

CAUSEKIND

Kindness Connected to Verified Causes

Phase-Wise Product Development Plan

MVP · Feature Roadmap · Technical Architecture · Go-to-Market

Prepared by: Office of the CIO
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1. Executive Summary

CauseKind is a unified social impact marketplace that connects four core stakeholders — Individual Donors, Individual Beneficiaries, NGOs/Trusts, and CSR Companies — through a verified, transparent, and trust-first ecosystem.

The platform addresses a critical gap in India's ₹34,908 Cr CSR and public donation market: no single platform today offers end-to-end integration of fund flow, beneficiary verification, real-time impact tracking, and compliance support across all four stakeholder segments.

Strategic Build Sequence

We begin where trust must be earned at the most granular level: the individual. Phase 1 launches with Individual Donors and Individual Beneficiaries — building the core trust infrastructure. Each subsequent phase layers a new participant type on the same foundation.

Phase	Focus Segment	Timeline	Strategic Goal
Phase 1	Individual Donor + Individual Beneficiary	0–6 months	Build trust infrastructure, verified fundraising
Phase 2	NGOs / Trusts	6–12 months	Structured cause listings, compliance tools
Phase 3	CSR Companies	12–20 months	Corporate fund deployment, MCA compliance
Phase 4	Platform Intelligence & Scale	20–30 months	AI matching, analytics, social commerce

Every phase is backward-compatible. No prior flow is disrupted when a new segment is added.

2. Problem Statement & Market Context

2.1 Core Problems Being Solved

● Trust Deficit

- Donors have zero visibility into fund utilisation post-donation
- Individual beneficiary fundraisers are widely suspected of fraud
- No independent verification mechanism exists for small individual cases
- Survey data shows fear of fake campaigns is the #1 barrier to online giving

● Fragmented Ecosystem

- Corporates, NGOs, individual donors, and beneficiaries all operate in separate silos
- No unified platform for discovery, connection, fund flow, and reporting
- CSR companies must manually find, vet, and monitor NGOs — time-intensive and risky
- 31 lakh+ registered NGOs — only a fraction discoverable by corporates

● Compliance Burden

- 30–40% of eligible companies underspend or misreport CSR due to lack of vetted partners
- High complexity: CSR-1, 80G, 12A, Section 135, FCRA, MCA filings
- NGOs often lose credibility due to missed renewals (12A, 80G expirations)
- No automated compliance reminder or filing support exists on current platforms

2.2 Market Size & Opportunity

Metric	Data	Insight
Total CSR Spend FY 2023-24	₹34,908 Cr	Growing ~12% YoY
Registered NGOs in India	31 Lakh+	Only fraction is discoverable
CSR-compliant companies	27,188	FY 2023-24, rising yearly
Individual online giving share	~25% of total	75% still offline — huge conversion potential

Avg. CSR project size	₹58.5 Lakhs	Strong platform fee opportunity
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3. Platform Architecture Overview

CauseKind is designed as a multi-sided marketplace. The core architecture is built once in Phase 1 and extended — not rebuilt — in each subsequent phase.

3.1 Four Stakeholder Model

 Individual Donor	 Individual Beneficiary
Individual Donor	Individual Beneficiary
Voluntary giving, ₹3–₹X	Medical, education, emergency
Seeks trust, transparency, 80G	Needs verified fundraising profile
Mobile-first, UPI-first	Case-based KYC + document check
Habit/streak-based engagement	Campaign lifecycle management

 NGO / Trust	 CSR Company
NGO / Trust	CSR Company
Registered charity / Section 8	Section 135 mandatory spender
Needs donor discovery + CSR access	Needs vetted NGO partners
12A, 80G, CSR-1 verified	CIN verification, MCA compliance
Freemium model — upsell premium	CSR-2 reporting, project dashboards

3.2 Core Technical Pillars

- Trust & Verification Engine — KYC, document validation, NGO Darpan cross-check, periodic re-verification (6–12 months)
- Escrow Fund Flow — Nodal account, milestone-based release, no direct donor-to-beneficiary transfer
- Trust Score System — Dynamic score per NGO/beneficiary based on documents, performance, updates, fraud flags
- Impact Tracking Layer — Real-time dashboards showing fund utilisation, project milestones, donor receipts
- Compliance Automation — Reminders for 12A, 80G, CSR-1 renewals; report generation for MCA CSR-2
- Red Flag / Fraud Detection — Unusual fund request spikes, unverified activity flagged for manual review

