FRONTIER HACKATHON • PALM USD TRACK

Hisba / حسبة

Non-Freezable Zakat Infrastructure on Solana

Shariah Reviewed

Non-Freezable Assumption

AAOIFI-aligned Methodology

Built for Palm USD Utility Layer

Live: https://hisba-non-freezable-zakat-infrastru.vercel.app/

Repo: https://github.com/panagot/Hisba-Non-Freezable-Zakat-Infrastructure-on-Solana-Powered-by-Palm-USD-

01 • PROBLEM

Zakat is massive.

The rails are broken.

Donor pain

- Unclear recipient verification
- Opaque charity flow after payment
- No cryptographic proof of fulfillment

Recipient pain

- Slow cross-border settlement
- Intermediary and banking friction
- Potential freeze/censor risk in traditional rails

02 • WHY NOW

Palm USD unlocks a new design space

Property needed for Zakat rail	PUSD fit
Uninterruptible transfer assumption	Non-freezable contract narrative
Shariah reserve story	AED/SAR + Shariah-compliant framing
Global low-fee movement	Solana settlement integration
Auditability	On-chain receipts + public dashboard

Hisba is built specifically around Palm USD's positioning: compliance at edges, utility in the open layer.

03 • PRODUCT

What Hisba does

1) Calculate

Nisab + hawl aware Zakat computation (2.5% base rule), with clear methodology UX.

2) Distribute

Allocate to verified recipients across 8 asnaf categories with transaction preview.

3) Prove

Receipt records for auditability and personal proof-of-obligation fulfillment.

4) Verify

Transparency page with recipient-level and aggregate protocol visibility.

04 • UX WALKTHROUGH

End-to-end user flow

Calculate → Distribute → Receipt → Transparency

- Wallet connect (demo/devnet/mainnet modes)
- Dynamic recipient marketplace with asnaf mapping
- Pre-sign transaction preview
- Shareable receipt artifacts and dashboard history

Built on core Solana primitives

```
UI (Next.js)
  -> Wallet Adapter
  -> SPL token transfer builder
  -> ATA checks + instruction assembly
  -> Signed transaction
  -> Receipt record / dashboard state
```

- `@solana/web3.js` + `@solana/spl-token`
- Network switcher (mainnet/devnet/demo)
- PUSD mint integration path: `CZzgUB...HF3s`
- Transfer preview before signing

8 Asnaf categories encoded in product logic

الفقراء
The Poor

المساكين
The Needy

العاملين عليها
Administrators

المؤلفة قلوبهم
Reconciled Hearts

في الرقاب
Freedom of Captive

الغارمين
The Indebted

في سبيل الله
In the Path of God

ابن السبيل
Wayfarer

07 • PROOF & TRANSPARENCY

Accountability by default

For donors

- Clear obligation calculation
- Receipt records
- Trackable distribution history

For ecosystem

- Public activity feed
- Recipient-level visibility
- Transparent system behavior

08 • CURRENT STATUS

Shipped and live

Live on Vercel

Open-source repo

Working multi-page product

- Landing + calculator + recipient marketplace
- Dashboard + transparency + about/faq
- Wallet connect + transfer preview architecture
- Design polish aligned to Palm USD branding direction

Live demo URL shown in submission + Loom.

09 • CONSTRAINT (HONEST)

Early token circulation is the only blocker

What works now

- Integration logic, tx building, wallet signing flow
- Network mode switching and safety UX
- End-to-end product demonstration

What needs unlock

- Broader accessible PUSD liquidity/test allocation
- Issuer-approved testing route for proof tx screenshots

10 • ROADMAP

7 / 30 / 90 day execution plan

Window	Milestone
7 days	Issuer test allocation integration + live tx proof in Loom update
30 days	Pilot with 1-2 recipient organizations + verified wallet rails
90 days	Production recipient onboarding, reporting exports, institutional dashboard

11 • WHY THIS CAN WIN

Strong fit with Palm USD mission

- Directly expands PUSD utility layer on Solana
- Uses non-freezable + Shariah narrative in a mission-critical use case
- Solves a real, global problem with immediate emotional + social impact
- Already shipped and publicly deployable

> This is not "slides first". It's "product first", exactly aligned with track priorities.

12 • ASK

Partner with us to make this real at scale

Immediate asks

1. Small PUSD test allocation / sandbox route
2. Preferred integration guidance from treasury team
3. Intro to pilot-friendly recipient / NGO partners

Hisba is ready.

We're ready to ship with Palm USD.

Contact: [your email] • [your Telegram/X]