danamojo: Sustaining a Relational Platform

Abstract

This case study takes the reader through the journey of Dhaval Udani and danamojo, a social enterprise founded by Dhaval in 2016, that is looking to harness digital technology to expand the space of charitable giving between individuals and nonprofits in India. In so doing, it is also trying to strengthen its underlying idiom: that of trust, transparency and commitment. danamojo is representative of an emerging breed of organisations, and individuals behind them, that are trying to bring highly specialised expertise in a form relevant to civil society at large without affecting its core ethos.

The case is unusually detailed for a seven-year-old organisation. But in detailing the motivations of its founder, the digital platform that danamojo has built, the challenges of sustaining quality with thin resources, and the pressures of nurturing a culture centred on integrity, the case seeks to highlight that it takes much more than a sound idea, funds and expertise to sustain an enterprise that is relevant and delivers value day on day. In the case of danamojo, it is the likes of diligence and determination, integrity and intensity, creativity and commitment that have been the source of its real enterprise value.

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"Giving"

Dhaval Udani established danamojo in 2016 on the back of 20 years of work experience, 15 of them in the "social space," with a simple aim: to harness technology to ease giving to nonprofits at large. His experience with fusion of technology and finance began early. Soon after his graduation with a computer science degree, at the turn of the century, he worked as a software engineer for four years at a multinational bank and shortly after this, he did a stint at a marquee management consultancy. But behind these academic and professional accomplishments and the relentless drive for excellence lay the memories of an instructive childhood.

Spending vacations during school holidays with cousins at Rajkot (an important commercial centre in the Saurashtra region of Gujarat), his home town, he remembers the influence of his maternal aunt, who was partially deaf at birth and lost all her hearing by the time she was 18. Her schooling in Rajkot was in a school which catered to such individuals, unusual in India for the time, over 50 years ago. Dhaval's grandfather, a dentist, was not very well off when his aunt was going to school and was therefore grateful that his daughter had such an institution to attend where she was not disadvantaged compared to any other. Over the years, his dental practice grew and he became a highly respected individual throughout not just Rajkot but even the state of Gujarat. After retiring he spent a considerable amount of time on many development activities—one of his projects was the school where Dhaval's aunt studied. As Dhaval recalls,

> He gave a lot both in terms of time and money to this institution for it to become better and make the hearing-challenged feel on par with the rest of the community. Today my grandfather is no more. But his act inspired all his children. Even though my mother moved away from Rajkot nearly 40 years ago, she still gives a substantial part of her annual donations to this place where her sister studied and was built up by her father.
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> Recently, on a trip to Rajkot, I visited the school for the first time with my wife. I had heard a lot of stories while growing up but had never come here. My trip was brought to life by one of the older employees of the school who took us around the place and showed us what has been around for more than 50 years and what my grandfather brought to life for the more recent students. This brought back memories of my aunt who is no longer with us today. My wife who had no connection with my aunt was also quite touched by the experience and both of us made a contribution to the school. We now make these contributions annually. I am sure everyone has a story about their giving and this is mine. More often than not, experiences, situations and places that you grow up in play a large role in deciding where you give. (Udani, 2012)

The influence of his grandfather was joined with the memories of going around the neighbourhood collecting donations from families and neighbours for several causes like the national association for the blind, Child Rights and You (CRY) and other such organisations, and competing with friends to bring in the highest donations. At home, observing his mother doing a lot of giving and the fact that she continues to

give 10% of her income annually to social causes despite coming from a simple middle class family, firmly established in him a love of "giving" at an early stage in his life (Valueabled, 2014).

GiveIndia: tracing the circle of "influence"

He found an echo in the organisation GiveIndia, whose core was the belief that each individual could make a difference if given an opportunity to contribute. While a management consultant AT Kearney, he began to volunteer with GiveIndia[1] in 2006, finding about 10-15 hours each week despite his fast-paced, intense consulting career. He recalls:

> I started working in the nonprofit sector because I wanted to do something valuable outside my working life. GiveIndia contacted me and I began to work for them as a volunteer. You can call that serendipity. After two and a half years, I started working for them full-time because I enjoyed it more than my regular work and because I felt I could achieve more worthwhile things with GiveIndia (Udani, 2014).

GiveIndia was one of the earliest online donation marketplaces in India and with Dhaval's experience of digital technology and his step into the "social space," it was as if the role fit hand-in-glove for him. Dhaval iterates:

> GiveIndia was in an area I loved very much, online technology and thinking of giving as a duty. Even while volunteering I was heading their back office, operations, online giving and technology teams. So I was very well aware of the organisation and the people. Fantastic people and great role models to have. That's where I decided to jump head-on into the organisation. (Know the Social Sector, 2023)

This volunteering stint would prove to be pivotal for Dhaval: he went on to join GiveIndia full-time in 2008 and remained with it for six years, going all the way to becoming its CEO in 2011, helming it until 2014. Initially, he was much involved in improving processes and systems while overseeing the technology and online-giving teams. Thereafter, when he switched to a full-time role he became additionally responsible for developing its strategic roadmap. At GiveIndia, his conviction found a greater resonance: more important than just being in the social sector, Dhaval felt that it was the duty of each person to give, in any way they could. He shares:

> I feel that the broader aspect that each of us holds is to give. (This) itself is what I felt closest to. How you do it, where you do it and when you do it is a matter of choice for every individual to decide, but I think what is important is that you give. And you can give for whatever your beliefs are but to do so is most important. There is this concept of the circle of influence and the circle of control, you've got to do things that are within your control rather than try and look outside of it. (Valueabled, 2014)

This impetus had a direct bearing on his work with GiveIndia. During his CEO days, he initiated India's largest online fundraising event, called the India Giving Challenge, which encouraged NGOs to raise

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[1] GiveIndia enables individuals and institutions to donate funds to chosen causes, and delivers programmes towards poverty alleviation. It is a major online donations platform in India.

money from their supporters, as well as companies to raise money for NGOs through their employees and customers. Between 2009 and 2014, the Challenge raised over INR 25 crore (USD 3.2 million[2]) by participating Indian NGOs to support their interventions, along with a further INR 5 crore in matching donations (Udani, 2023).

Dhaval's other initiative at GiveIndia was to join other entities across India in the then fast-growing e-commerce sector, such as MakeMyTrip.com, PAYBACK, GroupOn and Snapdeal into the digital giving realm. These partnerships provided linkages to nearly 1,00,000 donors every year. He further established the First Givers Club, an indigenous high-net-worth individual engagement programme which draws in over 100 high-net-worth families, raising over INR 9 crore (approximately USD 1.1 million) in one financial year.

