Sharia Compliant Investment Program for Telecoms



A Zakat-based investment plan tied to mobile phone usage

The Gift that Keeps Giving



Making the case - Sharia investment plan

Major Benefits for MNOs

- •Effective from day 1
- •No distribution or set-up costs



- •Can be used with no restrictions. The Technology base is agnostic—can be used together with both Islamic SIM Cards and/or Smart Phones, apps.
- •Can work with Premium Islamic content; voice, data traffic, Premium SMS text capture service for both voice and data
- Increases user loyalty
- Increases ARPU
- •Easy Integration with the MNO's billing server
- •Targets Prepaid card users
- •Zakat (charity) built into the program for Sharia Compliance



Islamic SIM Card Sharia Compliant Investment Program with Zakat

Major Benefits for Users

- 1. Engage with the Program and earn free air time!
- 2. Zakat built into each transaction!
- 3. As Hardware or Application, can be used with:
 - Smart Phones
 - Feature Phones
 - Tablets
- 4. As an Application, can be used with:
 - Voice Traffic
 - Data Traffic
- 5. Superb product for enhancing prepaid service, which is 75% of a huge overall market.





The telecom business provides a powerful medium to capture micro-payments through customer usage.

The **Sharia Compliant Investment Program with Zakat** improves customer loyalty by adding value to the mobile experience.

The Program increases company revenues through a recurring investment program tied to customer traffic, allowing the MNO to return to customers free air time from ongoing investment profits.





Available with both Islamic SIM cards and regular smart phone applications, this program provides the Telecom (MNO) with a compelling strategy to:

- Increase customer traffic and improve customer loyalty using a Sharia Compliant investment scheme.
- The program helps Zakat-based principles of "*ethical through giving*" by each subscriber.





Profit Projections

The following section highlights the benefits of our program, using a flexible spreadsheet that allows users to change variables for different outcomes. For purposes of this simplified presentation, we highlight important parts of the program, and lead viewers through several important variables to study the program in greater depth. Attached to the Powerpoint presentation is a standalone Excel file that allows users to modify variables to fit their unique business model.



The Gift that Keeps Giving

An MNO Islamic Investment Program with Zakat: The Ethical Program For Adding Air Time and Increasing Customer Loyalty

The program enjoys the following advantages:

- Added customer satisfaction through an investment program that rebates investment profits with added air time
- Increased revenues and profitability to the MNO.
- Customer interest leading to increased usage and growth in the MNO's subscriber base
- Greater long term customer loyalty—a lower "churning" rate at the MNO
- An Ethically based Sharia Compliant Investment Program that is global, diversified, and consistent with the strictest interpretation of Islamic Law. Certified and audited by the Sharia Review Bureau (SRB) and based in the GCC, SRB is a leading independent provider of Sharia Solutions for the investment community and related products.



Zakat—ethical giving—is built into the investment program, giving each subscriber a means to support Islamic charities with each communication

* Zakat is one of the pillars of Islam, discussed in both the Qur'an and the Hadith literature. It is the practice of charitable giving by Muslims based on wealth, and is an obligation for all who are able to do so. The giving of the Zakat is considered a means of purifying one's wealth and soul through redistributing wealth with a particular interest in the poor and dispossessed. It is considered to be a personal responsibility for Muslims to ease economic hardship for others and eliminate inequality.

Conservative estimates of annual Zakat is estimated to be 15 times the total of all global humanitarian aid contributions.



The Process--Step by Step

The MNO deducts small, recurring micro-payment from customers on the ordinary telecom they receive, based on one or more of the following:

- Monthly, recurring payments from the MNO's billing system
- Per use for text messages
- Prepaid Cards-flat fee from each prepaid card
- Set Annual Amount example: \$1-2 USD, or a fixed percentage, per annum

At the end of each month, the MNO invests monthly micro-payments into the Sharia Compliant Investment Program for each subscriber. By matching each monthly payment to a customer ID in our system, we track and invest these micro-payments in a diversified, global Sharia Compliant investment fund with monthly liquidity.



