

TIJARAH'S ON GOING PROJECTS

BLOCKCHAIN ISLANDS

The Blockchain Islands fuels trade and economic growth with cutting-edge fintech, seamless digital settlements, and innovative banking solutions. This dynamic ecosystem offers secure anchorage areas and e-residency, fostering a global hub for innovation and economic prosperity in the digital age.

Anchorage Areas

Facilitating ship-to-ship operations and digital currency settlement.Potential to shift \$6 billion USD outflow towards \$20 billion USD in revenue.

E-Residency

E-residency and the "cryptotourists" attracted by fully digital payments and settlements elevate Blockchain Island's global recognition as a progressive hub for innovation, while simultaneously boosting local businesses.



CBDC ISSUANCE ON MAALCHAIN



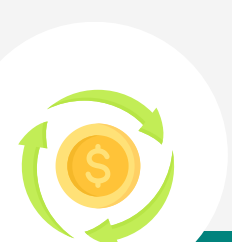
56 banks & over 70 financial institutions under regulatory supervision



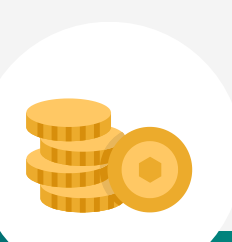
These banks serve the 88% (approx. 29 million) banked population of Malaysia



Bond issuances in 2022 was RM1.018 Trillion



Currency circulation grew by 8.0 percent to RM162. 1 Billion 2022 from RM150. 1 Billion in 2021



Tokenization of bond issuances for BNM, enabling the fractionalization of bonds

BOND ISSUANCE & CBDC

POTENTIAL TRANSACTION

Daily CBDC transaction volume potential to surpass ETH, BNB, and MATIC.

Maal trust wallets has potential to compete with MetaMask (with 2million monthly active users)

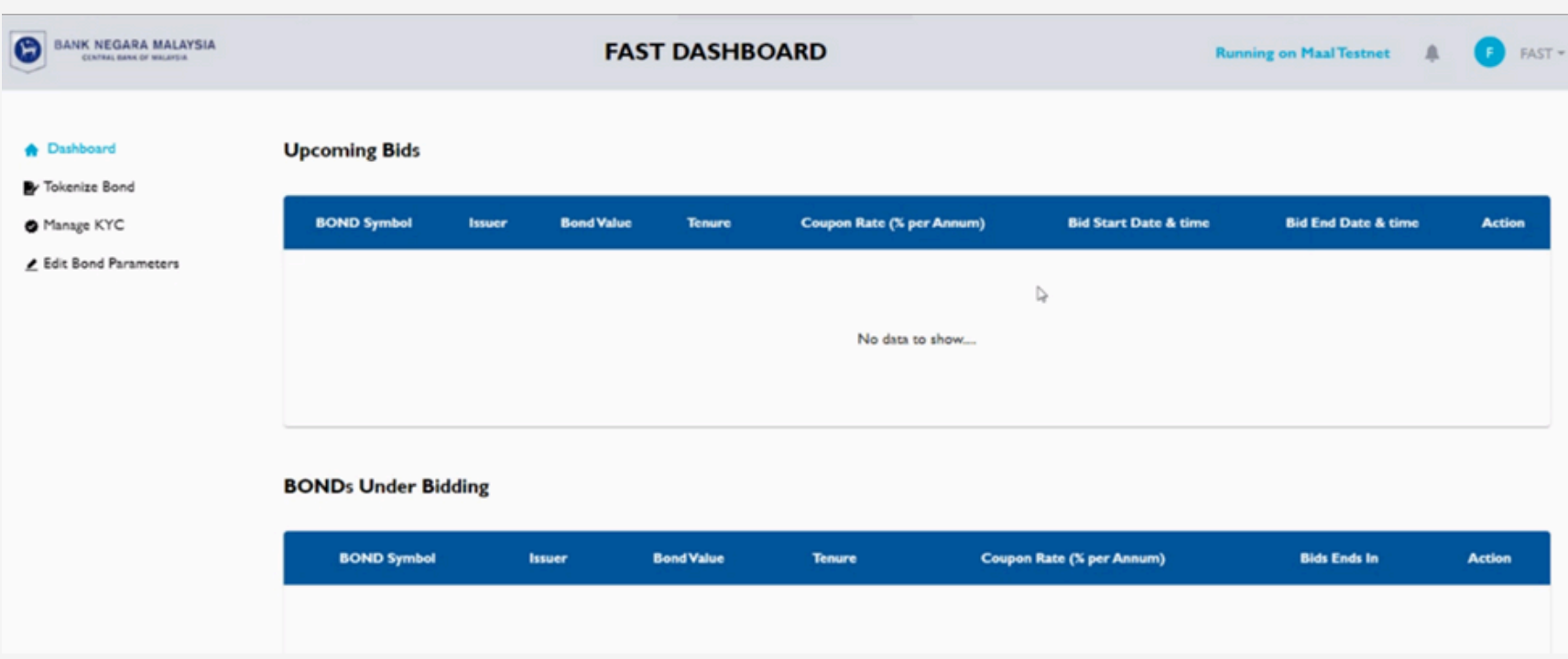
Maal wallets is expected to reach 5 million users within 18 months from partnership with PWNU.



