

FINANCIAL FREEDOM




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 We are Caiz

**Connecting the future
with ethics, innovation
and blockchain technology
to provide cutting-edge
solutions.**





Founded in 2020, Caiz is an innovative, EU based decentralized and centralized Islamic finance ecosystem built on a blockchain.

The solutions provided by cryptocurrency and blockchain are compliant with Fiqh Islamic finance principles and prioritize environmental, social and governance (ESG) values.

Despite global advancements, at least 2.2 billion people still have limited or no access to financial tools and the freedom they provide. Caiz believes that everyone should have the opportunity to participate in the financial system and strives to make financial services more accessible to everyone, everywhere, by adhering to the highest ethical standards.



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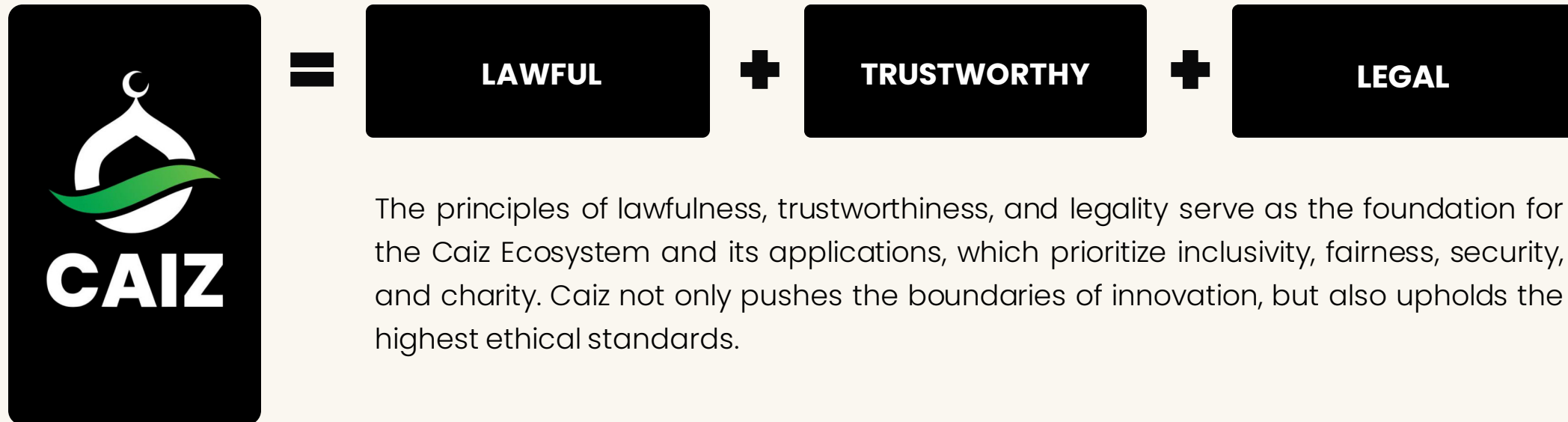
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 Lawfulness, Trustworthiness and Legality

**Creating positive change:
values and purpose**



The name **Caiz**, derived from **Arabic**, embodies the principles of **lawfulness**, **trustworthiness** and **legality**



The principles of lawfulness, trustworthiness, and legality serve as the foundation for the Caiz Ecosystem and its applications, which prioritize inclusivity, fairness, security, and charity. Caiz not only pushes the boundaries of innovation, but also upholds the highest ethical standards.


In the cryptocurrency and blockchain industries, Caiz has identified a demand and a need for ethical providers.

Our innovative technology, which is committed to transparency and trust, has the potential to revolutionize cross-border payments and serve the underprivileged and unbanked. It is making a meaningful and long-term sustainable impact on today's and tomorrow's society.