With Dhaval as the CEO, GiveIndia gained its popularity as being the "largest source of indigenously raised funds for NGOs." When he joined GiveIndia on a full-time basis it was raising around INR 7 crore annually from its core activities. Six years hence, it was channelling INR 42 crore by enabling over 1,50,000 donors each year to donate to 200+ organisations across 20 states (in India) listed on the platform—in a country where structured and regular online giving by individuals was relatively unknown until then (Udani, 2023).

GiveIndia was his litmus test: his drive for excellence was able to join hands with his deep-seated conviction to contribute to society at large and his engineering and managerial know-how. In a way, it had unfurled his entrepreneurial instinct. It was at this stage in his life when he thought to himself that he wanted to start a venture of his own. Dhaval had gained sufficient experience to sketch a digital giving canvas and having worked within an organisational framework he knew what it took to sustain an endeavour. It was while continuously churning the thought of how this digital canvas could be extended that the idea for danamojo arose.

Cementing the personal shift

Dhaval knew that there were a large number of nonprofits and an equal, if not more, number of potential donors that continued to remain outside the fold of giving. Those with money were not aware where to invest and nonprofits on the other hand were unable to attract right-minded donors aligned to their cause. Often, individual giving in India happened through word-of-mouth suggestions on which nonprofits to give to.

However, if a donor was looking to more formally understand the different organisations, causes and avenues to give to, there was little in the way of help apart from a web search, often not the most reliable source. Looking through several annual reports or doing independent analysis was not in scope for most individual donors. Besides, many nonprofits were not technically agile in India which often led to bottlenecks while attracting funds. Donors were also wary about where their money was being invested and what really happened to their money. Though they knew what the organisations did, they were not fully aware of exactly how their money was being utilised.

Dhaval's stint at GiveIndia apprised him of an emerging interest in retail donors wanting to contribute to nonprofits but hampered by a lack of adequate intermediation. For Dhaval, this clearly was a visible gap that spurred him towards a more evolved platform.

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[2] The average 2022 INR: USD rate of 78.60 has been used as the indicative exchange rate.

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Timing the trend

According to Sattva's "Everyday Giving in India report" (2019), total individual giving (also known as "retail philanthropy") in India stood at INR 34,242 crore (USD five billion[3]), of which 90% was informal.[4] The 10% formal individual giving was largely split between giving to nonprofit organisations as well as for disaster relief. Of this formal component of giving to organisations in the social sector, the report found that giving through online channels (crowdfunding platforms, websites, payment gateways) was growing annually at 30% for online giving, outpacing the 25% growth in offline giving. In addition, according to a Charities Aid Foundation (CAF) report (2021), the most popular method of donation in India in 2020 was cash with 53% donors giving in this way. However, in 2020, in the midst of the COVID-19 pandemic, donations through digital wallets rose sharply to 44%, as against 28% in 2019 and 20% in 2018, a trend that has sustained past the pandemic, with the report noting that 72% of public surveyed for the report said that they avoided the use of cash during the pandemic wherever possible, and over 80% believing that it was more hygienic to use digital payment methods over cash.

This discernible shift in focus of giving to smaller-ticket sized grants by individual citizens, or retail philanthropy was underpinned by a larger structural trifecta: economic growth, domestic regulation on corporate social responsibility (CSR) and global interest in India's development which had long been transforming the role of domestic philanthropic giving. The rapid expansion of the economy over three decades of economic growth, with a concurrent increase in domestic wealth fundamentally expanded the potential of philanthropic giving by drawing in a large growing urban middle-class. Second, the Companies Act, 2013, regulated CSR spends and mandated higher corporate spending towards specific sectors. Third, global interest in India's social and economic development was high—reflected in the flows levels of foreign funds—and it had become the largest recipient of international philanthropic flows, while external financing from foreign direct investment (FDI) and personal remittances had increased as a percentage of GDP (OECD, 2019).

For Dhaval, this wide expanse of a growing charitable giving space validated his own decision to start danamojo and continued to fuel his entrepreneurial instinct. It required work on multiple fronts: there was a need to not only streamline the process by which donations were made and accepted in India, but to go beyond and offer better user experiences to both the donors and the recipient organisations on the platform.

Roping in the retail

After leaving GiveIndia and when the idea of danamojo was being sketched, Dhaval met many organisations as he wanted to understand how to help, inspire, engage, retain and increase their fundraising capacities. He had understood that individual donors ("retail" donors) were key to many organisation's successes, in terms of fundraising and in turn the ability to meet their social impact objectives. But what he found was that most organisations seeking to raise retail contributions found it difficult to get a payment gateway: essential for sourcing retail contributions given financial digitalisation and changing demographics. He lays out:

> When I started danamojo about 6 years ago, the goal was to get more and more Indians to give. And if we have to get more people to give, we have to

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[3] According to the exchange rate used in Sattva's report.

[4] Mostly cash in amounts that cannot be traced back to individual donors and sources. Informal giving was predominantly made up of community and religious giving.

make it super-convenient for them. And one of the challenges I found with NGOs, who were very happy to receive money from individuals, was that it wasn't very convenient. So, you either had to send a cheque to the NGO or you had to make a bank transfer: quite cumbersome activities. The reason was that none of them were able to get a payment gateway very easily. If you were a large organisation, you could get one easily, but if you were a mid-or-small-sized organisation, there were a lot of restrictions in terms of getting payment gateways.[5] And even once you got one, it required a certain amount of technical ability to actually put that down and implement it on your side in a user-friendly manner.

We have to remember that today's donors are also customers on websites like MakeMyTrip, Flipkart or Amazon, and they expect a certain level of excellence in terms of the user experience. Unfortunately that is not something that non-tech-savvy NGOs could come up with. So that's where we thought that we wanted to provide access to this very important utility of a payment gateway to NGos and at the same time make giving and the entire experience so easy for a donor that it becomes a habit and they would like to keep donating. (Sreeja V., 2022)

While Dhaval by now had a fair view of all the pieces in the puzzle and the design for the platform was forming itself in his mind, he needed some hard evidence to be sure that it wasn't just anecdotal or a result of his own beliefs about giving. A market survey soon followed to validate his thoughts. In addition to personally meeting with practitioners from more than 100 nonprofits as well as those working in other "intermediary"[6] organisations, a survey was conducted with over 600 nonprofit respondents.

Its results were striking, as Dhaval highlights: "We found that while 80% of [the surveyed] NGOs had a website, 70% did not have a payment gateway, largely because of technological challenges or an inability to [get access] to one" (Zone Startups India, 2018). With several thousand NGOs in the country, the implication of danamojo's market research was clear, as was the need for its offering in the Indian social sector.

The primary research helped him not only validate the need for the kind of platform he was visualising but also helped refine its specifics. Upon conclusion of the surveys, a business model started to take shape to determine the viability of the plan and to understand the scale of investments required, break-even period and the kind of technology that would need to be deployed: for it was clear that the platform would have to be a quality business proposition to serve and survive in the "social space." All these threads together gave a definite direction to danamojo: to provide civil society organisations with the same level of technological access as available for the private sector. danamojo was set up as a platform to assist them in collecting donations online while automating several processes for the donor.

