

## White Paper

# Liberty Finance (LIBFI)

## Digital Lending, Reimagined with DefAI

An innovative, compliant, and sustainable DeFi ecosystem centered around liquidation-proof lending and AI-powered financial solutions.



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Participants are encouraged to conduct their own research and consult with professionals before engaging with the platform or purchasing tokens. By using Liberty Finance's services, users acknowledge the risks associated with decentralized finance and blockchain technology, including regulatory uncertainties and market volatility. Liberty Finance operates in compliance with applicable regulations but cannot guarantee outcomes in an evolving regulatory landscape.

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# INTRODUCTION



# 1. Greeting Words



Welcome to Liberty Finance, where we are redefining the future of decentralized finance (DeFi). At Liberty Finance, we believe in building innovative, compliant, and inclusive financial solutions that empower individuals and communities across the globe. By integrating smart AI-agents and DefAI technology, we are pioneering a sustainable ecosystem that bridges the gap between traditional finance (TradFi) and DeFi, offering accessible tools for everyone.

This whitepaper outlines the foundation of our ecosystem, the AI-powered financial engines driving its growth, and our unwavering commitment to creating secure, scalable, and user-centric solutions. We invite you to join us on this journey as we shape a new era of digital lending and financial inclusivity.

**Xen Hojem**  
**Co-Founder & Project Lead**

## 2. Executive Summary

The global financial system has made significant advancements, but large segments of the population remain underserved. Approximately 1.7 billion people are unbanked, with over 1.9 billion Muslims excluded from DeFi due to non-compliance with Islamic principles like the prohibition of interest (Riba) and speculative trading (Gharar). In traditional financial systems, the combination of high fees, complex regulations, and outdated systems in Islamic finance means that these communities are often left behind. Despite this, Islamic finance represents a **\$4.5 trillion** market that is growing rapidly at **13.5% per year**. Yet, it remains severely underserved by modern technologies.

LibFi addresses the financial exclusion of underserved communities by pioneering a sustainable, compliant DeFi ecosystem that integrates innovative financial engines with Islamic Finance principles. By leveraging blockchain technology, LibFi offers liquidation-proof DeFi lending, compliant commodity lending, microfunding opportunities, and transparent trading, creating accessible financial services for those excluded from traditional finance and DeFi.

The LibFi ecosystem is built on five core pillars, governed and shaped by the Liberty Finance decentralized autonomous organization (DAO). This community-driven structure ensures transparency, inclusivity, and adaptability across all solutions, empowering users to actively participate in the platform's direction and development:

- **Liquidation-Proof DeFi Lending Engine (LendWide):** A DeFi lending platform offering liquidation-proof, fixed-rate loans that protect users from market volatility while adhering to Islamic finance rules.
- **Commodity Lending Engine (Islamic Financing as a Service/IFaaS):** A B2B service designed to streamline and modernize the Tawarruq (commodity lending) process using blockchain technology.
- **Microfunding Engine (Firoza Finance):** A microfunding platform based on Mudarabah, connecting ethical investors with borrowers in need of Sharia-compliant funding.
- **Trading Engine (LibFi DEX):** A decentralized exchange that ensures Sharia-compliant trades, enabling secure, transparent, and compliant asset trading.

- **LibFi Academy:** A comprehensive educational platform aimed at promoting financial literacy with a focus on Islamic finance principles and DeFi technologies. Providing access to the content

The integration of the DAO structure into each of these pillars ensures that Liberty Finance remains transparent, community-driven, and aligned with the values of its participants.

By integrating Islamic finance principles with cutting-edge blockchain technology, LibFi offers a compliant, accessible, and inclusive financial ecosystem. The platform caters to both institutional players and individual users, ensuring that all participants have access to ethical financial products that align with their values. With partnerships across traditional Islamic finance institutions, including Africa's 5th largest bank, and strategic agreements with liquidity providers like IvoryPay, LibFi is positioned to become a leading player in both Islamic finance and DeFi markets.

LibFi also integrates robust governance and regulatory frameworks to ensure compliance with both Islamic law and international financial regulations. This comprehensive approach guarantees that LibFi can operate in a variety of jurisdictions while providing users with the transparency, security, and ethical foundation they need.

***The market opportunity for LibFi is immense. By targeting a segment of the population that has been historically excluded from modern finance, LibFi is positioned to capture a significant share of both the \$4.5 trillion Islamic finance market and the \$45 billion DeFi market, both of which are expanding rapidly.***

With a clear roadmap, a talented leadership team, and a range of compliant financial products, LibFi is poised to revolutionize the future of ethical finance.

Innovations in AI and the emerging DefAI (Decentralized Finance Artificial Intelligence) narrative are at the core of LibFi's ecosystem. By integrating smart AI-agents with decentralized protocols, LibFi ensures scalable, compliant, and inclusive financial solutions. This hybrid approach not only redefines digital lending but also enhances transparency, efficiency, and risk management in line with Islamic finance principles.

# 3. Overview

## 3.1 Overview of Financial Exclusion

Despite major advancements in global financial systems, billions of people around the world remain financially excluded. The **unbanked population**, which exceeds **1.7 billion people**, is disproportionately located in developing regions, where access to basic financial services such as bank accounts, loans, and insurance is limited. This exclusion stems from various factors, including geographic isolation, lack of infrastructure, and the high cost of traditional financial services. Moreover, for many individuals, particularly those from Muslim-majority countries, financial exclusion is driven by the **incompatibility of traditional finance with Islamic law**.

Islamic finance, rooted in the principles of **Shariah requirements**, prohibits activities that involve interest (Riba), uncertainty (Gharar), and unethical investments. As a result, many Muslims find it difficult to engage with the traditional banking system, which is structured around these very elements. While Islamic financial institutions have emerged to serve this market, they have struggled to scale and modernize in the same way that conventional banks have. This has led to inefficiencies and gaps in service delivery, leaving millions without access to financial products that align with their religious values.

The rise of **Decentralized Finance (DeFi)** presents an opportunity to address these challenges. DeFi eliminates the need for intermediaries and enables individuals to access financial services directly through blockchain technology. However, DeFi itself is largely inaccessible to the Muslim population due to its reliance on interest-based lending and speculative trading practices, which are prohibited in Islamic finance.

To overcome these limitations and unlock the true potential of DeFi for Islamic finance, **Decentralized Finance Artificial Intelligence (DefAI)** offers transformative solutions. By integrating advanced AI technologies with blockchain, DefAI enables data-driven decision-making, automated compliance verification, and enhanced risk mitigation. These innovations not only make financial services more accessible and efficient but also ensure alignment with ethical and Shariah standards. This hybrid approach positions Liberty Finance as a pioneer in scaling inclusive, compliant, and sustainable financial ecosystems globally.

