



Umma.Finance

Unlocking Sound Finance





1 Billion Muslims living in MENA & Asia are taxed by the fiat system and cannot access basic financial products

* Islamic finance is all about risk sharing, real assets, and ethical finance

95%+

Muslims live in countries with a **persistent 20%+ inflation** and with **limited access to dollars**

71%

Muslims **don't have access** to basic financial products people in the western world use

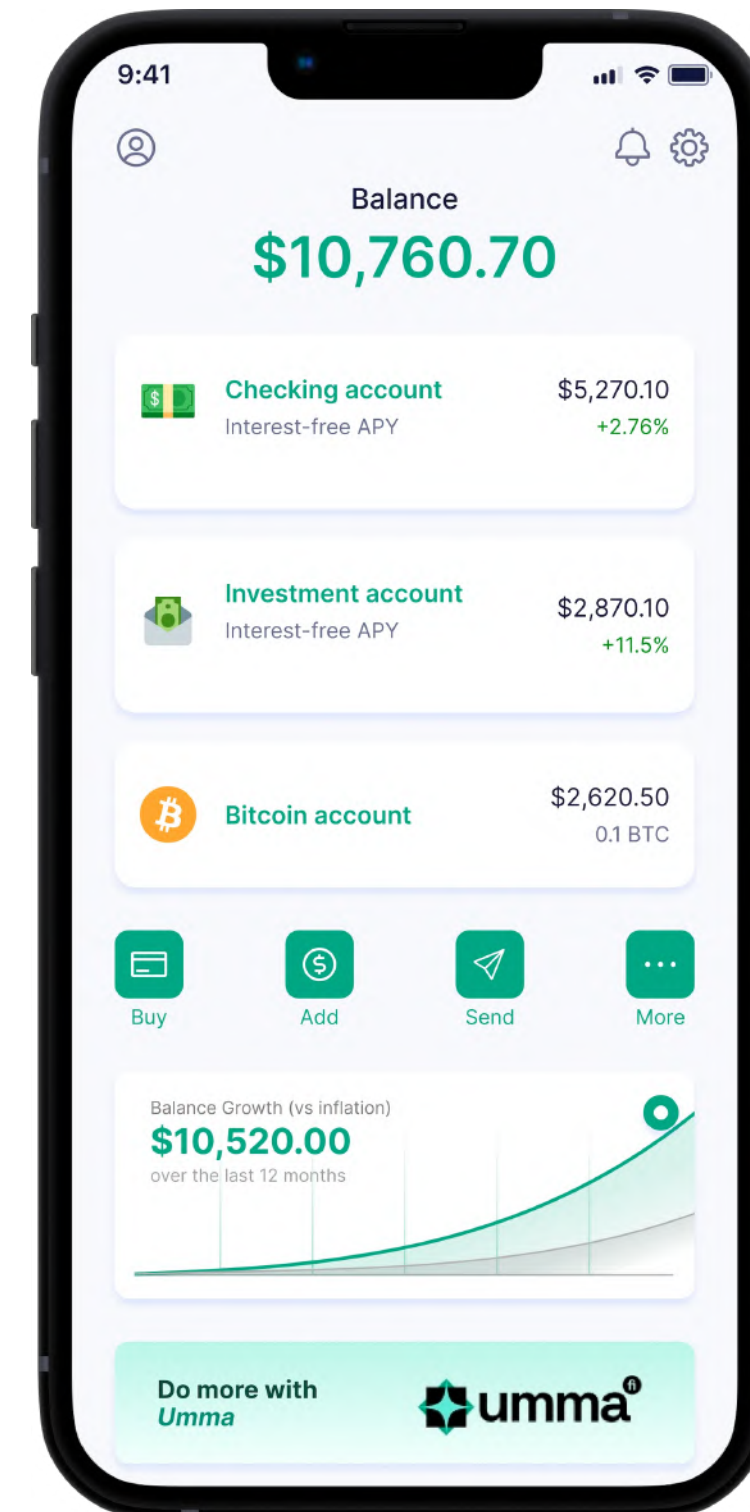
74%

Muslims want to bank in line with their religious beliefs but can't **because of interest**



Umma is a borderless neobank-style app for people burned by inflation, devaluation, and interest

