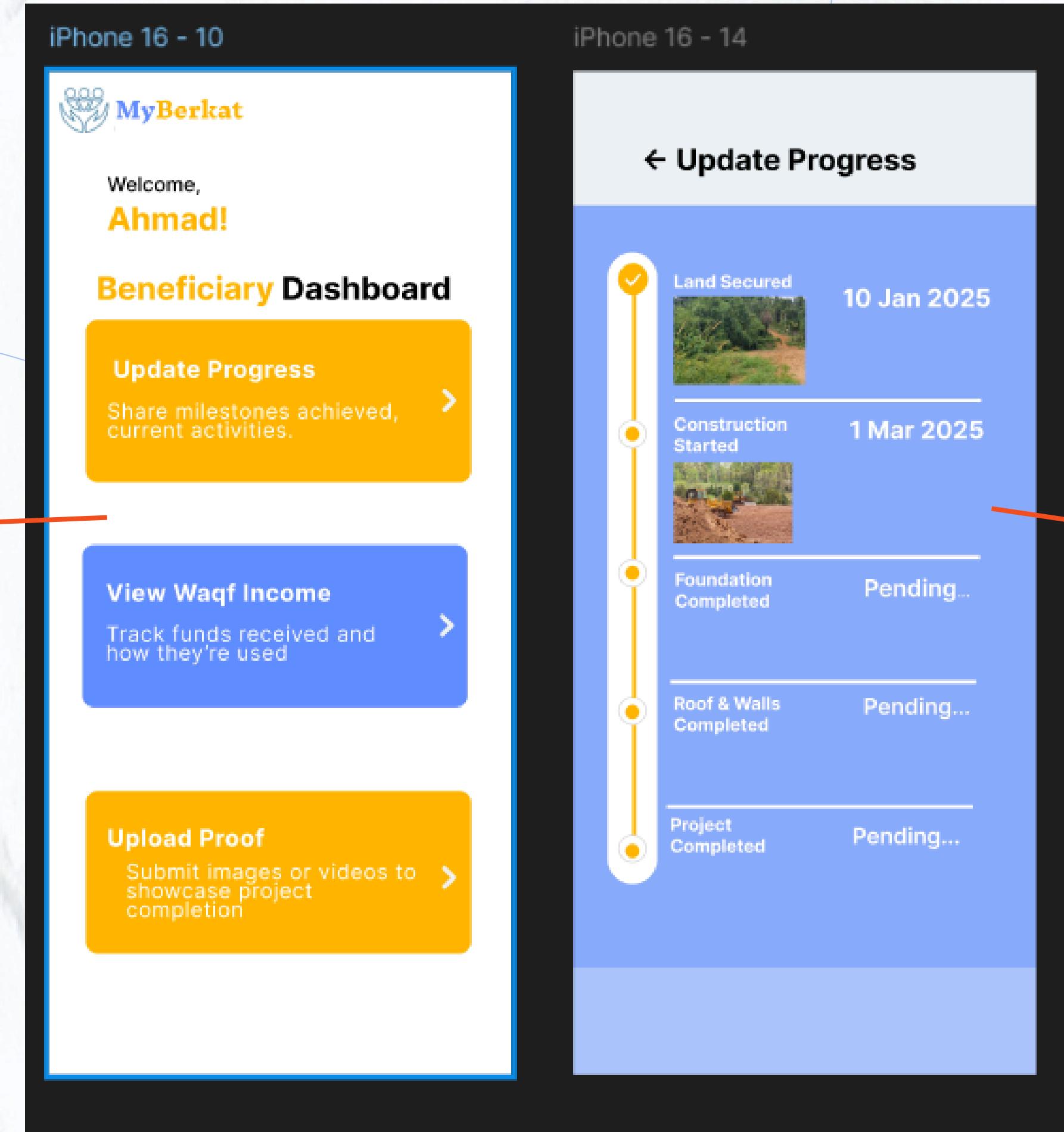


**NFT certificate  
generated which is  
shareable**

# Wakaf - Beneficiary section

**Waqf beneficiary features:**

- update progress
- view waqf income
- upload proof of statement



## Milestone-based funding:

- fund locked in smart contract
- fund will be released when progress is made and verified
- 100% charity guaranteed

Show project progress with timeline, verified proof of statement

Show beneficiary current income after project being funded

Distribution overview after updated by beneficiary

iPhone 16 - 11

← Monthly Waqf Earnings

Total Income This Month

**RM 1000**

Generated from hall rentals, tuition fees, canteen sales etc.