Building a payments solution for the social sector served another key consideration that had informed danamojo's coming into being: the trust deficit that afflicted the sector due to the lack of availability of information in an easily understandable manner. Civil society organisations of all types had to often expend considerable resources and efforts to prove their good intentions to governments and donors. While there was trust within the space, it often did not translate into broader societal trust in the sector as

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[5] Smaller organisations were often considered "higher risk" and would have to pay higher premiums for the use of payment gateways.

[6] A person or an organisation that helps two people or groups to reach an agreement, by being a means of communication between them.

a whole. Lack of trust impeded the flow of much-needed funding. Thus, for Dhaval and danamojo, the platform was not just a tool to mobilise funding: it had to do so in a manner that led to a shift in the way the broader society engaged with nonprofits in general.

With the idea for danamojo taking shape, Dhaval was certain that the trust and reliability that donors were looking for could be met, while the phenomenal growth in adoption of digital technology by the "retail" market meant that digital technology emerged as a critical enabler to build that intermediation. With the decision to go his own way, Dhaval was aware that the reason for him stepping into the social space was more than just a mere career shift. It meant much more than that to him, and, as he says, the time was right:

> I think you just have to make the jump, when you feel the time is right. At the end of the day you have got to find what is the most important thing for you, you have got to figure out what it is that makes you happy and just do that, everything else is secondary. As long as you like doing what you are doing everything works out. (Valueabled, 2014)

Making the jump: danamojo is born

With his mind made up, in 2016, Dhaval formally registered danamojo as a for-profit, Business to Business (B2B) SaaS[7] platform, to bring together donors and organisations and extend the flows of giving throughout the civil society or voluntary community. He continues, laying out what danamojo would aim to provide the organisations in the sector:

> It is the first payments platform specifically designed for NGOs. We've created a payments solutions platform which integrates in less than 30 seconds onto an NGO's website. Donors give in less than two minutes and get an automated 80G [certificate] at the end of it. We provide an end-to-end flow which requires no technology knowledge and we also do the integration, which is a big challenge for NGOs. (Zone Startups India, 2018)

In addition, danamojo's payment platform offered user-friendly dashboards with multi-lingual and multi-currency displays, and could be used even where another payment gateway was already integrated. Even in cases where the organisation did not have a website, danamojo was able to provide a microsite to collect donations online or act as a backup to the main website of the NGO when it went down or was brought down for maintenance.

Recently, danamojo has also introduced a tool to auto-generate the "Form 10BD"[8] that every organisation needs to upload to the Income Tax portal as part of reporting requirements. On the

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[7] B2B: Business-to-business. SaaS: Software as a service.

[8] The Government had no effective mechanism to trace claims of deduction of 80G made by the taxpayer (donor) if true and correct. In order to bring transparency to the system, a Notification on 26th March 2021 prescribing a Form 10BD to be filed by specified institutions providing specific details of the donations made by the donors was introduced. After filing a statement of donations in Form 10BD, the institution has to download the Form 10BE certificate of donation and provide the same to the donors. The implementation of these forms took effect from FY 2021-22.

business-to-customer side (dealing directly with individuals rather than with other NGOs), it has recently launched two features—the Giving Marketplace and the Giving Calculator. With over 1,000 organisations onboarded to its platform today (2022), the Marketplace was designed as a social trust-based solution, to allow donors to donate to organisations of their choice. Individuals could select to give to any of danamojo's active, verified nonprofits with filters to help them choose a cause they felt strongly about or a location they preferred, or find organisations that have "social trust." The Giving Calculator helped individuals calculate their tax deductions and set charity targets for the year or month based on their income level and tax brackets in just a few minutes.

Creating a platform that spoke to fulfilling the basic yet critical needs of a wide variety of set-ups in civil society was the first step. But for Dhaval, it was a given that danamojo had to seek its sustenance from this space and this space alone for building, maintaining and servicing a technology-led intermediation solution that had running costs. Further, the platform built a linkage between the nonprofit and its contributors, a linkage which could turn into a relationship if there was continuous exchange of value. According to Dhaval:

> I think when we started off, our goal was to get a lot of NGOs on board, initially, and we did that. In fact, we offered the platform for free for the first six to nine months. But we quickly realised that this is not the right model, both in terms of the kinds of NGOs we got, and our own revenue flows. And so we moved into a more subscription-oriented model, which slowed down our growth but made it a lot more feasible, viable, plus, we got better quality NGOs when word started travelling. So now, we've onboarded more than around 1,000 NGOs. So far, our goal really has been to get more and more NGOs and I think that is something which we will always continue with. But we are also taking more definitive steps towards saying how we can now work towards getting more out of these NGOs: helping them raise more funds through coaching, through mentoring, through training. What are the things we can do to help these organisations raise more funds from individual donors? That is one angle of it. And the second angle is, what is it that we can do towards helping them raise more funds overall?

These possible streams of income eventually had to be earned on the merit of the platform and its adoption. Price therefore was, and is, an all-important factor in this equation and has been (and will remain) a process of discovery. Today, danamojo has a two-tiered fee structure. There is an annual subscription fee that ranges from INR 2,999 to INR 19,999 depending on the choice of plans and platforms. danamojo charges a transaction fee on every donation, which starts at 2.9% for domestic donations (Outlook, 2022). (Exhibit 1). The platform also has the option of allowing donors to cover danamojo's transaction charges by paying an amount over and above the donation amount, so that it doesn't get passed on to the NGO at the other end. This amount (as a %) is fixed by the organisation.

Sustaining a "relational" platform

With its aim to help other organisations streamline their fundraising processes and engage better with their donors, danamojo chose to prioritise convenience and efficiency as important design principles. The other decision danamojo took early on was to keep scale front and centre. Having overseen the growth of a large platform at GiveIndia and the unmet need in the "space," it was natural and logical for Dhaval. Thus, it was important, according to him, to build it into everything they did—the product, the people and the processes. Dhaval emphasises the importance of the "scalability" of danamojo as an overall setup:

We want to build a platform that will eventually have 10,000 NGOs. While this may seem very large given that the biggest platforms in India today will be barely 200 NGOs, it's yet only 1% of the NGO ecosystem. So while we have a long way to go, we also will yet be very small in the larger scheme of things. (CAP India, 2016)

Beyond this, building trust with donors and quality of experience were important parts of danamojo's philosophy. This desire and ability to go much beyond a payment gateway was encapsulated in what Dhaval calls the "five Cs" of danamojo, starting with *Choice*: the platform allows donors to donate to, and NGOs to set up specific campaigns around programmes they are running. It allows donors to donate to these specific programmes, to help build trust and so that donors know exactly where their money is going.

