# SHARIA FINANCE

ISLAM COMPLIANT CRYPTOCURRENCY



**WWW.SHARIAFINANCE.IO** 



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## LEGAL DISCLAIMER

It is requested that you read this legal disclaimer section with full attention. In case of any doubt, counsel should be taken from the legal, financial, tax or other professional law practitioners. All the site materials provided below are not to be delivered exhaustively and can never be considered a part of various contractual relationships. Our utmost desire is that the information given in this whitepaper should be accurate, up to date and all the products, services, technical architecture, token distribution and company timelines. In addition, all of these materials are subject to change without notice and cannot be regarded as a binding agreement on professionaladvice.

This whitepaper does not bind any individual to enter into any contract or enter into any binding legal commitment to the contribution. The whitepaper doesn't constitute any form or part of the opinion that can be considered a piece of advice. Neither to a sale nor solicit any offer by Trillions to purchase our token, nor shall it be considered apart of any effect that can be used to form a contract or investment decision. This whitepaper also does not have any capacity to bind any person to enter into any contract or consider it a binding legal commitment to the contribution of the whitepaper. No sales including or not including cryptocurrency or any other form of payment can be accepted based on this whitepaper. Although the participation eligibility has not been finalized yet, it is certain that the eligibility of future sales events may vary from country to country.

# **ABSTRACT**

SHARIAFINANCE WILL BRING AN ETHICAL REVOLUTION IN THE FINANCIAL WORLD OF CRYPTOCURRENCY, FOLLOWING THE TRUE ISLAMIC FINANCIAL SPIRIT.

Shariafinance is a distinctive, moral and unique Islamic financial concept of cryptocurrency. It is brought to the worldto initiate an ethical revolution in the financial world of cryptocurrency. Since it is developed under international scholars, tech specialists, economists and finance experts, the platform ensures minimal risks and safety of its community. Shariafinance is bringing an excellent idea to cryptocurrency, which has been purged of all the financial discrepancies and is designed to provide a free and transparent payment solution.

Shariafinance's alliance with ethical and moral norms makes it unique and trustable. The project is combining a futuristic financial system with the traditional philosophy of Islamic Finance, following the current trend of secure trading which has based its system on justice, truth, impartiality and the welfare of all its investors and trusted partners.

### CONCEPT

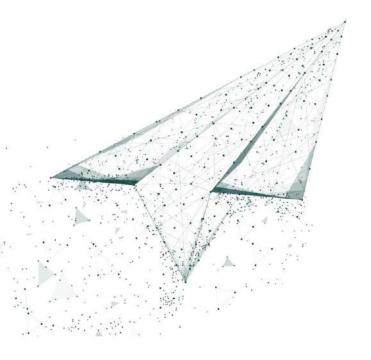
### Shariafinance differentiates itself from other

cryptocurrencies as its concept are built to satisfy the best interest of the investor and customer. While the primary focus lies on the customer's needs, it accomplishes this by providing personal and transparent services through the concept of the cryptocurrency.

The Management team has thoroughly examined the present crypto space and envisioned a free and fair financial ecosystem in which investors can enjoysafe transactions without any controlling and centralized authority.

Our concept has been planned thoughtfully and through our expertise it reaches its full potential for those who want to follow moral and ethical business using cutting-edge technology in the financial system.

# MISSION We introduce you to an blockchain in today's volatile unique as we are empowering



We introduce you to an efficient, decentralized blockchain in today's volatile crypto space which is unique as we are empowering investors and customers to trade freely and by Islamic Financial principles. Our mission is defined by the morals of ethical and fair trading while following secure and futuristic technology.

## INTRODUCTION

Since the advent of cryptocurrency in the second decade of the 21st century, it has become clear that it will hover in the financial horizons of present and future times. Hundreds of cryptocurrencies have been introduced in the markets of finance. However, not every currency obtains a valuation and the reason for the failure is simply due to exploitation on behalf of the planners.

Shariafinance has been introduced with the concept of real, intrinsic and certain user benefits. It has also included the excellent idea of Islamic Finance that provides it with an ethical backing.

