Shareathon

Platform Briefing

How the platform works, how money moves, and how we differ from other fundraising platforms.

Prepared for	Prospective gift-card / payout / risk partners
Prepared by	Shareathon (Hog Wild Fundraising LLC)
Product URL	https://shareathon.com
Status	Pre-launch, waitlist-gated. No live public campaigns.
Document version	1.0

1. Why this document exists

Shareathon is evaluating gift-card and payout rails after being declined by Tremendous during their risk review. We believe the decline reflected a misread of our model — specifically the sharer thank-you component, which can *look* like a referral-commission structure on the surface but is not one operationally, legally, or mathematically.

This briefing is written so any reviewer — human underwriter or AI agent — can read it end-to-end and understand:

- What Shareathon is and who uses it.
- The four campaign shapes we offer and the exact money split for each.
- Who is allowed to share, how sharing actually happens, and who gets paid.
- How money moves from donor → organization → sharer, and the controls around it.
- How we differ from other fundraising platforms on the market.
- Volume, KYC, fraud, and refund posture — the parts a payout partner actually needs.

Every number and rule in this document is the current production behavior in our codebase.

2. Executive summary

Shareathon is a K–12, faith-community, club, and small-nonprofit fundraising platform. Organizations (a PTO, a school, a church, a booster club, a nonprofit) run a time-boxed campaign. Their community — parents, family, friends, alumni, members — share the campaign link one-to-one with people they already know. Donations come in through Stripe. Money is split at charge time and settled to the right places.

One-line differentiator: Shareathon is the only fundraising platform we know of where a single organization can earn **more than 100%** of what it raises directly, by inviting *other* organizations onto the platform and earning 20% of what those referred organizations raise. This is an **organization-to-organization** referral, initiated by the admin (PTO leader, principal, pastor, coach), not by parents or students.

- **Legal entity:** Hog Wild Fundraising LLC, operating as Shareathon.
- **Primary audience:** PTO/PTA leaders, school administrators, pastors, booster clubs, small nonprofits.
- **Current status:** Pre-launch mode is on site-wide. `/signup` is restricted to super-admins. A public waitlist is collecting interest. No live campaigns are transacting.

3. How the platform works, end-to-end

1. Organization onboards. An admin creates an account, sets up the organization, completes Stripe Connect (Express) KYC.

2. Campaign is created. Admin picks one of four campaign shapes (see §4), sets a goal and end date, uploads a video and description.

3. Link is shared. Admin, members, parents, alumni share the campaign link. Every share is attributed to the person who shared it via a per-user link parameter.

4. Donation arrives. Donor pays through Stripe. At charge time the amount is split by `splitDonation(...)` in `src/lib/payments/split.ts`.

5. Money settles. Organization share → Stripe Connect transfer. Individual sharer share (Open Share, or Club Extreme when destination = sharer) → accrues to a per-campaign supporter balance. Share Fund share (Club and Club Extreme) → written to `share_fund_ledger`, attributed to the referring org. Platform fee → Shareathon revenue.

6. Payouts. Sharers with a balance ≥ $100 choose gift card (Tremendous today, rail is replaceable) or direct deposit via Stripe Express. Share Fund balances are swept monthly by a scheduled job and paid as Stripe Connect transfers to the referring org.

7. Campaign ends. After the end date, sharers have a 3-month claim window. Balances under $100 at the end of that window revert to the platform.

4. Campaign types — exact splits and who can share

Verbatim from `SPLITS` in `src/lib/payments/split.ts`. Percentages of each donation dollar.

Campaign type	Org keeps	Individual sharer	Share Fund (inter-org)	Platform
Open Share (default)	60%	20% to the specific sharer (gift card or ACH)	—	20%
Shareathon Club (club)	60%	—	20% to the referring org	20%
Club Extreme (club_extreme)	50%	10% to parent/student sharer OR kept internally for org events/prizes	20% to the referring org	20%
Plain 80/20 (flat_80_20)	80%	—	—	20%

All four are available to every organization. The platform recommends one based on org type (Shareathon Club for elementary/middle, Open Share for high school so students who share are thanked), but the admin picks.

4.1 Open Share (default)

- 60% to the org, 20% to the specific person whose share link brought in the donation, 20% platform.
- If the donation was not attributed to any sharer, the 20% sharer bucket becomes 0 and is absorbed into the platform fee. It is never spread across other sharers.
- Anyone in the community can share. No approval queue. No requirement to be a member of the org.
- Sharer payout at $100+ balance: gift card (Tremendous today) or ACH via Stripe Express.