- Grow savings in an **interest-free** way, all backed by real hard assets (2023)
- Access **bitcoin** with zero fees and friction (2024-)
- Access an **inflation-resistant** stablecoin in line with your beliefs (2024-)



Our first product enables institutional and retail investors with access to sustainable double-digit interest-free yield

[Earn](#)[Get funded](#)[Transactions](#)[Connect wallet](#)

White Lion Foods: Brazil nut financing

Pool limit:
\$1,000,000

Payment term:
6 months

Payment frequency
30 days

[Deal overview](#)[Pool manager profile](#)

Deal Overview

Proceeds will be used to provide White Lion Foods, a world leading Brazil nut producer, with working capital financing to purchase raw nuts, process, ship and sell the final product, sharing the proceeds directly with note holders

The facility is structured to provide a healthy risk-adjusted return (15-20% in USDC) to investors while ensuring capital preservation. The notes are limited recourse direct unsecured obligations of the issuer, a Luxembourg securitisation vehicle, whose underlying assets include the raw Brazil nuts purchased with issuance proceeds. The structure gives investors a beneficial interest in the purchase of raw Brazil nuts in Peru and a participation in the cash flows from their sale.

Est. APY

15-20%

Supply amount

\$ USDC

Full legal name

First and last name

By entering my name and clicking "Supply" below, I hereby agree and acknowledge that I am electronically signing and becoming a party to the Profit sharing agreement for this pool, and my name and transactions may be shared with the borrower.

Supply

Available to withdraw

\$500

Withdraw amount

Withdraw

Real impact

- pure profit sharing, no interest
- real impact on the most underserved markets
- not funding unethical industries

Easy to use

- web-2 sign-in experience
- no seed phrases and other nonsense
- gasless & super cheap transactions

Secure & transparent

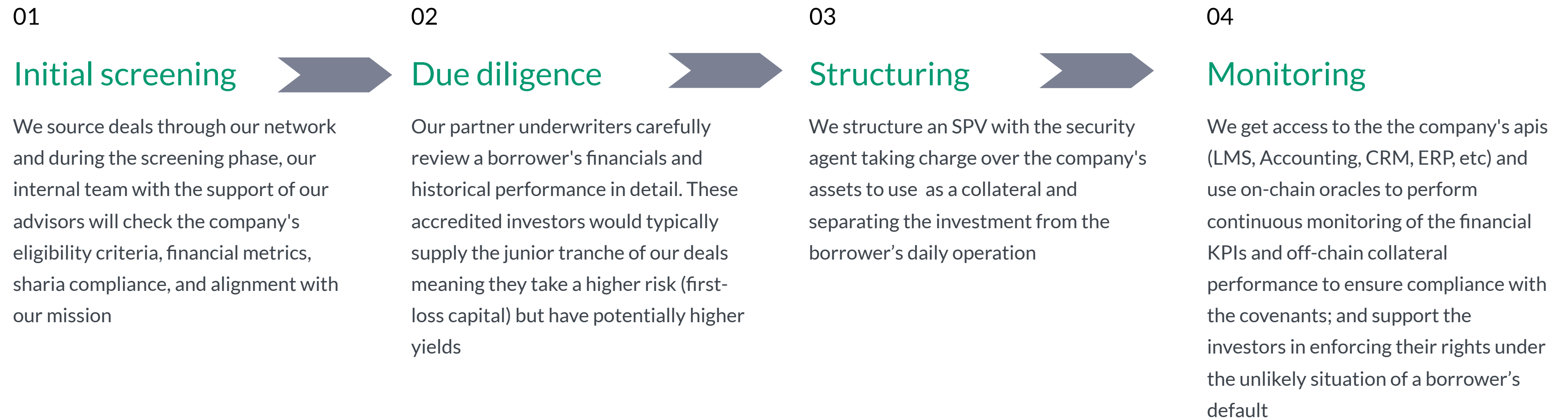
- fully-transparent on-chain (through API integrations)
- TradFi securitisation approach to manage risks
- hard collateral and covenants always in place

Liquid

- multiple options for withdrawing capital by exiting a position or claiming profit payments



Umma's role is to facilitate the investment process through the entire deal cycle





Our partner underwriters are established fund managers with exceptional track record in emerging markets private & public debt finance