Additionally, it has abolished the concept of moneymaking and has been designed in the best interest of its investors and customers. The utilities of its tokens are excellent and with the secure payment system, a crypto player is put in complete charge of his assets and transactions.

The social responsibility, ledger accountability, blockchain, decentralised nature and growth potential are carefully planned. Thus, the future and prospects of this cryptocurrency are of limitless potential. Shariafinance has been professionally designed with utmost regard to be responsible, reliable, ethical, moral, sacred, respectful and technologically fully aligned with ethicalprinciples.





# WHY TO CHOOSE SHARIAFINANCE?

### 1. A Visionary Cryptocurrency

This is a unique cryptocurrency that is being launched to alleviate the prevailing risks in the cryptomarket. The dream is not to hold money but to distribute and use the money in the best interests of individuals. It has a particular emphasis on free, fair and secure trading. Everyone around the globe is welcomed to trade in an untouched environment by any superior authority and enjoy financial security with the state of art blockchain technology.

# 2. Sharia Compliant Decentralized Blockchain

The credit goes to the planners of Shariafinance, as it will be the first regarding its decentralization and its Islamic orientation. It will not be supported, backed or developed by any centralized form of blockchain, but instead, its business strategy will focus on the decentralized blockchain. The nature of decentralization makes it more secure, faster and trusted.

### 3. A Coin Worthy of Purchase

There will be nothing but purity and integrity, as thisjourney will be made great with the help of moral principles that appeal to every prudent mind, irrespective of their backgrounds, religion, ethnicity or any other personal temperament. It will also include the concept of zakat to purge the number of users. Our aim is to encourage good deed by providing a financial infrastructure which is to be utilized for human welfare and ethically correct business.



### 4.A Transparent Cryptocurrency

For better transparency for all the users, a ledger system will be introduced through which any node cancheck that ledger with the help of just a single click.

That ledger will be available on the provision of personal details of the nodes. Any node can check the transactions and the businesses of different investors without any suspicion.

### 5. Safe and Secure Cryptocurrency

Safety is the priority of the Shariafinance and its safety has been imparted to the nodes by the blockchain that will keep every transaction under the supervision of every node. The exchange and the payments will be checked under a system of payment gateway.

E-wallets will also control the transactions to make the cryptocurrency secure and safe for every user.

### 6. Available for Everyone

Shariafinance's inclination to Islamic principles is a token of its credibility and trustworthiness. It ensures the community that the platform functions on moral grounds and will never indulge with businesses or activities that go against common conscience. Shariafinance follows a non-discriminatory policy to ensure that everyone worldwide will be treated equally and provided with the same facilities on its platform.

Soon, Shariafinance will be listed on all major global exchanges and become available for investors and users worldwide.



### 7. A Global Currency Project

This is a universal project in its nature, because of its right-minded business, moral and ethical principles. The concept in itself is the concept of every right-minded person and every legal mind will be involved in doing this business of cryptocurrency. As such, it will surely become

a global currency project that will call the minds of piety to come and have business at a global level.

### Fast, Economical, Instant & SecureTransaction

We ensure freedom regarding transactions in an economical matter. The platform will also enable an instant transfer of funds and indeed, the transfer of money will be secured by the powerful and advanced Ethereum Blockchain with certain terms and conditions applied. These terms and conditions will only apply nominal charges on specific amounts of value during transactions.

### 9. A People's Financial System in True Sense

We assure that any investor using Shariafinance is not to be treated merely as a user but as a valuable partner. The team intends to develop Shariafinance as a cryptocurrency that is used by people not only for asset management but also as a payment instrument in daily life. We are working hard to build and maintain an intuitive API that would facilitate effortless communication and prove extraordinarily agile on various parameters like performance, availability, security, disaster recovery, scalability and multi-tenancy abilities. Shariafinance is developing a hyper-secure e-wallet to simplify transactions for users who are still learning the knacks of crypto technology and looking for a safe place to start their venture. The team has already begun a hotline service and a direct message channel on the main website to cater to user's issues and concerns at priority.





