

SIRATCHAIN

Whitepaper

A Shariah-first Layer-1 blockchain built from the ground up for Islamic finance

SRT · 1,000,000,000 supply | Proof of Stake | EVM-compatible | ~3-5 s block time

Version 2.0 · November 2026

www.siratnetwork.com · Explorer: siratchain.com

HALAL · TRANSPARENT · ETHICAL

CONTENTS

Table of Contents

01	Executive Summary	3
02	Introduction	3
03	Vision & Mission	4
04	Problem Statement	4
05	Our Solution	4
06	Technology & Consensus	6
07	Halal dApps Ecosystem	7
08	Market Opportunity	8
09	Competitive Analysis	8
10	Tokenomics	9
11	Presale & Token Sale Plan	10
12	Legal & Regulatory Compliance	11
13	Staking & Rewards	11
14	Exchange Listing & Liquidity Strategy	12
15	Shariah Compliance & Governance	13
16	Security & Audit Plan	13
17	Roadmap	14
18	Vision 2.0 & Future Plans	15
19	Community	15
20	Core Team & Shariah Advisory	16
21	Frequently Asked Questions	17
22	Conclusion	17
23	Contact Information	18

Document version: v2.0 · November 2026. This version supersedes v1.0 (2025). It confirms Proof of Stake as the consensus mechanism, standardizes the ~3-5 second block-time figure, reconciles the tokenomics and presale allocation, and replaces dated roadmap quarters with phases.

01

Executive Summary

Siratchain is a Shariah-first, EVM-compatible Layer-1 blockchain built from the ground up for Islamic finance. It is designed to serve the more than 2 billion Muslims worldwide, together with ethical investors, by providing a secure, transparent and halal alternative to general-purpose blockchains such as Ethereum and Solana, which are permissionless and do not screen applications for gambling, riba or speculation.

With the global Islamic finance industry projected to exceed **$3.8 trillion** (IFSB / LSEG-Refinitiv Islamic Finance Development Report) and Web3 adoption growing across Muslim-majority markets, Siratchain aims to become trusted infrastructure for halal fundraising, decentralized finance, Zakat distribution and Waqf management.

Shariah-first ecosystem

dApps screened at the governance / Shariah-board layer, with regular Shariah audits.

~3-5 second block time

Fast confirmations and low gas fees for users, NGOs and small businesses.

Proof of Stake

Validators stake SRT; token holders delegate; misbehaviour is slashed.

EVM-compatible

Deploy existing Solidity smart contracts with familiar tooling.

Easy wallet access

Integration with MetaMask, Trust Wallet and WalletConnect.

Global access

Built for NGOs, developers and Islamic financial institutions worldwide.

02

Introduction

In a rapidly evolving digital world, the Muslim community lacks a blockchain ecosystem designed around Shariah compliance. Existing general-purpose chains such as Ethereum, Polygon and Solana are open to projects that contradict Islamic principles, including gambling, riba-based finance and speculative trading.

Siratchain is designed to close that gap: a halal, transparent and ethical blockchain platform tailored for the global Muslim population and ethical investors, where Shariah compliance is a core design requirement rather than an afterthought.

03

Vision & Mission

Vision

To build a global halal blockchain economy that empowers ethical finance, transparent fundraising and secure decentralized applications (dApps), while strictly adhering to Islamic principles.

Mission

- Enable Shariah-compliant digital financial transactions.
- Provide blockchain infrastructure for halal business applications.
- Facilitate Islamic finance solutions such as Zakat distribution, halal crowdfunding and Waqf management.
- Protect users from haram activities, riba and unethical speculation.

04

Problem Statement

- No major blockchain platform is designed to guarantee halal operations.
- Muslim users and ethical investors risk engaging in haram activities unknowingly.
- High gas fees and complex onboarding on traditional blockchains limit access for Islamic communities.

05

Our Solution

Shariah-compliant blockchain	dApps are screened for compliance with Islamic law at the governance / Shariah-board layer before they are admitted to the Siratchain ecosystem.
Halal finance infrastructure	Built-in modules for Zakat, halal fundraising, Islamic lending and Waqf.
Low gas fees	Affordable transaction costs to support startups, NGOs and small businesses.
Fast transactions	~3-5 second block time for quick confirmations.
Developer friendly	EVM compatibility for easy smart-contract deployment.
Global access	Easy integration with MetaMask, Trust Wallet and WalletConnect.