Distribution Overview

- 🎓 Free Tuition for Students RM500
- 🔧 Maintenance and Supplies RM500
- 💻 Teacher Support RM500

This income was distributed automatically through a verified smart contract

Last Distribution: April 1, 2025

Upload Proof of Use

iPhone 16 - 13

← Update Proof

Project ID:

Proof Description:

Submit an image or video of the project's utilisation.  
\*Your image must include timestamp

Choose File

Submit

Proof of statement with timestamp needed

After admin verified, proof will be updated on update progress screen, remaining fund will be distributed to beneficiary. (smart contract detection)

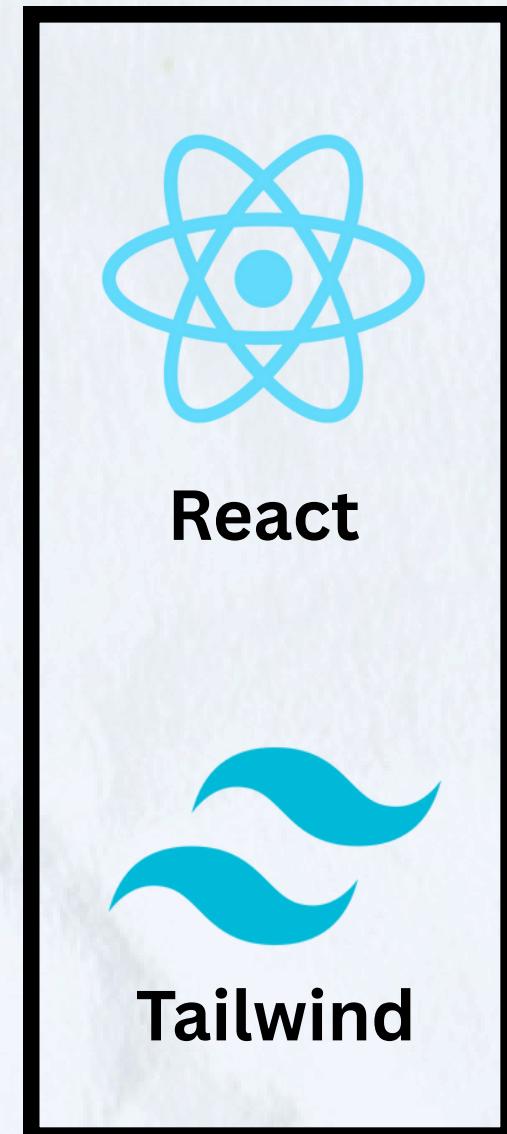
# Solution Architecture



Polygon PoS    Solidity



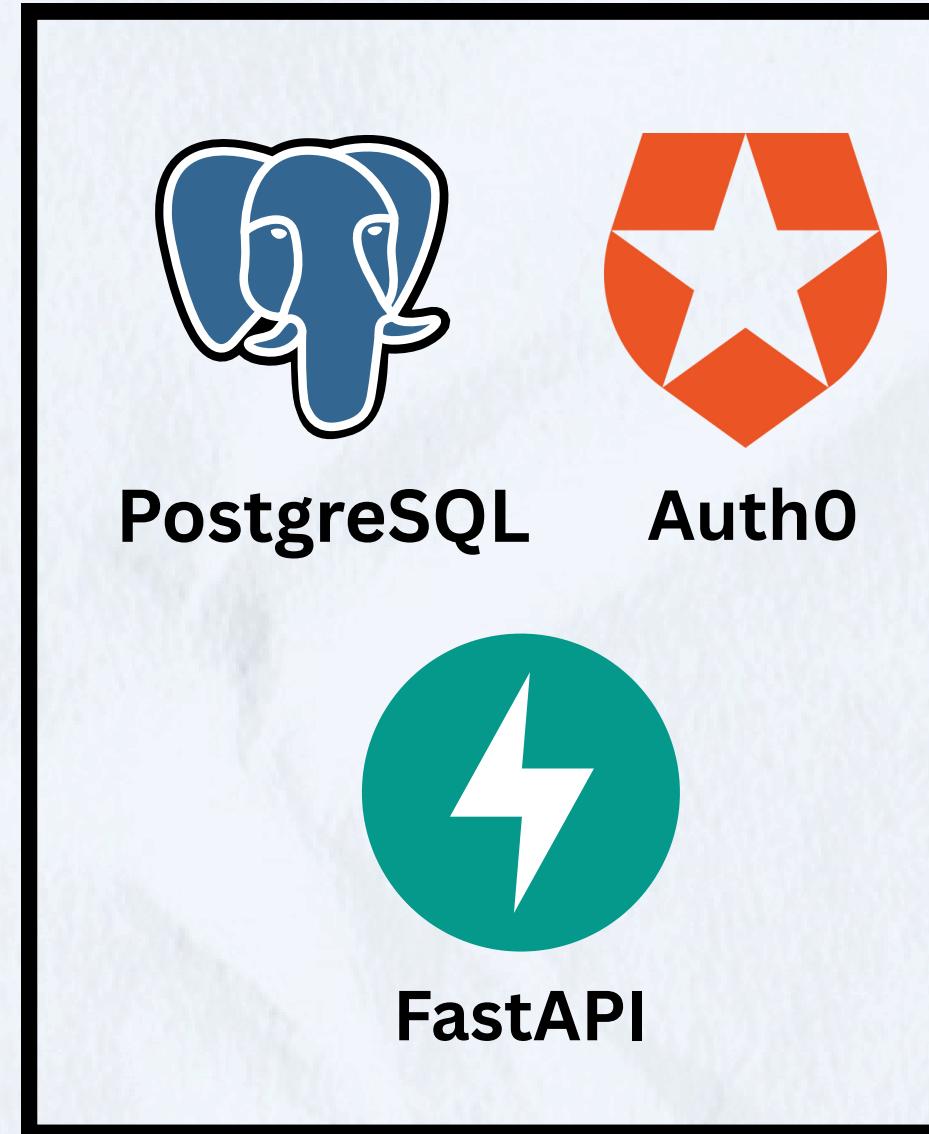
Chainlink



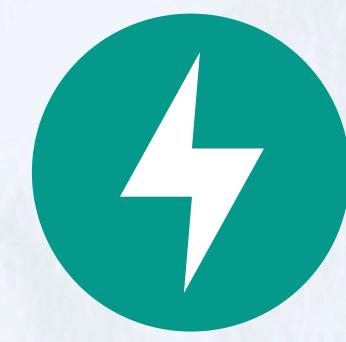
React



Tailwind



PostgreSQL    Auth0



FastAPI



XGBoost



scikit-learn

Blockchain

Frontend

Backend

ML

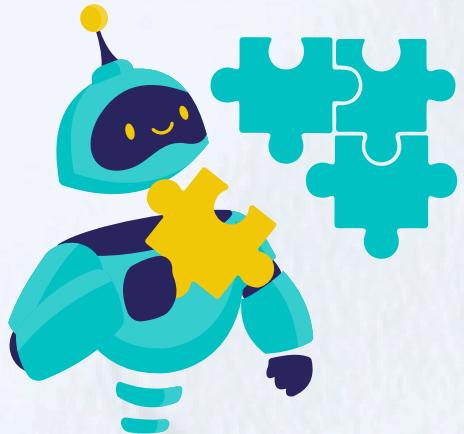


# Main Workflow

## Donors

- 1. Halal Income Declaration:** Donor submits personal income details.
- 2. Off-Chain Validation:** Chainlink verifies the income sources via CRAs, Islamic institution etc.
- 3. Zakat calculations:** Smart Contract calculates and logs zakat on the blockchain.



