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سلسلة

# Shariah Compliant DeFi

*“Financial Management: Trust With Ethics”*

# Problem Statement



## Limited Access to Shariah-Compliant Finance

- More than 1 billion Muslims lack access to Islamic financial products, especially in regions with underdeveloped Islamic financial infrastructure.

## Transparency, Traceability, and Trust Issues

- Traditional Islamic financial institutions often face challenges related to transparency and traceability. Lack of trust in financial intermediaries' limits adoption and participation.

## Growing Demand for Ethical and Sustainable Finance

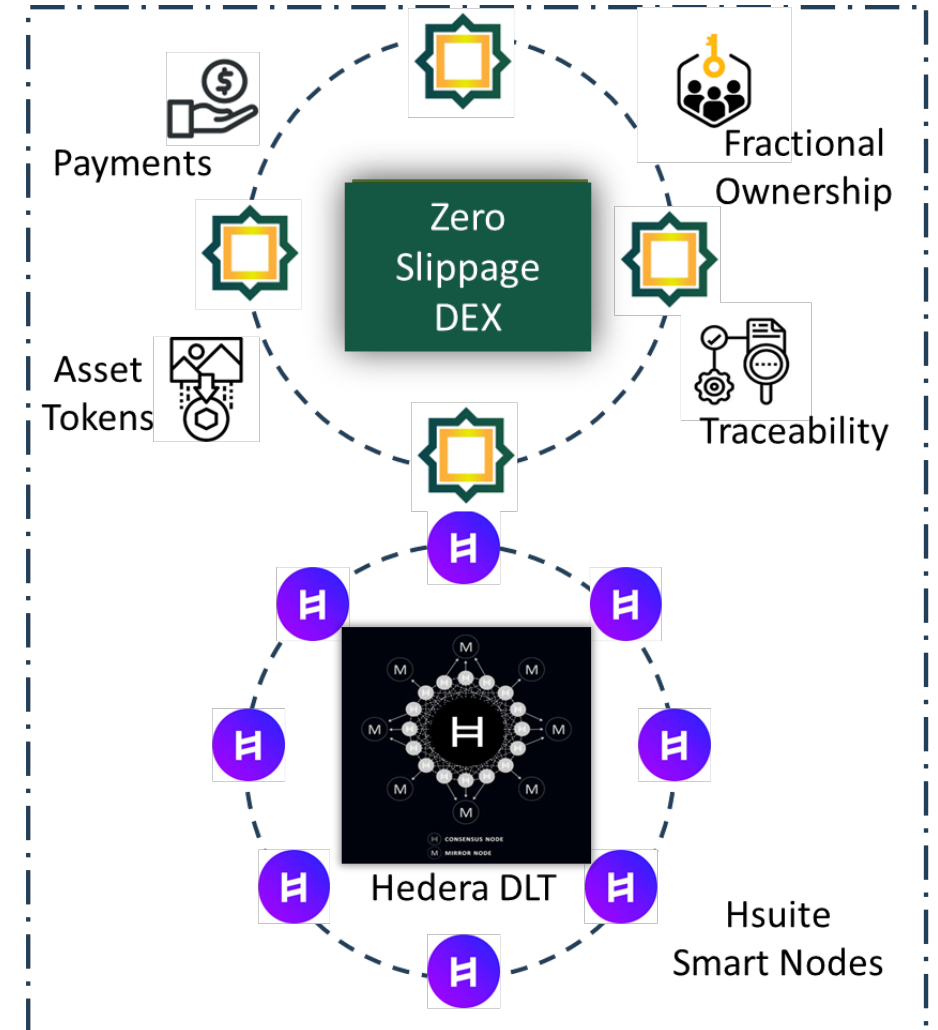
- Existing options do not fully align with Shariah principles or modern technological advancements.

Decentralized Finance (DeFi) can provide transparent, trustless, and accessible Shariah-compliant financial solutions. Creating a DeFi platform with Islamic Principles can enhance financial inclusion and efficiency for muslims.

**Combining the principles of Islamic finance with DeFi provides ethical, transparent, and efficient financial services.**

# Zero Slippage Exchange For Shariah

- A main component for a DeFi platform is a **Decentralized Exchange (DEX)**. Examples are Uniswap and Pancakeswap.
- In these traditional cases the DEX uses smart contracts as an **automated market maker (AMM)** to provide the liquidity for buyers and sellers to complete their transactions.
- The AMM's require users to set a **slippage** percentage to complete their transaction. Due to slippage, the buyer or seller will not receive the exact amount that he agreed at the time of the transaction. I,e uncertainty or *gharar*.
- Our DEX does not use smart contracts and our market marker is designed to **zero slippage**. In this way our DEX will comply with the Islamic principles and avoid *gharar*.