# 10. A Highly Beneficial Concept for Underprivileged Countries

People belonging to those countries in which their currencies are not recognized globally and not given special consideration by the international market are encouraged to join. Under the umbrella of this cryptocurrency, their assets will become globally accepted and highly influential.

### 11. An Instant Crypto Wallet Concept

The project financiers have decided that the cryptocurrency wallet will be kept miles away from any kinds of threats and dangers. Its full attention lies in the instant payment of the users. Whenever the cryptocurrency holderdemands the price, it will come instantly; instead, it will be shared with just a single click of the Crypto holder.

### 12. Transparency at Every Step

The Shariafinance team has included transparency as one of its core principles. It has developed an incredible balanceof openness and privacy that allows it to gainthe trust of its users. Shariafinance is also filing the SEC S-q form to enable the users to look into its activities and performance. The information furnished will provide investors with the opportunity to evaluate the platform quantitatively and make informed decisions. Through external integrity audits, it will secure the conviction of users and convey the understanding of risks involved during financial performances.



# 13. Easy Transaction Without AnyThird-Party Hindrance

Shariafinance wants to empower its users with financial freedom which is rare in the crypto environment today. To realize this aim, we utilize a completely decentralized blockchain. Investors and users do not have to pay excessive fees for their transactions and deposit or withdraw their assets in multiple digital modes.

### 14. Children Growth Through Shariafinance

The developers of Shariafinance have chosen to attach their blockchain with the best websites and online stores of moral growth and teaching. By this, the links of those honest websites and ethical programs of the technology will be shared with the blockchain nodes. This will, in return, give the best growth to the children of those peoplewho will be the holders of Shariafinance.

# 15. An Asset for The Purchase of Scriptural items from F-Commerce Stores

The planners have given the full attention to Shariafinance being able to purchase different moral books and materials. Its tokens can also be used to buy revealed scriptures through e-commerce stores that will be provided to the holders of this cryptocurrency.



# 16. A Platform with Minimal Vulnerability

Shariafinance is using an advanced liquidity aggregator technology that has been put together to minimize the vulnerability of the crypto market and make the operationsless susceptible to manipulations.

### 17. Perfect Blend of Transparency & Privacy

The cryptocurrency planners have decided that an investor's personal information will remain uncompromised at any cost and under any circumstance. Every transaction and its history will remain secure under the mighty and robust concept of blockchain technology. The transactions of the holders of the cryptocurrency will be global. There will not be any limitation on the holders of the cryptocurrency regarding the countries and all other related regions of business.

# 18. A Prominent Platform offering financial freedom

Shariafinance provides an excellent platform for users where they can be absolutely in charge of their financial operations and asset management. Utilizing the features like hyper secure wallet and the Ethereum Blockchain's incomparable transaction speed, they can sit back and relax while their funds would be transferred instantly.



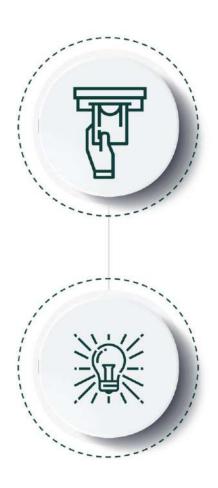
### 19. Round the Clock Cash Withdrawal Facility

The investors' assets can be withdrawn according to the needs and desires of the users. Withdrawal canbe made round the clock without any delay. Withdrawals can also be made through debit and credit cards of institutions or crypto wallets.

### 20. Certain Bright Future Prospects

This cryptocurrency targets people looking for a platform that has infused advanced technology with moral virtues. Shariafinance is not only the living example of slamic principles in the financial system, it also holds higher standards for upcoming crypto services.

Undoubtedly, the project certainly holds a bright futureand will progress by leaps and bounds. It is a cryptocurrency of fairness and values and the users will surely touch the heights of financial prosperity and financial improvement.