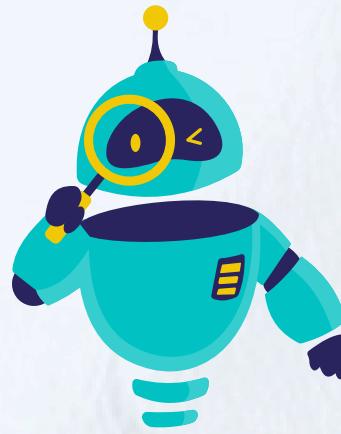


# Main Workflow



## Recipient

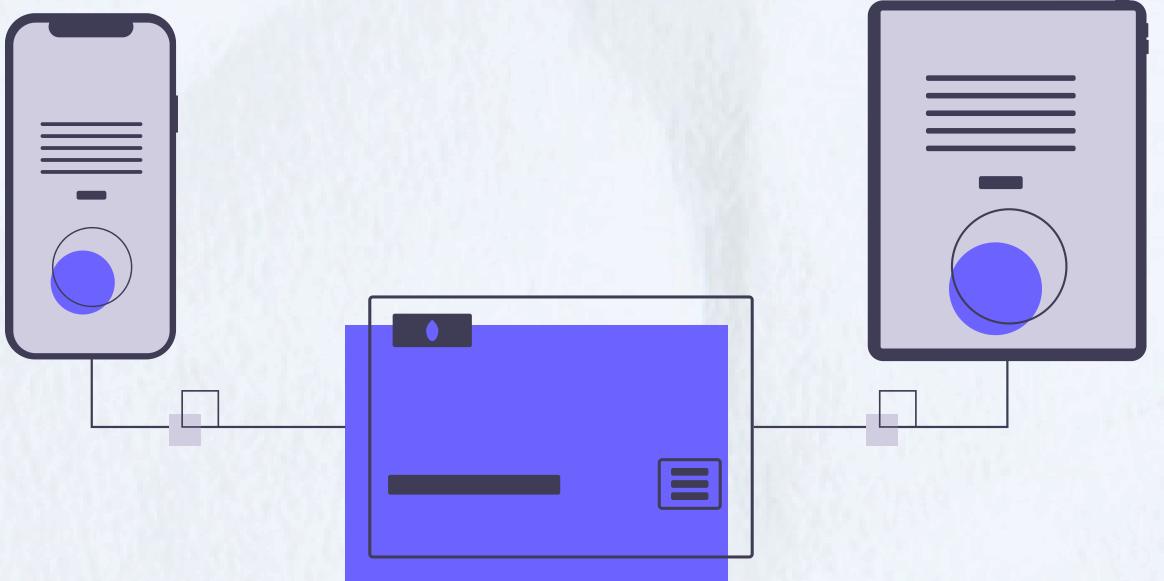
- 1. Asnaf Classification:** Recipient submit documents and are classified into one of 8 Asnaf categories through ML.
- 2. Halal Status Check:** Chainlink verifies financial background to ensure no haram activities.
- 3. Usage Restriction:** Zakat is disbursed to restricted wallet by Smart Contract for Shariah-compliant spending.



# Main Workflow

## Fund Distribution

- 1. AI-Scoring:** Machine learning calculates priority scores for recipients based on situation.
- 2. Automated Matching:** Donors are auto-matched to recipients through criterion such as preference .
- 3. Execution:** Once donor approves transaction, Smart Contract releases the funds and logs it.



# Business Model Canvas

## KEY PARTNERS

- **Local religious authorities**
  - Manage wakaf, zakat distribution, and religious charitable funds within each state
  - Majlis Agama Islam
- **Blockchain providers**
  - Provide decentralized infrastructure to run smart contracts
  - Polygon, Chainlink
- **Payment gateways**
  - donate using fiat (credit/debit cards) or crypto seamlessly
  - Visa, Mastercard, crypto wallets
- **NGOs and educational institutions**
  - Act as beneficiaries or project implementers for donations
- **Government and tax authorities**
  - gain legitimacy, avoid regulatory issues, and possibly offer tax relief for donors
- **Tech partners**
  - for smart contract and security audits
- **Recipient organizations**
  - Build emotional connection and donor trust

## KEY ACTIVITIES

- Project curation and verification
- Transaction management
- Compliance with religious and financial regulations
- Donation processing and distribution
- Recipient verification and screening
- Impact tracking and reporting

## KEY RESOURCES

- Mobile and Web App Infrastructure
- Blockchain Integration
  - Polygon, Chainlink
- Financial Gateway APIs
  - Visa, Mastercard, crypto
- Partnerships with certified Zakat and Wakaf bodies
- Development and support team

## VALUE PROPOSITIONS

- **Shariah-compliant fund management** for Zakat and Wakaf
- **Blockchain-based transparency** in fund tracking and distribution
- **Real-time impact tracking and reporting** for donors
- **NFT Certificates** for proof of contribution
- **Seamless donations and investment experience** via linked wallets and multiple payment methods
- **Beneficiary dashboard** for progress updates and proof submissions
- **Personalized user experience** with profile and investment tracking