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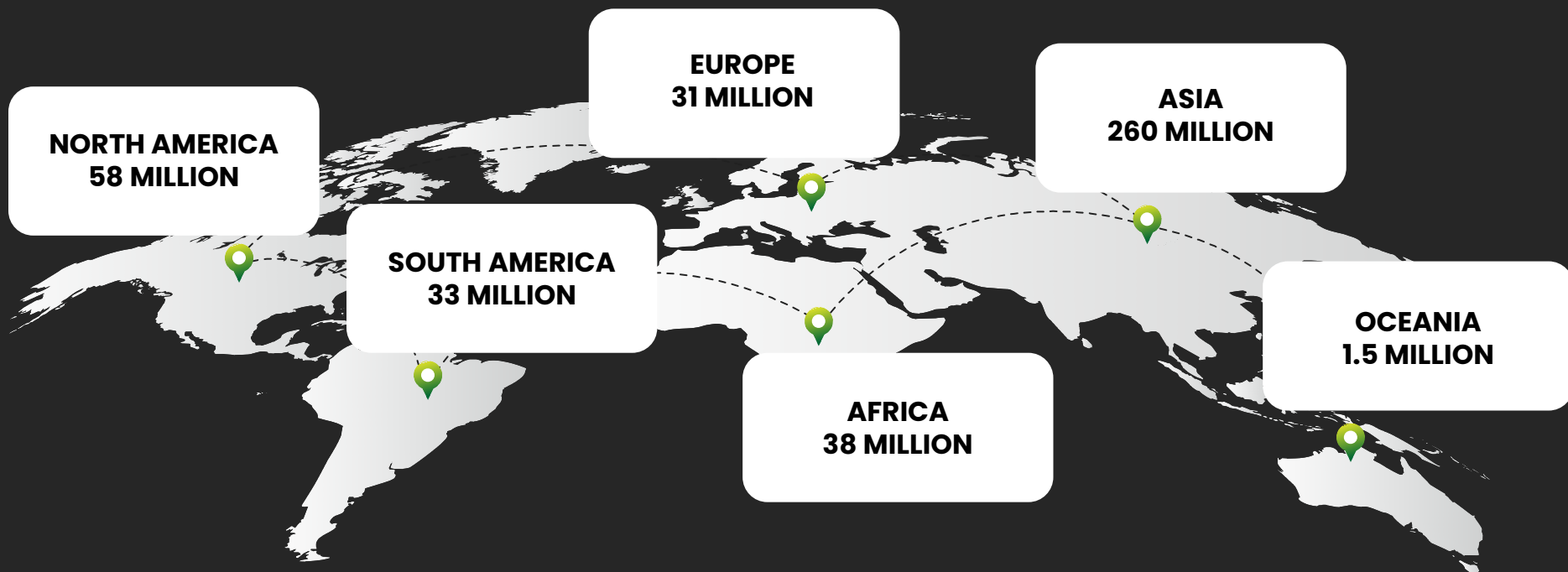
 Crypto Users _____

A Look at the World's Cryptocurrency Users



There are over 420 million crypto owners worldwide.


- 24 new cryptocurrencies get created every week.
- Crypto investment funds manage over \$59.6 billion in assets.
- There are around 40,000 crypto ATMs worldwide.





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 The cryptomarket






Cryptocurrency Market Adoption and Muslim Population



Muslim population 2023: 2+ Billion Cryptocurrency Market Adoption at the end of 2022

5 nations of the 20 on the 2022 global crypto adoption index have more than half of population Muslim and 2 of these 5 nation have more than 40% of the population using crypto.

This means that in 2022 alone in these countries 229 millions people use cryptocurrencies, 693 million people of Muslim beliefs are exposed to it.

Ranking	Country	% Crypto Users (2022 Statista)	Equivalent in number	% of Muslims	Equivalent in Number
6	 Pakistan	19%	44mln	95,5%	215mln
11	 Nigeria	45%	96mln	50,2%	111mln
12	 Turkeyie	40%	33mln	96,8%	88mln
14	 Morocco	12%	4mln	96,6%	36mln
20	 Indonesia	19%	52mln	87,7%	242mln




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 Markets on the rise _____

Ethical Cryptocurrency Markets on the Rise: Statistics



Islamic Development Finance Corporation reports that global Islamic finance assets could reach **\$3.8 trillion** by 2024, up from the current **\$2.7 trillion**.