4.2 Shareathon Club (club)

- 60% to the org, 20% to the Share Fund, 20% platform.
- The 20% Share Fund goes to the org that referred the running org onto Shareathon. Referral is admin-to-admin.
- If there is no referring org attached, the 20% is held by the platform (not paid to individuals).
- Individual sharers get $0 personally under this model.

4.3 Shareathon Club Extreme (club_extreme)

- 50% to the org, 10% to either the parent/student sharer OR the org's internal event & prize pool, 20% Share Fund, 20% platform.
- The 10% destination is a campaign-level setting ("sharer" or "internal_event_pool") chosen by the admin. It is not per-donation.
- If destination = sharer and a donation has no attributed sharer, that 10% rolls into the platform bucket. Never redistributed.

4.4 Plain 80/20 (flat_80_20)

- 80% to the org, 20% platform. No sharer thank-you, no Share Fund.
- Fallback for orgs that don't want any variable-payout mechanic.

4.5 Rounding

All splits use `Math.floor(cents * pct)`. Any rounding remainder is absorbed into the platform fee so the parts always sum to the exact donation amount.

5. Sharing mechanics — the part most often misread

This is the section a risk reviewer should read most carefully.

5.1 Two distinct populations of "sharers"

Shareathon uses the word "sharer" for two different actions. They are unrelated in the ledger.

Individual sharers (parents, family, friends, alumni, members):

- Share the campaign link one-to-one with people they already know — a text to grandma, a message to a college roommate, a post on their own social page.
- Are thanked with a per-donation, one-time amount out of the sharer bucket of the specific donation they brought in (Open Share 20%, Club Extreme 10%).
- Do **not** get paid for signing up other sharers. There is no recruiting reward.
- Do **not** have downlines, tiers, quotas, or ranks. Two people sharing the same link are thanked independently based on donations attributed to their own personal link.
- The reward is capped by the donation itself — a $10 gift attributed to a sharer produces a $2 (Open Share) thank-you. Not a percentage of future activity.

Referring organizations (the Share Fund):

- An admin at an org (PTO president, principal, pastor, coach) invites another organization onto Shareathon.
- When that referred org runs a Club or Club Extreme campaign, 20% of each donation is credited to the referring org's Share Fund balance.
- One hop only. The referred org does not credit its referrals back up the chain. There is no multi-level structure.

5.2 What this is not

- **Not an MLM:** no downline, no ranks, no minimum recruits, no compensation for enrolling other sharers, no residual up-line commissions.
- **Not affiliate marketing:** sharers are sharing their own community's fundraiser, not selling a third-party product for a commission.
- **Not a sweepstakes:** no chance element, no consideration, no prize pool.

5.3 Who is allowed to share

Anyone with the campaign link. There is no approval queue. Orgs can moderate member display names and photos.

5.4 Communication channels

- Sharers send links directly from their own devices (text, iMessage, WhatsApp, email, social).
- Shareathon provides a phone-verified SMS assist for sharers who opt in — messages sent from a Twilio number Shareathon controls; recipient's number must have been entered by the sharer.
- No cold-outreach tooling, no purchased lists, no bulk-blast feature.

6. Money movement — the payout ledger in plain English

6.1 Card processing

Stripe standard rates. Shareathon absorbs processing inside the 20% platform fee — donors and orgs see one clean split. If the donor opts to cover processing at checkout, that add-on is passed to Stripe and does not change the split above.

6.2 Organization payouts

Stripe Connect transfer to the org's Stripe Express account after KYC. Standard Stripe payout timing.

6.3 Individual sharer payouts

- Balance accrues per-campaign, attributed to a specific verified user.
- Minimum payout: **$100** (`MIN_PAYOUT_CENTS = 10000` in `src/lib/payments/split.ts`).
- **Digital gift card** (Tremendous today; rail is pluggable). No banking info required. Typical face values $10–$40.
- **Direct deposit** via Stripe Express — requires sharer to complete Stripe Express KYC.
- Claim window: 3 months after campaign end. Unclaimed balances or balances under $100 revert to the platform.

6.4 Share Fund payouts

- Every Club / Club Extreme donation writes a row to `share_fund_ledger` tagged with the referring org.
- A scheduled job (`src/routes/api/public/cron.share-fund.ts`) runs monthly, groups unpaid rows by referring org, issues a single Stripe Connect transfer per org, and writes a `payouts` row.
- Same $100 minimum; balances below roll to the next month.