3.3 Fund Flow Architecture

Step	Actor	Detail
Step 1	Donor initiates payment	UPI / Card / Net Banking via payment gateway
Step 2	Payment Gateway	Razorpay / PayU — PCI-DSS compliant
Step 3	Nodal / Escrow Account	Platform holds funds; no direct pass-through
Step 4	Fee Deduction	Platform fee deducted transparently before release
Step 5	Verification Gate	Platform team verifies milestone / documents before releasing
Step 6	Fund Release	To NGO bank account OR directly to hospital/school/institution
Step 7	Receipt & 80G	Automated receipt + 80G cert (where eligible) to donor

Key Control: Funds NEVER flow directly donor → beneficiary. All disbursements are platform-controlled, logged, and auditable.

4. Phase 1 — MVP: Individual Donor + Individual Beneficiary

 **Timeline: Month 0 – 6 | Focus: Build the Trust Foundation**

4.1 Phase 1 Objective

Launch the simplest, most trustworthy version of CauseKind — an individual can create a verified fundraiser, and another individual can donate to it with full confidence. This phase establishes the core trust infrastructure that every future phase inherits.

4.2 MVP Feature Set — Individual Donor

ID	Feature	Description
M1	Donor Registration	Name, phone, email, city — OTP verification on sign-up
M2	KYC Verification	PAN / Aadhaar / DL / Passport — one document mandatory; name-match check
M3	Cause Discovery	Browse verified fundraisers by category: medical, education, emergency
M4	Donation Flow	UPI / card / net banking via payment gateway; micro-donations from ₹3
M5	Fund Transparency	Post-donation: see fund utilisation, % reached, updates from beneficiary
M6	Donation History	Dashboard showing all donations, amounts, dates, causes
M7	Receipts	Automated PDF receipt after every donation
M8	Social Sharing	Shareable digital badge/flyer after donation ("I supported a student")
M9	Anonymous Giving	Option to donate anonymously — name hidden from public view
M10	Donor Feedback	Rate and give feedback on a funded cause (post-campaign)

4.3 MVP Feature Set — Individual Beneficiary

ID	Feature	Description
B1	Beneficiary Registration	Name, age, phone, email, city — OTP verification
B2	KYC	PAN / Aadhaar (parent docs if minor) — document validity check
B3	Fundraiser Creation	Category: Medical / Education / Emergency. Amount needed, description, timeline
B4	Document Upload	Medical: hospital bills/reports. Education: fee structure/institution letter. Others: relevant proof
B5	Bank Account Verification	Account number, IFSC, cancelled cheque/passbook — mandatory before funds released
B6	Platform Review	Internal review: approve / reject / request more info. SLA: 48–72 hours
B7	Campaign Goes Live	Public fundraiser page with verified badge, donation progress, timer
B8	Campaign Dashboard	Track donations received, pending review, amount disbursed
B9	Update Posts	Beneficiary can post progress updates (after treatment, result, etc.) for donors
B10	Institution Direct Pay	Option to pay hospital/school directly — bypasses beneficiary account for trust

4.4 Phase 1 Admin / Platform Panel

- Case review queue — approve / reject / request more info with reason
- Document verification workflow — manual checks + system flag on document anomalies
- Fund release controls — trigger disbursements, view escrow balance
- Fraud flags — unusual campaign activity alerts for manual review
- Donor and beneficiary KYC status dashboard
- Basic analytics — total donations, active campaigns, disbursement tracker

4.5 Phase 1 Technical Stack (Recommended)

 Frontend & Mobile	 Backend & Data
Frontend (Web)	Backend API
React.js + TypeScript	Node.js (NestJS) / Python (FastAPI)
Mobile App	Database