The Process--Step by Step

The MNO deducts small, recurring micro-payment from customers on the ordinary telecom they receive, based on one or more of the following:

- Starting in month 12, and each quarter thereafter, we return net profits in the investment program to the MNO. The MNO returns profits from the investment to the customer in the form of additional air time/phone upgrade, etc..
- The program continues each month thereafter, with quarterly recurring investments, and payments returned to the telecom based on a choice/combination of profits and principal investment (to be determined by the MNO).
- Zakat is deducted automatically on behalf of each customer, each year, based on capital gains, and delivered to the MNO's designated regional Zakat Charity Authority.



How does the program work?

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12	6.921.169	9.024.660	9.077.304	52.644	8.038	3 28.428	105.675	17.020	11.347	28.367	93.199	64.788	157.987	267.580	8.919.317	8.919.317	8.984.105	1,55	15,5
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15	7.130.888		11.484.208	66.603		38.955	147.821	21.533	14.355	35.888	108.732		108.732			11.375.478	1		
16	7.202.197	12.275.751	12.347.360	71.609							0		0			12.347.380	1		
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27	7.798.947	22.200.376	22.329.878	129.502		74.549	298.194	41.889	27.912	69.781	214.110		214.110			22.115.768	1		
28	7.798.947		23.225.331	134.695							0		0			23.225.331	1		
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31	7.798.947	26.194.925	26.347.728	152.804							0		0			26.347.728	1		
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	59		50.083.599	50.959.137		00.000	477 000	800.404	07.725	05 457	100.000		months 45,48,51,54		1 470 840	11 000 057		40 500 005	1.05	10.5
8.947.103 223.678 1.789.421 6.934.005 1.002.137 668.091 1.670.229 5.353.556 5.638.553 10.992.119 4.459.571	50	0.912.809	52 523.246	52.125.548									2.203.00/			11.330.207	49.288.075	13.589.825	1,80	18,5
					8.947.103	223.678	1.789.421	6.934.005	1.002.137	668.091	1.670.229	5.353.556	5.638.563	10.992.119	4.459.571					