6.5 Where the gift-card face value is funded from — important

The sharer's gift-card face value comes out of the **sharer bucket of the specific donations they brought in** (the 20% under Open Share, the 10% under Club Extreme). It is **not** paid out of Shareathon's 20% platform fee. Our 20% covers:

- Stripe card processing.
- Payout rails (gift-card issuance fees, ACH/Connect transfer costs).
- Platform hosting, product, support.
- ScriptureGrams (opt-in faith-friendly artwork).

Payout-rail selection therefore does not change the org's take-home percentage. It only changes which vendor delivers the sharer's already-earned thank-you.

7. Volume, risk, and controls — what a partner actually needs

7.1 Current status

Pre-launch. Waitlist collecting interest. `/signup` limited to super-admins. No live public campaigns transacting. First live campaigns are expected in small pilot batches with individual PTOs and churches.

7.2 Projected initial volume

- Expected pilot: 5–25 organizations across the first 90 days after launch.
- Average donation size: $25–$75 (comparable school fundraisers).
- Average individual sharer payout at cash-out: $100–$300 (hard floor of $100).
- Typical gift-card denomination at cash-out: **$25–$50 tiles**, sometimes stacked.
- Categories: mainstream brands (Amazon, Target, Walmart, Visa, Starbucks, DoorDash). No cash-equivalent-only, crypto, gambling, adult, cannabis.

7.3 KYC / AML posture

- **Organizations:** Stripe Express KYC before any org payout. Standard Stripe risk review applies.
- **Individual sharers (gift-card route):** email verified, phone verified via Twilio, one identity per account. No bank info collected. Default for most sharers.
- **Individual sharers (ACH route):** Stripe Express KYC required. Same standard as an org payout.

7.4 Fraud controls

- Donations attributed to a specific sharer at charge time; attribution cannot be edited after the fact.
- $100 minimum payout floor makes micro-fraud spam uneconomical.
- Campaign end date + 3-month claim window cap total exposure per campaign.
- Deduplication on donor → sharer link.
- Admin-side moderation of member display names, avatars, bio blurbs.
- Twilio-verified numbers before SMS assist.
- Stripe Radar on inbound donations.
- Webhooks (Stripe, Twilio) signature-verified in the route handler; admin server functions gated by `has_role` against a separate `user_roles` table.

7.5 Refunds and clawbacks

- Refund before sharer payout: sharer balance and org balance decremented at the split ratio.

- Refund after sharer payout: negative balance offset against future accruals or written off as platform loss. Delivered gift cards are not clawed back — Shareathon absorbs.
- Chargebacks flow through Stripe's standard process; both legs unwound the same way.

7.6 Content controls

Faith-friendly, school-friendly. No adult, gambling, cannabis, firearm, or crypto categories. Campaigns reviewed on creation for the pilot period.

8. How Shareathon differs from other platforms

Neutral, factual. One row per platform. Model differences only — no claim of moral superiority.

Platform	Model	Individual sharer paid?	Org earn >100% via referrals?	Platform take
Zeffy	"0% fee" via donor tip prompt	No	No	Donor tips (variable)
Snap! Raise	Rep-driven school fundraising	No	No	~20% + fees
Boost My School	K–12 advancement	No	No	% + processing
Bloomerang / OneCause / Classy	Nonprofit CRM + campaigns	No	No	SaaS + % + processing
GoFundMe / Fundly	General crowdfunding	No	No	Tips + processing
Shareathon	K–12 / faith / club fundraising with sharer thank-you and inter-org referral	**Yes** (Open Share, Club Extreme–sharer)	**Yes** (Club, Club Extreme via Share Fund)	Flat 20% (covers processing, payouts, support)

The two things nobody else in this list does simultaneously:

- Pay the specific individual who brought in a donation a real gift card out of that donation's own split.
- Let an org earn beyond 100% of what it raises directly, via a one-hop org-to-org referral.

9. ScriptureGrams

A ScriptureGram is an optional, faith-friendly digital art card that a donor can gift alongside their donation. Orgs can toggle them on or off. Artwork is Shareathon-original. They do not change any split percentages. They exist because a meaningful chunk of our target audience (Christian schools, churches) asked for a non-generic thank-you experience. No other platform in the competitive set does this.