## CUSTOMER RELATIONSHIPS

- Self-service platform
- Personalized donation recommendations
- Regular impact reports and updates
- Transparent tracking of fund usage
- Community engagement features
- Gamified donations or milestone rewards for encouragement

## CHANNELS

- App Store (iOS)
- Google Play Store (Android)
- Social Media & Email Newsletters
- Partnership with mosques and Islamic centers
- API integration with payment providers

## COST STRUCTURE

- App development and hosting costs
- Transaction and wallet integration fees
- Compliance and legal advisory costs
- Staff and operations
- Marketing and partnership outreach
- Blockchain network fees (gas fees)
- Security infrastructure

## REVENUE STREAMS

- **Partnership commissions** from payment providers
- **API licensing** for institutions
- Premium features
  - advanced tracking, early access to projects
- **Commissions** from verified third-party fundraising campaigns.
- **Data insights services**
  - anonymized for analytics to wakaf bodies, policy makers).

## CUSTOMER SEGMENTS

- **Muslim Donors**
  - Individuals who wish to fulfill Zakat obligations or invest in Wakaf initiatives
- **Beneficiaries:**
  - Recipients of zakat and wakaf funds (e.g., students, schools, the underprivileged)
- **Islamic Organizations:**
  - NGOs, mosques, wakaf institutions managing funds
- **Government Agencies**
  - Interested in transparent fund management and compliance
- **Investors/Philanthropists**
  - Looking for ethical and impactful investment opportunities



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# Business Model Canvas

## KEY PARTNERS

- Local religious authorities
  - Manage wakaf, zakat distribution, and religious charitable funds within each state
  - Majlis Agama Islam
- Blockchain platforms
  - Provide smart contract integration
  - Partner with existing blockchain networks
- Payment gateways
  - Offer seamless integration with popular payment methods
  - Create secure payment links
  - Verify transaction details
- NGOs and charities
  - Align with existing慈悲机构 initiatives
  - Identify potential beneficiaries
- Government agencies
  - Gain regulatory approvals and certifications
  - Align with national financial standards
- Technology partners
  - Integrate with existing software solutions
  - Ensure compatibility with various devices
- Recipient verification services
  - Build partnerships with organizations that verify recipient information

## KEY ACTIVITIES

- **Project** curation and verification
- **Transaction** management
- **Compliance** with religious and financial regulations
- **Donation** processing and distribution
- **Recipient** verification and screening
- **Impact** tracking and reporting

## COST STRUCTURE

- App development and hosting costs
- Transaction and wallet integration fees
- Compliance and legal advisory costs
- Staff and operations
- Marketing and partnership outreach
- Blockchain network fees (gas fees)
- Security infrastructure

## VALUE PROPOSITIONS

- Sharia-compliant fund management
- Blockchain-based transparent and distributed Wakaf
- Real-time reporting and audit trail
- NFT Certification for charitable contributions
- Seamless investment opportunities linked with verified wakaf payment
- Beneficiaries can track progress and submit feedback
- Personalized reports with profit and impact tracking

## CUSTOMER SEGMENTS

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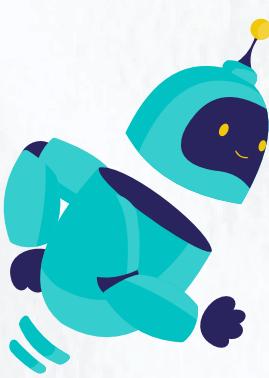
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- App development and hosting costs
- Transaction and wallet integration fees
- Compliance and legal advisory costs
- Staff and operations
- Marketing and partnership outreach
- Blockchain network fees (gas fees)
- Security infrastructure

# Competitive Analysis

Features	MyZakat	Tulus	Our App (MyBerkat)
Zakat Calculator	Yes	Yes	Yes (with smart balance tracking)
Impact Transparency	No	No	Yes (real-time blockchain based)
Zakat Distribution Tracker	No	No	Yes (AI-powered with timeline tracking)
Wakaf Contributions	No	Yes	Yes (Halal profit-sharing investments)
Donation Allocation	No	Yes (Selected by users)	Yes (Automated)
Transaction Logging	Yes (receipt based)	Yes	Yes (On-chain via Ethereum)
Donation History	No	Yes	Yes (Verifiable via smart contract)





# Thank You!