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								Fee sched	ule	yearly	quarterly				% from the				
starting u		5.000.000		charge/year (\$)		1,50		MNO		0,75%	0,1875%				Net assets used		1	Mar.11,2014	
	se per month for		3,0%	charge/month (\$	6) 0,	,1250		ISIM produ	cer	0,50%	0,1250%			for	Free Airtime (yrs		1		
	se per month for		1,0%					Aegis/Y.H.		1,25%	0,3125%				(not subtracted from Net	assets)			
	se per month for		0,0%											Operated a 19 of the state	year 1	100%			10.0
	se per month for		0.0%							20,0%				Capital withdrawn by 3%	year 2	65% 43%	cent	s per minute	10,0
% increas	se per month for	oui yr	-1,0%					Aegis (Perform	ance fees)	20,0%	monthly	4		Additional Philanthrop	year 3 year 4	43%	1		
Zakaat (y	(070)		2,50%					investment	roturo	7,0%	0,583%			(Auditional Philanthrop)	year 4 year 5	23%			
Zanaat ()	(eary)		2,0076			Fo	or Free Airtime	Investment	return	1,076	0,00076	For Free Airtime			Amount from the	2076	Free Airtime from		
							m the profits				Total fees	from the profits	Tot.fees+User bonus	Capital withdrawn	Net assets used		Net assets +	\$ per user	airtime minutes
Months	Users	Fee Pool (FP)	P+profits	Profits	Zakaat Aegi	is(perf.) (jus	st calculated)	MNO	ISIM producer	Aegis/Y.H.	(wout user bonus)	(given back)	(when given back)	by MNO	for Free Airtime	Net assets	profits	(6 month lag)	per user
1	5.000.000	625.000	628.646	3.646							0		0			628.646			
2	5.150.000		1.279.818	7.422							ŏ		ŏ			1.279.818			
3	5.304.500		1.954.214	11.333	4	4.480	17.921	3.664	2.443	6.107	16.694		16.694			1.937.520			
4	5.463.635	2.620.474	2.635.760	15.286							0		0			2.635.760	1		
5	5.627.544		3.358.682	19.479							0		0			3.358.682			
6	5.796.370		4.107.047	23.819	11	1.717	46.867	7.701	5.134	12.835	37.386		37.386			4.069.661	1		
7	5.970.261		4.844.037	28.093							0		0			4.844.037			
8	6.149.369		5.645.449	32.741							0		0			5.645.449			
9	6.333.850		8.474.731	37.550	15	9.677	78.707	12.140	8.093	20.234	60.144 0		60.144			6.414.587	1		
10	6.523.866 6.719.582		7.272.245 8.159.514	42.175 47.321							0	months 3.6	0			7.272.245 8.159.514	1		
12	6.921.169		9.077.304	52.644	8.038 2	8.428	105.675	17.020	11.347	28.367	93.199	64.788	157.987	267.580	8.919.317	8.919.317	8.984.105	1.55	15,5
13	6.990.381		9.850.241	57.127	0.000 20		100.010	11.020	11.941	20.001	0	01.700	0	201.000	0.010.017	9.582.662	0.004.100	1,00	10,0
14	7.060.285	10.465.197 1		61.047							ŏ		ŏ			10.528.244	1		
15	7.130.888	11.417.605 1		66.603	36	6.955	147.821	21.533	14.355	35.888	108.732		108.732			11.375.478			
16	7.202.197	12.275.751 1	2.347.380	71.609							0		0			12.347.360			
17	7.274.219	Accum	ntior	ns—cust	nmo	r hag	<u>م</u>				0		0			13.333.967	1		
18	7.346.961	Assum	μισι	13 83.16 USI	Unici	3.4 y a:	185.662	26.879	17.919	44.798	136.012		136.012			14.199.464			
19	7.420.430	15.127.018 1	5.215.259	88.241	I		I	•			0	· · · · · · · · · · · · · · · · · · ·	⁰		1	15.215.259			
20	7.494.635	Funds	colled	cted eac	in mo	ntn	and	are i	nves	sted i	in a di	versitie	ed, Sha	aria Comp	llant	16.246.308			
21	7.569.581	17.182.000 1	11.232.130	100.230			220.201	32.424	21.010	04.040	104.030		104.630	· · · ·		17.128.165			
22 23	7.645.277 7.721.730	Global	Invo	stment I	Drogra	am	man	ager	1 hv	Arto			0			18.189.314 19.266.265			
23	7.798.947	0100001	0 259 207	119.073	TUBIC	7.059	242 285	ugee	25 4 19	R2 822	220.177	517 085	738.042	500 825	10 752 757	19.621.165	13.271.622	1,81	18,1
25	7.798.947	20.596.033 2	0 716 177	120.144	20.070 0		212.000	00.114	20.110	00.020	0		0	000.000	12.100.101	20.127.542	10.271.022	1,01	10,1