## 3.2 Islamic Finance and Technological Gaps

Islamic finance has grown significantly in recent years, but it continues to face several key challenges.

### Challenge 1: Reliance on Manual Processes

*Many Islamic financial institutions rely on traditional, manual systems for critical operations such as commodity trading, profit-sharing agreements, and risk management. These outdated methods result in high transaction costs, slow processing times, and inefficiencies, ultimately limiting scalability and competitiveness.*

### Challenge 2: Lack of Technological Innovation

*Unlike conventional finance, which has embraced digital banking, automated trading platforms, and advanced risk management tools, Islamic finance has been slower to adopt modern technologies. However, emerging innovations like AI and DefAI present a unique opportunity to modernize Islamic financial products, enabling efficient, Sharia-compliant processes through blockchain-powered automation and real-time data analysis.*

### Challenge 3: Barriers to Global Competitiveness

*Without technological advancements, Islamic financial products struggle to compete with conventional offerings on a global scale. The industry faces challenges in scaling operations and capturing a larger share of the financial market, despite growing demand for Sharia-compliant products.*

## The Opportunity

Despite these challenges, Islamic finance represents a substantial market opportunity. Valued at over \$4.5 trillion with a 13.5% compound annual growth rate (CAGR), the industry is being propelled by increasing demand for Sharia-compliant products, particularly in emerging markets. However, technological innovation is critical to overcoming existing barriers and unlocking its full potential. By leveraging DefAI, Liberty Finance addresses these challenges head-on, transforming traditional Islamic finance into a scalable, data-driven ecosystem. AI-powered automation enhances operational efficiency and ensures compliance with Sharia principles, unlocking the full potential of this \$4.5 trillion market.

# MARKET LANDSCAPE



# 4. Problem and Solution

## 4.1 The Problem

The current financial landscape, in both traditional finance (TradFi) and DeFi, creates barriers for many participants due to inefficiencies, lack of inclusivity, and limited compliant options. Islamic finance, despite its growth, remains hindered by reliance on manual processes and legacy systems, particularly in the Islamic lending market, valued at \$1.8 trillion. Traditional lending processes are slow, costly, and involve multiple intermediaries, limiting Islamic finance's ability to compete with conventional banks.

DeFi platforms, offering decentralized financial services, are largely inaccessible to Islamic participants due to their reliance on interest-based models and speculative activities that violate Islamic law. This exclusion has left a significant portion of the global population, particularly Muslims, unable to participate in DeFi's rapid growth.

Emerging technologies like Decentralized Finance Artificial Intelligence (DefAI) present a transformative opportunity to address these gaps. By automating compliance, enabling data-driven decision-making, and optimizing risk management, DefAI ensures financial accessibility and efficiency while aligning with Islamic principles.

## 4.2 The Solution: LibFi

LibFi addresses these challenges with a unified ecosystem of financial engines that redefine DeFi lending and address inefficiencies in Islamic Finance. Core solutions include LendWide, the world's first liquidation-proof DeFi lending protocol, IFaaS for compliant commodity lending, Firoza Finance for ethical microfunding, and LibFi DEX for accessible trading. These engines provide secure, compliant financial tools while bridging the gap between TradFi and DeFi.

LibFi leverages blockchain and Decentralized Finance Artificial Intelligence (DefAI) technologies to automate traditionally manual processes like commodity trading and profit-sharing agreements, reducing costs, speeding up transactions, and ensuring transparency and Sharia compliance. AI-powered smart agents optimize risk management and provide data-driven insights, making financial services more accessible, scalable, and efficient.

Beyond financial products, LibFi is committed to financial literacy through LibFi Academy, which integrates AI-powered educational tools to help users make informed decisions while adhering to ethical and religious values.

# 5. Market Overview

## 5.1 DeFi Market

The Decentralized Finance (DeFi) market has witnessed exponential growth in recent years, transforming the way financial services are delivered. As of 2024, the DeFi market is valued at over \$45 billion, with a projected annual growth rate of 40%. DeFi platforms offer a range of services that traditionally require intermediaries, such as lending, borrowing, trading, and investing. By using smart contracts on blockchain networks, DeFi removes the need for central authorities, allowing individuals to access financial services directly and securely.

However, the rapid rise of DeFi has come with challenges. Many platforms operate in an unregulated environment, which exposes users to risks such as hacking, market manipulation, and volatility. Moreover, most DeFi services are incompatible with Islamic finance principles, as they often involve interest-bearing loans and speculative investments. As a result, the Muslim community, which represents over 1.9 billion people globally, has largely been excluded from the DeFi revolution.

Innovations such as Decentralized Finance Artificial Intelligence (DefAI) are emerging as transformative solutions within the DeFi market. By leveraging AI-powered analytics and risk assessment, DefAI addresses inefficiencies, enhances compliance, and reduces risks associated with unregulated platforms. For Liberty Finance, the integration of DefAI ensures that our financial products are not only Sharia-compliant but also secure, scalable, and aligned with the growing demand for advanced, user-focused DeFi solutions.

The key to unlocking the potential of DeFi for the Muslim population lies in creating compliant solutions that adhere to Islamic law while maintaining the benefits of decentralization. This includes the development of financial products that eliminate Riba (interest) and Gharar (speculation), while promoting profit-sharing agreements that are rooted in ethical finance. By addressing these gaps, DeFi platforms can tap into a massive, underserved market and provide financial services that are aligned with the values of a significant portion of the global population.

## 5.2 Islamic Lending Market

Islamic finance has become one of the fastest-growing sectors in the global financial system, with a current market size exceeding \$4.5 trillion and a compound annual growth rate (CAGR) of 13.5%. Rooted in principles of fairness, transparency, and ethical investment, Islamic finance prohibits interest (Riba) and emphasizes profit-sharing, risk-sharing, and asset-backed transactions. These principles have driven significant interest in Islamic financial products, especially in emerging markets such as the Middle East, Southeast Asia, and Africa.

Within this ecosystem, Islamic lending plays a pivotal role, contributing nearly \$3 trillion to the total market. It includes key financing structures such as Murabahah (cost-plus financing), Tawarruq (commodity-based financing), and Mudarabah (profit-sharing partnerships). These products cater to personal, commercial, and institutional financing needs. Despite its growth, the Islamic lending market faces significant challenges that limit its scalability and global competitiveness.