Unique Selling Points

- A Shariah-first ecosystem overseen by a Shariah advisory board.
- No gambling, riba, speculative trading or haram projects admitted to the ecosystem.
- Affordable and fast transactions.
- Strong focus on Islamic finance and real-world halal applications.
- Ethical and transparent governance model.

06

Technology & Consensus

Network type	Layer-1 blockchain
Consensus mechanism	**Proof of Stake (PoS)**
Compatibility	Fully EVM-compatible (Ethereum-based smart contracts supported)
Block time	~3-5 seconds
Gas fees	Low; minimal fees to promote accessibility
Native token	SRT, used for gas, staking and governance
Security	Regular Shariah and cybersecurity audits

Proof of Stake design

- **Validators** secure the network by staking SRT and producing and validating blocks.
- **Delegation:** token holders who do not run a node can delegate their SRT to validators and share in staking rewards.
- **Slashing:** validators that misbehave (for example, double-signing or prolonged downtime) risk having part of their stake slashed. This keeps incentives aligned with honest operation.
- **Rewards** come from network fees and the staking-rewards pool and are variable, not fixed (see *Staking & Rewards*).

> **Where Shariah screening happens.** PoS consensus secures the chain and orders transactions. Shariah-compliance screening of dApps sits at the **governance / Shariah-board layer**: the Shariah advisory board reviews projects before they are admitted to the Siratchain ecosystem, and community governance oversees the process.

07

Halal dApps Ecosystem

Siratchain will support a range of halal-focused decentralized applications, including:

Zakat Distribution dApp

Automated calculation and transparent distribution of Zakat funds.

Halal Crowdfunding Platform

Fundraising for Shariah-compliant startups and projects.

Islamic Lending Platform

Profit-sharing models based on Mudarabah and Musharakah.

Halal Real-Estate Tokenization

Investment in real estate through tokenized assets.

Sadaqah Wallet

Automatic daily Sadaqah donations.

Islamic NFT Marketplace

Limited to Islamic art, education and culture NFTs.

Waqf Management Platform

Blockchain-based management of Waqf properties and funds.

Islamic DeFi Solutions

Ethical liquidity pools and halal yield farming.

Flagship use case: Hajj & Umrah Booking

Siratchain plans a halal use case for pilgrims: Hajj and Umrah bookings through an upcoming mobile app. Pilgrims will be able to:

- Book verified Umrah and Hajj packages directly from certified travel agents.
- Pay using Siratchain (SRT) tokens.
- Receive exclusive discounts and loyalty rewards for paying with SRT.

This feature aims to help Muslims fulfil their religious duties with transparency, ease and Shariah-compliant payment methods, all powered by blockchain.

08

Market Opportunity

Demand for ethical, Shariah-compliant financial systems is growing. Siratchain is positioned at the intersection of Islamic finance and blockchain innovation.

$3.8T+
Global Islamic finance industry, projected (IFSB / LSEG-Refinitiv Islamic Finance Development Report)

2B+
Muslims worldwide seeking financial solutions aligned with their faith

- **Web3 adoption in Muslim-majority countries:** markets such as Indonesia, Pakistan, Malaysia, Türkiye and the UAE are seeing rapidly growing interest in Web3.
- **Lack of trusted halal options:** many Muslims stay away from crypto because of concerns over riba, gambling and unclear Shariah compliance.
- **Siratchain's role:** a Shariah-first, low-fee, EVM-compatible blockchain that addresses a large and underserved market with global potential for adoption.