SCOTT RICHARDS



A.J. DAVIDSON



HARRIS IRFAN



RON D'VARI



KARAN BHATIA



We have built a pipeline of \$50M+ and are targeting \$3m+ of originations in 2023



Select pipeline transactions

Project name	Business model	Location	Amount (\$m)	Tenor	Net APY, \$	Progress
Leading brazil nut producer	Agritech	Peru	Up to \$10M	3-6 months	10-20%	\$2m secured
Hydro-powered bitcoin mine	Bitcoin mining	Paraguay	Up to \$10M	Perpetuity (monthly profits)	20-30%	\$0.5m secured
Green asset financing	EV leasing	UAE	\$1-2M	1 year	10-12%	Due diligence
Housing for asylum seekers guaranteed by UK govt	Real estate Financing	UK	\$1.7M	1 year	10-15%	Due diligence
Hydro-powered bitcoin mine	Bitcoin mining	Kyrgyzstan	\$10M	Perpetuity (monthly profits)	20-30%	Initial review
Tech-enabled trade financing platform	Trade finance	Subsaharan Africa	\$2-5M	6 months	15-20%	Initial review

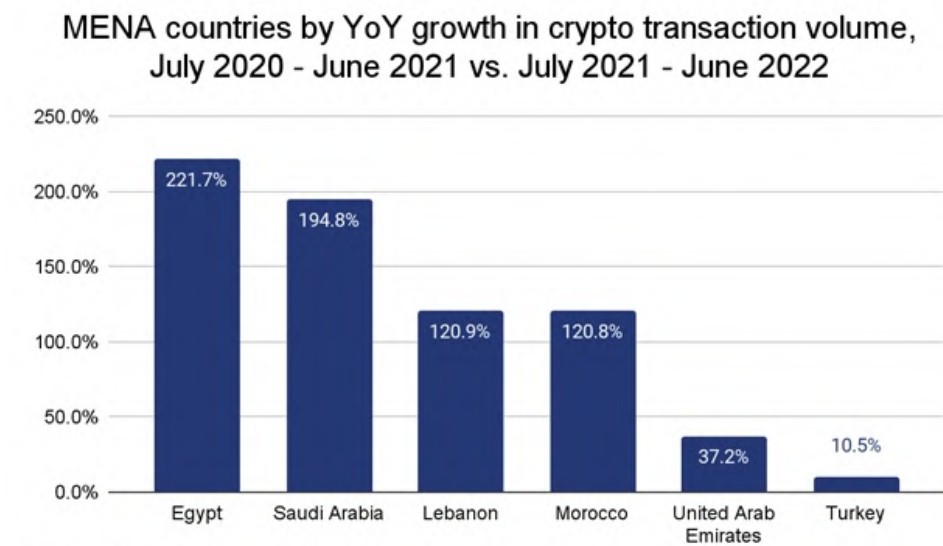


We capitalize on the billions of dollars of idle stablecoin liquidity in MENA

01

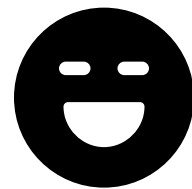


Growth in crypto adoption in MENA outpaces the rest of the world



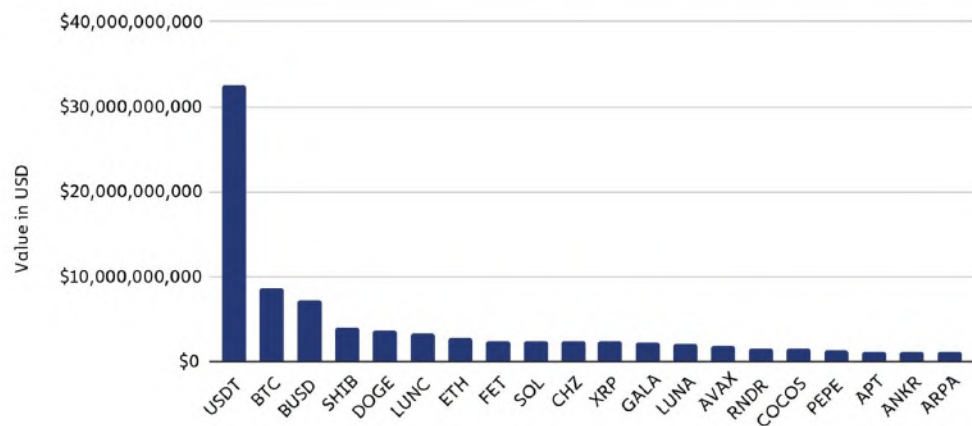
Source: Chainalysis

02



Stablecoins are serving as a lifeline for people in MENA countries going through devaluation