10. Roles and data model (for a technical reviewer)

- Roles stored in a separate `user_roles` table (never on the profile). Roles: `super_admin`, `org_admin`, `member`, `sponsor` (legacy identifier; UI label is "Admin hub").
- Security-definer function `public.has_role(_user_id uuid, _role app_role)` gates every role check.
- RLS enabled on all public tables. Service-role access used only in verified webhook handlers and admin-only server functions.
- Key tables: `organizations`, `campaigns`, `donations`, `share_fund_ledger`, `supporter_payouts`, `payouts`, `waitlist`.
- App-internal server logic: TanStack Start server functions on Cloudflare Workers. External-caller endpoints (webhooks, cron): `/api/public/*` with signature verification.

11. FAQ (the questions a partner usually asks)

Q. Is the sharer thank-you a commission for recruiting other sharers?

No. It is a per-donation thank-you paid out of the specific donation the sharer brought in. Zero donations attributed → zero thank-you. No recruiting bonus exists anywhere in the code.

Q. Can a sharer earn from another sharer's activity?

No. There is no downline, no override, no upline. Each sharer's balance is a sum of donations attributed to their own personal link.

Q. Who initiates the org-to-org referral that funds the 20% Share Fund?

An org admin — a PTO president, principal, pastor, coach — invites another organization. Parents and students do not initiate org-to-org referrals.

Q. What happens if a donation has no attributed sharer under Open Share?

The 20% sharer bucket becomes 0 and is absorbed into the platform fee. It is never redistributed.

Q. What's the minimum payout?

$100 for both gift-card and ACH sharer payouts, and for Share Fund org payouts.

Q. What happens to unclaimed sharer balances after a campaign ends?

A 3-month claim window applies. Balances under $100 at end of window revert to the platform.

Q. What gift-card categories will you offer?

Mainstream retail and food (Amazon, Target, Walmart, Visa, Starbucks, DoorDash-tier). No adult, gambling, cannabis, firearms, crypto.

Q. What is the expected initial gift-card volume?

Small — pilot volume with school and church orgs. Most individual redemptions $25–$100.

Q. What is the refund path if a donation is reversed after a gift card is delivered?

Gift cards are not clawed back from the recipient. Small negative balances offset against future accruals or absorbed as platform loss.

Q. How do you prevent someone from self-donating to inflate their own balance?

Attribution + dedup patterns per donor/sharer pair, Stripe Radar, phone verification, and the $100 payout floor. Admin review before payout during pilot.

Q. Is Shareathon the merchant of record for donations?

Stripe is processor; the org receives the primary split via Stripe Connect. Shareathon receives its 20% as a platform fee on the same charge.

Q. Is any of this treated as a security, sweepstakes, or lottery?

No. No chance element, no ticket-for-prize-pool structure, no investment contract. Sharer thank-yous are per-donation gratuities out of the donation's own bucket. Share Fund payouts are org-to-org platform revenue shares initiated by explicit written referrals.

12. Contact

Shareathon (Hog Wild Fundraising LLC)

Web: https://shareathon.com

Product owner contact: available on request.

Appendix A — Verbatim campaign-type blurbs (from source)

- **Open Share:** "60% to your campaign, plus a 20% thank-you to whoever's share brought in the gift — paid by ACH or digital gift card."
- **Shareathon Club:** "60% to your campaign, plus 20% of every group you bring in. Refer 2+ groups to make over 100%."
- **Club Extreme:** "50% to your campaign, plus 10% to the parent or student sharer — or kept internally for event and prize costs. 20% more from any group you bring in."
- **Plain 80/20:** "80% to your campaign. Simple — no sharer thank-you, no Share Fund."

Appendix B — One donation flowing through the split

```
Donor pays $50.00 to a Shareathon Club campaign
   |
   +-- Stripe processes card (cost absorbed inside platform fee)
   |
   +-- splitDonation(5000, { campaignType: "club" })
        |
        +-- Organization       $30.00  (60%)  -> Stripe Connect transfer to org
        +-- Share Fund         $10.00  (20%)  -> ledger row for referring org
        +-- Platform fee       $10.00  (20%)  -> Shareathon revenue
        +-- Individual sharer   $0.00         -> not paid under Club
```

Same $50 under **Open Share** (default) with an attributed sharer:

```
Organization       $30.00  (60%)
Individual sharer  $10.00  (20%)  -> gift card or ACH at $100+ balance
Platform fee       $10.00  (20%)
```

Same $50 under **Club Extreme** with destination = sharer and an attributed parent:

```
Organization       $25.00  (50%)
Parent sharer      $ 5.00  (10%)  -> gift card at $100+ balance
Share Fund         $10.00  (20%)  -> ledger row for referring org
Platform fee       $10.00  (20%)
```