09

Competitive Analysis

Feature	Siratchain	Ethereum	Polygon PoS	IslamicCoin (HAQQ)
Shariah compliance	**Core design goal; Shariah-board screening (certificate to be published)**	Not a design goal	Not a design goal	Core focus; published Shariah fatwa
Consensus	**Proof of Stake**	Proof of Stake	Proof of Stake	Proof of Stake
EVM-compatible	**Yes**	Yes (native)	Yes	Yes
Block time / speed	**~3-5 sec block time**	~12 sec blocks	Fast (~2 sec blocks)	Fast
Gas fees	**Low**	Variable; can be high at peak demand	Low	Low
Ecosystem focus	**Halal finance and Islamic dApps**	General purpose	General purpose	Islamic / ethical projects

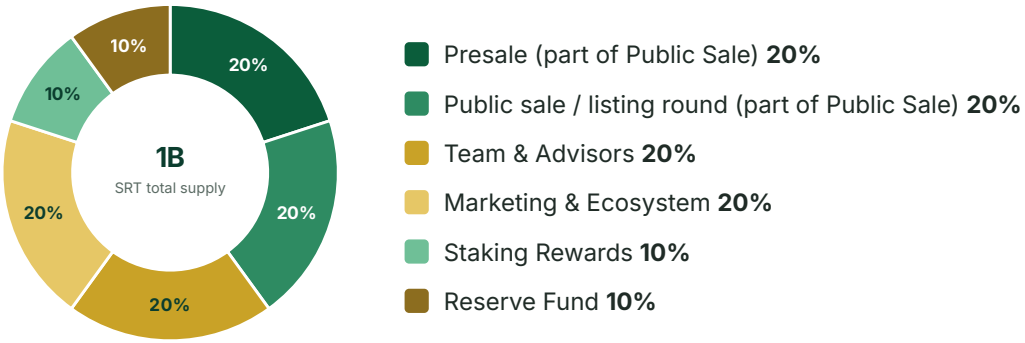
Comparison is indicative and based on publicly described network designs; third-party networks evolve and figures may change. Siratchain figures are design targets.

10

Tokenomics

Token name	Siratchain (SRT)
Token type	Native token of the Siratchain Layer-1
Total supply	1,000,000,000 SRT
Utilities	Gas fees for transactions; staking and delegation; governance voting rights; payments for halal dApps and services

Token allocation



Allocation	Share	SRT	Vesting / release notes
Public Sale	**40%**	**400,000,000**	Split into two rounds:
Presale round	20%	200,000,000	$0.005 per SRT ($1,000,000 goal). Locked until the Token Generation Event (TGE) and initial exchange listing.
Public sale / listing round	20%	200,000,000	Price and terms to be announced.
Team & Advisors	20%	200,000,000	1-year lock, followed by 2-year vesting.
Marketing & Ecosystem	20%	200,000,000	Release schedule to be published.
Staking Rewards	10%	100,000,000	Distributed to validators and delegators per epoch.
Reserve Fund	10%	100,000,000	Release schedule to be published.
Total	**100%**	**1,000,000,000**	

Note: The public sale / listing round price will be announced separately; it is not set in this document. Detailed release schedules for the Marketing & Ecosystem and Reserve allocations will be published before the TGE.

11

Presale & Token Sale Plan

Siratchain will offer a limited presale round for early supporters before the public launch. The presale will run through a secure smart contract, from which participants purchase the official SRT token directly.

To ensure fairness and long-term project stability, SRT purchased in the presale will be locked and will become transferable after the Token Generation Event (TGE) and initial exchange listing.

Token sold	Siratchain (SRT)
Presale allocation	20% of total supply (200,000,000 SRT), part of the 40% Public Sale allocation
Presale price	$0.005 per SRT (half a cent)
Fundraising goal	$1,000,000 (200,000,000 SRT × $0.005)
Sale type	Whitelisted, wallet-based smart contract
Soft cap / hard cap	Defined transparently on-chain
Token lock	Transferable after TGE and initial exchange listing

> **Presale prerequisites.** The presale will open only after (1) the Shariah Compliance Certificate and (2) the smart-contract security audit have both been published.

Shariah compliance note

The presale follows an Islamic finance-compatible model, similar to a *Salam* contract: funds are contributed in exchange for future delivery of real utility (SRT tokens), without speculative interest or riba. Clear terms, use of funds and swap conditions will be published transparently before launch.

Early supporters benefit from a discounted token price and play an important part in the ecosystem's early growth and liquidity formation.

