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UMHackathon 2025



MuamalatGo

Unlocking Innovative Shariah-compliant Financial
Services



Problem Statement



Poor traceability of funds leading to transparency issue



Inefficient allocation and distribution of funds



Inadequate Zakat coverage for the undeserved community



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Our Solution

EASY-TO-USE
ALL IN ONE

MuamalatGo

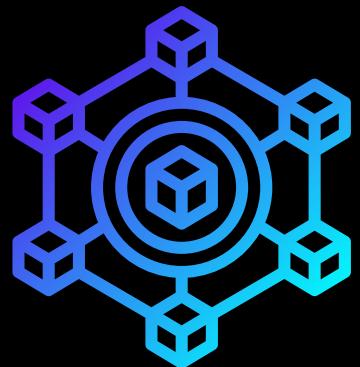
Say goodbye to sophisticated
donation/apply zakat process

Even Atuk know how to use!



Our Solution

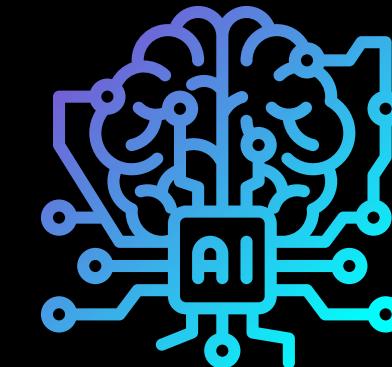
MuamalatGo



Blockchain



AI-Driven Fraud
Detection



AI-Driven Fund
Distribution

Market Audience



Primary Regulator for Zakat allocation and distribution in Selangor

- Ensuring Shariah compliance
- Operations authorization
- Reporting & auditing
- Data sharing & integration

Authorities defining regulatory and compliance environment for **MuamalatGo** services



Other Lembaga Zakat Negeri (LZNs)

- Potentially future targeted market
- About the same responsibilities as LZS



Pusat Pungutan Zakat Wilayah Persekutuan (PPZ-MAIWP)

- Targeted towards Federal Territories (KL, Putrajaya, Labuan)

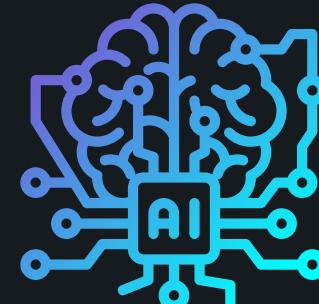
Business Model

We impose a small charge for each API call



Fraud Detection

0.50 cents / API call



AI-Driven Fund Distribution

0.30 cents / API call



Direct Infrastructure Cost

Software Development & Maintenance

Third-party Services

Operational Cost

This presentation was prepared for UMHackathon 2025
The references cited can be found [here](#)

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THANK YOU