TRANSACTION PER BOND
1,740,000,000



ANNUAL TRANSACTION
6,960,000,000



MAALCHAIN REVOLUTIONIZING CARBON CREDITS

MAALCHAIN SIMPLIFIES CARBON CREDIT ISSUANCE AND RETIREMENT

COMBINATION OF SATELLITE AND BLOCKCHAIN TECHNOLOGY

Transparent Tracking

Know your credit's origin and impact.

Easy Retirement

Offset your footprint with a streamlined process.

High-Quality Offsets

Verified projects deliver real environmental benefits.

Global Reach

Invest in credits from projects worldwide.

Strong Liquidity

Buy, sell, and retire credits on a secure platform.

MAALCHAIN PROCESS

Project Setup

Define credit areas and baselines using satellites to determined CO2 sequestration potential

Data Monitoring Track changes with high-resolution satellite imagery and advanced algorithms analyze this data

Independent Verification

NC DLT experts ensure data integrity.



Tokenized Credits Verified CO2 translates into tradable tokens with unique data

Secure Retirement Burn tokens to prevent double-booking.

PETROL SUBSIDY

Targeted subsidy mechanism that restricts benefits to eligible individuals. MaalChain identifies a person's net disposable income and qualification. Government can accurately determine deserving recipients.

TOTAL ANNUAL SAVING BY GOVERNMENT

RM 11,090,624,000

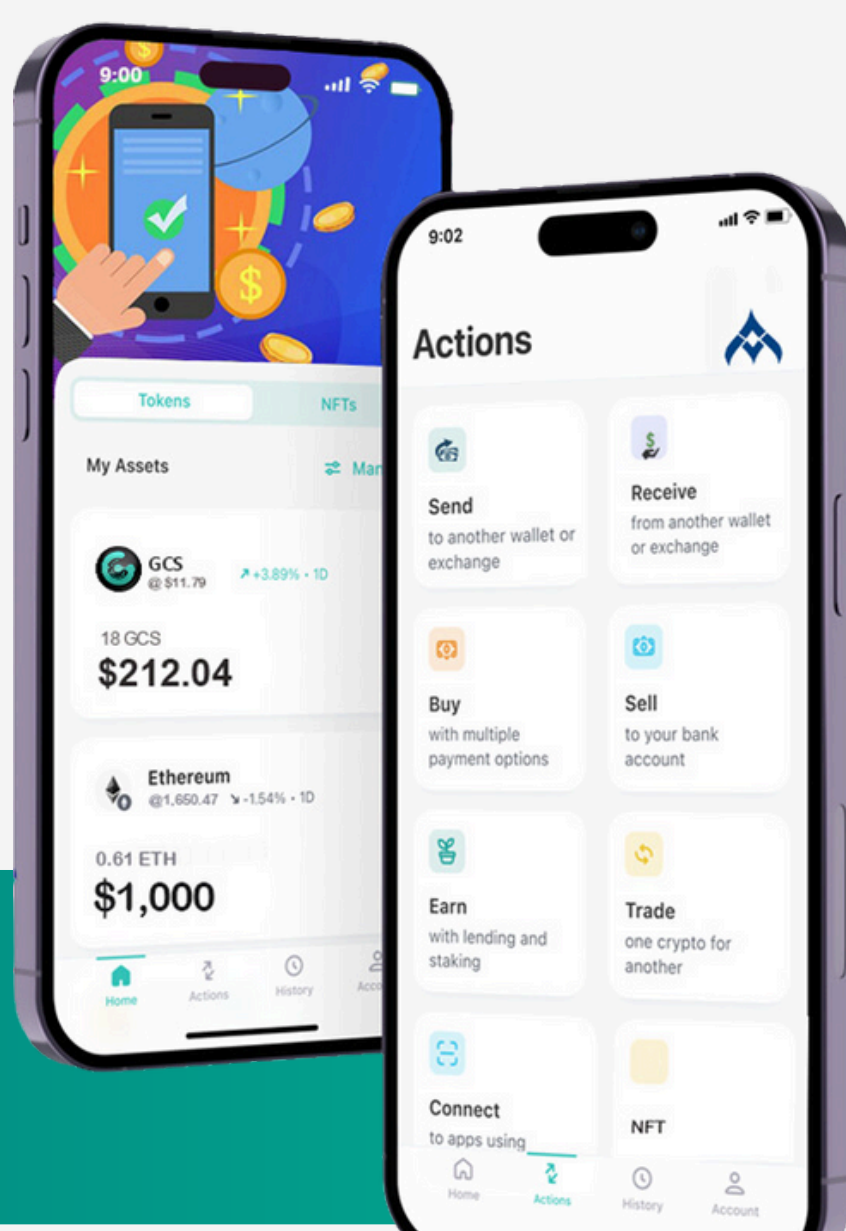
Eligible recipients can purchase petrol tokens using their CoID wallet, which verifies their eligibility for the program.



