

Islamic Fintech & Capital Markets

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Umar Munshi, founder Ethis.co



ETHIS



Prelude

Fintech is set to add a wide range of *new solutions* to serve **large financing gaps and explore new market needs.**

Fintech is *especially valuable in Islamic Finance.*

1. invest in the huge and growing middle-class, currently underserved
2. enhance social finance to be more impactful and sustainable
3. opportunities for investors seeking Shariah-compliant and impactful investments

Numerous Islamic fintech players have brought *innovative services and solutions* to market across the world.





Industry Adoption

A fintech-driven evolution of Islamic Finance entails changes in deep-set mindset and processes

Embracing change can happen when we question the core values of Islamic finance



Questions for Islamic Finance

Who are we serving? Who should we be serving?

How do we deal with risk?

How do we embed and promote environmental, spiritual, social and community considerations?

What is our mindset towards the ownership of wealth?



Islamic Fintech!

An opportunity to re-create and innovate

A powerful avenue to reach the excluded

Finance that can be directly channeled to trade and business activity

Supplement, complement and support incumbent Islamic Economy stakeholders



3 key market changes

1. Shift in investment decisions-making
 2. Loyalty & attraction to value and impact
 3. Transparency underpins relationships
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1. Investment decisions

Fintech changes the way investments are made:

- a. decentralised and directly through crowdfunding
 - b. algorithms and artificial intelligence of robo-advisors
 - c. fintech solutions within apps & systems
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2. Loyal to value & impact

Fintech latches on to digital lifestyles that revolve around online personas and social proof

Good value increases user adoption and spread of use, leading to network effects

Impact inspires virality, which reinforces loyalty





3. Transparency = trust

Fintech creates open and direct communication between market players, establishing a trust circle with various inbuilt trust mechanisms

Smart contracts and blockchain can remove human error and fraud, and create systems tailored to specific needs e.g. real estate transactions

Ethis = Ethical + Islamic

#CirculateGood with our Global Community of Impact Investors and Donors. Invest in profitable projects and exciting high-growth companies and support social finance campaigns on our platforms.

[View Campaigns](#)[View Platforms](#)

US\$15M+

Raised

16,428+

Transactions

345+

Campaigns Launched

84+

Countries

Build Up Your Portfolio of **Real-World Companies, Projects and Campaigns.**

Our crowdfunding platforms enable you to invest in halal and socially responsible businesses, raise capital and funds and donate to social-focused organisations across the globe.

Peer to Peer (P2P) Financing

Indonesia continues to be one of the most stable and exciting emerging markets, growing strongly even with the pandemic. Our top campaigns provide SMEs with funds for commerce and trade, generating high projected profits over short tenures based on limited-scope joint-ventures (Musharakah).

[Visit Ethis Indonesia](#)

Equity Crowdfunding

Malaysia is a leading hub for the Islamic economy, with a strong infrastructure and a good talent base. Invest to own shares in Malaysian companies for a capital upside or dividend income. Access institutional-grade private equity deals, tech startups, fractional property investment and Waqf Projects.

[Visit Ethis Malaysia](#)

Charity Crowdfunding

A global platform for effective charity and Islamic social finance focused on transparency, accountability and impact. Donate in major currencies and cryptos instantly, easily and with peace of mind. Give Zakat and Waqf online to credible NGOs alongside corporates and high net worth individuals.

[Visit GlobalSadaqah](#)

We **believe** that capital is entrusted to all of us to **benefit humanity**.



Credible & Regulated

Approved by regulators from multiple countries with investment crowdfunding licenses in Malaysia and Indonesia. Take comfort in knowing that we implement strict procedures to meet regulatory requirements.