Traditional Islamic lending practices often rely heavily on manual processes for commodity trading, profit-sharing agreements, and risk assessments, leading to high operational costs and inefficiencies. Additionally, the sector has been slower to adopt advanced technologies compared to conventional lending, such as digital platforms, automated trading systems, and blockchain-based solutions. Regulatory and compliance barriers also pose a challenge, as achieving Shariah compliance requires rigorous reviews by religious scholars, which can delay innovation.

The integration of blockchain and DefAI technology is revolutionizing Islamic finance by automating traditionally manual processes such as commodity trading and profit-sharing agreements. With real-time data analysis and AI-driven compliance verification, solutions like Liberty Finance's IFaaS and Firoza Finance are positioned to modernize the \$3 trillion Islamic lending market, providing efficient and transparent alternatives that scale globally.

Despite these challenges, the Islamic lending market represents a significant opportunity for technological innovation. Blockchain-based solutions such as LibFi's Islamic Financing as a Service (IFaaS) and Firoza Finance have the potential to modernize traditional lending practices. By streamlining operations, reducing inefficiencies, and enhancing transparency, these solutions provide scalable, compliant alternatives that can unlock the true potential

of this \$3 trillion market and position Liberty Finance as a leader in the space.

### 5.3 Market Opportunity

LibFi is uniquely positioned to capitalize on the convergence of two rapidly growing markets: Islamic finance and DeFi. By offering a range of compliant financial products and services, LibFi can attract both institutional and retail investors who are seeking alternatives to traditional finance. The Islamic finance market, with assets valued at over \$4.5 trillion, represents a significant opportunity for growth, especially as more institutions look to digitize their operations and offer compliant financial products.

At the same time, the DeFi market, valued at \$45 billion, offers the potential for rapid expansion as new technologies and platforms emerge. LibFi's ability to bridge these two markets, while maintaining strict adherence to Shariah principles, positions it as a leader in the ethical finance space. By targeting the underserved 1.9 billion Muslims who are currently excluded from DeFi, LibFi can capture a significant share of both markets.

Furthermore, the application of DefAI amplifies LibFi's competitive edge in capturing market share. By integrating smart AI agents into our financial engines, we deliver enhanced operational efficiency, automated compliance checks, and optimized risk management. This not only strengthens our position in the Islamic finance space but also appeals to a broader audience of investors seeking innovative, compliant, and tech-driven financial solutions.

Moreover, the increasing demand for ethical and sustainable finance from non-Muslim investors presents an additional growth avenue for LibFi. The global trend towards socially responsible investing (SRI) and environmental, social, and governance (ESG) criteria has created a growing market for ethical financial products. By offering services that align with both Islamic and ethical investment principles, LibFi can appeal to a broad range of investors who are looking for compliant and responsible financial solutions.

# \$3 Trillion

A rapidly growing market with a CAGR of 13.5%, driving financial innovation globally.



## Unveiling Unmatched Potential in Finance

- Seizing \$3 trillion market opportunities with cutting-edge engines for DeFi Lending, Commodity Lending, and Microfunding.
- Driving growth with scalable, compliant solutions tailored to Islamic finance and the evolving DeFi landscape.

# SAM: \$1.9 Trillion

Focused on compliant DeFi innovations, unlocking growth aligned with Islamic financial principles.

# SOM: \$38 Billion

Capturing \$38 billion in opportunities across lending, trading, and microfunding markets.

# DIGITALLY INTEGRATED SERVICES



# 6. LibFi Ecosystem

## 6.1 LendWide (Liquidation-Proof DeFi Lending Engine)

LendWide is redefining DeFi lending by eliminating the risk of liquidation, offering borrowers a secure and stable lending experience. Current DeFi platforms subject users to forced liquidations when collateral values drop, leading to significant losses and market instability. LendWide solves this problem through **DefAI-driven Risk-Adjusted Dynamic Hedging (RADH)**, ensuring users are fully protected from liquidation, even during extreme market volatility. This approach not only safeguards user positions but also contributes to overall market stability and improved capital efficiency.

Built on a commodity murabaha structure, LendWide delivers fixed-rate loans that are fully compliant with Islamic finance principles. This model guarantees borrowers transparent, predetermined repayment terms without hidden fees or unpredictable costs. By providing a clear and ethical cost structure, LendWide enables users to engage in long-term financial planning with confidence and security.

### DefAI Driven Liquidation Proof Lending



### RADH

Risk-Adjusted Dynamic Hedging

$$H_{base} = \frac{L}{P_0}$$

$$H_{adjusted} = H_{base} \times (1 - RT)$$

- Hbase: Base hedge requirement
- L: Loan amount
- P0: Current asset price
- RT: Risk Tolerance (0-100%)

LendWide is fully integrated with the IFaaS engine, enabling institutions to offer compliant lending products to their clients with minimal operational overhead. This scalability makes LendWide an ideal solution for both retail and institutional lenders, as it combines the security and transparency of DeFi with the ethical framework of Islamic finance.

By eliminating liquidation risk and providing predictable, fixed-rate borrowing, LendWide offers a secure and reliable lending platform for users seeking stability and ethical financial solutions in the volatile world of DeFi.

## **6.2 IFaaS - Islamic Financing as a Service (Commodity Lending Engine)**

IFaaS is one of LibFi's flagship offerings, designed to address the inefficiencies of traditional Islamic finance lending models, particularly Tawarruq, by modernizing the financing of Real-World Assets (RWAs) and by bringing the entire process on-chain. Tawarruq, a widely used method in Islamic finance, involves the purchase and sale of commodities for cash. Traditional processes, however, are often bogged down by intermediaries, delays, and high operational costs.

The Commodity Lending Engine leverages blockchain and Decentralized Finance Artificial Intelligence (DefAI) to automate and streamline the Tawarruq process. By integrating smart contracts and AI-driven compliance checks, IFaaS eliminates the need for intermediaries, reduces transaction times from days to minutes, and ensures transparency and strict adherence to Sharia principles. This innovation not only reduces operational costs but also enhances scalability, enabling financial institutions to modernize their lending practices.

By integrating DefAI-powered automation, IFaaS enhances its Real-World Asset (RWA) financing capabilities through real-time compliance checks, ensuring each transaction strictly adheres to Shariah principles. DefAI algorithms optimize operational efficiency by analyzing transaction data to reduce bottlenecks, minimize costs, and enable institutions to scale their services seamlessly. This DefAI-driven approach bridges the gap between traditional Islamic finance and modern DeFi, offering financial institutions access to a compliant, scalable, and technologically advanced solution for commodity lending.

