

شيخ فاي

Шейх-Fi DApp

Алексей Цветков

[t.me / aitsvet](https://t.me/aitsvet)

[aitsvet.github.io / SheikhFi](https://aitsvet.github.io)

[github.com / aitsvet / SheikhFi](https://github.com)

[amoy.polygonscan.com / address /](https://amoy.polygonscan.com/address/)

[0x408f311ff021e4bba7a3088b6a1c4af1a9c23994](https://amoy.polygonscan.com/address/0x408f311ff021e4bba7a3088b6a1c4af1a9c23994)



В прошлом я блокчейн-разработчик.

Сейчас — тимлид RnD в банке

и студент магистратуры

Казанского Федерального Университета

по направлению

« Исламские финансы ».



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Сатоши Накамото и другие

шифропанки мечтали

о денежной системе

без посредников, пузырей,

спекуляций, неравенства...

Оказывается, об этом же

и исламские финансы.

THE TIMES
 Max 5C, min -5C Saturday January 3 2009 timesonline.co.uk 10p 69523 £1.50

Eat Out from £5
 More than 900 great restaurants, including four Gordon Ramsay favourites from £15
 Start collecting tokens today Pullout inside

Israel prepares to send tanks and troops into Gaza
 Israel's army is preparing for a ground offensive, but a number of interventions are on the table, including further inspections of mosques and cash. Under one option, a 'bad bank' would be created to dispose of bad debt. The Treasury would take them while 'bailouting' the mainstream banking system. The plan would involve the initial proposal by Henry Paulson, the US Treasury Secretary, to acquire the distressed banking system by buying

Chancellor on brink of second bailout for banks
 Billions may be needed as lending squeeze tightens
 Gordon Ramsay's 'Hell Kitchen' is set to be the first of a series of new TV shows. The Bank of England revealed yesterday that, despite intense pressure, the banks refused lending in the first quarter of last year and then even tighter restrictions in the coming months. Its findings will alarm the Treasury. The Bank is expected to take yet more aggressive action this week by cutting the base rate from its current level of 2.5 per cent. Doing so would reduce the cost of borrowing but have little effect on the availability of loans. Treasury sources said that ministers planned to 'keep the banks on the wall' but accepted that they would need help to ensure lending levels. Formally, the Treasury plans to focus on state-backed guarantees to encourage private finance, but a number of interventions are on the table, including further inspections of mosques and cash. Under one option, a 'bad bank' would be created to dispose of bad debt. The Treasury would take them while 'bailouting' the mainstream banking system. The plan would involve the initial proposal by Henry Paulson, the US Treasury Secretary, to acquire the distressed banking system by buying

99p
 Pub chain cuts the price of a pint from £1.69 to 99p levels
 Business, page 47

Michael Sheen Frost, Nixon and me
 Magazine

Working mums So that's how she does it
 Bob & Sue

Detox in style The best spas on the planet
 Travel

Salman Rushdie I won't marry again
 Pages 22, 23

Guide to the FA Cup third round
 Sport

Leading article, page 2

Обычный банк оперирует фиксированной надбавкой к долгу — депозиту или кредиту.

Если заёмщик банка не получит достаточно прибыли — все рискуют обанкротиться.

Чтобы снижать такие риски, люди торгуют множеством несуществующих вещей:

фьючерсами, опционами, свопами, страховками, облигациями и т.п.





**Исламские (партнёрские, этические) финансы
опираются на некоторые принципы:**

- 1. разделение всей прибыли соразмерно вкладам**
- 2. участие вкладчиков в убытках соразмерно вкладам**
- 3. реальные активы как обеспечение и как источник прибыли**
- ...**
- п. возможность участия для всех, не только для мусульман**
- ...**
- т. возможность применения этих правил в смарт-контрактах**

شيخ فاي

Шейх-Fi DApp

github.com/aitsvet/sheikhfi

0x5FbDB2315678afecb367f032d93F642f64180aa3

Contract Status

Total Funds	30.0
Free Funds	20.0
Total Revenue	15.0
Approval Threshold	60.0%
Owner	Ali

Investors

Nickname	Funds Invested	Profit	Profit Rate
Ali	10	4.4	100.0%
Bob	20	7.6	95.0%

Managers

Nickname	Funds Secured	Profit	Profit Rate
Charlie	10.0	3.0	20.0%

Proposals

ID	Description	Manager	Required	Approve Share	Secured	Revenue Received	Revenue Payed	Actions
0	Car rental	Charlie	10	66.7%	Yes	15	15	





جزاك الله خيرا