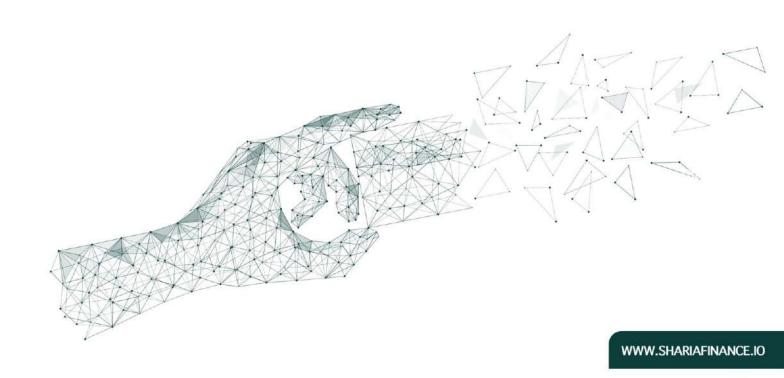


# LOW TRANSACTION FEES AND HIGHER TRANSACTION PER SECOND

Just like the fees incurred while performing a bank transfer, cryptocurrency transactions require users to pay commission fees as well. This fee ishanded to the miners, who offer the computing power to confirm the transmission, sale or conversion of cryptocurrencies and has to be paid by every user for every transaction. It's important to know that this transaction fee is often not as economic with some of the most popular cryptocurrencies like Ethereum and Bitcoin, costing around \$4.42 and \$50 to 59\$ respectively. This is where Shariafinance and its cutting-edge technology steps in. It offers discounted transaction fees at \$0.0099 only, establishing itself as the most affordable and reliable coin in the cryptomarket.

Transaction per second is another significant aspect for determining the efficiency of a coin and cryptocurrencies today aim to increase it while keeping the transaction costs low.

Higher transactions per second also mean larger block size which is accompanied with increased capacity to process transactions, faster transaction speeds and easier scalability. Presently, every coin has a declining transaction per second with Bitcoin being at 4.6 TPS and Ethereum at 30 TPS. However, Shariafinance outperforms the competition once again, offering an average of 3000 transactions per second. It ensures that transactions are executed, validated and confirmed with a lightning speed and users have to pay lowest transaction fees as compared to any other platform.



# DECENTRALIZED AND DISTRIBUTED ETHEREUM BLOCK CHAIN LEDGER

Ledger in simple words is a file that comprises all the records of transactions that occur in a company, organization, or network. A blockchain ledger is much more sophisticated than a traditional ledger, it uses intelligent computer technology to record and manage complex ledgers. Moreover, it is distributed and decentralized, which means the general ledger is constantly changing and with every new transaction, a fresh ledger is created plus there is no central authority governing it. The ERC20 ledger uses the same distributed and decentralized technology and cannot be corrupted under any scenario. It also utilizes advanced consensus protocol with enhanced security and carries out rapid settlements.

Transaction per ledger report delivers the account of the number of recent transactions carried out on a crypto coin. It also tells how frequently a ledger could be created on that network.

Shariafinance is capable of providing approximately 3000 transactions in each ledger with a new ledger generated every 5 seconds, which surpasses Bit-coin with 2759.12 transactions in each ledger, new ledger being created every 10 minutes and also Ethereum at 70 transactions in each ledger generating ledger every 30 seconds.



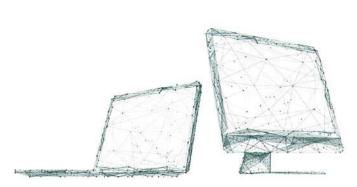
# ADVANCED CONSENSUS ALGORITHM

Shariafinance utilizes Delegated Proof of Stake (DPoS) Consensus algorithm which is not only energy efficient but also fast collaborative consensus. It was developed by Daniel Larimer, the founder of BitShares. Steemit and EOS back in 2014 and still stands steady today. This Consensus mechanism guarantees that ERC20 is reliable and sufficient trust is built between nodes. It also allows anyone to participate in the network, justifying the decentralization aspect of the block chain system.