React Native (iOS + Android)	PostgreSQL (primary) + Redis (cache)
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 Payments & KYC	 Infrastructure
Payment Gateway	Storage
Razorpay / PayU (escrow-enabled)	AWS S3 / GCP Storage (documents)
KYC / eKYC	Email / SMS
Digilocker API / NSDL PAN check	SendGrid + Twilio / MSG91

4.6 Phase 1 Onboarding Flow Summary

DONOR ONBOARDING

1. Basic registration — name, phone, email, city
2. OTP verification — phone + email
3. KYC document upload — PAN preferred (one required)
4. Name-match validation — system check against document
5. Payment method linking — UPI / card / net banking
6. Optional profile completion — donation preferences, cause categories
7. Dashboard access granted — browse and donate immediately

BENEFICIARY ONBOARDING

8. Basic registration — name, age, phone, email, city
9. OTP verification — phone + email
10. KYC document upload — PAN / Aadhaar (parent if minor)
11. Account created — access to beneficiary dashboard
12. Fund request initiation — category, amount, description
13. Detailed case submission — full explanation, timeline, supporting documents
14. Bank account verification — account number, IFSC, cancelled cheque
15. Optional: Institution validation — hospital / school / NGO confirms need
16. Platform internal review — 48–72 hr SLA; outcome: approve / reject / more info
17. Campaign published — verified badge, donation enabled, tracking begins

4.7 Phase 1 Revenue Streams

Stream	Structure	Notes
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Platform Fee	3–5% of donation amount	Transparent deduction shown to donor before payment
Voluntary Tip	Donor-optional (₹5–₹50)	Tip to support platform sustainability
No subscription in Phase 1	—	Keep friction minimal for adoption; revenue via transactions only

4.8 Phase 1 Success Metrics (Definition of Done)

- 50+ verified beneficiary campaigns live within first 90 days
- 500+ registered donors with completed KYC
- ₹10 Lakhs+ cumulative donations processed
- Avg. platform review SLA < 72 hours
- Zero fraud incidents in fund disbursement
- 4.0+ donor NPS / trust rating
- Mobile app rating: 4.0+ on both stores

5. Phase 2 — NGOs / Trusts Layer

 **Timeline: Month 6 – 12 | Focus: Structured Cause Ecosystem**

5.1 Phase 2 Objective

Onboard registered NGOs and trusts onto the Phase 1 trust infrastructure. Individual donors from Phase 1 can now discover and donate to vetted NGO-managed projects in addition to individual cases. NGOs get a digital home, trust score, and donor discovery engine.

5.2 NGO Onboarding Requirements

- Organisation name, type (Trust / Society / Section 8), registration number
- NGO Darpan ID (mandatory for credibility cross-check)
- Legal documents: Registration Certificate, PAN, 12A Certificate, 80G Certificate
- CSR eligibility: CSR-1 registration number (required for CSR funds in Phase 3)
- Bank account verification: account number, IFSC, cancelled cheque
- Areas of work: education, healthcare, environment, women empowerment, etc.
- Past projects and impact data (optional but increases trust score)

5.3 Phase 2 Feature Set — NGOs

ID	Feature	Description
N1	NGO Profile Page	Verified badge, trust score display, areas of work, location, contact
N2	Project Listings	Create fundraising projects with target amount, timeline, beneficiaries, documents
N3	Trust Score System	Dynamic score: 0–100 based on documents, past performance, update frequency, flags
N4	Donation Collection	Donors from Phase 1 can discover and donate to NGO projects directly
N5	Impact Dashboard	Real-time fund utilisation, milestone tracker, beneficiary count
N6	Impact Update Posts	NGO posts field updates, photos, stories — visible to all donors
N7	Compliance Reminders	Automated alerts: 12A / 80G renewal, CSR-1 updates, filing deadlines

N8	Basic Reporting	Downloadable impact and fund utilisation report (PDF)
N9	Donor Communication	Broadcast updates to all donors of a specific project
N10	Freemium Upsell	Premium plan: featured listing, advanced analytics, CSR proposal support

5.4 Phase 2 Revenue Additions

Stream	Structure	Notes
Platform Fee (continued)	3–5% on all NGO donations	Same as Phase 1
Premium NGO Subscription	₹5,000–₹15,000/year	Featured visibility, analytics, compliance support, CSR proposal tools
Impact Report Generation	Per-report or included in premium	Professional PDF report for donor/CSR visibility