12

Legal & Regulatory Compliance

To ensure lawful participation and protect the interests of its users, Siratchain intends to comply with applicable international laws and Islamic finance standards.

- **Jurisdictional restrictions:** the SRT presale will not be available to residents of restricted jurisdictions, including the United States, Mainland China, North Korea, Iran, and any jurisdiction where token sales are prohibited by law.
- **AML / KYC compliance:** presale participants may be required to complete Know Your Customer (KYC) verification and agree to Anti-Money Laundering (AML) policies in line with international standards.
- **Regulatory readiness:** Siratchain is committed to adapting its operations to emerging crypto regulations in major markets in order to maintain transparency and legal standing.
- **Shariah certificate:** a comprehensive Shariah Compliance Certificate will be issued by an independent Shariah advisory board and published before the public presale and mainnet launch.

Legal Disclaimer

This whitepaper is for informational purposes only and does not constitute investment advice, a financial promotion, or an offer or solicitation to buy or sell any security or token. Participation in the Siratchain ecosystem requires independent due diligence. Siratchain disclaims any liability for losses or damages. The contents of this document are subject to change.

13

Staking & Rewards

Who can stake	Validators stake SRT directly; token holders can delegate SRT to validators
Minimum staking period	30 days
Reward source	Network fees and the Staking Rewards pool (10% of supply)
Reward rate	Variable; depends on network activity and total SRT staked. Not fixed and not guaranteed
Distribution	Per epoch
Early unstaking	Penalties apply, to encourage network stability
Risk	Stake may be slashed if the chosen validator misbehaves

Shariah compliance note

Staking on Siratchain is designed to be Shariah-compliant because:

- rewards are not fixed or guaranteed, which avoids riba;
- participants contribute real value to the network by helping validate transactions; and
- compensation is a service-based reward, not an interest payment.

This structure aligns with Islamic finance principles: it avoids speculation and ties rewards to productive effort.

14

Exchange Listing & Liquidity Strategy

To give SRT holders wide access and liquidity, Siratchain plans a phased exchange rollout:

Stage	Target platform	Plan
Stage 1: Post-presale	PancakeSwap	Launch an SRT trading pair on BSC with a liquidity lock (via a BEP-20 representation of SRT; details to be published)
Stage 2	MEXC / BitMart	Apply for tier-2 centralized exchange (CEX) listings
Stage 3	Gate.io / HTX	Expand access in Muslim-majority countries
Stage 4	KuCoin / Bybit	Mid-tier CEX listings and market-making partnerships

All listings will follow full KYC, AML and halal-compliance guidelines. Liquidity will be bootstrapped from the presale and ecosystem reserves.

Exchange names are targets only. Listings depend on each exchange's own review and approval, and none is guaranteed.

15

Shariah Compliance & Governance

Shariah oversight

- A Shariah advisory board oversees all ecosystem developments and screens dApps before they are admitted.
- Regular audits by recognized Islamic scholars.
- Open, transparent reporting of project updates and fund usage.

Governance & voting

- Token holders can submit proposals.
- Voting weight is proportional to the amount of SRT staked.
- Proposals can cover network upgrades, parameter changes and project grants.

16

Security & Audit Plan

- Independent third-party security audits of the protocol and smart contracts.
- Annual Shariah compliance audits.
- Bug bounty programmes that reward community security reviews.
- Validator accountability through PoS slashing.

17

Roadmap

Target timeline for each phase to be announced.

Phase 1

Foundation

Establish the core infrastructure of the Siratchain network and its Shariah governance.

- PoS testnet
- Mainnet genesis with Proof of Stake validator set-up
- Shariah advisory board formation
- Security audit
- Community onboarding

Phase 2

Launch & Utility

Fundraising, the first utility dApp and initial token liquidity.

- Presale of SRT via smart contract (after Shariah certificate and audit publication)
- Zakat Distribution dApp
- Token listing on decentralized exchanges (DEX)
- Developer grant programme

Phase 3

DeFi & Real-World Integration

Roll out key financial features and connect to real-world assets.

- Staking and delegation for token holders
- Halal DeFi pools (profit-sharing-based)
- Islamic NFT Marketplace (beta)
- First real-world Waqf integrations

Phase 4

Ecosystem Expansion

Expand on-chain trading and pursue partnerships with key institutions.

