BARAKAH CHAIN

A SHARIAH-COMPLIANT DIGITAL ECOSYSTEM



WHITEPAPER • VERSION 1.0 • NOVEMBER 2026

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Important Notice

This document describes the vision, architecture, token framework, operational rules, and development direction of Barakah Chain.

It is an informational and technical document, not an offer to sell securities, cryptocurrencies, investment products, or financial instruments.

BRK, BT, and RT are ecosystem tokens with distinct intended utilities. No current or future monetary value, exchange listing, liquidity, profit, or financial return is guaranteed.

Barakah Chain is being developed as a Shariah project. Shariah principles are intended to guide the ecosystem's product design, token utilities, reward mechanisms, fees, treasury practices, governance, and operating policies. The project will continue to subject these areas to qualified Shariah review as the platform and its services evolve.

A project's Shariah purpose and design commitment should be distinguished from a formal independent certification or fatwa. No third-party certification, scholar endorsement, or Shariah Board approval is claimed in this document unless separately published with verifiable supporting evidence.

Financial, payment, digital asset, and cryptocurrency activities will only be undertaken where legally permitted and after obtaining all applicable regulatory approvals.

Whitepaper at a Glance

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Project	Barakah Chain
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Core tokens	BRK • BT • RT
Platform foundation	Next.js / TypeScript; Supabase / PostgreSQL

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1. Executive Summary

Barakah Chain is a technology-driven digital ecosystem designed to bring together digital services, wallet functionality, reward mechanisms, referral participation, and blockchain-oriented technology under one integrated platform.

The project aims to create an accessible and structured digital environment where users can interact with platform services, participate in reward programs, manage ecosystem balances, and engage with a growing digital community.

Principle	Commitment
Security	Protecting user accounts, information, and transaction records.
Transparency	Establishing understandable platform rules and traceable financial records.
Trust	Developing a responsible digital ecosystem with clear policies and user protections.

The ecosystem introduces three distinct token categories: **BRK** (primary transferable ecosystem token), **BT** (platform reward token), and **RT** (referral participation token). Its initial economic framework defines daily reward limits, conversion conditions, transfer fees, identity verification requirements, and treasury accounting rules.

The long-term vision is to evolve into a broader digital ecosystem while prioritizing responsible technology development, regulatory compliance, financial integrity, and user trust.

2. Introduction

Digital technology is changing how individuals access services, manage digital identities, participate in online communities, and interact with emerging financial technologies. Yet many digital ecosystems operate through disconnected services, unclear reward mechanisms, limited transparency, and inconsistent user experiences.

Barakah Chain seeks to address these challenges through an integrated digital platform combining software engineering, account management, wallet functionality, digital rewards, referral participation, and blockchain-oriented development.

3. Vision and Mission

Vision. To build a trusted, accessible, and responsible digital ecosystem that connects technology, digital participation, and innovative financial infrastructure.

Mission. Develop secure digital services; introduce transparent reward and participation mechanisms; establish reliable wallet and transaction infrastructure; promote responsible technology and financial practices; build a scalable ecosystem; and incorporate Shariah-conscious principles into design and governance.

Core values: Integrity, Security, Transparency, Accessibility, and Responsibility.

4. The Barakah Chain Ecosystem

Barakah Chain is designed as an integrated digital ecosystem rather than a single-purpose application. Its components include:

- **Digital platform:** website and application access, registration, authentication, and user services.
- **User accounts and identity:** account management and identity verification.
- **Digital wallet:** ecosystem balances, transaction history, and permitted transfers.
- **Reward system:** eligible reward mechanisms under defined platform rules.
- **Referral system:** community participation through RT rewards.
- **Administrative infrastructure:** authorized management of operations, KYC, treasury information, system settings, and controls.



5. Technology and Platform Architecture

Barakah Chain uses a modular software architecture intended to support security, scalability, maintainability, and future development.

Web platform. The main website uses Next.js, TypeScript, and a responsive user-interface architecture.

Backend infrastructure. The backend foundation uses Supabase services: Authentication, PostgreSQL, Storage, Row Level Security (RLS), database functions/RPC, and server-side application services.

Database architecture. Financial data is designed around structured transaction records and double-entry accounting principles. Financial fields use high-precision numeric storage for accurate balance calculations.

Mobile application. A separate Flutter-based application is intended for Android and iOS, with consistent account and backend security rules.