5.5 Trust Score Algorithm (Design Spec)

Factor	Weight	Description
Document Completeness	30%	All required docs uploaded and valid
NGO Darpan Cross-verification	20%	Confirmed match on national registry
Update Frequency	15%	How regularly NGO posts project updates
Past Performance	20%	Fund utilisation ratio, beneficiary count, milestone completion
Donor Ratings	10%	Aggregate rating from individual donor feedback
Fraud Flag History	5%	Deducted if any red flags raised and confirmed

Trust Score is recalculated monthly. NGOs below threshold (e.g., score < 40) are flagged for re-verification. Score is publicly visible — it is CauseKind's core trust signal to donors.

6. Phase 3 — CSR Companies Layer

 **Timeline: Month 12 – 20 | Focus: Corporate Fund Deployment & Compliance**

6.1 Phase 3 Objective

Enable CSR-eligible companies (Section 135 mandated) to discover verified NGOs, deploy funds, track impact in real time, and generate MCA-compliant CSR-2 reports — all from a single platform dashboard.

6.2 CSR Company Onboarding

18. Company registration: name, CIN, registered email, CSR contact person
19. CIN verification via MCA database — active/inactive check
20. CSR eligibility self-declaration: net worth / turnover / profit thresholds
21. Document upload: Certificate of Incorporation, PAN, CSR policy, board resolution
22. Authorised person verification: phone + email OTP
23. Dashboard setup — access CSR project discovery, NGO matching, fund deployment

6.3 Phase 3 Feature Set — CSR Companies

ID	Feature	Description
C1	CSR Dashboard	Allocated budget, deployed amount, pipeline projects, compliance status
C2	NGO Discovery & Matching	Filter verified NGOs by sector, geography, SDG goal, budget, trust score
C3	CSR Project Listing	Browse or post-specific project requirements (sector + location + budget)
C4	Fund Deployment	Escrow-backed: milestone-based release to NGO accounts
C5	Real-time Impact Tracking	Live project progress: beneficiaries, milestones, fund utilisation
C6	CSR-2 Report Generation	Automated downloadable MCA-compliant annual CSR report
C7	Multi-project Management	Fund multiple NGOs / projects simultaneously; portfolio view

C8	Compliance Alerts	Upcoming spend deadlines, unspent fund notifications, filing reminders
C9	Employee Giving (optional)	Enable employee payroll giving — matches company CSR contributions
C10	Administration Cost Tracking	Platform tracks 5% admin cost cap (legal requirement)

6.4 CSR Legal Framework Integration

- Section 135, Companies Act 2013 — eligibility criteria enforced on onboarding
- Schedule VII compliance — platform only allows fund deployment to approved activity categories
- MCA Form CSR-1 — verified for all NGOs before they appear in CSR discovery
- CSR-2 automated filing support — generates MCA-ready report with transaction logs
- 80G & 12A validation — confirmed before NGO receives any CSR funds
- Administration cost cap — platform tracks and alerts if 5% admin limit is approached

6.5 Phase 3 Revenue Additions

Stream	Structure	Notes
CSR Service Fee	1–2% of CSR funds deployed	Project management, compliance reporting, monitoring
Platform Fee (existing)	3–5% on individual donations	Continues from Phase 1 & 2
CSR Report Generation	Per-report or annual subscription	Downloadable MCA-compliant CSR-2 report
Premium NGO Visibility	NGO subscription	Featured placement in CSR discovery results

7. Phase 4 — Platform Intelligence & Scale

 **Timeline: Month 20 – 30 | Focus: AI, Additional Revenue Models, Network Effects**

7.1 Phase 4 Objective

Having all four stakeholder segments active, Phase 4 focuses on deepening engagement, automating intelligence, and activating secondary revenue streams that emerge from the network of verified actors.