Ensuring unified agreements, aligned interests of participants, prevention of double spending and necessary fault tolerance, the ERC20 consensus helps in maintaining fairness and equitability in the ecosystem.

# LOWER RISKS, HIGH SUPPORT

Crypto space is infamous for its volatility and investors are often left defenseless in unfavorable circumstances. Shariafinance doesn't believe in making phony promises to the investors about guaranteeing a successful return on every investment but does extend its support to community members. One can always seek the team's assistance in cases where technical issues regarding assets via website or mobile app occur as Shariafinance has a mission to provide financial freedom to its users and prosper all its investors. For more detailed information please visit www.shariafinance.io





# THE SHARIAFINANCE TOKENS

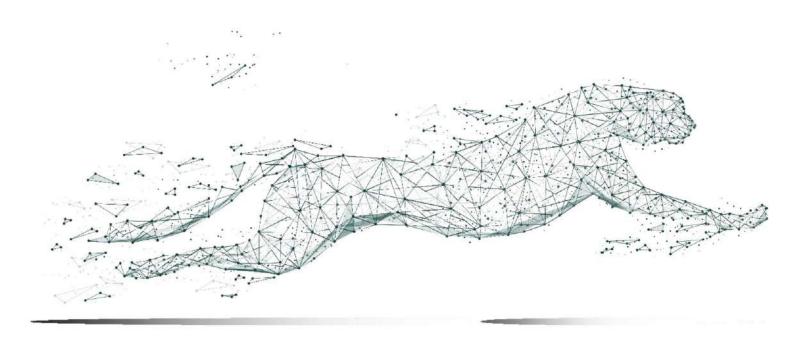
Shariafinance raises funds through an initial private token sale, which is limited to 250,000,000 SFT at a starting value of \$1.00 and can be purchased through Binance coin, Ether, Bitcoin, Bitcoin cash and more. Tokens are initially distributed via the Ethereum Block Chain. However, Shariafinance is in the process of launching its blockchain, so once gone live, Shariafinance will switch from the currently Ethereum Blockchain based token to its own Islam compliant Blockchain.



# SHARIAFINANCE'S INCOMPARABLE TRANSACTION SPEED

A cryptocurrency's transaction speed is extremely crucial as it determines how fast users are able to spend their coins, without limiting their tradeoffs. It also mirrors how quickly a network records transaction and makes them irreversible, so that another user can facilitate a transaction on an alternative blockchain fork seamlessly. It is usually measured as Average and Actual transaction speed, where the former is indicative of the capacity of a network calculated after taking the average value of multiple individual transaction times and the latter denotes the usefulness of a cryptocurrency on the basis of time taken by individual transactions.

In this regard, Shariafinance is far more superior to other cryptocurrencies, as it offers an unmatchable transaction speed. While coins like Bitcoin and Ethereum can take anywhere between 10-20 minutes and 3-5 minutes respectively, users can enjoy an unprecedented speed of 0-3 seconds on ERC20 to process and confirm a transaction. ERC20's developers have aimed to lessen the hassle a user faces, while trading in the crypto space by utilizing a blockchain network that can handle heavy transaction volumes effortlessly and provide quick average transaction speed under any circumstances by high security standards. In other words, ERC20 is making history with its incredible transaction speed that no other network offers.





# ROADMAP (PRODUCT TO MARKET ROADMAP)

### Expansion of the research and development team

We brought in young and talented [], finance and business leaders to work alongside international scholars, economists and financial experts. The team thrives on bringing financial freedom to everyone around the globe.

#### Development and testingphase

Developing a user-friendly, legal and secure beta version of the aimed ecosystem and detouring around it tospot and mend any shortcomings.

### 

We are running a private sale for the early investors and offering great deals and bonuses during this period.

### 

The presale will be concluded before our crowd sale, attracting discounts for users who want to participate. During this phase we are also starting Shariafinance advertisements on different social media platforms and websites.

### 

Advertisement and promotion of Shariafinance crowd sale with much lower risk and minimum purchase amount.