25 28 27	7.798.947	21.102.410 2	1.225.508	123.097							ō		ŏ			21.225.508			
27	7.798.947	22.200.376 2	2.329.878	129.502	74	4.549	298.194	41.869	27.912	69.781	214.110		214.110			22.115.768			
28	7.798.947	23.090.636 2	3.225.331	134.695							0		0			23.225.331			
29	7.798.947	24.200.200 2		141.168							0		0			24.341.368	1		
30	7.798.947	25.316.236 2		147.678	84	4.708	338.833	47.745	31.830	79.575	243.858		243.858			25.220.058	1		
31	7.798.947	28.194.925 2	0.347.728	152.804							0		0			26.347.728	1		
32 33	7.798.947 7.798.947	27.322.597 2		159.382	~	5 897	202 547	53 660	25 770	00.440	0 274.530		0			27.481.979	1		
33	7.798.947	28.456.847 2 29.323.184 2		165.998 171.052	9	5.637	382.547	53.668	35.779	89.446	2/4.530		274.530 0			28.348.316 29.494.238	1		
34	7.798.947	30.469.104 3		171.052							0	months 21,24,27,30	0			29.494.230	1		
36	7.798.947	31.621.709 3		184.460	45.193 10	06.650	381.406	59.637	39.758	99.394	350.631	1.105.593	1.456.225	910.498	13.050.476	30.349.945	14,156,070	1.82	18,2
37	7.798.947	31.324.813 3		182.728	10.1.00 10						0		0			30.597.043			
38	7.798.947	31.571.911 3		184.169							ō		ō			31.758.080	1		
39	7.798.947	32.730.949 3	2.921.879	190.931	11	11.566	446.262	61.729	41.152	102.881	317.327		317.327			32.604.552	1		
40	7.798.947	33.579.420 3		195.880							0		0			33.775.300	1		
41	7.798.947		4.952.878	202.709							0		0			34.952.878	1		
42	7.798.947		8.137.325	209.579	12	21.634	486.534	67.757	45.172	112.929	347.492		347.492			35.789.833	1		
43	7.798.947		8.979.162	214.461							0		0			36.979.162	1		
44 45	7.798.947		8.175.429	221.399		7 0 47	521 200	72 025	40.000	122.050	0		0			38.175.429	1		
45	7.798.947 7.798.947	39.150.297 3 39.974.579 4		228.377 233.185	13	32.847	531.389	73.835	49.223	123.058	378.964 0		378.964 0			38.999.710 40.207.764	1		
40	7.798.947	41.182.632 4		233.180							0	months 33,36,39,42	0			40.207.764 41.422.884	1		
48	7.798.947	42.397.732 4		240.232	63.774 14	44.147	512.816	79.959	53.306	133.266	474.453	1.696.749	2.171.203	1.214.215	12.546.893	40.473.850	14.243.643	1,83	18,3
49	7.720.957	41.438.969 4		241.727	10.000			10.000	00.000		0	1.000.010	0	1.2.1.2.19	12.010.000	40.466.481	14.240.040	1,00	10,0
50	7.643.748	41.421.950 4		241.628							ŏ		ŏ			41.663.578	1		
51	7.567.310	42.609.491 4	2.858.047	248.555	14	46.382	585.529	80.359	53.573	133.931	414.245		414.245			42.443.802	1		
52 53	7.491.637	43.380.257 4		253.051							0		0			43.633.308	1		
53	7.416.721		4.820.334	259.936							0		0			44.820.334	1		
54	7.342.554	45.738.153 4		266.806	15	55.959	623.834	86.259	57.508	143.765	443.490		443.490			45.561.469	1		
55	7.269.128	46.470.110 4		271.076							0		0			46.741.188	1		
56	7.198.437	47.640.741 4		277.904							0		0			47.918.645	1		
57	7.124.472	48.809.204 4		284.720	16	36.740	666.960	92.051	61.367	153.419	473.577		473.577			48.620.347	1		
58 59	7.053.228 6.982.695	49.502.001 4 50.663.599 5		288.762 295.538							0	months 45 48 51 54	0			49.790.782 50.959.137	1		
60	6.912.869	51.823.246 5		302.302	80.800 17	77 320	628 481	97 735	65 157	162,892	583,905	2 253 587	2.837.472	1.478.642	11.338.257	49.288.075	13,589,825	1.85	18,5
00	0.012.000	01.020.240 0	A. 120.070	8.947.103	223 678 1 7	189 421 6	020.101	1.002.137	668 091	1.670.229	5.353.556	5 638 563	10.992.119	4.459.571	11.000.207	40.200.010	10.000.020	1,00	10,0
				0.047.100	220.010 1.1	00.421 (0.004.000	1.002.13/	000.001	1.0/0.229	0.000.000	0.000.000	10.332.115	4.433.371					





