

FundsChain is the World Bank's **innovative blockchain-based platform** designed to provide end-to-end funds traceability of World Bank financed projects. With FundsChain, all stakeholders, including development partners, borrowers/recipients, project implementation units, auditors, and end beneficiaries, can easily track disbursements and monitor how project funds are used. By providing a clear and complete view of transactions throughout the project, FundsChain promotes transparency and efficiency that enhances trust and reduces risks for both borrowers and the Bank.



## WHAT CHALLENGES DOES FUNDSCHAIN ADDRESS?

**Recordkeeping** and the preparation of project financial reports and disbursement applications can be **time consuming**.

Borrowers often rely on **multiple disparate systems** to trace payments and store **paper-based** records, leading to inefficiencies for both the borrowers and the Bank.

FundsChain addresses these challenges by offering a **seamless and integrated solution** to trace disbursed funds throughout the life cycle of the project.



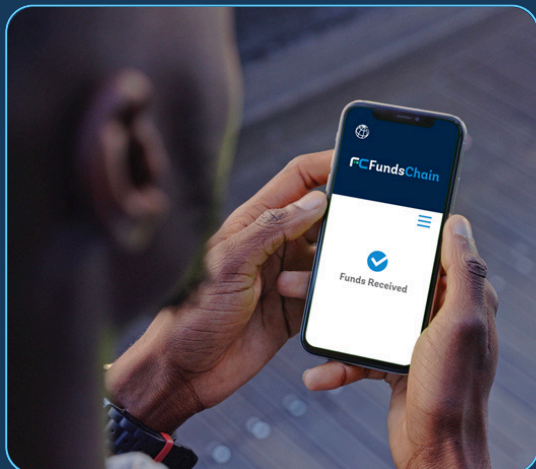
## WHAT ARE THE BENEFITS TO WORLD BANK CLIENTS?

FundsChain empowers **borrowers and recipients** by enhancing fiduciary oversight, streamlining records management, and enabling timely access to data. It supports efficiency gains for generation of statements of expenditures (SOE) and financial reports, reduces verification costs and effort, and lowers administrative burden, while potentially helping to accelerate disbursements.

With interoperability across existing systems, FundsChain also advances national digitalization efforts while setting a new benchmark for transparency, accountability and efficiency in public financial management.

For **end beneficiaries**, FundsChain offers clear visibility into when and how funds are disbursed, along with the confidence that resources are used as intended. Mobile access and faster fund disbursement help empower communities and drive development results.

# HOW DOES IT WORK?



FundsChain leverages blockchain technology to provide a secure and immutable digital record of transactions and other shared information.

All authorized parties involved in the project can record and access transactions and related records in real time, ensuring increased transparency, efficiency, security, and cost savings.

FundsChain can streamline other manual reporting and contract management processes, bringing greater efficiency to borrowers.

## KEY FEATURES OF BLOCKCHAIN TECHNOLOGY



### Immutable Digital Ledger

Transactions are recorded permanently and cannot be altered. Data is managed, encrypted, and accessed only by authorized users.



### Time Savings

Disbursement and payment transactions are completed more quickly, with related records accessible instantly, 24/7. Potential automation can reduce some reporting tasks from months to minutes.



### End-to-End Visibility

Development partners, borrowers/recipients, project implementing units, and auditors can track funds flow from initial disbursement to final payment.



### Mobile-Friendly

Leverages the widespread reach of mobile technology to connect more effectively with end beneficiaries and stakeholders. Designed to be lightweight and mobile-responsive, FundsChain is accessible wherever it's needed most.



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**WORLD BANK GROUP**