Shariah-Compliant & Responsible

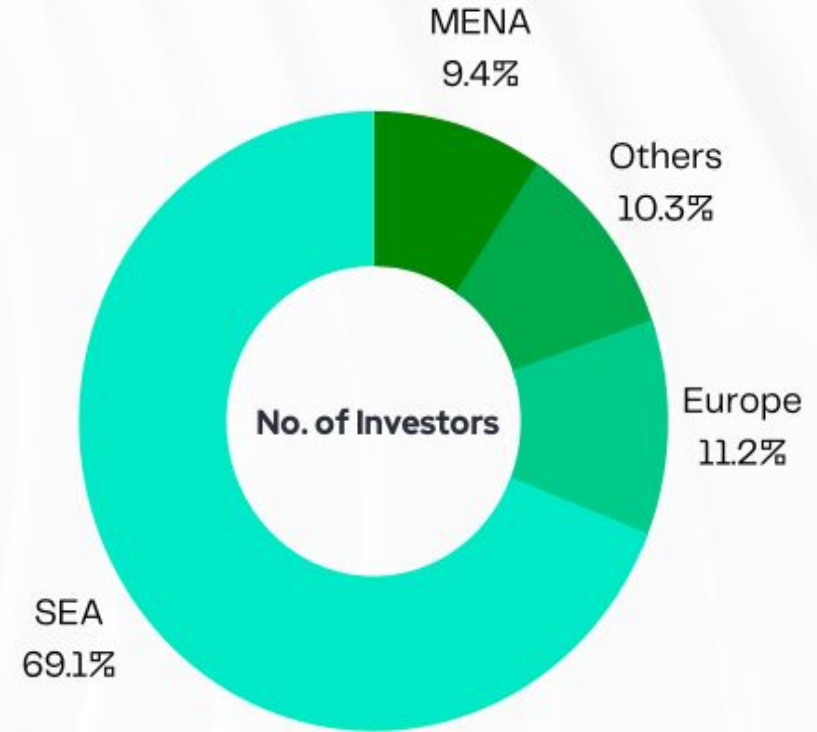
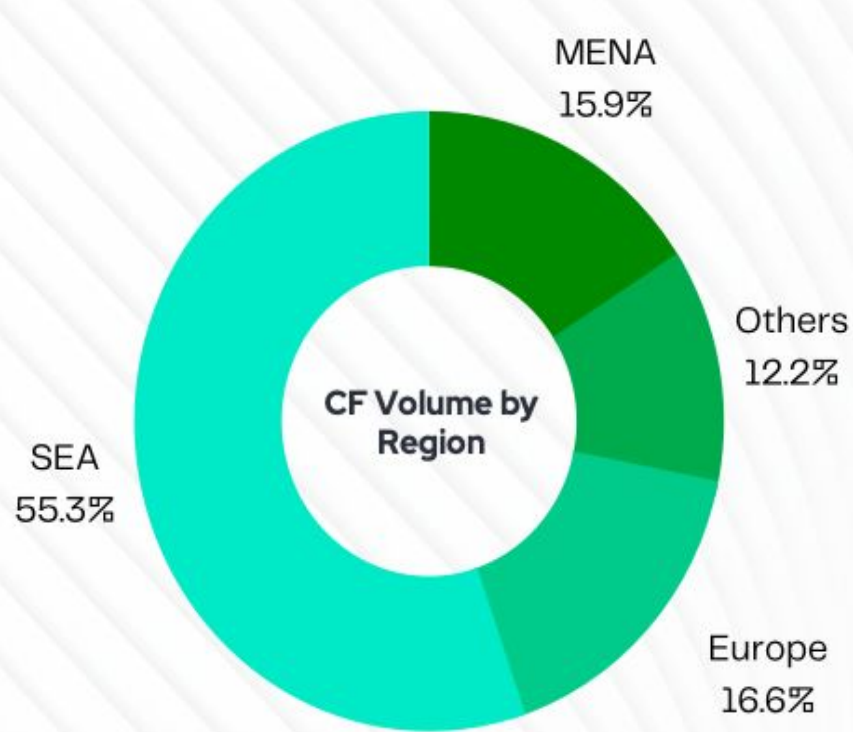
Our approach is in line with Environmental Social Governance (ESG) and impact investing, and converges with the United Nations Sustainable Development Goals. Ethis is a member of the Responsible Finance and Investment Foundation and a signatory to the UN Global Compact.



Recognised & Celebrated

We have won multiple awards and prizes for our pioneering and breakthrough efforts. We are a market maker for impactful finance platforms, leading the early growth of Islamic fintech and crowdfunding.

Trends



Diversified Retail Investor-Base

- Increase in larger investors from other regions and good response to a wider variety of projects in Indonesia.
- Strong interest and number of transactions from Malaysia.



Popular Issuances and Campaigns

We make it easy for you to diversify your funds into companies and projects including Short term SME-financing, Housing Development Projects, High-growth Tech Companies, Income Generating Assets and Impactful Charity.



Agritech

Estet Sepakat (ES)

A compelling impact story and go-to-market via asset (mini-harvesters) lease program for farmers. Immediate launch into 4,300ha via MIGHT/Koperasi Felcra strategic partnership Investor protection reserve fund from Year 2 via cash allocation top up above net value of asset and machinery.

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Ecommerce

Baloy

Good growth and profitability since its inception. Pandemic seems to have been a tailwind and boosted them. Have gone past RM8mil profitability this year. Undergoing ambitious scaling up and regional expansion.

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Services

Turbo DM

PT Turbo Daya Mekanika has received a working order to complete the repair and maintenance of a turbine and generator owned by PT Sumber Alam Sekurau. Investments start from a minimum of SG\$10,000, with a projected ROI of 7% within 4 months.

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Charity

PERTIWI Soup Kitchen

A community outreach project to provide meals on a regular basis to the homeless and poor at various locations across Kuala Lumpur. A donation of approximately RM1,500 will provide a meal for at least 300 people.

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Seize the Opportunity

A sustainable and impactful financial ecosystem for
humanity based on Islamic Principles.



What's Needed?

1. Visionary Leaders in startups and the ecosystem
 2. Investments from IF institutions & Muslim Angels
 3. Mass Education of the public via digital media
 4. Robust and Facilitative Regulations
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The Future?

Islamic Super-apps: full-suite + deep analytics

Regional Leaders emerge and consolidate

Collaboration between Islamic & conventional



Thank you

Connect on SocMed
'Umar Munshi'
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