- Launch of Siratchain Swap (DEX)
- Wrapped tokens (wUSDT / wBUSD) for on-chain halal trading
- Partnerships with Islamic finance institutions
- Hajj & Umrah booking app
- Ecosystem expansion for third-party halal dApps

Phase 5

Future-Facing Innovation

Cross-chain functionality, the metaverse and decentralized identity.

- Cross-chain bridges with Ethereum and BSC (via LayerZero / OrbitBridge)
- Halal metaverse prototype (property, identity, education)
- Decentralized Islamic ID (KYC/AML-compliant)
- Global outreach and listing push

18

Vision 2.0 & Future Plans

- A cross-chain halal bridge connecting Siratchain with Ethereum, BSC and other major chains, with LayerZero or OrbitBridge as candidate technologies.
- Siratchain Swap, a decentralized exchange based on the PancakeSwap architecture, for token swaps within the ecosystem.
- Wrapped tokens such as wUSDT and wBUSD for internal trading pairs.
- Farming and liquidity pools, structured on halal profit-sharing principles, for ecosystem growth.
- A halal NFT marketplace.
- Partnerships with Islamic finance institutions globally.
- Expansion into the halal metaverse and decentralized Islamic identity services.

19

Community

The strength of a blockchain project lies in its community. Siratchain aims to build a vibrant, inclusive community through:

- Active Telegram, X (Twitter) and Discord channels.
- Community reward programmes and airdrops.
- Developer grants for building Shariah-compliant applications.

20

Core Team & Shariah Advisory

Siratchain is led by a team of developers, Islamic finance specialists and blockchain builders:

AS

Ahmed Syed

CEO & Blockchain Engineer

7+ years of experience in Ethereum smart-contract development.

FN

Fatima Noor

Shariah Compliance Lead

Certified Islamic Finance Advisor (AAOIFI) with expertise in halal fintech auditing.

IA

Imran Agha

Smart Contract Developer

Solidity expert focused on security-first DeFi architecture.

SB

Shariah Board

To be publicly announced

A team of qualified Muftis and Islamic finance experts will oversee compliance, audits and product review.

21

Frequently Asked Questions

Q Is Siratchain halal?

Siratchain is designed to be Shariah-compliant. dApps are screened by the Shariah advisory board before they are admitted to the ecosystem and are subject to regular Shariah audits. Gambling, riba-based lending and speculative products are not permitted. A Shariah Compliance Certificate will be published before the public presale and mainnet launch.

Q How can my NGO use Siratchain to manage Zakat?

The Zakat dApp provides automatic calculation, tracking and transparent distribution of Zakat funds. NGOs can register as verified recipients and provide impact reports.

Q Is staking halal, and how is riba avoided?

Staking rewards on Siratchain are not fixed or guaranteed. They are a service-based reward for contributing to network security (validating blocks directly or by delegating to a validator), which avoids riba and speculative income.

Q Can I build my own halal crowdfunding project on Siratchain?

Yes. Developers can launch Shariah-compliant fundraising platforms using Siratchain's halal DeFi tools and smart contracts, subject to Shariah-board review.

Q Will my wallet and funds be secure on Siratchain?

Siratchain follows industry best practices in blockchain security, will undergo independent third-party audits, and uses smart-contract safety mechanisms and PoS slashing. As with any blockchain, users remain responsible for securing their own wallets and keys.

22

Conclusion

Siratchain is more than a blockchain. It is a movement to bring ethical, Shariah-compliant innovation to Web3 and financial technology. By bridging Islamic finance with decentralized technology, Siratchain aims to build a future in which Muslims and ethical investors can take part in the digital economy safely and with confidence.

23

Contact Information

Website	www.siratnetwork.com
Block explorer	siratchain.com
Telegram	@siratchain
X (Twitter)	[X handle - to be confirmed]
Shariah Certificate	To be published before the public presale / mainnet launch

SIRATCHAIN

This whitepaper is for informational purposes only and is subject to change. A complete Shariah Compliance Certificate will be published before the public presale and mainnet launch.