Crypto assets purchased with Turkish Lira by total trading volume, Jul 2022 - Jun 2023



© Chainalysis

03



No interest-free inflation-resistant savings instruments; so stablecoin liquidity is sitting idle





With a 1% market share, we will reach \$200m in net revenues

Business model: We take ~20% of the profits generated through our platform



We've built successful things in fintech and crypto before



Mark Zubov, CEO 

- 2x Islamic fintech founder (IMAN INVEST, 500 B31)
- 5+ years of experience investing debt and equity in fintech lenders across emerging markets
- Actively investing in crypto since 2017 with particular focus on bitcoin & DeFi applications in frontier markets
- Former professional tennis player (and still plays competitively)



Ilya Bukalov, CTO 

- Cybersecurity engineer and founder turned DeFi builder in 2018
- Engineer at Sifchain.Finance (cross-chain bridges & AMMs) and Composable.Finance (L2 bridges development and integration)
- Deep research and smart contract audit for Yearn.Finance, Harvest.Finance, Curve.Fi.
- Previously 3d games development at NVIDIA and cyber security since 2012



Eli Mohamad 

- 5x founder in AI/Fintech/Biotech
- Raised >\$250M in multiple industries
- Co-launched \$300M program with the White House, BARDA, DoD
- Commercialization at Vita DAO, Core at CryoDAO
- 10 years of international management consulting experience

Advisors



Amine Nedjai
Islamic finance & structuring



Alejandro Palantzas
Crypto/ BD



Zaid Al-Fagih
Islamic finance & GR



Scott Richards
Underwriting & structuring



Rafe Tariq
AI & engineering



Join us on the roadmap to revolutionize sound finance



Q2-Q3 2023

- Investment product mvp developed
- Concept validated from legal/sharia/customer standpoint
- Initial deal pipeline & liquidity lined up



Q4 2023

- Incorporation in UAE
- Initial funding round
- Smart contract audit & legal structuring
- Launching the first pools; first \$3m in originations



2024

- ~\$10m funding round
- Sound finance app launch
- Stablecoin legal work & licensing through ADGM
- \$50m in originations