Secondly, the platform is 100% fundraising *Compliant*. This, according to him, ensures that all donors will get donation receipts and keeps their NGOs "on the right side of the law with respect to compliance." The third "C" is *Convenience*. Donors can donate using a variety of options including all commonly used retail payment options, along with newly popular modes such as QR code payments. Fourth is, he says, that the platform is *Cost-effective:* thank you notes are sent immediately to ensure that donors know that their donation is acknowledged, and over time become better engaged as a result of it. The fifth he says is *Communication*, as danamojo provides organisations a way to communicate with their donors by using an email marketing platform which is completely integrated with the main payments platform and allows donor information to be updated on a real-time basis. danamojo can also run engagement campaigns for donors on behalf of the recipient organisations (Sreeja V., 2022).

Dhaval summarises the effects of its adherence to these design principles, saying:

> Through these mechanisms, we are helping to build trust in the minds of the donor for the NGO. We are building transparency with them through the knowledge of where their money is going, and ensuring they also get a tax benefit by providing all this information with the donors and the NGO. As a result of that, over a period of time, we find that donors and NGOs get more comfortable with our platform and try to reach out to more and more new donors as a result. Through that process, we find that they raise more money because they are now confident that they have a good platform, they can manage their donors, they can communicate with them and engage with them

> One of the NGOs that joined us back in 2016 was raising Rs. 1.5 lakh per month or Rs. 18 lakh annually through the payment gateway it had at that time. Last year this organisation raised Rs. 1.1 crore, a six-fold increase in six years. This was because they got confidence to go out and do active fundraising on the back of our platform as they could rely on it. Their donors got confidence to use our platform as they knew it would function correctly every time. (Sreeja V., 2022; Udani, 2023).

Leaving GiveIndia and setting-up danamojo was, for Dhaval, not simply launching a technology-enabled venture: the platform had to have a purpose. This sense of purpose perhaps emerged from a sense that digital technology was not just a means to transact but more fundamentally could become a medium to strengthen the vernacular of relationships. Costs, convenience and efficiency mattered, but it depended on what ends these attributes were put to use: for danamojo the end and the essence lay in securing trust.

Gaining traction

This convergence of principles in a finished platform did strike a chord. Within two years into its launch in 2018, 600 NGOs had taken up Danamjo's payments platform. The young enterprise was seeing monthly donation volumes of between INR 20-25 lakh. Given its commission and set-up fee model, this was translating into a revenue of INR 3 lakh per month, growing 15-20% month on month. Crucially, it was breaking even, perhaps an early glimpse of the platform's potential (Zone Startups India, 2018).

Today (2022) with 1,000+ nonprofits onboarded to its platform, the early goal it had set itself of 10,000 yet seems a far cry. But at 1,000, danamojo has also reached an inflection point: a point at which it is no longer a thought on the table but a viable proposition looking to shoulder its way to growth. And if danamojo needed validation, COVID-19 provided the right "testing environment." According to Dhaval:

> Online donations grew significantly during the pandemic. We noticed a growth of 3-5x regular volumes during the two waves of the pandemic. This growth happened for two reasons: First, NGOs started asking donors for donations. They almost never used to do that but finally overcame their shyness to reach out to them and ask them. Secondly, donors moved towards online payment modes due to social distancing/lockdown related issues and discovered the ease and benefit of making donations online. We certainly see these trends continuing as both NGOs and donors have seen a benefit in them (Outlook, 2022).

Indeed, its offering and the speed with which it grew over its first few years did not escape the attention of the wider civil society ecosystem. Major funders of "social enterprises" were starting to sit up and take notice of the young upstart making waves. danamojo, in its first round of funding, was one of the first organisations in its space to receive funding from institutional investors. INR 3.05 crore was raised from well-known philanthropists like Rohini Nilekani, and a group of other investors which included Pravin Gandhi, General Partner of Seedfund Venture Fund, and Vasanthi Anand, as well as investment and support from incubators like Social Alpha (Medhi, 2021). Those giving understood the possibilities that danamojo was tapping into. Rohini Nilekani, widely known in the space for a strategic approach to philanthropy, grasped the importance of what an organisation like danamojo was bringing to nonprofits (Medhi, 2021):

> India needs many intermediary organisations, in both the nonprofit and for profit spaces, beyond donors and their receiving partners, to truly influence aggregated impact at scale. There are many capacities that fall between the capabilities of donor and partner organisations that more specialised entities can build. We believe danamojo is one such entity—a platform for simplified individual giving—that fills the need of the hour…We hope the patient capital invested will enable several organisations to build their communities of support, networks, impact and organisational capacities, enabled by danamojo.

Manoj Kumar, Founder and CEO of Social Alpha, speaking of danamojo's launch, sharply summarised the crux of its offering: "Technology can improve philanthropy by making a noble gesture effective, collaborative, transparent and democratic."

While growth drove action, considerations of organisational sustainability tempered the tone. Dhaval was conscious that an organisation like danamojo could not be built purely on external investor or funder support alone; the platform had to sustain on its own terms at some point.

A challenge, different from a typical technology start-up, was that he was operating in the civil society space. Playing a tightrope act, he had to balance costs, the willingness of the donors to pay on the one hand and for organisations to subscribe to the platform on the other. This presented both a point of differentiation but also stress for the organisation. How would this drive to grow influence his own leadership style, the young danamojo's culture, and the motivation and retention of a dedicated talent pool? Indeed, there were a whole lot of challenges to overcome. Much rested on the kind of platform danamojo was shaping up into, and how the organisation within which it was all housed would itself grow alongside.

Integrity, impact and income: a social enterprise

By the time danamojo came into its own by around 2018, this notion of integrating social aims with profit-making had already acquired much currency. Social enterprises were an important vehicle to carry this concept, ranging from the field of international development to impact investing, and even public policy, especially since the Great Recession of 2007-09. But social enterprise is also a term widely used yet loosely applied to a variety of contexts and organisations, making it difficult to engage in a proper dialogue as it continues to suffer from a lack of definition and an understanding of how it is actually put into practice.

In India, enterprise as an idea was not new to civil society: many nonprofits, movements and networks were a result of the "entrepreneurial" spirit of their respective co-founders and energies of their co-participants and supporters. But what certainly was new in the past three decades was the emergence and dominance of a market-paradigm, or a market-led view of development. This presented civil society with a wholly new dilemma: while the challenges of old had not vanished (and indeed some more were added), they now had to be confronted in a very different polity.