The demand for sharia-compliant financial products and services, including crypto and blockchain startups, is growing rapidly, particularly in countries with large Muslim populations such as Indonesia, Malaysia, and the United Arab Emirates. The prospect is an increasing demand coming from countries in the Middle East and Southeast Asian within the next decade.



AAOIFI

ACCOUNTING AND AUDITING ORGANIZATION
FOR ISLAMIC FINANCIAL INSTITUTIONS

According to a survey by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), **70% of Islamic finance professionals** believe that blockchain technology has the potential to revolutionize the industry.



The market for sharia-compliant fintech products and services, including crypto and blockchain, is expected to grow at a CAGR of 25% from 2018 to 2023.

(Source: Mordor Intelligence)



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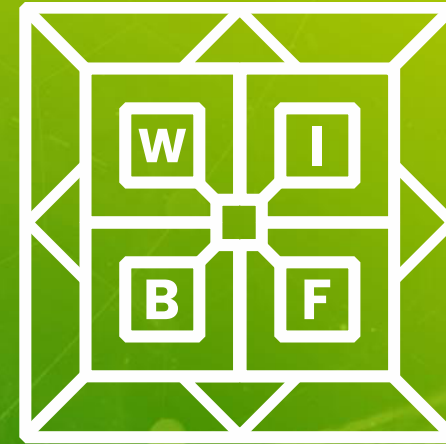


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 We are Fiqh-Compliant _____

**Fiqh-Compliant Financial
Blockchain Ecosystem:
The New Paradigm
for Islamic Finance**



**WORLD
ISLAMIC**


BLOCKCHAIN
FEDERATION



**Ban
on Riba**



**Asset-backed
transactions**



**Restriction on
certain fundings**

A Fiqh-financial system founded on Islamic finance, commonly referred to as Shariah finance, follows certain guiding principles. These include the **ban on Riba (interest)**, the **requirement for asset-backed transactions**, and the **restriction on funding haram (forbidden) ventures**. As the demand for Islamic finance grows, Fiqh-compliant financial systems are likely to become an increasingly important part of the global financial landscape.



**WORLD
ISLAMIC**

**BLOCKCHAIN
FEDERATION**



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 Fiqh-Compliant benefits

Transforming the Financial Landscape: How a Fiqh-Compliant Approach Can Benefit Everyone



Current problems in the actual financial system


Lack of accessibility


High fees


Lack of transparency



Provided solutions with a Fiqh-compliant blockchain system


More accessibility


Lower fees


Greater transparency



Lack of accessibility



Many individuals, especially in developing countries, lack access to traditional financial services like bank accounts, loans, and credit cards. An estimated 1.8 billion adults globally, 69% of adults in developing countries, are unbanked. This lack of access can exclude individuals and communities from participating in the conventional system and force them to rely on risky financial options. Access to financial services is a crucial factor in reducing poverty and promoting economic growth by allowing for savings and investments, business growth, and risk management.



More accessibility



Fiqh-compliant financial institutions serve a \$300 billion market in developing countries. Blockchain technology can make them more accessible, enabling secure and transparent transactions without intermediaries. It can help them expand their reach, offer innovative financial products, increase efficiency, reduce costs, and build trust with their customers. The economic impact of these institutions extends beyond direct financial transactions, creating jobs, boosting local businesses, and driving innovation. By embracing blockchain, Fiqh-compliant financial institutions can lead the financial industry and contribute to economic development more efficiently.



High fees



According to the World Bank, the average cost of sending money internationally is around 7% of the amount being transferred. This cost can be a significant burden for individuals and families who rely on remittances, or money sent by migrant workers to their home countries, as a source of income. In addition, financial services may charge fees for their use, such as ATM fees, overdraft fees, and account maintenance fees, which can eat into the money individuals have available for other expenses. These costs can disproportionately affect lower-income individuals and communities, who may have less disposable income to cover these fees and may rely more heavily on financial services to manage their finances.