IFaaS creates a seamless integration between traditional financial institutions and modern DeFi platforms, offering a flexible, scalable solution that aligns with both compliance and

efficiency requirements. By combining blockchain's transparency with DefAI-powered automation, IFaaS is redefining commodity lending for the digital age, bridging ethical finance with cutting-edge technology.

### 6.3 Firoza Finance (Microfunding Engine)

Firoza Finance is the world's first on-chain Mudarabah platform and serves as LibFi's Microfunding Engine, providing a Sharia-compliant solution for microfunding and investment. Mudarabah is a profit-sharing arrangement in Islamic finance, allowing investors to provide capital while entrepreneurs share their expertise, with profits distributed according to pre-agreed ratios.

Firoza Finance is designed to connect ethical investors with borrowers in need of capital, offering customizable investment opportunities that are low-risk and compliant with Shariah requirements. The platform allows investors to fund small businesses, startups, and individual borrowers, while ensuring that all transactions are ethical and transparent. This model promotes financial inclusion by enabling access to capital for underserved communities, particularly in regions where traditional banking services are limited.

#### **Enhancing Risk and Compliance with DefAI**

Firoza Finance employs advanced Decentralized Finance Artificial Intelligence (DefAI) to revolutionize microfunding operations. By analyzing borrower profiles, financial data, and business plans, DefAI generates comprehensive risk assessments and matches borrowers with the most suitable investment pools. This ensures funding opportunities are viable, ethical, and aligned with Islamic principles.

DefAI also automates compliance checks, ensuring that all transactions adhere to Shariah standards while significantly reducing inefficiencies. This combination of AI precision and ethical oversight empowers both investors and borrowers, fostering equitable financial opportunities and enabling underserved communities to access much-needed capital.

By leveraging DefAI's data-driven insights, Firoza Finance identifies the most promising opportunities for both investors and borrowers. Metrics such as financial health, credit history, and business viability are evaluated to enable accurate, informed decision-making. This hybrid approach—where AI provides scalability and precision, complemented by the nuanced judgment of experienced loan officers—creates a robust, ethical, and inclusive

framework.

### **Blockchain Integration for Transparency and Flexibility**

Firoza Finance seamlessly integrates with the LibFi DEX, enabling users to trade investment positions or exit early if needed. This added flexibility enhances the platform's appeal for investors seeking liquidity alongside ethical investment opportunities.

Blockchain technology ensures that all contracts are immutable, fraud-resistant, and transparently recorded, while DefAI brings a dynamic layer of intelligence to the platform. Together, these technologies enable Firoza Finance to operate at the cutting edge of financial innovation, ensuring secure, ethical, and data-driven microfunding solutions.

## **6.4 LibFi DEX (Trading Engine)**

The LibFi DEX is a fully compliant decentralized exchange that allows users to trade digital assets in a secure, transparent, and Sharia-compliant manner. Unlike most DeFi platforms, which rely on interest-bearing loans and speculative trading, the LibFi DEX is designed to eliminate these elements, making it accessible to Muslim users and others seeking ethical investment opportunities.

By integrating Decentralized Finance Artificial Intelligence (DefAI), the LibFi DEX optimizes liquidity pools, enhances trade execution, and ensures real-time compliance with ethical and regulatory standards. DefAI-driven algorithms dynamically balance liquidity, minimizing slippage and improving transaction efficiency, while its pattern analysis capabilities provide actionable market insights to create a seamless trading experience. Automated compliance checks further ensure that all assets and transactions align with Islamic finance principles, reducing risks and maintaining trust among users.

The platform's liquidity pools operate on a Mudarabah-based profit-sharing model, allowing liquidity providers to earn a share of the platform's revenue rather than interest. This ethical structure ensures that all transactions are transparent, equitable, and compliant with Shariah principles. Additionally, the LibFi DEX integrates advanced security measures, such as multi-signature wallets, rigorous smart contract audits, and real-time monitoring, to safeguard user funds.

Built on the Ethereum Layer-2 solution, Arbitrum, the LibFi DEX delivers fast and cost-

efficient transactions without compromising security. Its seamless integration with other engines in the Liberty Finance ecosystem, including IFaaS, Firoza Finance, and LendWide, allows users to trade assets across multiple solutions effortlessly. By combining blockchain transparency with DefAI-powered intelligence, the LibFi DEX sets a new standard for ethical, inclusive, and efficient DeFi trading.

## 6.5 LibFi Academy (Financial Literacy Engine)

LibFi Academy is Liberty Finance's educational initiative, designed to empower users with the knowledge and skills needed to navigate the world of DeFi and Islamic finance. By providing tailored resources and tools, the Academy promotes financial literacy, enabling users to make informed decisions and actively participate in the DeFi ecosystem.

The Academy offers a diverse range of courses, tutorials, and resources covering topics such as DeFi fundamentals, Shariah compliance, risk management, and advanced trading strategies. Leveraging Decentralized Finance Artificial Intelligence (DefAI), LibFi Academy personalizes learning experiences by analyzing user preferences and creating customized educational pathways. This AI-driven approach ensures that each user receives content relevant to their financial goals, trading activities, and technical expertise.

LibFi Academy also integrates seamlessly with the broader Liberty Finance ecosystem, offering hands-on learning opportunities through its financial products such as IFaaS, Firoza Finance, and LendWide. Users gain practical insights into the mechanics of these engines, while also understanding the ethical and regulatory considerations involved in Shariah-compliant finance.

Beyond traditional education, LibFi Academy serves as a personalized digital tutor, answering user queries on DeFi, risk assessment, and trading strategies. This integration of AI-powered education ensures that financial literacy becomes accessible to all, fostering inclusion and empowering communities to thrive in the evolving world of DeFi.

By combining personalized learning with actionable insights, LibFi Academy establishes itself as a cornerstone of Liberty Finance's mission to bridge financial inclusion and education in the decentralized era.

# Why is education so important for Liberty Finance?

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**Education is at the core of Liberty Finance's mission. DeFi and blockchain have immense potential, but they remain inaccessible to many due to a lack of understanding. This is especially true in communities that are underserved by traditional banking systems. Moreover, exchanges heavily depend on their users' lack of understanding to generate their profits.**

**LibFi Academy bridges this gap by equipping users with the knowledge they need to navigate both DeFi and Islamic finance. It's not just about using the platform; it's about building confidence, empowering users, and ensuring their financial activities align with their values.**

**By educating our community, we create an ecosystem that is not only inclusive and compliant but also scalable and sustainable. Financial literacy leads to smarter decisions, stronger engagement and longevity, and ultimately, a thriving ecosystem where innovation meets real-world needs.**

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**Chris Black**  
Co-founder & Technical Lead

# 7. Technology

## 7.1 Blockchain Architecture

LibFi's blockchain architecture is built on the Ethereum Layer-2 solution, leveraging Arbitrum, which offers scalable and cost-effective transactions without compromising security. The platform's hybrid model combines the best features of decentralized finance (DeFi) and traditional financial infrastructure. By utilizing Layer-2 scaling, LibFi can offer significantly lower transaction fees and faster processing times compared to traditional Ethereum-based platforms. This is particularly important for Islamic finance, where transactions often involve multiple steps, such as commodity trading in Tawarruq and profit-sharing agreements in Mudarabah.