While this placed a demand on existing pockets of civil society to respond and adapt, it also created space for new entrants whose formative years were spent growing up in this changed polity. But to be relevant, these new entrants had to start from a keener awareness of civil society's history and their own role within it. Dhaval spells out that:

> NGOs are founded by extremely driven and passionate people. They come from different backgrounds, not always with great exposure to technology or good connectivity. More than anything, budgets and time are major constraints for them so hiring specialists or external vendors is not an option. We need to offer more specialised solutions keeping all their constraints in mind, so the social sector can grow and fuel the development of the country. Some of our NGOs are based in remote locations like the Tribal Health Initiative that has its centre in the middle of forest in Sittilingi valley and they actually had to trek out 20 km from the forest to get any internet connection on their cell phones till a few years ago. (Outlook, 2022)

Amongst these new entrants were those such as danamojo, efforts which acquired the form of social enterprise. And what distinguished such social enterprises was not so much what they did but rather their cultural make-up: make-ups which would enable them to balance the contradictions. Dhaval categorically emphasises that the culture which is valued the most in danamojo is centred on integrity and ethics:

> If we don't have integrity and ethics, especially working in this sector, we have a problem. This sector already suffers, unfortunately, and I would say incorrectly, from a lot of distrust or mistrust within the sector and we have to be like Caesar's wife and be above suspicion and be on a higher level for people to trust us. And it all starts with the organisation and the people that are working in the organisation serving the sector. I think that in everything that we do, whether it is with our customers, whether it is with our employees, whether it is with employees interacting with each other, for them to do their work, we hold integrity and ethics to be of the highest value. I often tell my people that making a mistake is not a problem but making a mistake and not owning up to it is a problem, because that can lead to a cascade of issues coming up later. I think it also brings a certain rigour to our work. It ensures that we are productive, that we are efficient, that we can keep our costs down and thus bring costs down for our clients as well, which is very, very important.

> The second thing I will talk about is empathy and compassion. The people that we are working with are the guys who are working on the ground with communities. They have empathy and compassion and we need to have the same to understand their situation. Many times we have cases wherein my team will say, "people are not responding, NGOs are not responding," and I say, "Yes, because they're on the field!" Despite COVID having happened, they are on the field and they are in areas which don't have great connectivity and they are in times where they cannot talk to you so let us respect that, let us get back to them in time, let's be a little bit more empathetic towards that requirement.

> The last thing I will say is efficiency and effectiveness. I think in all of this, while we are being all of this, it does not mean that we will compromise on our productivity, it does not mean that we compromise on our outcomes or on our impact. All of these, in terms of productivity, outcome and impact are very, very key towards driving the goal and driving the mission of the organisation (Know the Social Sector, 2023).

As Dhaval would discover, it was easier to secure trust through technology, but not so easy to secure committed persons to build an organisation able to carry this out. This process of building a social enterprise culture was iterative, full of trial and error, and exhausting. Yet if and when some kind of cultural foundation did take root, it was also highly satisfying.

Seeking commitment

danamojo being at the crossroads of a for-profit organisation serving the nonprofit sector found that specially dedicated talent for the job or the right profile for jobs was few and far apart. This was

primarily because the organisation needed people with operational and management expertise to also fit into the ethos of the social sector. In fact, people who could be a blend of being enthusiastic in their approach to the "business development" side of the job and yet empathetic to the people they served would be an ideal fit for a job at danamojo. As Dhaval explains:

> We kind of straddle two spaces. The work we are doing is socially oriented. But the skill set we require is more "corporate-ish." And, that kind of makes it difficult for us, in some sense to get people because people who are expecting to be in the social space want to completely be in the social space, want to be at the grassroots, (working directly with) the beneficiary or be in areas which are very closely linked to it in a more direct impact fashion, even if it's research in a more direct research kind of fashion. And people who want to be in the corporate space, don't necessarily want to look at the social space. So they look at other social spaces, not in the skill set. So that's where it gets difficult for us. But I am hopeful that there are a lot of people who are in the corporate space and want to do something in the social space. So we need to figure out how to catch this bunch of people who are in the corporate space, but want to work in the social space. I think that's really the right kind of person for us that we would want. We are yet to figure out how to find such people.

At the same time, as it looks to develop its own sense of identity and its culture, danamojo often hires even though it does not have an opening: prioritising the value of those it comes across who, as Dhaval says, "are the right fit and who we would like to have in the organisation." Given that finding the right kind of talent to work in danamojo is challenging, building a stable team is a difficult task. Dhaval adds on the minutiae of hiring people at danamojo:

> Our positions are all generic positions and are usually junior or mid-level. So, they are not hard skill set positions, they're all soft skill set positions. Mainly there are sales positions and operations positions, basically something that anybody with the right aptitude and attitude can do; these are the kinds of positions we largely hire for.

> And as a result, it's a very low bar, if I might say, that a candidate needs to fulfil. So because of that every candidate becomes a potential candidate. So, we need to have some filter, which is where we use our assessments, to have a filter to determine whether a candidate goes through that or not. And once they go, we do about three rounds of that. We also do that to judge the seriousness of candidates. Candidates who will go through an assessment process will tend to be more serious and will land up for an interview.

danamojo requires its talent to come with a high degree of motivation and a certain skill set to be able to cope with the scope of work. One of the consequences of this expectation meant that the organisation might end up as a small talent pool, with people of generic professional skills that can work in the dynamic, growing set-up with low cost.

Chaitali was the operations manager and was one of the very first mid-level employees to join danamojo. She is perhaps an archetypical fit because she herself had a taste of the entrepreneurial bug before coming to danamojo. Indeed, at danamojo, while currently designated as the operations manager,

she has been through many roles in the organisation. Fresh out of her MBA, she began her career with ICICI bank as a credit underwriter to write proposals for the bank's SME vertical loans. A major exposure to civil society came with a decision to quit banking and join the well-known organisation SEWA, founded by Ela Bhatt, working with it for two years directly under the tutelage of its Vice President; the role in particular allowed her to travel all over India visiting project sites. Further experiences with organisations working on skill development preceded her role at danamojo, a role finalised one week before the announcement of the lockdown.

Chaitali, who has, right from her entry, multi-tasked and worn almost all the hats at danamojo, testifies to the fact that while the terrain makes it difficult to attract talent, there are individuals who may be able "to straddle the two spaces." Regarding the talent pool at danamojo, she highlights:

> Communication is a must and English and Hindi both are required because we have NGOs from all over India. Then we have three rounds of tests. There is an assessment test, an Excel test and an English writing [test], or you can say, a relevance test as to how much effort you are willing to put in to answer a question. And once all that is done and the person clears the test rounds, the person is forwarded for the interview. And at the time of the interview, my major objective is to find out why the person is joining this organisation. What is motivating him or her to join, not directly in the social space, but a space which is not directly related to beneficiaries? Because usually, candidates have a vision: "I will work with the beneficiaries, I will have a direct connect or be in touch with the beneficiaries," which would make them feel that they have accomplished something. That is not the case here at danamojo. We are not doing this sort of [field-based] work. So, I also always try to understand their perspectives on this.