Lower fees



Blockchain technology can enable Fiqh-compliant financial institutions to automate financial transactions using smart contracts. This can reduce the need for intermediaries, further reducing costs and fees associated with traditional financial institutions. Islamic principles, such as the prohibition of interest, help to keep fees and costs lower for consumers, with some studies showing that fees for Fiqh-compliant financial institutions can be up to 40% lower compared to traditional financial institutions. This allows a wider range of individuals, particularly in developing countries where traditional financial services may be limited or unavailable, to access the financial tools and services they need.



Lack of transparency



Global Financial Integrity estimates that over \$2 trillion is lost annually due to a lack of transparency in the financial system, including illicit activities such as money laundering and tax evasion. A lack of transparency in the financial sector can affect individuals and communities worldwide and can lead to a lack of trust in financial institutions. Improving transparency can help to build trust with customers and reduce the potential for illegal activities.



Greater transparency



Blockchain technology can provide an audit trail of financial transactions, making it easier for Fiqh-compliant financial institutions to track and verify the legitimacy of financial transactions. This can help to enhance the transparency and accountability of the financial system. This approach leads to higher levels of customer satisfaction and loyalty, with studies showing that customers of Fiqh-compliant institutions are up to 20% more satisfied compared to those at traditional financial institutions. In a survey of over 1,000 consumers, almost 90% reported feeling more confident in their financial institution when it was transparent about its operations and investments.



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 Our Decentralized Centralized _____

DECE By CAIZ:
**A new financial architecture
that combines decentralized
and centralized systems**



We developed and introduced a new financial architecture that combines the advantages of decentralized (De) and centralized (Ce) systems, giving rise to the distinctive DeCe acronym.

Our mission is to secure a safe and inclusive environment that allows our community to capitalize on the opportunities provided by new digital systems. We can offer lower fees and a faster and more transparent framework based on high moral principles by balancing operations and instruments. Importantly, our users always maintain complete ownership and control over their data, deciding what to disclose and when.





The benefits of our integrated system are self-evident: a more streamlined and efficient financial system that empowers both individuals and enterprises. But that's not all. Caiz is at the forefront of this exciting transformation as the digital shift toward decentralized systems creates new resources and opportunities. We want to be equipped for the next stage of the global economy.



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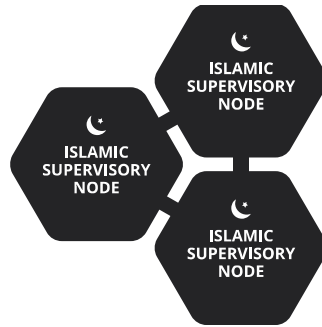
 Islamic Federated Byzantine Agreement

IFBA Blockchain:
We introduced 3 innovations
over FBA to ensure Islamic
compliance



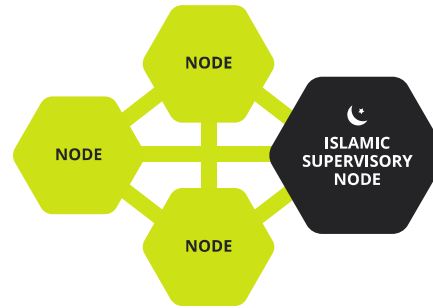
The Islamic Federated Byzantine Agreement (IFBA) has three main innovations over FBA, which provides optimal resilience in decision-making, improves transparency, increases the costs for malfunctioning and ill-behaving nodes, and ensures the blockchain is Fiqh compliant. These innovations ensure the nodes in the network of the Caiz blockchain can always reach consensus, meaning the blockchain will never stop running.

The three innovations are:



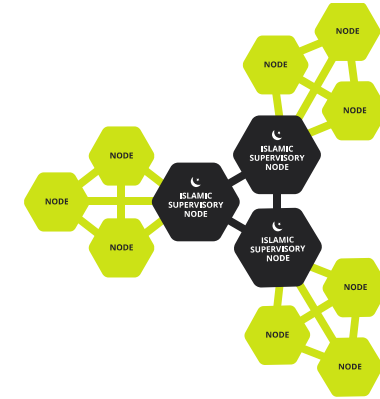
I. Introduction of Islamic Supervisory Nodes

Special type of node which is run by Islamic scholars who are respected leaders in the community



II. Verified, Public Nodes

Individuals and organizations must pass identity and compliance verification in order to join the Caiz blockchain network.