7.2 Advanced Platform Features

AI-Powered Smart Matching

- Match CSR companies to optimal NGOs using historical success data, SDG alignment, budget fit
- Match individual donors to causes based on giving history, interest profile, location
- Flag anomalous campaigns using ML models trained on document and fund request patterns

In-Kind Donation & Local Matching

- Donors list goods: wheelchairs, books, clothes, laptops
- Platform matches with nearby beneficiaries (within 10–30 km radius)
- Delivery options: self-deliver, beneficiary collect, or platform-arranged (minimal charge)
- Beyond-local: "Purchase for beneficiary" model (DonateKart-style), logistics partners

Social Commerce & Livelihood Support

- NGOs and beneficiaries list and sell handmade / sustainable products
- Direct buyer-to-maker connection; story-based selling increases willingness to pay
- Corporate gifting integrations — companies buy social-impact products for employees/clients
- Revenue share model with NGO/beneficiary producers

Education & Scholarship Model

- Students apply for financial support; verification via school/institution
- Funds disbursed directly to school fee account — zero misuse risk
- Long-term donor: sponsored student relationship (updates, milestones, outcomes)

Volunteer Engagement Model

- NGOs post volunteering opportunities (skills, location, event-based)
- Users apply; volunteer hours tracked and certified
- Certificate generation: useful for students (college applications, internships)
- Corporate employee volunteering — integrates with CSR dashboard as non-monetary CSR

7.3 Phase 4 Revenue Additions

Stream	Structure	Notes
Logistics Charges	Per in-kind delivery	Platform-arranged delivery fee
Social Commerce Commission	5–10% of product GMV	Commission on NGO/beneficiary product sales
Corporate Gifting Commission	3–5% of order value	B2B social commerce for corporate gifting
Volunteer Platform Fee	NGO subscription add-on	Access to volunteer management tools
Data & Analytics (Anon.)	B2B SaaS or research license	Sector-level giving trends, SDG alignment data

8. User Engagement & Growth Strategy

8.1 Habit Formation for Individual Donors

Strategy	Mechanic	Goal
Micro-Donation Model	Daily giving from ₹3, ₹5, ₹10	Lowest barrier to entry — makes giving a daily habit
Donation Streaks	X-day streak badges and rewards	Gamification drives retention and consistency
Social Sharing Badges	Digital flyers after donation	Organic social media amplification — free acquisition
Impact Notifications	Push alerts: "Your ₹50 helped buy textbooks"	Closes the loop — donor sees real impact of their giving
Referral Program	Invite friends → earn recognition	Network effect growth driver

8.2 Content & SEO Marketing

- Verified impact story reels — before/after, beneficiary video testimonials
- Influencer campaigns: ₹10 Giving Challenge, cause-specific fundraising drives
- SEO content: blogs on CSR, 80G, verified NGOs, scholarships, donation tax benefits
- Educational content for NGOs: compliance guides, report templates, CSR readiness
- WhatsApp-first distribution: shareable campaign links optimised for Indian mobile users

8.3 Growth Flywheel

More verified beneficiaries → more compelling campaigns → more individual donors → more donations → more NGO interest → better NGO listings → more CSR company discovery → more CSR funds → more beneficiaries served → more impact stories → more donors.

The flywheel begins with Phase 1: the quality and authenticity of individual beneficiary stories is the fuel that starts the engine.

9. Risk Register & Mitigation Plan

Risk	Level	Mitigation
Fraudulent beneficiary applications	HIGH	Two-step verification: KYC + document review + institution validation; 48-hr SLA review
Payment gateway failure or delay	MEDIUM	Integrate 2 gateways (Razorpay + PayU); auto-retry logic; donor notifications on delay
NGO non-compliance / expired 80G	HIGH	Automated compliance reminders; platform de-lists NGOs with expired certificates
Low donor trust at launch	HIGH	Phase 1 focus on quality over quantity; every campaign manually reviewed; visible verified badge
Regulatory change (CSR rules, FCRA)	MEDIUM	Compliance team monitors MCA, FCRA circulars; config-driven compliance rules (not hardcoded)
Escrow / fund flow legal risk	HIGH	Legal counsel on nodal account structure; RBI payment aggregator license compliance
Slow NGO onboarding	MEDIUM	Dedicated NGO success team; simplified onboarding flow; NGO partner program
Competition from incumbent platforms	MEDIUM	Differentiate on verification depth + individual beneficiary + CSR in one flow; trust score moat
Data breach / KYC document leak	HIGH	Encrypted storage, access logging, PII masking in logs, penetration testing before launch