> I also check the flexibility of the person a lot because we are a start-up and we are evolving. On any given day you could be asked to get involved in a new or different activity. So, you should be ready to adapt to and be flexible. Personally, I wouldn't hire a rigid person or those with attitudes that don't match. I just skip those people because they are not a good fit for a small organisation like ours, where a very small number of people are working and it's close-knit and connected.

Laying out the hectic flux that onboarding and developing talent is for a small social enterprise trying to keep pace with continuous product improvements and growth, Dhaval says:

> Across the board, what we're looking for is a lot of energy, a lot of enthusiasm, the right attitude towards work, a certain dedication. In terms of some skill sets I think attention to detail is very very critical in our work since we do due diligence, we do checking of documents. Also, an ability to grasp things quickly is important because as a platform we really grew over the last five-six years and we need people to be able to absorb whatever we are doing a lot quicker than it was earlier.

> In terms of management, if I have to say, our focus is really on growth and self-learning, (and) we do not like to monitor people. Having said that, I'm sure we do monitor them a lot. Not because we want to, but because either somebody is not doing a job right or, or we feel that they're not being

productive. So typically, what tends to happen in our organisation is that the first month or a couple of months are quite stressful for candidates (as) we give them a lot of work, we put them through a lot of new things. There are a lot of new things to be learned as you go into any organisation. And when it's operations, it's very, very specific to the organisation that you are in. So as a result of that, it takes a while for people to learn. And I would say that good people continue, the ones who can't cope with it tend to drop off in the first three months.

The constant churn

But while recruitment and initiation can be difficult, Dhaval also mentions that there is a clear career path for talent at danamojo. Joining at an operations level one can work in the internal and backend profile in the organisation, and over time they become operations executives where they work on the "customer-oriented" front-end with partner NGOs, helping to onboard and support them. From there on, there are opportunities, albeit fewer at its present size, within managerial and senior managerial positions involving oversight of its sales and operations.

Dhaval, to his credit, candidly confesses that even after people are able to find their footing, there are challenges related to pay, and the attrition remains high, something of continued concern. With a tinge of exhaustion, looking back at the hectic post-COVID period, he explains:

> So we've currently had a significant attrition thing, and that has all been pay-related. Completely pay-related. I think we didn't recognise it earlier. And we realised a little later than what we should have, why people may not have been happy because of the pay. We've had people who've left for personal reasons, or who have left without having a job in hand and people who've given two months' notice. They've told us, "I'm going to leave, but I'll be there till you find somebody." So they've been very nice about it as well. They've given a lot more notice than they needed to give. It's been a sense that, "I'm not getting paid enough, I should get paid more. But I don't know what else to do. I don't know where else to go."

Interestingly, danamojo has a greater tilt of women in its workforce. According to Dhaval it might have something to do with the difference in how women relate to pay as compared to men:

> But the pay thing is a lot more than in the past and always has been a lot more with men. It has not been as much with women. So men in general have been unhappy. Women have not been unhappy at all. As a result, we've traditionally been an organisation that always had more women rather than men.

Dhaval shares the toll this loss of people takes on the organisation. But despite this, danamojo has also discovered that it does offer a space for growth:

> [People leaving] obviously affects us a lot because they've all been around for more than one and a half years, some of them for more than two years.

So history is important in any organisation and not having that history today definitely affects us.

But one thing they've all said in common is the fact that there's been tremendous learning growth, opportunity, change in roles, trying to do different things, getting the flexibility, and getting the opportunity to do what they wanted to do. And they've got that opportunity because of the situation we are in. People have grabbed and asked for opportunities and have gotten it.

It's also been a lot more difficult in the last two years to find what people are good at because earlier we used to work sitting next to each other. Now we work-from-home and so are unable to observe our colleagues at work and know what they are good at or even what they struggle with especially if they are not articulate themselves.

We know that they're doing X, and they can be good at X, but we don't know what else they can be good at, unless we have deep conversations with them. So we keep asking them, what else do you want to do? What else can you do? But everyone feels that, "Oh, we're already doing a lot." And there's that sense of pressure, which is there for whatever reason. So people are not (at times keen), they may not come up and do it. But when they do and we think it meets our requirements as well, we've encouraged them to do that. So, I think learning and growth have been key reasons why people have stayed, they've got this opportunity to try out different things.

Chaitali adds:

I think also, what further motivates people is basically that it is a very small team. It's like, *"hum hi toh hai, chaar hi log toh hai, karna toh hai hi. Toh kar lenge, ho jaega."* (It's only us, it's just the four of us, we have to do it, so we will do it, and it will get done.) We have this kind of attitude. We have seen that when people develop the sense that "It's not just about danamojo, it's about all of us," then they work with so much dedication. So, we always look for people who can really connect like that.

The dual whiplash—of a restricted pool of rightly motivated talent and limitations on ability to pay—evidently results in continued strain and stress. To stabilise the creative set-up, for that is what, at its heart, danamojo is in this phase of its journey, Dhaval recognized that he needed support to navigate this journey and to find an urgent and systematic solution to this.

Stabilising the creative cauldron

Dhaval, looking to stabilise a practice with the right group of people who could balance the dynamism required from a tech start-up, with the sensitivity required for work in civil society, reached out to Viji and Asha who had started "Peoplescapes" as life coaches, and whom he knew from his GiveIndia days. Recalling the early conversations Viji says:

Dhaval had reached out to me because I was working as a consultant for GiveIndia where Dhaval was CEO, and I was coaching a couple of his people there as well as coaching a team because as we see, these days, the social sector is not what it was 15-20 years ago, it's a lot more structured. There are people with very sound solid backgrounds who want to make a difference and want to be a part of an organisation that helps them progress in the social sector.

Viji continues:

He reached out to me over a year ago, I think in November 2020. He basically talked about wanting HR support for danamojo, both at the strategy level and the operational level, and wanting to really kind of upskill people, work on organisation development and help him. He said that I could start by coaching him while he ran [danamojo].

danamojo in its day-to-day operations mirrors an intensely creative pursuit. Remarking on the dynamics that underlie it, Viji explains how Asha and herself assist Dhaval in finding the right people to take forward and nurture this creative spirit:

What we help them with is really working on the job descriptions of the candidate, given the size of the organisation, and knowing Dhaval as well, looking at what would be required in the candidate in terms of personality and offerings, because we also need to ensure that there's a match between the candidate and Dhaval. Dhaval calls the shots, he's kind of involved in day-to-day operations. Even the smallest of things, he does get involved, because there is no real second line there.

I think Dhaval is an extremely intelligent gentleman. So, he expects people to be at that level, you know, and having said that, the kind of people who he is getting are very nice people, but it might initially take them time to connect to what Dhaval is saying. He will explain something and then he expects the results to happen immediately. That is a process that takes a bit of time: to settle in and to understand what he wants, and learn whatever those organisational processes are.