III. Caiz Consensus Protocol

It is used by nodes in the network to ensure the validity and Fiqh compliance of statements or ledger updates.



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 Our Ecosystem

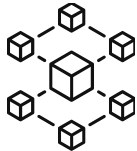
Caiz Comprehensive Ecosystem



Caiz Ecosystem



Caizcoin



Caiz Blockchain



Caiz User Account



Caiz Earn



Caiz Wallet



Caiz App



Caiz API



Caiz Sukuk



Caiz Tokenization



Caiz Relief



Caiz Gold



Caiz Stable



Caiz Multifunctional NFT



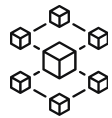
Payment And Banking Partners



The Main Solutions of Caizcoin



Caizcoin



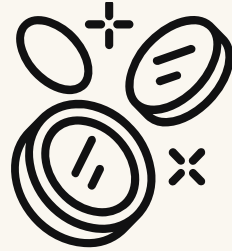
Caiz
Blockchain



Caiz Wallet



Caiz APP



Caizcoin

Caizcoin is a cryptocurrency that can be used on the Caiz blockchain to make payments, store value and to interact with the ethical financial products that will be built.



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Caizcoin



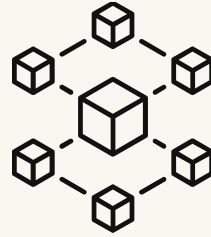
Caiz
Blockchain



Caiz Wallet



Caiz APP



Caiz Blockchain

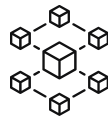
Caiz Chain is a hard-fork of the Stellar Blockchain, upgraded with our innovative IFBA consensus mechanism, a deflationary, use-case driven tokenomics and built-in Fiqh Compliance.



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Caizcoin



Caiz
Blockchain



Caiz Wallet



Caiz APP



Caiz Wallet

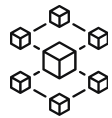
Caiz Wallet is a mobile app to store Caizcoins and to provide an easy access to the Caiz Blockchain. The Caiz Wallet allows the user to make payments and use the financial services like remittances.



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Caizcoin



Caiz
Blockchain



Caiz Wallet



Caiz APP



Caiz APP

Caiz App serves as the centerpiece of the extensive Caiz ecosystem. With the App, you can maintain complete control over your digital assets and access all the features of the ecosystem. Check your transaction history and stay up-to-date with the latest market value of Caiz.





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 Best options from us, to you —

**Comparing the
Best Options:
A Side-by-Side
Look at the Top
Choices**





bitcoin



CAIZ



ethereum

Funds Cleared

10/60 minutes

3-5 seconds

Over 24 hours

3-5 minutes

Transactions per seconds

7

1,500/3,000

3,526

25

Energy per transaction

634,000 Wh

0.03 Wh

1,69 Wh

43,000 Wh

CO2 per transaction

310.75 Kg

0.000015 Kg


0.0083 Kg

21.08 Kg



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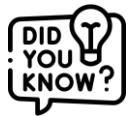
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 The tokenomics —

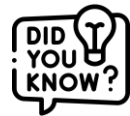
Exploring the Tokenomics of Caizcoin



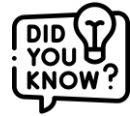
Our deflationary tokenomics are unique



Fact 01

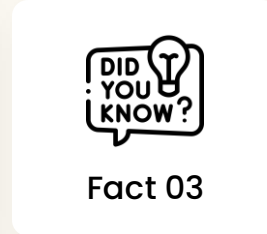
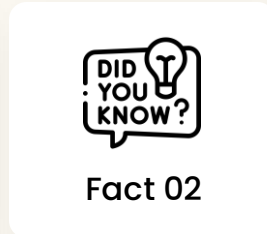
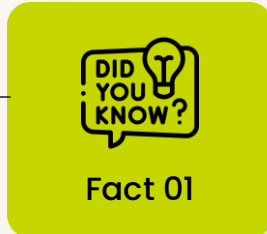


Fact 02



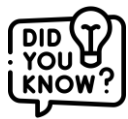
Fact 03

Fact01



Our unique use-case driven tokenomics ensure there are never too many Caizcoins in circulation.