10. Competitive Positioning

Platform	Focus	Gap / CauseKind Advantage
Ketto	Crowdfunding + limited CSR	✗ No unified CSR + individual donor + NGO + beneficiary flow
Give.do	Individual + CSR advisory	✗ Advisory-focused; limited self-serve individual beneficiary
Milaap	Crowdfunding (loan-based)	✗ Loan-first model; limited CSR compliance features
ImpactGuru	Medical crowdfunding	✗ Hyper-focused medical only; no CSR workflow
CSRBox	CSR intelligence / B2B	✗ Matching only; not a fund flow or transaction platform
CauseKind	End-to-end: Donor → Trust → Beneficiary	✓ All four segments + verification + fund flow + compliance + trust score in one platform

CauseKind's sustainable moat: the Trust Score + Verification layer. Any competitor can copy features. No competitor can instantly replicate a verified database of individual beneficiaries, scored NGOs, and compliant CSR workflows — built over years of manual verification and structured data.

11. Full Feature Master List by Phase

Phase 1 — Core MVP Features (Month 0–6)

Individual Donor

- Donor registration with OTP-verified phone & email
- KYC: PAN / Aadhaar / DL / Passport (one mandatory)
- Cause discovery: browse verified campaigns by category
- Donation flow: UPI, card, net banking — micro-donations from ₹3
- Fund utilisation visibility post-donation
- Donation history dashboard
- Automated PDF receipts
- Social sharing badges and digital certificates
- Anonymous donation option
- Donor feedback and rating (post-campaign)

Individual Beneficiary

- Beneficiary registration with OTP verification
- KYC: PAN / Aadhaar (parent docs for minors)
- Fundraiser creation: Medical / Education / Emergency
- Document upload: hospital reports, fee structures, proofs
- Bank account verification (mandatory before disbursement)
- Platform review queue: 48–72 hr SLA
- Verified campaign page with progress tracker
- Campaign dashboard with donation and disbursement tracking
- Beneficiary update posts for donors
- Direct institution payment option (hospital/school)

Platform Admin Panel

- Case review workflow: approve / reject / request info
- Manual KYC document verification
- Fund release control panel (escrow management)
- Fraud flag management dashboard
- Basic analytics: campaigns, donors, disbursements

Phase 2 Feature Additions (Month 6–12)

NGOs / Trusts

- NGO registration with legal document upload (12A, 80G, CSR-1, Darpan ID)
- NGO Darpan cross-verification
- Trust Score system (0–100, monthly recalculation)
- NGO profile page with verified badge and trust score
- Project listings with target, timeline, beneficiary count
- Impact dashboard: fund utilisation, milestones, updates
- Compliance reminders: 12A, 80G, CSR-1 renewals
- Freemium vs Premium plan toggle
- PDF impact report generation
- Donor broadcast messaging

Phase 3 Feature Additions (Month 12–20)

CSR Companies

- Company registration: CIN, MCA verification
- CSR eligibility check (Section 135 thresholds)
- CSR dashboard: budget, deployed, pipeline, compliance status
- NGO discovery: filter by sector, geography, SDG, budget, trust score
- Milestone-based fund deployment with escrow controls
- Real-time project impact tracking
- CSR-2 compliant report auto-generation
- Multi-project portfolio management
- Administration cost tracking (5% cap compliance)
- Schedule VII activity compliance enforcement

Phase 4 Feature Additions (Month 20–30)

Platform Intelligence & Additional Models

- AI-powered NGO-CSR matching engine
- ML-based fraud detection on campaigns
- In-kind donation marketplace with local matching (10–30 km)
- Beyond-local: purchase-for-beneficiary model

- Social commerce: NGO/beneficiary product listings
- Corporate gifting integration
- Education support / scholarship model with institution direct payment
- Volunteer marketplace: post, apply, track hours, certify
- Corporate employee volunteering module (CSR dashboard integration)
- Anonymous sector-level analytics product (B2B)

