



**"Earning Opportunities for Asset Owners and Investors"**

## **ASSET-BACKED GLOBAL TOKEN PLATFORM (GTP)**

***Mission; GTP (Global Token Platform) goal; to contribute to the 'Asset Indexed Halal Tokenization Structuring' for global real estate, energy, miner, metals, industrial, agricultural and other real assets worth trillions.***

***Vission; By tokenizing real world assets and Islamic financial instruments and Sukuk bonds with Islamic finance principles; deliver benefits such as greater liquidity, improved profitability, transparency and accessibility; With this halal tokenization, we aim to make Islamic finance more efficient and reach a wider investor base***

## **HALAL ASSET TOKENS**

**الرموز المشفرة للأصول الحلال**

(منصة الرمز العالمي)؛ للمساهمة في "هيكل الترميز المفهرس للأصول GTP هدف الحلال" لتريليونات الدولارات من العقارات العالمية والطاقة والتعدين والمعادن والصناعة والزراعة وغيرها من الأصول العقارية.

من خلال ترميز أصول العالم الحقيقي والأدوات المالية الإسلامية وسندات الصكوك مع مبادئ التمويل الإسلامي؛ تقديم فوائد مثل زيادة السيولة وتحسين الربحية والشفافية وإمكانية الوصول؛ ومن خلال هذا الترميز الحلال، نهدف إلى جعل التمويل الإسلامي أكثر كفاءة والوصول إلى قاعدة أوسع من المستثمرين.

## Global Halal Asset-Backed Tokens: Empowering Islamic Finance

"Global Halal Asset-Backed Tokens Faith-based Islamic finance is a means of conducting financial transactions while adhering to Islamic Sharia principles.

Today, Islamic finance has grown into a \$2.5 trillion industry with hundreds of specialized institutions operating in over 80 countries. It is expected that global Islamic finance assets will reach \$3.8 trillion by 2024.

Recently, some Muslim scholars have declared that cryptocurrencies are "permissible" under Islamic Sharia, opening the market to 1.8 billion Muslims worldwide.

Islamic finance is a means of conducting financial transactions while adhering to Islamic Sharia principles. In this context, the Asset-Indexed Tokens structured by GTP are designed to comply with Islamic-Halal criteria. Our model incorporates murabaha purchase-sale, mudaraba, and ijara lease to back asset-indexed tokens, ensuring compliance with Islamic finance and Halal standards.

### How It Works:

**Murabaha Purchase-Sale:** In Islamic finance, murabaha is a cost-plus financing method. It involves the sale of goods at a price, which includes a profit margin agreed

upon by both parties. In the context of asset-backed tokens, this means that an asset (e.g., real estate, machinery, or commodities) is purchased using a murabaha arrangement. The selling price includes the cost of the asset plus an agreed-upon profit.

**Mudaraba:** Mudaraba is a form of partnership in Islamic finance. In this context, it implies that the investors (rab ul mal) provide the capital for the asset purchase through the murabaha arrangement. The entrepreneur or investment manager (mudarib) manages the investment and aims to generate returns. Profits are shared according to a pre-defined profit-sharing ratio, while losses are borne by the investors.

**Ijara Lease:** Ijara is an Islamic leasing arrangement. After acquiring the asset through murabaha, it is leased out to generate rental income. The rental income is distributed among the investors in the mudaraba partnership based on the profit-sharing ratio.

**Asset-Indexed Tokens:** The income generated from the lease of the asset is used to back the asset-indexed tokens. These tokens represent ownership or a share in the underlying asset. Token holders receive dividends or returns based on the performance of the asset, and these dividends are distributed in compliance with Islamic finance principles.

#### **Compliance with Islamic Finance and Halal Criteria:**

- **No Interest (Riba):** The structure avoids the payment or receipt of interest (riba), which is prohibited in Islamic finance.
- **Asset-Backed:** The tokens are backed by real, tangible assets (e.g., real estate, machinery, or commodities) that have intrinsic value. This aligns with the Islamic principle that investments should be tied to real assets.
- **Profit-and-Loss Sharing:** The use of mudaraba means that profits and losses are shared between the investors and the entrepreneur, aligning with Islamic finance's risk-sharing principle.
- **Asset Utilization:** The use of ijara ensures that the assets are put to productive use, generating rental income and complying with Islamic finance principles.