We also ensure that there is more clarity in the roles. Sometimes it can be a very broad brush, because Dhaval just has an idea in his mind but it may not be put down very clearly on paper. And today, candidates are looking for clarity. If we say that your job is dependent on reaching out to X number of NGOs in a day or whatever it might be, we need to put it down like that: that you need to reach out to X number of NGOs, you need to do X number of calls, this is what is expected, so that there are no ambiguities later on when they actually come on board. So, therefore, we pair Dhaval's vision up with the detail, and we also look at what is the kind of personality that could really fit in. Like I said, knowing that the CEO is involved in the work on an almost everyday basis means that even if there was a second line between Dhaval and a junior person, there is still that regular exposure to somebody like him. He can ask anybody anything at any time. He's making an effort to really reach out and meet with people and really understand them. So, it's

very important that we kind of factor in the personality match. That is where we really help them with the JDs and so on. And Asha then gets into the goal-setting with them because that is a very important factor.

Asha provides a window into the work being undertaken "behind the scenes" to closely listen to and pick up the pulse of danamojo's pool of talent, taking feedback on what works and what doesn't, as the growing organisation tries to shape a culture and build deeper relationships with its people:

> I have done a couple of different things with danamojo. One has been a little bit of coaching with [its talent] on topics like goal setting: how to set your goals, in a robust, objective manner using proper techniques. I've also been working with them and connecting with them, through perhaps public open house meetings, one-to-one conversations, so I've been able to build that rapport to understand their feelings about the organisation: where are they happy? What aspects are they happy in? What aspects do they think needs to be changed to make it an even better environment for them to work there? So I've had very good conversations with them and the staff has been really quite nice. It's a good set of people.

Viji too stresses that in an intense work environment personnel management requires a level of diligence which often the product demands:

> Asha has been also instrumental in working on the induction plan for [new talent]. Also, in having very, very good exit interviews to get the required feedback and see what it is that we could do with that feedback going forward. Also, Asha has been involved in facilitating their engagement initiatives, so that as they grow into a larger group of people, actually creating the kind of engagement, the fun, the camaraderie, the communication. So those and also in between, whenever there have been issues or there have been messages that need to go to certain individuals, and there needs to be a dialogue, Asha would get into the picture and actually have those conversations, because she's already built a rapport with each of them. And it was also easier for them to actually relate to us because we are external, we are not part of the organisation. So, they were able to open up and create a very good rapport with us.

The example of danamojo, which values integrity and wants creativity but is located in a space which is slow and cannot meet the market when it comes to pay, serves to bring a dose of realism to the romance of social entrepreneurship. Finding the right temperature at which to maintain the creative fire means it is the founder who remains front and centre and always in the thick of action.

Dhaval is reflective and measured with regards to a particularly important takeaway from his experience of establishing a for-profit tech start-up in the social sector, one which has perhaps come to temper his own creative and productive personality. Patience, he observes, is indispensable:

> The social sector, by and large, moves very slowly, when I say moves, I don't mean in terms of getting responses or answering, but just in terms of growth trajectory, it's not going to be a rocket ship like a typical start-up. If

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you're in the social space, it is going to go slow, it's going to be slow organic growth, and some guys are not okay with that. Also, for corporate people who don't have a background in, or haven't reflected on and are not thinking of the social space, it's a challenge to even hire them. Because as soon as you say nonprofit, it's like: "this is a beast or an animal I don't understand. I don't even want to talk about it." That becomes a problem. In our case, the skills that are required are completely "corporate-ish," yes, but you have to learn about the social space, like in our case you will need to learn about fundraising and learn how NGOs work a little bit, but I am willing to spend the effort and the time and give them the space if they are willing to put that effort in as well.

For Dhaval it is a job that will certainly yield satisfaction over time, although the path to that satisfaction may remain strenuous and stressful. But to sustain this journey, perhaps what he and any entrepreneur would most treasure is collegiality, camaraderie and partnership within the organisation: a shoulder to support him as well as to enable him. In other words, it is a genuine second line that perhaps serves as its first true milestone and asset for a social enterprise, much more perhaps than the incessant rush for scale.

Sharing the baton

Despite danamojo's "tryst with talent," Dhaval discovered Chaitali who worked closely with him to bring danamojo to the stage it is in today. Chaitali is an archetypal right fit for the organisation and has stayed the course for a long time despite the journey being rough at times. In a small set-up such as danamojo, to find people to handle managerial roles like Chaitali is difficult but for danamojo to have nurtured her goes in Dhaval's favour. She offers a window into her role:

> I joined danamojo as an Operations Manager for its front-end operations, where I was handling (and heading) a team of four to five members: the operations associates and the customer success associates. Together we helped NGOs get onboarded to our platform, the documentation and providing ongoing support once they start using the platform. Essentially, we were in charge of ensuring that using our platform was a seamless experience for them. This was the role I was playing initially. And gradually, I was assigned to do the annual renewal cycle at danamojo. We charge every NGO on a yearly basis through a subscription fee model. So, every year we have a lot of NGOs whose subscriptions become due for renewal. I was made in charge of that annual cycle. And that was the first time that danamojo was able to achieve 77% of their retention from the total count. So that was a landmark achievement for me. I also look after hiring, for example, for the Operation Associate and the Senior Customer Success positions. I take the first round of the interview, and then if suitable, I'll forward them to Dhaval for the final round. For any interns that I hire, my interview will be the final. I also manage people activities within the organisation. I take care of birthdays and anniversaries when they are approaching and organise events or send something to the person. So, yeah, it's a mix of different operational plans and activities.

With Chaitali perhaps being the individual having worked the longest with Dhaval, would she not think about the possibility of career development and trajectory? Where could she move from now? While some lateral movement has happened with diverse work opportunities, is there a structured career trajectory at danamojo? While Chaitali is comfortable in the role/s she plays at danamojo she makes clear that while she has little idea of the future, it is the possibilities of doing new things, shouldering more or different responsibilities that really keeps her glued:

> I don't know how I will move forward here. I currently don't have much idea about it because I think that whatever activities we are doing I know that I will be responsible for the majority of the activities that are crucial to the organisation as of now. And I do not have an exact blueprint about the company's future and what the company is planning to achieve in the next year. So I can't comment on how my role will be but definitely my interest is in taking up new things I can try my hand at. For example, sales, or how we are pitching to NGOs and how we can collaborate with other partners and other people to eventually grow as an organisation and then expand the business.