Security architecture. Measures include authentication and authorization, role-based permissions, RLS, server-side validation, identity verification, transaction integrity protections, idempotency controls, secure credential handling, and account deletion procedures.

> **Sensitive financial operations must be validated on trusted server-side infrastructure rather than relying on client-side calculations or permissions.**

Blockchain development direction. The current backend foundation uses PostgreSQL-based records and server-side transaction processing. These database records are not independently verified public blockchain transactions. Any future public-chain deployment requires separate network architecture, token contracts, security audit, deployment process, and regulatory review.

6. Token Ecosystem and Tokenomics

Barakah Chain defines three separate token categories, each with a different purpose.



BRK — Primary Ecosystem Token

Intended as the primary transferable token within the ecosystem. Proposed utility includes eligible ecosystem transfers, platform transactions, and future integrations subject to technical and regulatory approval.



BT — Reward Token

Designed as a platform reward token. The initial rule is **2 BT per eligible daily claim**, with a 24-hour cooldown. BT has no guaranteed monetary value.



RT — Referral Participation Token

Intended to recognize eligible referral participation. The defined reward is **2 RT per eligible referral**, subject to validation and anti-abuse rules.

These tokens are not interchangeable in every platform operation. Their permissions and utilities are defined separately. No token has guaranteed market value, exchange listing, or redemption value.

7. BT to BRK Conversion Mechanism

The conversion framework is designed for eligible users to maintain predictable platform economics and transparent fee accounting.

Parameter	Rule
Conversion ratio	1 BT = 1 BRK
Conversion fee	0.5%
Minimum conversion	20 BT
Maximum conversion	200 BT
Cooldown	10 days
Eligibility	Approved KYC status required

Example: conversion of 20 BT

Item	Amount
BT deducted	20 BT
Expected BRK	20 BRK
Conversion fee	0.1 BRK
User receives	19.9 BRK
Treasury receives	0.1 BRK

Restrictions include KYC approval, minimum and maximum limits, a 10-day cooldown, duplicate-request protection, and server-side validation. Conversion does not establish external market value or guarantee exchangeability for fiat currency or another cryptocurrency.

8. BRK Transfer Mechanism

BRK transfers are intended to support permitted transfers between eligible ecosystem users. The current transfer fee rule is **0.05 BRK per eligible transfer**, allocated to the Super Admin treasury balance under the defined accounting framework.

Transfer processing is designed to include sender validation, recipient validation, balance verification, fee calculation, transaction authorization, ledger recording, and transaction confirmation.

Financial operations must be protected against duplicate execution, invalid balances, unauthorized access, and inconsistent accounting records.

9. Reward and Referral Mechanisms

Daily reward participation. Eligible users can claim 2 BT per daily claim, with a 24-hour cooldown. Distribution is subject to platform availability, account eligibility, and anti-abuse controls.

Referral participation. Eligible referrals generate 2 RT under validation rules. Controls are intended to prevent duplicate claims, automated account creation, self-referral abuse, fraudulent activity, and unauthorized reward manipulation.

Reward sustainability. Distribution must remain consistent with operational capabilities and approved economic policies. Unlimited rewards, future token prices, and financial returns are not guaranteed.

10. Identity Verification and User Protection

Identity verification is an important part of the Barakah Chain security framework.

KYC requirements. The workflow is intended to support identity document submission, document verification, selfie and identity matching, verification status management, and administrative review.

Status	Meaning
Pending	Awaiting review or verification.
Approved	Identity verification accepted; eligible for operations requiring verified identity.
Rejected	Verification not accepted under the applicable review process.

Only approved users are eligible for operations that explicitly require verified identity, including BT-to-BRK conversion. Personal information is intended to be protected through controlled access, secure storage, and appropriate data management practices. Users should have a clear process for requesting account deletion.

11. Shariah Project Framework

Barakah Chain is a Shariah project. Its purpose is to build a digital ecosystem in which product decisions, token utilities, reward arrangements, fee structures, treasury operations, and governance are developed with Shariah principles as a foundational requirement.

The project's intended implementation principles include:

• **Transparency:** clearly disclose platform fees, conversion rules, reward conditions, user obligations, and operational restrictions.

• **Fairness:** apply consistent rules, appropriate verification, and accountable procedures.