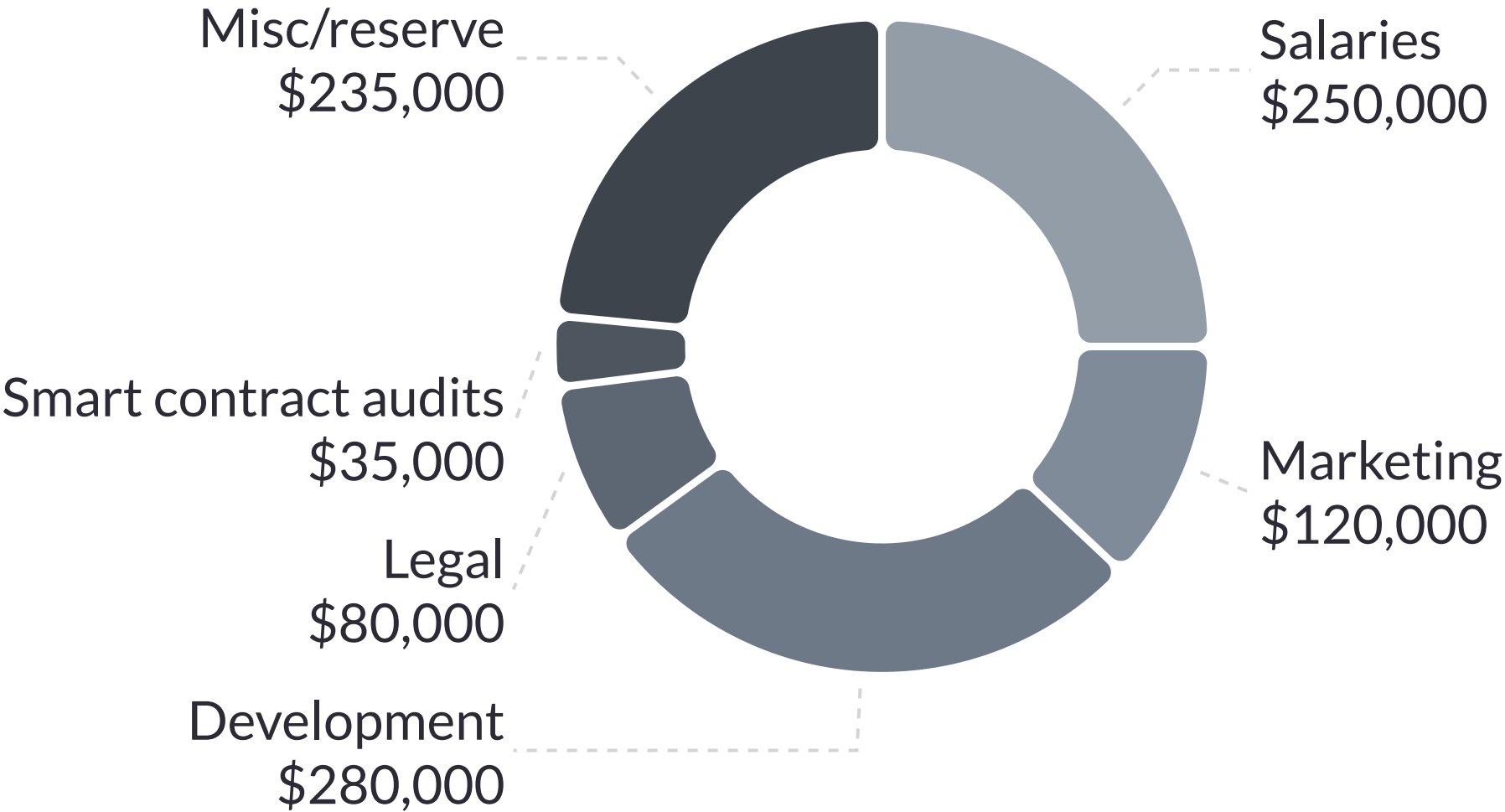
2025

- ~\$100m series round
- Stablecoin launch
- Integrations with neobanks/fintechs/crypto protocols

We're raising up to \$1m SAFE



The round ensures a 12 month runway:



Rolling closing, Dec 1st; (25%-15%-5% discount)

With the funding, we'll achieve the following KPIs:

Funding disbursed



ARR



Contact

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Email

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Appendix



With the rise of BTC and decentralized technologies, we can now unlock sound finance for MENA & Asia

Macro/market tailwinds

1. Highest inflation worldwide [in 40 years](#)
2. MENA/South Asia as the [fastest-growing stablecoin adoption markets](#) in 2022
3. Favorable crypto regulations in Muslim-majority markets ([UAE](#), [Indonesia](#), etc)
4. Bitcoin [finally deemed halal](#) by the Muslim world

Crypto/blockchain product development tailwinds

1. Improvements in off-ramp/on-ramp
2. [MPC, account abstraction and other seed phrase elimination](#)
3. [Gasless](#) and super cheap transactions
4. [Stablecoin market maturation](#)
5. [Tokenized real world assets](#)



Time to level the playfield; so people in MENA & Asia have access to the same financial products people in the western world use, **in line with their beliefs**