- **Transparency and Fairness:** Islamic finance emphasizes transparency and fairness in financial transactions. The use of profit-sharing ratios and clear contracts supports these principles.

## Comparison of Sukuk and Asset-Backed Tokens (ABTs):

### Similarities:

- **Asset-Backed:** Both Sukuk and Asset-Backed Tokens are asset-backed financial instruments, offering security and stability to investors.
- **Islamic Finance:** Both adhere to Islamic finance principles, avoiding Riba and Gharar.
- **Ownership:** Both grant ownership or usufruct rights over underlying assets to investors.

### Advantages:

#### Advantages of Sukuk:

- **Market Acceptance:** Sukuk have a well-established history in Islamic finance and are recognized by sharia scholars and institutions.
- **Different Structures:** Sukuk come in various structures, offering flexibility for different projects and investors.
- **Global Acceptance:** Sukuk are widely accepted and traded in international financial markets.

#### Advantages of Asset-Backed Tokens (ABTs):

- **Efficiency:** ABTs, often based on blockchain technology, offer efficient issuance, trading, and settlement, reducing administrative burdens.
- **Global Accessibility:** ABTs are accessible to a global pool of investors, including those with limited access to traditional financial markets.

- **Fractional Ownership:** ABTs represent partial ownership of assets, making them accessible to smaller investors.

## Differences:

### Differences Between Sukuk and Asset-Backed Tokens (ABTs):

- **Legal Structure:** Sukuk are structured as Islamic bonds and follow specific legal agreements. ABTs are digital tokens based on blockchain technology.
- **Traditional vs. Technological:** Sukuk is a traditional instrument, while ABTs use emerging technologies like blockchain.
- **Secondary Market:** Sukuk are traded in traditional markets, while ABTs are typically traded on digital asset exchanges.
- **Intermediaries:** Sukuk involve multiple intermediaries, while ABTs can operate with fewer intermediaries.
- **Global Reach:** ABTs have the potential for broader global reach.
- **Regulatory Environment:** Sukuk may be subject to specific regulations set by Islamic finance authorities. The regulatory environment for ABTs may vary by jurisdiction.
- **Risk and Returns:** Sukuk offer predetermined returns. The returns of ABTs may vary based on their structure and guarantees.

### Comparison of Escrow and Blockchain Guaranteed Fixed-Income Sukuk and Asset-Linked Tokens:

#### Comparisons:

- Both follow Islamic finance principles, avoiding Riba and Gharar.
- Both are asset-based, offering security through underlying tangible assets.
- Blockchain technology is utilized for asset-linked tokens, enhancing transparency and efficiency.



Fixed-income Sukuk and asset-indexed tokens with escrow and blockchain guarantees that promise profit-sharing income according to certain maturities share similarities but have key differences. Here's a comparison of their features and advantages:

### Comparisons:

#### 1. Islamic Finance Principles:

- **Fixed-Income Sukuk:** Fixed-income Sukuk adhere to Islamic finance principles by avoiding interest (Riba) and adhering to profit-sharing and risk-sharing principles.
- **Asset-Indexed Tokens:** Asset-indexed tokens are designed to be compatible with Islamic finance principles by offering profit-sharing rather than fixed interest income. They also aim to adhere to the prohibition of interest.

#### 2. Asset-Backed:

- **Fixed-Income Sukuk:** Sukuk are typically asset-backed, with underlying tangible assets that provide security and stability to investors.
- **Asset-Indexed Tokens:** Asset-indexed tokens are also asset-backed, with the value of the token linked to underlying assets, providing a degree of security.

**In summary, while both fixed-income Sukuk and asset-indexed tokens aim to align with Islamic finance principles and offer asset-backed investment options, their key differences lie in the nature of returns, use of blockchain technology, and market acceptance.**

**Fixed-income Sukuk and asset-linked tokens both offer Halal-compliant financial solutions, but they differ in their legal structure, technology, and market accessibility. Each appeals to different types of investors based on their risk tolerance and investment preferences in the context of Islamic finance.**

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