• **Responsible financial conduct:** avoid misleading promises, guaranteed profit claims, and unsupported representations of token value.

• **Clear contractual and operational terms:** define the rights, duties, conditions, and risks associated with platform services.

• **Ongoing review:** evaluate new features and material changes against the project's Shariah objectives before launch where practicable.

Shariah governance and validation. The project intends to seek review from qualified Shariah scholars with relevant expertise in Islamic finance and technology. Such review should consider token rights and obligations, conversion arrangements, transfer fees, reward distribution, treasury management, underlying transactions, and potential uncertainty or prohibited elements.

This Whitepaper states the project's Shariah identity and design commitment; it does not claim that an independent scholar, Shariah Board, or certification body has already issued a formal certification or fatwa. Any such approval should be published separately with the reviewing authority, scope, date, and supporting documentation.

The administrative framework is intended to support user management, KYC review, token configuration, treasury monitoring, reward controls, conversion management, platform settings, administrative permissions, and audit/security monitoring.

Administrative authority should follow least-privilege principles. Sensitive actions must be restricted to authorized roles and protected through server-side controls.

14. Revenue and Operational Sustainability

Long-term sustainability depends on useful digital services and responsible operations. Potential business development areas include software and digital platform services, technology partnerships, ecosystem service integrations, permitted transaction-related service fees, and future approved digital technology products.

The actual revenue model will depend on services launched, customer demand, applicable regulation, and operational costs. No future revenue, profit, or token valuation is guaranteed.

15. Development Roadmap

Phase	Development objectives
1 — Platform Foundation	Main website; core backend; registration and authentication; database/security foundation; initial legal and policy documentation.
2 — Core Ecosystem Features	Wallet infrastructure; BRK, BT, RT accounting; rewards; referrals; conversion workflows; KYC and account management.
3 — Mobile Ecosystem	Flutter application; Android and iOS support; mobile account management; wallet integration; security and usability testing.
4 — Ecosystem Expansion	Technology partnerships; additional digital services; operational improvements; independent security assessments; regulatory review.
5 — Future Blockchain Development	Subject to feasibility, security, and legal approval: network evaluation, smart contract architecture, independent audits, token deployment assessment, and network integration.

Roadmap qualification: These phases represent development objectives, not guaranteed launch dates or assurances that every proposed feature will be implemented.



16. Risk Factors and Disclaimers

Technology risk. Software vulnerabilities, service outages, cyberattacks, and infrastructure failures may affect availability and operations.

Regulatory risk. Digital asset, payment, wallet, financial service, and cryptocurrency regulations may change or vary by jurisdiction. Certain features may require licensing, registration, regulatory approval, or operational restrictions.

Token risk. BRK, BT, and RT do not have guaranteed market value. Future utility, transferability, and external integration may depend on technical development, regulatory permission, and platform decisions.

Liquidity risk. There is no guarantee that BRK will be listed on an exchange or have an external buyer, seller, or liquid market.

Security risk. Although security controls are part of the design, no software system can be guaranteed completely secure.

Operational risk. Changes to service providers, infrastructure, business operations, or regulatory requirements may affect platform features.

No investment guarantee: This Whitepaper does not promise investment returns, capital appreciation, financial benefits, or future token prices. Readers should make independent assessments and seek professional legal, financial, and technical advice where appropriate.

17. Long-Term Vision

Barakah Chain aims to develop beyond a conventional digital platform. Its long-term ambition is an integrated technology ecosystem where digital participation, secure software services, wallet functionality, transparent reward mechanisms, and responsible blockchain development operate within a consistent framework.

Long-term trust is earned through reliable technology, clear communication, responsible governance, and compliance with applicable laws. Barakah Chain intends to build step by step, prioritizing security, usability, transparency, and sustainable development.

18. Conclusion

Barakah Chain represents a vision for an integrated, security-focused, and responsible digital ecosystem. Through its software infrastructure, wallet framework, reward mechanisms, referral participation, and blockchain-oriented development objectives, the project seeks to create a unified digital experience.

Its success will depend on responsible execution, meaningful utility, sound technology, transparent economic rules, and regulatory compliance.

BARAKAH CHAIN — SECURE • DECENTRALIZED • TRUSTED

BARAKAH CHAIN

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Official Information

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This document may be updated as the platform develops. The latest published version should be treated as the authoritative project description.

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