TIJARAH HOLDING LTD



Building the Web3 Infrastructure for Governments and Industries

ABOUT US

Tijarah Holding Ltd., is a pioneer Islamic Digital Asset Service Provider. We empower developers, startups, enterprises, and governments with blockchain solutions built on the Maal Blockchain. We champion impactful projects, promote academic adoption, and address compliance concerns through MaalChain's unique features, making blockchain accessible for the Islamic community and beyond.

OUR MISSION

MaalChain Ecosystem

A secure ecosystem that addresses regulatory and compliance issues.

Empowering Blockchain

Optimize financial technology with streamlined processes, automation, security, and new possibilities.

Investing in High-Impact Ideas

Projects built on Maal Blockchain that drive positive social and economic value.

OUR SERVICE



Islamic Digital Asset Service provider (IDASP)

We develop secure decentralized platforms, tokenization of real world assets and offer cutting-edge blockchain solutions on the Maal Blockchain.



Concept of Identity

Transform your assets with our tokenization

enabling fractional ownership and broader

solutions, unlocking liquidity and value, while

Tokenization

Services

investment opportunities.

Our groundbreaking "Concept of Identity" technology, permits the coexistence of private dApps on public ledgers for data

Blockchain

Technology Solutions

Our blockchain solutions offer smart, reliable, and scalable technology for your business that can Streamline your operations and reduce costs

privacy.

GLOBAL REACH

SWEDISH TRUST

GC Trust KB

Trust management & Administration License, Sweden.

LITHUANIAN EXCHANGE Darlitana UAB

Virtual Currency Wallet & Virtual Currency Exchange License FCIS - Lithuania

GC Global Finance Ltd. **Money Services Business License,**

CANADIAN MSB

FINTRAC - Canada

GCS STO Token

RAMZ Developed

XAUS Gold Backed Stablecoin Gold Backed NFTs **MaalCoins**

MAAL BLOCKCHAIN **EVM Interoperability**

Cost-Efficient Transactions Developer Friendly Libraries **Developer Grants & Incubators**

GCEX & DEX "One stop center" for Listing of digital

assets in both Centralized (CEX) or Decentralized (DEX) exchanges.

TIJARAH IN SNAPSHOT

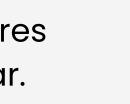


Retail & Bond Issuance CBDC Maal has successfully developed with Bank Negara Malaysia a working test platform for issuing

MYR 100 million worth of retail & wholesale bonds. The platform can be expand beyond the bond market into issuing CBDC.

Subsidy Petrol

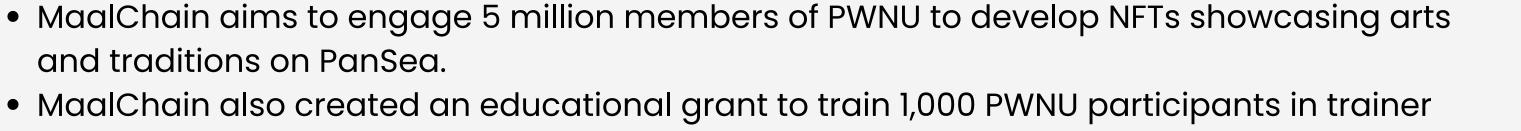
deserving recipients based on their net disposable income and qualifications. This ensures efficient and fair distribution of petrol subsidies while saving government billions of dollar.



Mudharib Talent Development Program (NADHLATUL ULAMA)

and traditions on PanSea. • MaalChain also created an educational grant to train 1,000 PWNU participants in trainer

MaalChain's concept of identity technology helps governments accurately identify



- training programs.
- **Blockchain Island** Finalising a blockchain island that facilitates trade and economic growth. It offers fintech

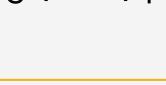
services, digital settlements, banking, anchorage areas, and e-residence, positioning itself