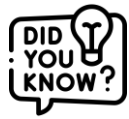
Fact02



Fact 01



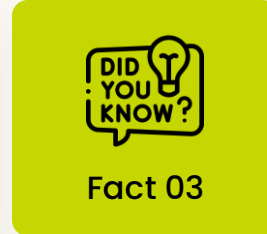
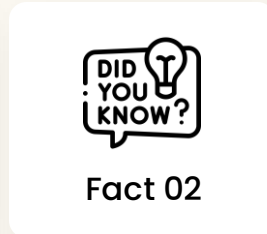
Fact 02



Fact 03

The elastic token release amount is designed in such a way that there is constant deflationary pressure.

Fact03



Early participants in the Caiz Ecosystem are rewarded with higher availability of Caizcoins.

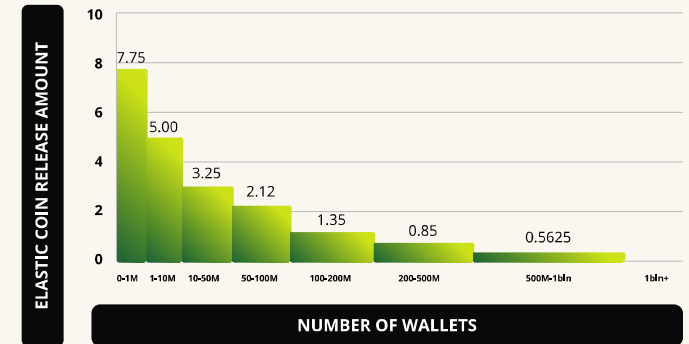
The Caiz Ecosystem is an ecosystem that operates based on specific use cases and is designed to be deflationary.

The number of Caizcoins in circulation is determined by the number of verified wallets in the ecosystem. When a new wallet is verified, a certain number of Caizcoins are released to the distribution wallet for distribution. The amount of caizcoins released decreases with each slot, which is determined by the number of verified wallets.

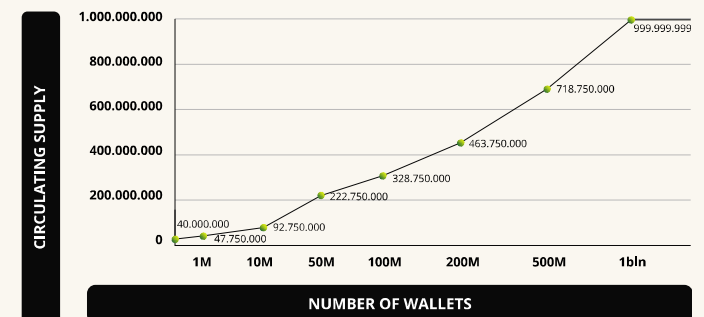
This schedule is designed to make the supply of Caizcoins in circulation tight, and ever tighter when the Caiz Ecosystem grows.

If the number of verified wallets decreases, the Distribution Wallet will transfer Caizcoins back to the Minted Wallet. The initializing slot has a token release of 40 million Caizcoins, of which 20 million are locked in the Ecosystem Liquidity Wallet.

Elastic Coin Release Amount



Circulating Supply





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 Caiz Roadmap 2023-2025

Mapping out the Journey: Caiz Roadmap





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 Media mentions

WALL STREET
JOURNAL

Bloomberg

 **REUTERS**

 **COINTELEGRAPH**
The future of money





Forbes

+176M

PEOPLE REACHED

+414K

SEARCH RESULTS

+4700

PRESS RESULTS

+530

MEDIA OUTLETS

Crypto & Blockchain

ELLIPTIC



Fintech, Finance & Banking



Business & commercial



Culture & Charity





**THANK
YOU**



www.caiz.com