12. Revenue Model Summary

Revenue Stream	Structure	Phase Introduced	Nature
Platform Fee	3–5% of donation	Phase 1	Primary — scales with GMV
Voluntary Tip	Donor discretionary	Phase 1	Supplementary, high-margin
Premium NGO Plan	₹5K–15K/year	Phase 2	SaaS revenue — recurring
CSR Service Fee	1–2% of CSR deployed	Phase 3	High value, enterprise tier
CSR Report Generation	Per-report / annual	Phase 3	Compliance automation value
Logistics Charges	Per in-kind delivery	Phase 4	Operational, supplementary
Social Commerce Commission	5–10% GMV	Phase 4	Scales with product marketplace
Data Analytics (Anon.)	B2B license	Phase 4	High-margin, IP-protected

Key principle: Phase 1 revenue covers operational costs. Phase 2–3 revenue drives growth investment. Phase 4 revenue creates platform-level compounding. No revenue model requires compromising donor trust — fees are transparent and deducted before, not after, fund release.

13. Definition of Done — Per Phase

Phase 1 is Done When:

- Individual donor and beneficiary onboarding live on web + mobile
- KYC verification pipeline operational with < 72 hr case review SLA
- Escrow fund flow end-to-end tested and live (not simulated)
- 50+ live verified campaigns, 500+ KYC-cleared donors
- Platform fee collection and receipt generation automated
- Admin panel operational for case review, fund release, fraud flags
- Zero unhandled exceptions in payment + KYC + disbursement flows
- Security audit completed (no critical or high vulnerabilities)

Phase 2 is Done When:

- NGO onboarding with full document verification live
- NGO Darpan cross-check automated
- Trust Score engine calculating and publicly displayed
- Compliance reminder system sending automated alerts
- Freemium vs Premium plan functional with payment collection
- Impact dashboard live for NGOs and their donors

Phase 3 is Done When:

- CSR company onboarding with CIN/MCA verification live
- NGO discovery with sector/geography/budget filters functional
- Milestone-based fund deployment operational
- CSR-2 report auto-generation producing MCA-valid output
- At least 3 CSR companies actively deploying funds through platform

Phase 4 is Done When:

- AI matching engine returning measurable quality improvement over manual
- In-kind donation marketplace live with at least one logistics partner integrated
- Social commerce GMV positive within 60 days of launch
- Volunteer platform live with NGO-posted opportunities and user applications

14. Immediate Next Steps — Phase 1 Kickoff

Technical Foundations (Week 1–4)

- 24. Finalise technology stack and cloud infrastructure (AWS / GCP)
- 25. Set up monorepo structure: backend API, web frontend, mobile app
- 26. Integrate payment gateway (Razorpay escrow/nodal account — requires RBI compliance review)
- 27. Integrate KYC API: Digilocker / NSDL PAN check for document verification
- 28. Set up S3-equivalent secure document storage with encryption at rest
- 29. Design and implement core data models: User, Campaign, Donation, Disbursement, KYC

Product & Design (Week 1–6)

- 30. Complete UX wireframes: donor flow, beneficiary flow, admin panel
- 31. Design verified campaign card component (trust-first visual language)
- 32. Define admin workflow: case review, document check, approval states
- 33. Implement fraud flag system design (rules engine, alert triggers)

Legal & Compliance (Month 1–3)

- 34. Legal counsel: nodal account structure, payment aggregator compliance, escrow legality
- 35. Privacy policy, terms of service, KYC data handling policy drafted and reviewed
- 36. 80G receipt format approved by chartered accountant
- 37. Data localisation compliance check (Indian data residency requirements)

Operations (Month 2–3)

- 38. Hire / designate: 2 case reviewers, 1 document verification specialist
- 39. Define review SLA: 48-hour target for standard cases, 24-hour for urgent medical
- 40. Build internal admin dashboard for case management queue
- 41. Establish escalation path: fraud suspected → senior review → hold campaign

Ready to proceed to Phase 1 technical architecture design and sprint planning.

CauseKind

Kindness connected to verified causes

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