At the core of LibFi's architecture is the use of smart contracts, which are self-executing contracts with the terms directly written into code. These smart contracts eliminate the need for intermediaries, ensuring transparency, security, and compliance with Islamic finance principles. All transactions on the platform are immutably recorded on the blockchain, making them tamper-proof and easily auditable by Shariah boards and regulators.

### **Incorporating DefAI for Intelligent Blockchain Operations**

LibFi integrates Decentralized Finance Artificial Intelligence (DefAI) to enhance its blockchain architecture. DefAI-powered systems optimize transaction efficiency, analyze on-chain activity for potential risks, and enable predictive modeling for liquidity management. This integration supports dynamic adjustments to platform operations, ensuring that users benefit from a seamless and adaptive financial ecosystem that aligns with both technical efficiency and Shariah principles.

LibFi also incorporates cross-chain interoperability, enabling the platform to connect with other DeFi ecosystems, such as those built on Ethereum, Binance Smart Chain, and Polkadot. This ensures that users can access liquidity and financial products across different blockchain networks while remaining within the compliant framework of LibFi's ecosystem.

## 7.2 Smart Contract

Smart contracts are at the heart of the LibFi ecosystem, ensuring that all financial products and services adhere to Shariah compliance and are executed transparently. Each transaction, whether it be a loan, an investment, or a trade, is governed by a smart contract that automatically enforces the agreed-upon terms and conditions.

In Mudarabah contracts, for example, smart contracts ensure that profits are distributed according to pre-agreed ratios, and all parties involved can view the terms and outcomes of the investment. These contracts are designed to be tamper-proof and eliminate the risk of human error or manipulation. Additionally, they provide an efficient mechanism for dispute resolution, as all terms are encoded and can be verified on the blockchain.

### AI-Powered Smart Contract Automation

By leveraging DefAI, LibFi enhances smart contract functionality with advanced AI models. These models continuously assess transaction data for compliance and flag irregularities in real-time. Smart contracts in IFaaS (Islamic Financing as a Service) and LendWide are now augmented with AI modules that optimize commodity trading workflows in Tawarruq and mitigate risks by proactively monitoring market conditions. This ensures faster execution and improved reliability of Shariah-compliant contracts.

The smart contracts used in IFaaS and LendWide are specifically tailored to comply with Islamic finance principles. For instance:

- In Tawarruq, contracts automatically manage the purchase and sale of commodities, ensuring the process adheres to Islamic law.
- In LendWide, fixed-rate loans are structured to eliminate Riba (interest) and protect borrowers and lenders from market volatility.

These smart contracts also provide transparency for Shariah governance, allowing Islamic scholars to audit processes and ensure compliance with Islamic law. This transparency builds trust, particularly among Muslim-majority countries seeking ethical financial solutions.

## 7.3 Security Features

Security is a top priority for LibFi, given the growing number of cyber threats in the DeFi space. To mitigate risks, LibFi employs several advanced security features, including multi-signature wallets, audited smart contracts, and real-time monitoring.

Multi-signature wallets require more than one private key to authorize a transaction, adding an additional layer of protection against unauthorized access. This is especially important for large transactions and for institutions using IFaaS and LendWide, where trust and security are paramount. In addition, LibFi's smart contracts undergo rigorous audits by third-party security firms to identify and address vulnerabilities before deployment.

### AI-Enhanced Security Protocols

DefAI strengthens LibFi's security framework by monitoring transactions for suspicious activities and anomalies. The platform employs machine learning algorithms that detect and flag potential fraud or cyber threats in real-time, providing a proactive defense mechanism. By using predictive analytics, DefAI identifies vulnerabilities before they can be exploited, ensuring user funds remain secure.

LibFi also incorporates a decentralized insurance model, where users can opt into a community-driven insurance pool that provides coverage against potential losses from hacks or smart contract failures. These measures ensure that both individual users and institutional investors benefit from a secure and resilient financial platform.

LibFi follows industry best practices for data privacy and compliance, ensuring that user information is protected in accordance with international regulations such as GDPR. All user funds are held securely in non-custodial wallets, giving users full control over their assets and reducing the risk of centralized hacks.

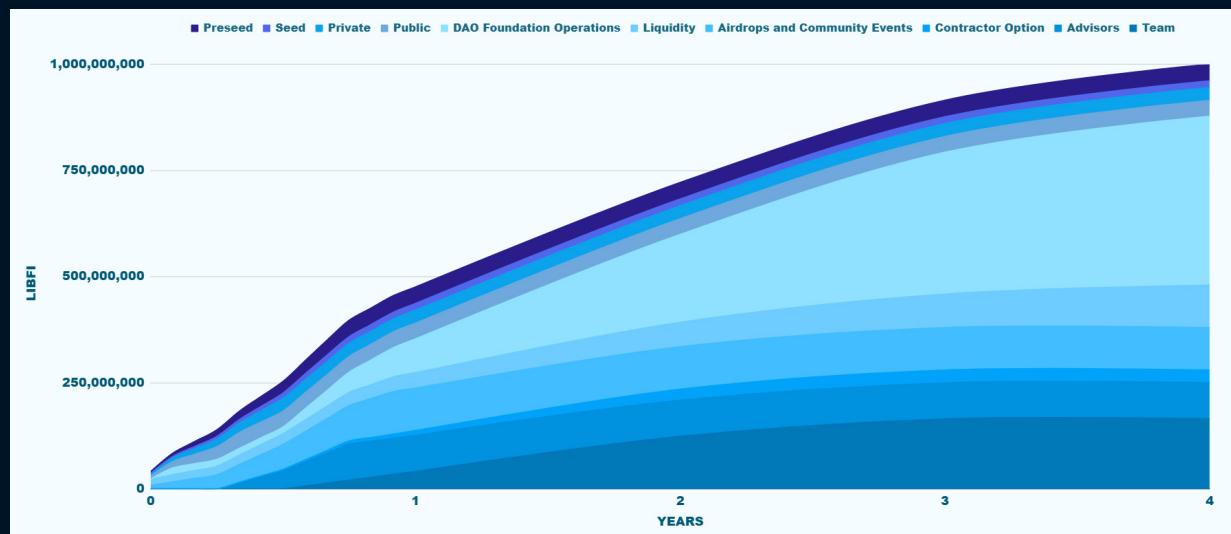
# 8. Tokenomics

## 8.1 Token Distribution

The LIBFI token is the native token that powers the entire LibFi ecosystem. The total supply of LIBFI tokens is capped at 1 billion, ensuring scarcity and long-term value appreciation. The token distribution is designed to incentivize participation in the platform while ensuring the long-term sustainability of the project. The distribution breakdown is as follows:

- **10% for Airdrops and Community Events.** This portion of the tokens is allocated to engage early adopters and build community participation through events and promotions. These tokens unlock equally over 12 months. Examples include action point driven incentive programs, token giveaways and community-building campaigns.
- **12% for Seed/Presale/IDO (Fundraise).** Allocated for pre-seed, seed, private, and public sale investors to provide essential funding for the project. 10% unlocks at TGE, with the rest vested over 9 months.
- **40% for DAO Foundation Operations.** This portion is reserved for staking rewards, ecosystem incentives, and operational needs to expand and sustain the platform. Unlocks 4% in the first month, with the remainder vested based on individual project needs. Examples include Amana Vault staking rewards, LibFi DEX liquidity incentives, ecosystem scaling, and integrations with strategic partners.
- **3% for Contractor Options (Development & Outsourced Services).** This portion is allocated for outsourced operational work, including third-party development, legal services, and other contractor needs. Tokens are locked for 3 months post-listing and vested over 2 years. Examples include development partnerships, legal support, and other outsourced services critical for platform growth.
- **10% for Liquidity.** This portion is reserved to ensure liquidity provision and market-making across exchanges, maintaining a stable trading environment. 15% unlocks at TGE, with the remainder unlocked as needed. Examples include liquidity pools for decentralized and centralized exchanges.
- **16.5% for Team.** Allocated to core team members to align incentives with the long-term success of the project. Tokens are locked for 6 months post-listing and vested over 2 years. Examples include allocations to key contributors driving product development and strategic operations.

- **8.5% for Advisors.** Reserved for strategic advisors contributing to the long-term growth and success of the platform. Tokens are locked for 3 months post-listing and vested over 6 months. Examples include partnerships with industry experts and consultants offering advisory support.



## 8.2 Token Utility

The LIBFI token serves multiple functions within the LibFi ecosystem, making it a versatile and valuable asset for users. Key use cases include:

1. **Governance:** LIBFI holders have the power to vote on key decisions, such as protocol upgrades, fee structures, and the addition of new financial products. This decentralized governance model ensures that the platform evolves in a way that reflects the interests of the community.
2. **Staking:** LIBFI tokens can be staked in the Amana Vault to earn passive income through yield generated from platform fees and transactions. Staking also provides liquidity to the ecosystem, helping to ensure the smooth functioning of the LibFi DEX and Firoza Finance.
3. **Transaction Fees:** Users pay fees in LIBFI tokens when executing transactions on the LibFi DEX, Firoza Finance, and LendWide. A portion of these fees is burned, creating deflationary pressure on the token and increasing its value over time.
4. **Platform Incentives:** LIBFI tokens are used to reward users for participating in various activities on the platform, such as liquidity provision, trading, and lending. These incentives drive user engagement and promote the growth of the ecosystem.
5. **Access to Exclusive Features:** Certain advanced features, such as access to premium educational content on LibFi Academy and priority listings on Firoza Finance, can only be unlocked by holding or staking a specific amount of LIBFI tokens.

6. **Relayer and Chain Nodes:** LIBFI tokens are essential for operating relayer and chain nodes within the LibFi infrastructure. This utility supports network security, decentralization, and scalability.

### 8.3 Token Economics

The economics of the LIBFI token are designed to create a sustainable and rewarding ecosystem for all participants. The LIBFI token functions as a utility and governance token, powering the platform's financial engines while incentivizing long-term engagement from the community.

As users stake their LIBFI tokens in the Amana Vault, they gain access to staking rewards derived from platform-generated revenue. These rewards are distributed from activities such as lending fees, trading fees, and profit-sharing through investments in Firoza Finance. By participating in staking, users directly benefit from the platform's success while reducing the circulating token supply, contributing to upward pressure on token value.

In addition to staking, node lock-ups for Arbitrum Orbit serve as a vital mechanism for reducing token supply. These nodes require LIBFI tokens as collateral, further locking up supply and supporting the network's decentralization and security. Similar to Amana staking, these lock-ups create additional scarcity, positively influencing token value as demand increases.

The profit-sharing model used across all financial engines—LendWide, IFaaS, Firoza Finance, and LibFi DEX—ensures that token holders are incentivized through a portion of the revenue generated by the platform. As lending volumes grow, transactions increase, and trading activity scales, profits are distributed to LIBFI holders who stake their tokens or participate in node operations. This model fosters an ecosystem where token holders are integral to the platform's growth, creating a mutually beneficial loop of value generation and redistribution. Furthermore, the token's intrinsic value becomes closely correlated with the revenue generated by the platform, ensuring that the token reflects the economic success of the ecosystem.

By aligning incentives with platform performance and incorporating innovative mechanisms like node collateralization, the LIBFI token serves as the cornerstone of a sustainable and inclusive DeFi ecosystem.

## 9. Roadmap

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# 2023

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**Q4**

- Development Team Acquisition/Hiring
  - POC Smart contracts on EVM Chain
  - Tokenomics finalisation
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# 2024

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**Q1**

- CEX to DEX solution design (Limited Orders, etc.)
  - Libfi.io Web3 app launch on Arbitrum testnet
  - DAO Formation
  - Commodity Lending Engine POC
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**Q2**

- MicroLending Engine Launch
  - Testnet DEX Improvements
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**Q3**

- Public MicroLending security audit reports
  - First MicroLending customers onboarded
  - Token Development
  - Amana Vault Development
  - Off/On-Ramp Development
-

**Q4**

- **Token contract security audit report**
  - **Amana vaults contract security audit report**
  - **Mawhiba Rewards Program Details**
  - **Digital Lending Engine POC**
  - **On/Off-Ramp Integration**
  - **Libfi Relayer Development**
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# 2025

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**Q1**

- **Whitepaper V1 release**
  - **Token Launch**
  - **Mawhiba Rewards Program Launch**
  - **Trading Engine Mainnet Launch**
  - **Mainnet Swap & AMM Pools Launch**
  - **Amana Vaults Phase 1**
  - **Public Libfi.io security audit reports**
  - **Digital Lending: Smart AI-agents for automated risk assessment**
  - **Libfi Relayer deployment on Mainnet**
- 

**Q2**

- **Digital Lending Mainnet Launch**
  - **Libfi Academy Launch**
  - **Libfi.io Bounty Program Launch**
  - **Full CEX like Trading interface Development**
  - **Trade boost (Margin Trading) Development**
  - **Commodity Lending Engine Development**
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**Q3**

- **Commodity Lending Engine Launch**
- **Libfi.io Foundation Launch**

# 10. Partnerships & Agreements

LibFi's growth is bolstered by strategic partnerships with key players in both the Islamic finance and DeFi sectors. These partnerships enable the platform to expand its reach, secure liquidity, and ensure that its offerings remain compliant with international standards.