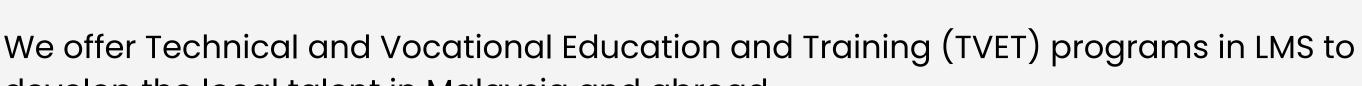
as a premier hub of innovation and economic growth in the digital space. Learning Management System (LMS) **UMS**

Maal Data Lab identifies, invests, and empowers viable blockchain entrepreneurs, startups,

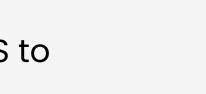
develop the local talent in Malaysia and abroad.

and communities.

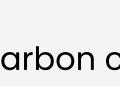




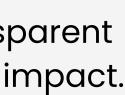




Carbon Credit

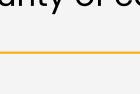






MaalChain is a secure platform for issuing and retiring carbon credits including transparent audit. It offers high-quality offsets, global investment opportunities, and measurable impact. MaalChain uses blockchain technology to ensure the immutability and security of carbon credits.

Mines Tokenization





This investment model leverages blockchain to raise capital through profit-sharing tokens. Ideal for lowering cost, global participation while offering risk-sharing and clear dispute resolution mechanisms.

coincover

OUR TECH PARTNERS



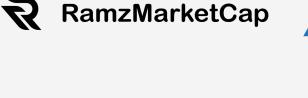




28 opolygon Fireblocks CoinGecko





















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 "cryptourists" 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

Maal trust wallets has potential

to compete with MetaMask

(with 2million monthly active



RM1.018 Trillion

Tokenization of bond issuances

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

for BNM, enabling the fractionalization of bonds

POTENTIAL TRANSACTION

BOND ISSUANCE & CBDC

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

TRANSACTION PER BOND

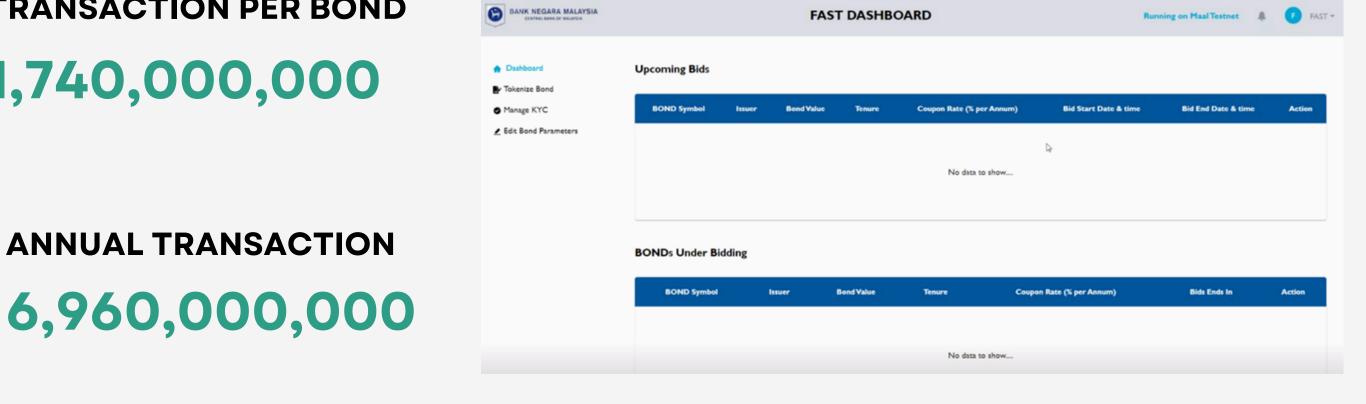
users)

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



1,740,000,000

ANNUAL TRANSACTION



MAALCHAIN REVOLUTIONIZING CARBON CREDITS

MAALCHAIN SIMPLIFIES CARBON CREDIT ISSUANCE AND RETIREMENT



MAALCHAIN PROCESS

Independent

Verification

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

baselines using satellites to determined OC2 sequestration potential

Define credit areas and

Project Setup

algorithms analyze this data

imagery and advanced

Data Monitoring Track changes

with high-resolution satellite

NC DLT experts ensure data integrity.