### ▲ Shariafinance listing on global exchanges

With enlistment on top global exchanges. Shariafinance will go live and its launch will officially be concluded.

### ▲ Native Blockchain Development

We aim to establish blockchain's internal architecture and the creation of nodes to launch the network. We encompass the highest security measures and technology and equipping blockchain with crucial elements like distribution, encryption, decentralization, tokenization and immutability.

### Node sales/ initialize Networkof shariafinance.io

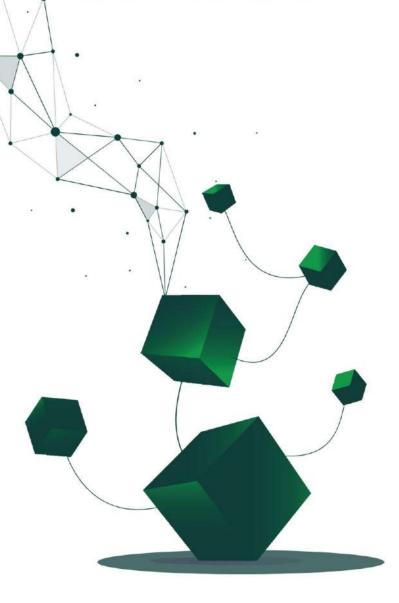
This step involves setting up the blockchain nodes, checking for security and testing the network's reliability in storing data. When completed, the shariafinance io network will commence.

### ▲ Launch of shariascan.com

Deployment of Shariafinance blockchain explorershariascan.com offers maximum transparency to users and helps them view all their transactions.

# **CONCLUSION**

SHARIAFINANCE WILL
REVOLUTIONIZE
THE CONCEPT OF VIRTUAL
CURRENCY ON THE BASISOF
GOODNESS AND FAITHFULNESS



Shariafinance is a unique, outstanding, excellent and splendid, moral, ethical, and Islamic concept of cryptocurrency. It revolutionizes the concept of virtual currency based on goodness and faithfulness. It is available for everyone that conforms and aligns with its vision and goals and will be utilized for the success prosperity of its community members. Cryptocurrency is still seen as a volatile investment that is filled with risks and instability. Shariafinance. with its unique approach is devised to change this misconception. With our team planning, strategy, project, efforts, honesty, goodness, legality and rightminded movement will emerge as the best concept of cryptocurrency on the market.

## CONT...

### ▲ Wallet Release and ValidatorNodes Sale

Releasing highly secure crypto wallets to enable seamless transactions while maintaining the confidentiality of token data and other details. Running validator nodes sale to enhance the decentralized character of Shariafinance network and fuel transparency, fairness and security in the ecosystem.

### ▲ API release and testing for acloud provider

Equipping the Shariafinance blockchain with user intuitive API to facilitate hassle free communications and to simplify the interactions. Testing the efficiency of cloud providers on various parameters like performance, availability, security, disaster recovery, scalability and multitenancy abilities.

### ▲ Liquidity aggregator setup

Once the Cloud provider is tested, a liquidity aggregator technology would be put together to minimize the vulnerability of the crypto market and make the operations less susceptible to manipulations.

### ▲ Team expansion

Once the developers are satisfied with the quality and integrity of the network, they will bring in more talent and expand the team to introduce more advancement into the service.

### \* Filling of the Form S-q to the US SEC

Shariafinance would fill the SEC S-q form toenable the users to look into its activities and performance. The information furnished will provide investors with the opportunity to evaluate us quantitatively and make informed decisions.

### ▲ Data tracking system testing

Shariafinance believes in transparency and offers incredible traceability and tracking in its network. The team will be testing the tracking system in multiple folds to ensure that an optimum balance of openness and privacy is maintained for the users.

### ▲ External integrity audit

Since Shariafinance aims to build trust among users in the crypto space, it will opt for an external integrity audit. This will help us secure the conviction of our users and convey our understanding of the risks involved during our financial performance.

# SHARIA FINANCE

www.shariafinance.io