Continuing apace

But danamojo's talent pool's growing desire for possibilities, as the company itself grows, also has enough to feed it. Currently danamojo has verticals in communication, sales and operations, while the technical side is outsourced. It's thrust for bettering its platform continues apace: it has several plans to bring mainstream technological solutions closer to nonprofits. The first being to build out a more complete Donation Management System, a CRM for NGOs, a first in India. danamojo also plans to build a Donor Support tool over WhatsApp that NGOs can use to communicate with their donors. It is also looking to partner with other organisations and provide tax benefits to donors from multiple countries by tying up with partners across the world. It also intends to build a Social Trust-based "Giving Marketplace" to allow donors to give to organisations that they find have "social trust." Besides this, there are plans to develop an integrated crowdfunding platform that NGOs can use on their own website (as **Exhibit 2** details, danamojo is planning to add a number of smaller features to further ensure that the platform can handle the smallest of details of fundraising). At the same time, danamojo aims to continue to improve the convenience and efficiency of its platform.

Six years after joining GiveIndia full-time, Dhaval had been through a high-octane journey. In 2023, as he looks back at a further stretch of seven years since danamojo was registered, the same heady atmosphere and the high-octane blend of intense anticipation and fervour is still very much palpable: the desire is now to stay focused on creating a scalable platform and a sustainable model within the social sector.
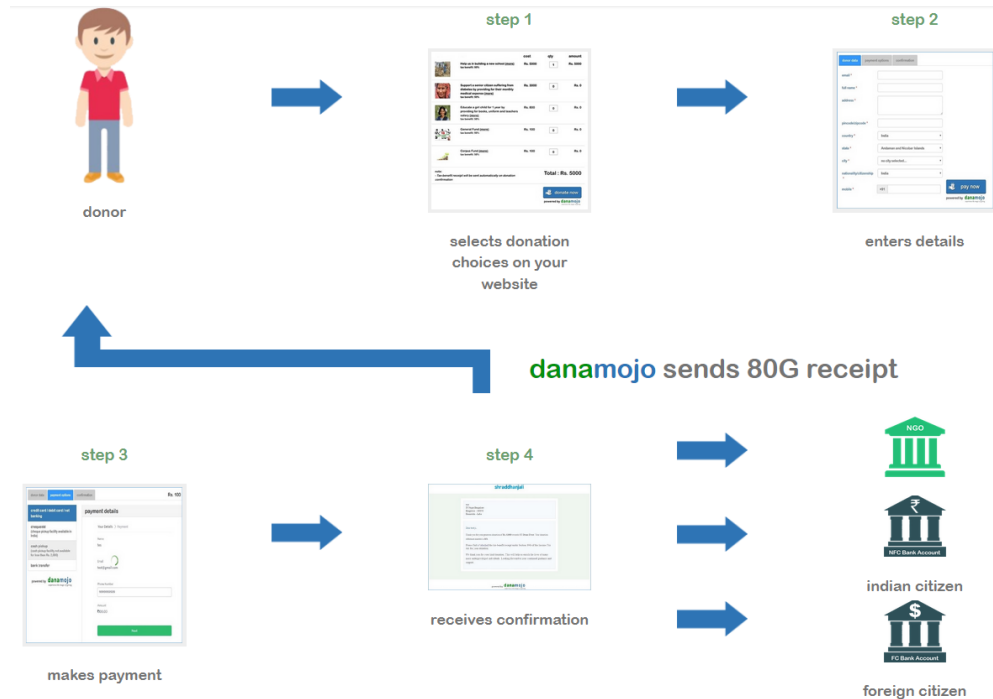
In these seven years, danamojo has evolved as a reliable platform and has carved a position for itself in the market. It is on its way to drafting a bespoke way for nonprofits to interact with people around the country. For Dhaval personally, the challenges of a fledgling set-up were of a different order and character than those at GiveIndia.

A story of any "entrepreneurial" exertion, in its formative years, is often the story of those who stir its cauldron of creativity till it settles down and it is inescapable that Dhaval will cast a strong light on the story of danamojo. But with an emerging second line, an organisational ability to self-reflect and own-up, acknowledging clearly the contradictions inherent to its own constitution, and importantly, the candour, especially of the founder of what works and what continues to confound, these and some more reflect the reality of a real social enterprise.

Indeed, there is a technology, a platform and a business model but danamojo's is hardly the story of bringing "a concept to a market" with the founder on the constant treadmill of moving from one round of fundraising to another. What comes through the candour is a sense of being bothered at something, a commitment to address that bother, and importantly the patience to wear it out. Seven years and 1,000 NGOs may not seem a lot but neither is it trivial. Or, for that matter, one Chaitali might not fit the management text on "team building" but then, for a context such as danamojo's, perhaps it is the management texts that may need revision. The story of danamojo is a window into what it means to live the meaning of enterprise through and through—grind, strain, exhaustion, frustration, frugality, hard work, ethics and little in way of glamour and glory, at least in the early days—all to fulfil that which it is committed to. In this, danamojo is not apart from any other honest and right-minded civil society set-up. Perhaps, this more than anything else, is what Dhaval will most look back upon once time catches up: how he very much became an integral part of what he once entered as a "corporate outsider."

Exhibits

Exhibit 1: Visualisation of danamojo's payments process

Fig. 1a: danamojo's payment gateway visualisation: for NGOs

Source: danamojo, 2023

Fig. 1b: danamojo's payment gateway visualisation: for donors

| | step 1 | | step 2 |

donor | selects donation choices on your website | enters details

danamojo sends 80G receipt

step 3 | step 4 | NGO

makes payment | receives confirmation | indian citizen

foreign citizen

Source: danamojo, 2023

Exhibit 2: Danamojo's offering

		MOST POPULAR	
	STANDARD	**ADVANTAGE**	**PREMIUM**
One-time Donations Platform			
annual subscription fees ASF) (incl. GST valid for 12 months	Rs. 2,999 per month	Rs. 4,999 per month	Rs. 8,999 per month
transaction charge (+ 18% GST on transaction charge)	domestic: 7.9% international: 9.9%	domestic: 4.9% international: 5.9%	domestic: 2.9% international: 4.9%
payout frequency (International transactions will be paid after 21 days)	Weekly	Weekly	Weekly
general & corpus fund	YES	YES	YES
custom donation choices	0	Unlimited	Unlimited
dashboard logins	1	2	2
Recurring Donations Platform			
annual subscription fees ASF) (incl. GST valid for 12 months)	Rs. 4,999	Rs. 9,999	Rs. 19,999
transaction charge (+ 18% GST on transaction charge)	domestic: 9.9% international: 11.9%	domestic: 6.9% international: 7.9%	domestic: 4.9% international: 6.9%

Anonymous Donations Platform			
annual subscription fees ASF) (incl. GST valid for 12 months)	Rs. 1,999	Rs. 2,999	Rs. 4,999
transaction charge (+ 18% GST on transaction charge)	domestic: 7.9%	domestic: 4.9%	domestic: 2.9%

Source: danamojo, 2022

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