## 10.1 Key Partnerships

- **HAQQ Network:** HAQQ Network is a leading blockchain network focused on providing Shariah-compliant solutions. Through this partnership, LibFi benefits from HAQQ's expertise in integrating Islamic finance principles into decentralized systems. The partnership also facilitates cross-chain collaboration, enabling LibFi users to access compliant financial products across different blockchain ecosystems while ensuring seamless compatibility with HAQQ's infrastructure.
- **Africa's 5th Largest Bank:** LibFi has secured a proof of concept (PoC) with one of the largest Islamic banks in Africa to integrate Islamic Financing as a Service (IFaaS) into their lending operations. This collaboration highlights the scalability and real-world applicability of LibFi's solutions in the traditional Islamic finance market and opens the door to larger-scale adoption across Africa's banking sector.
- **IvoryPay:** IvoryPay provides seamless on-and-off ramp services, enabling LibFi users to convert between fiat and crypto efficiently and compliantly. By bridging TradFi and DeFi, this partnership ensures that users can deposit and withdraw funds easily while maintaining alignment with compliance standards.
- **Commodity Supplier (\$2.7B Liquidity Commitment):** LibFi has secured a \$2.7 billion liquidity commitment from a global commodity supplier to support its Tawarruq-on-chain lending solutions. This ensures that the IFaaS platform is capable of handling high-volume transactions and provides robust financial backing to scale operations.
- **Zokyo:** LibFi has partnered with Zokyo, a leading blockchain security firm, to ensure robust security standards for its smart contracts and platforms. This partnership includes token and Amana Vault audits, where LibFi achieved an exceptional 100/100 security score, demonstrating its commitment to reliability and trust.
- **Leading EdTech Platform - SynrgiseLearn:** In collaboration with Africa's top EdTech platform SynrgiseLearn, LibFi powers the LibFi Academy initiative to promote financial literacy and education in DeFi and Islamic finance. This partnership facilitates financial

inclusivity by equipping underserved communities with the knowledge needed to navigate and benefit from modern financial systems. blockchain networks while remaining within the compliant framework of LibFi's ecosystem.

## 10.2 Institutional Agreements

- **Shariah Board Agreements:** LibFi has partnered with prominent Islamic scholars and financial institutions to establish a Shariah advisory board that oversees the compliance of all products and services. This advisory board is integral to ensuring that LibFi meets the ethical standards required by global Islamic finance institutions, fostering trust and credibility in Muslim-majority markets.
- **Development and Integration Agreements:** LibFi has secured partnerships with multiple DeFi platforms and blockchain networks, enabling seamless integration of its solutions across ecosystems. These agreements ensure that LibFi users can access liquidity and compliant financial products within a wide network of blockchain ecosystems, enhancing usability and scalability.

These strategic partnerships and institutional agreements strengthen LibFi's position as a pioneering platform in the DeFi and Islamic finance space. By leveraging partnerships with globally recognized entities and integrating cutting-edge security and educational initiatives, LibFi is well-positioned to bridge TradFi and DeFi while expanding its global footprint in the \$3 trillion digital lending market.

# 11. Strategic Highlights



## PIONEERING DEVELOPMENT

### LendWide: First-Mover Advantage

The world's first liquidation-proof DeFi lending protocol, powered by AI-driven compliance and risk management.

### Firoza Finance: In Revenue

Launched the first on-chain Mudarabah platform, generating revenue ahead of the token launch.

### LibFi DEX: Mainnet-Ready Scalability

Processed over 650,000 transactions during testnet, demonstrating mainnet readiness.



## STRATEGIC PARTNERSHIPS

### \$2.7B Commodity Liquidity

Agreement from a global supplier to support IFaaS Tawarruq lending.

### Africa's 5th Largest Bank

Secured collaboration for Islamic Financing Proof of Concept (PoC), expanding into TradFi markets.

### Leading EdTech Platform

Partnered with Africa's top EdTech company to power LibFi Academy, advancing financial literacy and inclusion.



## SECURITY AND COMPLIANCE

### 100/100 Security Audit

Achieved top audit scores for token and Amana Vault contracts in partnership with Zokyo.

### Wyoming DAO

Established legal compliance as a registered DAO LLC.

### Shariah Advisory Board

Governance supported by an executive from Africa's leading bank.

## 12. Executive Team



### Xenothan Hojem

**Co-Founder / Project Lead**

With over 15 years in SaaS, Xenothan scaled a previous startup to 2 million users and founded Africa's largest EdTech SaaS platform, partnering with mega clients like Toyota and McDonald's. A Web3 and crypto trading expert since 2017, he developed a cross-chain NFT aggregator and co-founded an algorithm-driven BTC futures trading fund.



### Ayhan Gungor

**Co-Founder / Operations & Product Lead**

With an MSc in Tech Management and over 20 years of experience in Product, Marketing, and Sales, he has spent the last 7+ years specializing in Web3. His work includes launching Layer One blockchains, dApps for governance, web monetization, and NFTs. He has successfully led multiple innovative projects from concept to market success.



## Chris Black

### **Co-Founder / Technology Lead**

A 35-year veteran of the tech industry, he has spent the last five years driving blockchain innovation. His achievements include developing wallet management systems for Discord, integrating Ethereum network capabilities, and pioneering payment connectors for WordPress. His career spans leadership roles in both startups and large corporations.



## Patrick Devereaux

### **Co-Founder / Finance Lead**

With over 10 years of experience in finance, taxation, and capital raising, he has successfully raised \$3M for Sovren Media and secured \$300M in funding for telemedicine projects. He also worked directly with John McAfee in a startup incubator program, showcasing a strong commitment to fostering innovation in the blockchain space.