# Market Opportunity



- The Islamic finance industry is set to hit **\$3.9 trillion by 2030**, growing at an impressive 15-20% annually.
- Islamic Financial Institutions: Collaborating with banks and institutions looking to **integrate DeFi** into their offerings.
- Global Muslim Population: Targeting Muslims seeking Shariah-compliant financial services, estimated at over **1.9 billion worldwide** and particularly in high-growth regions such as the Middle East, Southeast Asia, and Africa. Digital financial inclusion remains a critical need.
- Investors Interested in Ethical Finance: Individuals and entities interested in ethical, sustainable and transparent financial products.

# 15 Month Plan



## **Minimal Viable Product (May 2025)**

The first comprehensive zero slippage Token Exchange focused entirely on Islamic principles, combining blockchain transparency with compliance.

## **Regulatory Sandbox (June to December 2025)**

Standing apart by offering a fully Shariah-certified suite of financial tools that adhere to strict ethical guidelines.

## **Full Commercialization (From January 2026)**

Collaborations with Islamic scholars and financial entities to ensure continuous compliance and certification.

# Financial Plan



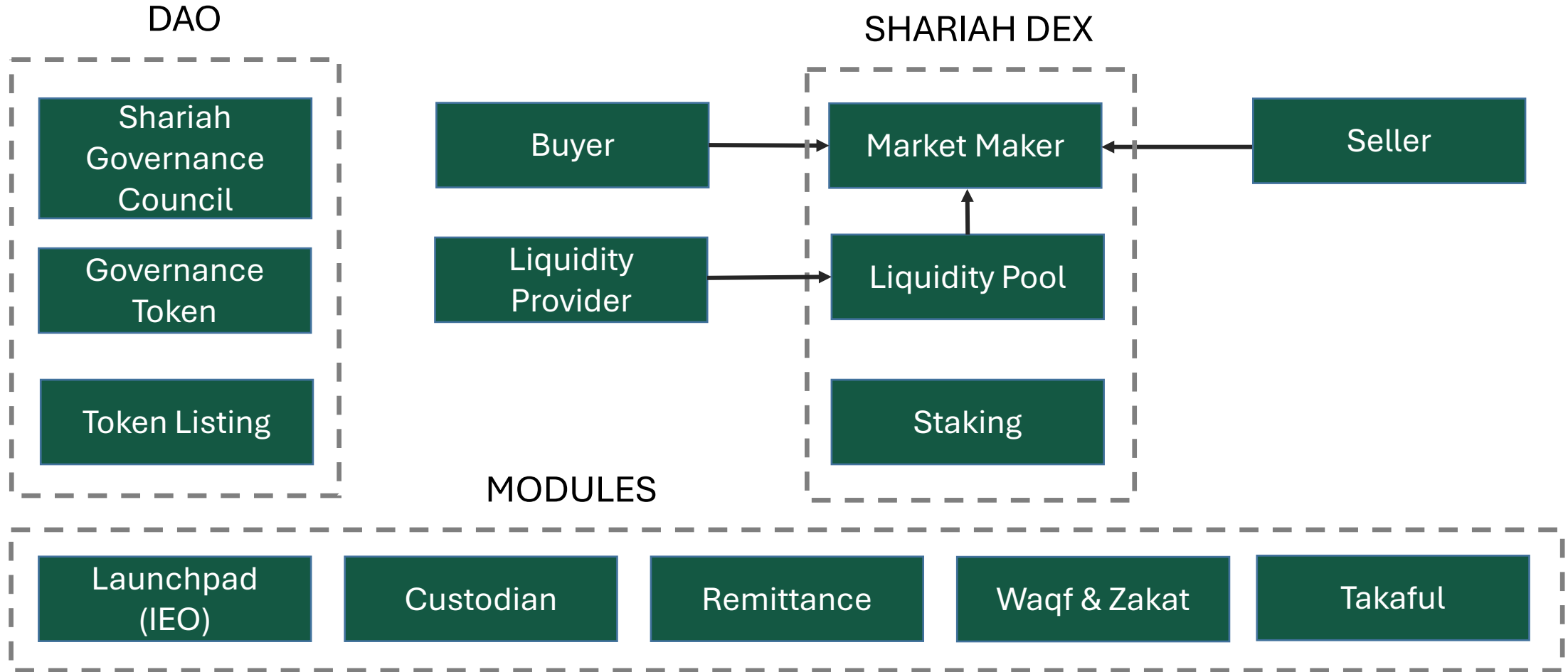
## Funding Requirement

- USD 200,000

## Utilization of Funds

- Product Development: Enhancing technology and expanding the suite of services.
- Marketing and Community Building: Raising awareness and driving marketing efforts.
- Scale operations into MENA, Malaysia, Bangladesh and Indonesia
- Regulatory Compliance: Ensuring continuous alignment with Islamic financial regulations through audits and certifications of our DeFi product.
- IP registration and protection.

# Strategic Roadmap





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**Thank You**