Government potential **annual savings exceed RM 11 Billion.**

Eliminate need to pre-issue subsidy budgets

User adoption driven by associated subsidy benefits.



Safeguard cash flow, allow redirection of funds for Gov spending.

Substantial user base anticipated, similar to MySejahtera app success.

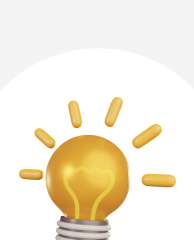
LEARNING MANAGEMENT SYSTEM (LMS)

Tijarah, through its subsidiary company Maal Data Lab offers an online Technical and Vocational Education and Training (TVET) program through their Learning Management System (LMS) that combines theory and practice to equip learners with the skills required to excel in the blockchain industry.

Their courses cover the comprehensive curriculum of blockchain technology, from basic to advanced concepts, and offer internationally recognized qualifications.



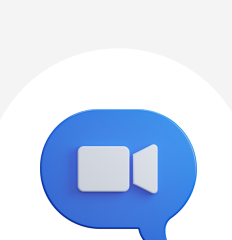
The program combines theory and practice to equip learners with the skills required to excel in the blockchain industry



The program provides structured learning materials that consolidate key concepts.



Their certification courses cover the comprehensive curriculum of blockchain technology, from basic to advanced concepts



Learners can access flexible learning formats, including self-paced online courses, live virtual classrooms, and on-demand video lectures, to fit their schedule and preferences

MINES TOKENIZATION

Gold, Cobalt, Silver

Investment mechanism using Decentralized Ledger Technology to raised the capital as profit sharing partner and diluted over 5 years.

The structure facilitates risk-sharing between partners.

It includes clear managing shared resources.

Provides a defined process for dispute resolution in the event of breaches.

PROCESS FLOW

Tijarah and Mine Owner formed a partnership with a profit-sharing ratio of 1:18

Tijarah provides US \$10 million equivalent to Maal coins to facilitate the raising of the required funds.

Tijarah introduce Trust company who promotes staking contracts to raise funds..

Trust company releases the funds directly to Mine Owner for extraction of Au.

At the end of tenure (Year 5), Mine Owner returns the principal amount in Maal Coin to Tijarah Holding Ltd via Trust company and retire Tijarah from partnership royalty. In a reciprocal arrangement, the Trust company will issue Maal Coin to Client in return for their corresponding NFTs.

2nd Year onwards pre-agree ratio of profit will be returned by Mine Owner to Tijarah & Client via the Trust company (15%,15%,30%,40% in XAUs)

Halal Traceability & Certification

solution in partnership with Islamic Development Bank (IsDB) &

Digital Trade Settlement

in partnership with Palawan Economic Development Council.

This digital settlement process aims to make cross-border trade easier in the region, making transactions faster and lowering the expenses related to transshipment operations. Pedco, a government agency, is responsible for promoting economic growth and development in Palawan province, Philippines.

MaalChain Traceability Solution offers enhanced transparency, accessible halal assurance, reduced fraud, streamlined certification, real-time accountability, empowered consumers, enhanced collaboration, and improved food safety



FOR MORE INFORMATION
Tijarahholding.com