**Samy Bourand**  
**Project Management Lead**

With 9 years of experience across IT and Travel sectors, he specializes in Project Management. Holding an advanced degree in Aerospace Engineering and PMP certification, he excels at delivering complex, cross-disciplinary projects with precision and efficiency.

*LibFi's success is driven by a diverse team of professionals with extensive experience in blockchain technology, Islamic finance, and decentralized systems.*

*The leadership team's combined expertise in these domains ensures that the platform remains at the forefront of innovation while adhering to the strict principles of Shariah requirements.*

## 13. Advisors



### **Mufti Umair Patel, Shariah Lead**

Graduated as an Islamic Verdicts specialist, with experience in Islamic Economics.

Proficient in Blockchain and Fintech from a Shari'ah perspective.



### **Faisal Zaidi, Community**

Chief Marketing Officer and co-founder of Crypto Oasis and Middle East Chapter Leader for Crypto Valley Association. Involved in major projects such as the Burj Khalifa, New Hamad International Airport, and Dubai Metro. A member of the Chartered Institute of Marketing.



### **Stillman, Finance**

A well respected analyst in the crypto space since 2017, Stillman is known for deep tokenomic dives and financial modelings for various projects.



### **JunkFoodCB, Finance**

Born in defi-summer, JunkfoodCB has immense experience navigating the crypto and NFT landscape, as well as being a trusted source for marketing and project management insights.



### **DoggieTrades, FX & Trading**

Former product manager at one of the largest FX CFD FinTech providers for retail, with extensive experience in trading fuels, futures markets and stocks.

# 14. Legal and Regulatory Compliance

LibFi operates in full compliance with both Shariah requirements and international financial regulations. The platform has implemented a comprehensive regulatory framework that ensures compliance in every region where it operates, including the Middle East, Africa, and Southeast Asia.

## 14.1 Shariah Compliance

LibFi's commitment to Shariah compliance is overseen by a dedicated Shariah Advisory Board, which includes certified Islamic finance scholars. The board reviews and approves every financial product offered on the platform to ensure that it adheres to Islamic law. This includes the prohibition of Riba (interest), Gharar (uncertainty), and investments in unethical industries such as gambling and alcohol.

The platform also provides transparent audit trails for all transactions, ensuring that Islamic scholars and regulators can easily verify compliance. This transparency builds trust among users and institutional partners, especially in Muslim-majority regions where compliance with Shariah requirements is essential for market adoption.

## 14.2 Financial Regulations

In addition to Shariah compliance, LibFi adheres to the regulatory frameworks of the countries where it operates. This includes ensuring compliance with anti-money laundering (AML) and know-your-customer (KYC) requirements, which are implemented across the platform. LibFi's on-ramp partners like IvoryPay facilitate the seamless integration of KYC/AML processes, ensuring that all user identities are verified and transactions are monitored for suspicious activity.

LibFi is also working towards obtaining licenses in key financial jurisdictions which will allow it to operate in a fully regulated environment. The platform's commitment to legal compliance ensures that it can scale its operations without running afoul of regulatory authorities.

### **14.3 Data Privacy and Security**

LibFi complies with international data privacy regulations such as the General Data Protection Regulation (GDPR). The platform uses advanced encryption methods to ensure that user data is protected, and all financial transactions are processed securely. LibFi also adheres to strict data minimization practices, ensuring that only the essential information needed for compliance is collected from users.

# 15. Regulatory Risk

While LibFi is positioned for success, like any financial platform, it faces a number of risks. The following outlines the primary risks and the strategies LibFi has in place to mitigate them.

## 15.1 Regulatory Risk

As decentralized finance continues to evolve, regulatory frameworks around the world are tightening. Changes in regulation could affect the way LibFi operates, particularly in markets where Islamic finance is subject to strict controls. To mitigate this, LibFi has built strong relationships with regulators and continuously monitors legal developments in key jurisdictions. By working closely with Islamic financial authorities and obtaining the necessary licenses, LibFi ensures it can operate within legal boundaries.

## 15.2 Market Volatility

DeFi is notorious for its volatility, which can result in significant fluctuations in asset values. This poses a risk for both borrowers and lenders using LibFi's services. To mitigate this, LendWide offers fixed-rate loans and the ability to switch collateral to stable assets during times of market volatility. These features ensure that users are protected from sudden price changes and liquidation risks.

## 15.3 Smart Contract Vulnerabilities

While LibFi's smart contracts undergo rigorous auditing, there is always a risk of bugs or vulnerabilities. To mitigate this, LibFi works with leading third-party security firms to conduct regular smart contract audits. Additionally, LibFi implements multi-signature wallets and insurance pools to protect user funds in the event of a smart contract failure or hack.

## 15.4 Adoption Risk

The success of LibFi depends on its ability to attract users and institutions to its platform. If adoption is slower than anticipated, it could affect the platform's liquidity and growth. To mitigate this, LibFi has established strategic partnerships with major Islamic financial institutions, secured liquidity commitments, and launched a robust marketing campaign to

drive user adoption. The platform's focus on education through LibFi Academy also ensures that potential users are well-informed about the benefits of participating in compliant decentralized finance.

## 16. Conclusion

LibFi is revolutionizing the financial landscape by merging the ethical principles of Islamic finance with the transparency, efficiency, and innovation of Decentralized Finance (DeFi). Through its pioneering financial engines like IFaaS, Firoza Finance, LibFi DEX, and LendWide, the platform provides compliant, inclusive, and scalable solutions for individuals and institutions alike.

By integrating advanced technologies such as DefAI, LibFi enhances operational efficiency, risk management, and compliance, setting a new benchmark in ethical DeFi. Its focus on financial inclusion empowers underserved communities, including the 1.9 billion Muslims excluded from traditional DeFi, with secure and accessible financial services tailored to their values. At the same time, LibFi promotes financial literacy through initiatives like LibFi Academy, equipping users with the knowledge and tools needed to navigate the complexities of DeFi confidently.

Sustainability is at the core of LibFi's mission. By leveraging AI-driven automation and blockchain transparency, the platform minimizes inefficiencies, reduces resource waste, and fosters ethical financial practices that align with long-term sustainability goals. This commitment ensures that LibFi contributes not only to economic growth but also to a more equitable and responsible financial ecosystem.

As LibFi continues to expand into new markets, forge strategic partnerships, and launch innovative products, it is poised to become the leading platform for compliant and inclusive decentralized finance. With cutting-edge technology, robust partnerships, and a clear roadmap, LibFi is set to redefine the future of both Islamic finance and DeFi, unlocking a \$3 trillion market opportunity and empowering communities worldwide.

## 17. References

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