We are partnering with the leading players bridging finance and crypto



- PROGRAMMABLE WALLETS
- ON-RAMP/OFF-RAMP



- LENDING PROTOCOL INFRASTRUCTURE



- RISK & INTELLIGENCE



- SMART CONTRACT PLATFORM



- COMMUNITY MANAGEMENT & GOVERNANCE



- SMART CONTRACT AUDIT



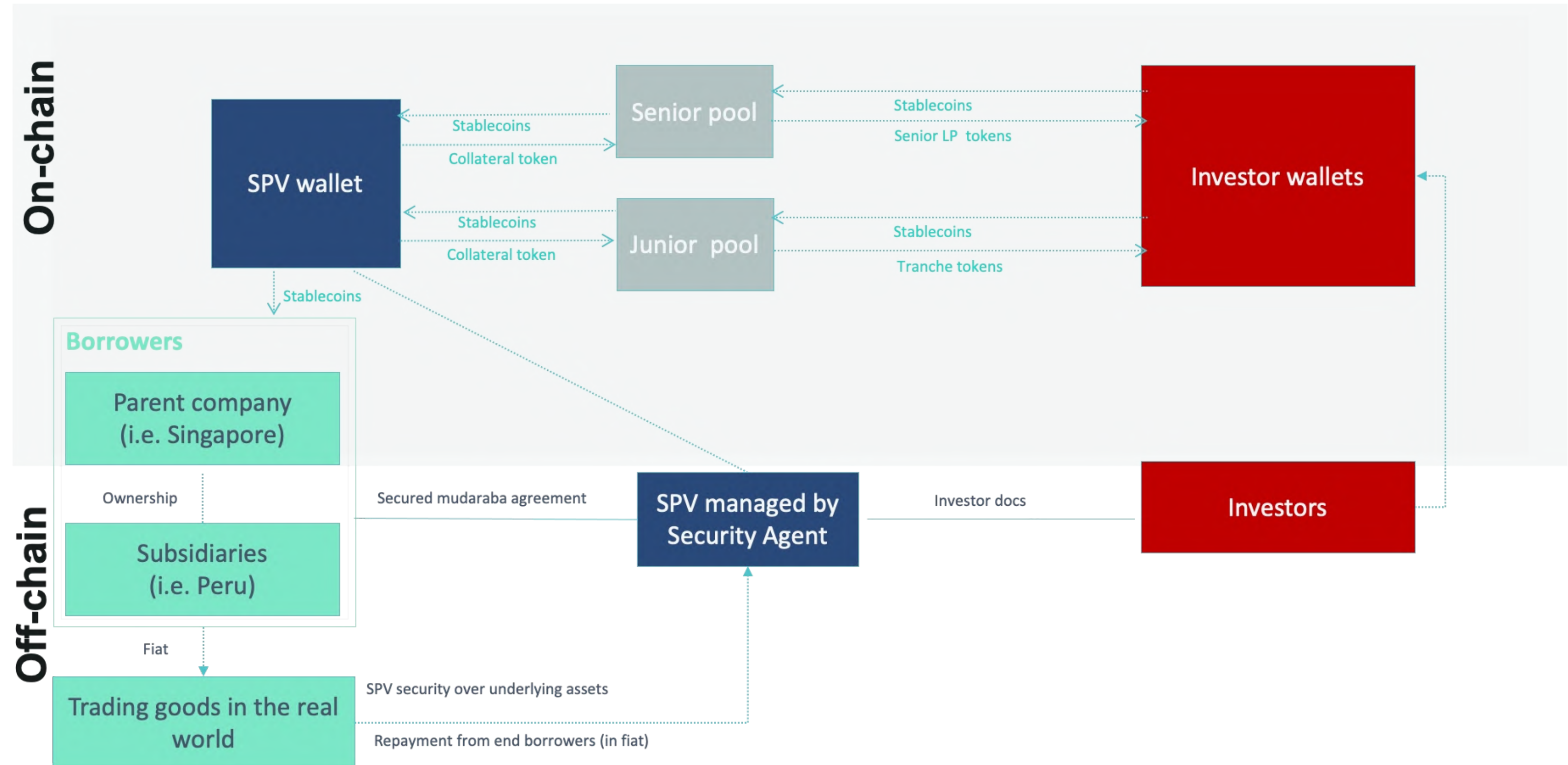
- STABLECOIN CUSTODY & STAKING



- MARKET MAKING & LIQUIDITY PROVISION



The rights of our investors are protected both on-chain and off-chain





We are applying the lessons from top neobanks to build a leading interest-free crypto bank for MENA & Asia



Geo focus	UK/EU	Brazil	Russia	Argentina	Indonesia	MENA & Asia
Funding raised	\$2bn+	\$2bn+	\$100m+	\$500m+	\$30m+	N/A
Valuation	\$30bn+	\$30bn+	\$5bn+	\$2bn+	\$100m+	N/A