Tokenized Credits Verified CO2

translates into tradable tokens

with unique data

Strong Liquidity

Burn tokens to prevent

Secure Retirement

double-booking.

Targeted subsidy mechanism that restricts benefits to eligible individuals. MaalChain identifies a person's net disposable income and qualification.

TOTAL ANNUAL SAVING BY GOVERNMENT RM 11,090,624,000

budgets

Eligible recipients can purchase petrol tokens using their

Government can accurately determine deserving recipients.

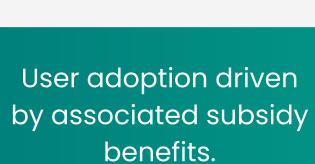
COi wallet, which verifies their eligibility for the program.

RM 11 Billion.

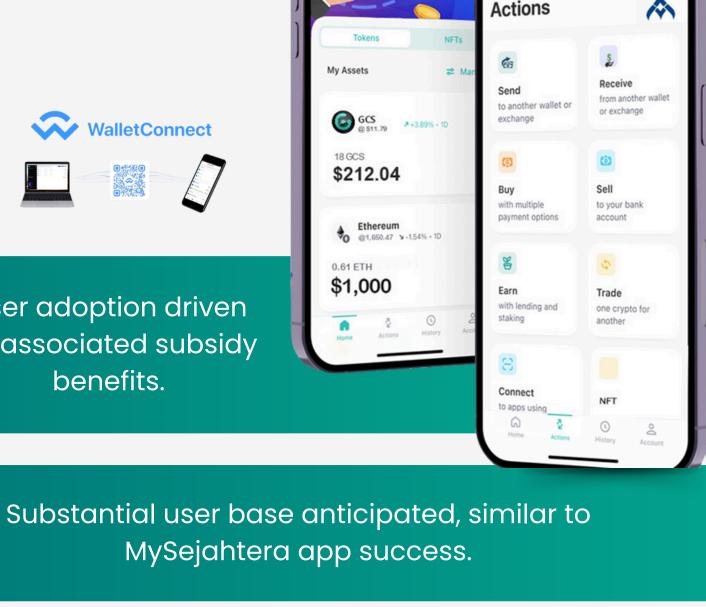
Eliminate need to Government potential annual savings exceed pre-issue subsidy

Safeguard cash flow, allow redirection of

funds for Gov spending.



WalletConnect



ASIA METROPOLITAN UNIVERSITY

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.

recognized qualifications.

The program

provides

structured

Their courses cover the comprehensive curriculum of blockchain

technology, from basic to advanced concepts, and offer internationally



learning formats, including

self-paced online courses,

live virtual classrooms, and

MAALTECHNOLOGY

UMS

WARNBOROUGH™ COLLEGE IRELAND

equip learners with the skills required to excel in the

The program

combines theory

and practice to

blockchain industry

learning materials that consolidate key concepts.

blockchain technology,

from basic to advanced concepts

Their certification

courses cover the

comprehensive

curriculum of

on-demand video lectures, to fit their schedule and preferences

Gold, Cobalt, Silver

Investment mechanism using **Decentalized Ledger Technology to** raised the capital as profit sharing

It includes clear The structure

MINES TOKENIZATION

facilitates riskmechanisms for sharing between managing shared partners. resources.

partner and diluted over 5 years.

Tijarah introduce

Provides a defined

process for dispute

event of breaches.

resolution in the

Tijarah and Mine Tijarah provides US Owner formed a \$10 million equivalent

PROCESS FLOW

partnership with a profit-sharing ratio of 1:18

to Maal coins to facilitate the raising of the required funds. Trust company who promotes staking contracts to raise funds...

ITrust 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)