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Image: 1 Part Mark Part Mark <th< td=""><td>201001 ()</td><td></td><td></td><td>2,0070</td><td></td><td></td><td>For Free Airtime</td><td></td><td></td><td>7,010</td><td></td><td>For Free Airtime</td><td></td><td></td><td></td><td>2010</td><td>Free Airtime from</td><td></td><td></td></th<>	201001 ()			2,0070			For Free Airtime			7,010		For Free Airtime				2010	Free Airtime from		
0 0											Total fees								
1 17381 1740 1740 1394 2449 6.50 1664 9 <td>Months</td> <td>Users</td> <td>Fee Pool (FP) F</td> <td>P+profits</td> <td>Profits</td> <td>Zakaat Aegis(pert.)</td> <td>(just calculated)</td> <td>MNO</td> <td>ISIM producer</td> <td>Aegis/Y.H.</td> <td>(wout user bonus)</td> <td>(given back)</td> <td>(when given back)</td> <td>by MNO</td> <td>for Free Airtime</td> <td>Net assets</td> <td>profits</td> <td>(6 month lag)</td> <td>per user</td>	Months	Users	Fee Pool (FP) F	P+profits	Profits	Zakaat Aegis(pert.)	(just calculated)	MNO	ISIM producer	Aegis/Y.H.	(wout user bonus)	(given back)	(when given back)	by MNO	for Free Airtime	Net assets	profits	(6 month lag)	per user
1 17381 1740 1740 1394 2449 6.50 1664 9 <td>1</td> <td>5.000.000</td> <td>625.000</td> <td>628.646</td> <td>3.646</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0</td> <td></td> <td>0</td> <td></td> <td></td> <td>628.646</td> <td></td> <td></td> <td></td>	1	5.000.000	625.000	628.646	3.646						0		0			628.646			
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6 5677.64 1.332.642 19.177 4.367 7.77 6.134 1.236 9.368 9 <td>3</td> <td>5.304.500</td> <td>1.942.881 1</td> <td>1.954.214</td> <td>11.333</td> <td>4.480</td> <td>17.921</td> <td>3.664</td> <td>2.443</td> <td>6.107</td> <td>16.694</td> <td></td> <td>16.694</td> <td></td> <td></td> <td>1.937.520</td> <td></td> <td></td> <td></td>	3	5.304.500	1.942.881 1	1.954.214	11.333	4.480	17.921	3.664	2.443	6.107	16.694		16.694			1.937.520			
9 578.578 14.07247 23.89 11.77 4.597 7.797 6.194 12.895 37.396 37.396 17.397 4.597 12.17 4.597 12.17 4.597 12.17 12.167 12.1													-						
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15 5 8990 381 9 990 381 9 890 381 9 900 30 9 900 30 9 900 30 9 900 300 9 9000 300 9 900 300 <t< td=""><td></td><td></td><td></td><td></td><td></td><td>8.038 28.428</td><td>105.675</td><td>17.020</td><td>11.347</td><td>28.367</td><td></td><td></td><td>157.987</td><td>267.580</td><td>8.919.317</td><td></td><td>8.984.105</td><td>1,55</td><td>15,5</td></t<>						8.038 28.428	105.675	17.020	11.347	28.367			157.987	267.580	8.919.317		8.984.105	1,55	15,5
1 7.000280 10.0002307 10.0002304 10.0002304 10.0002304 10.0002304 1 7.000280 10.0002304																			
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11 7.274.218 7.274.218 Assumption—Portfolio Returns 7.44.287 21.219 17.819 41.89 90.0				1.484.208	66.603	38.955	147.821	21.533	14.355	35.888	108.732		108.732				1		
1 1				2.347.360	71.609	· · · –					0		0				1		
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No. Transient The investment program generates an annualized return of 7%, before fees 10.4403 17.6427 19.8422 19.8427 19.8428 19.8428 19.8787 19.8428 19.8787 19.8427 19.8428 19.8787 19.8428 19.8787 19.8888 19.8787 19.8888 19.8878 19.8888 19.8888 19.8878 19.8888 19.8888 19.8888 19.8888 19.8888			19.252007	MORING I	83.139		180.002	26.879	17.919	44.798	138.012		136.012						
2 7.44.277 1.60.2.201 1.6.1.2.2.2.20 0.0 <td></td> <td></td> <td>Thoripy</td> <td>octm</td> <td>ontinro</td> <td>arom a</td> <td>norat</td> <td>00.0</td> <td>n</td> <td>ناحبيه</td> <td>zod r</td> <td>aturn a</td> <td>f 70/ k</td> <td>oforo foo</td> <td>c</td> <td></td> <td></td> <td></td> <td></td>			Thoripy	octm	ontinro	arom a	norat	00.0	n	ناحبيه	zod r	aturn a	f 70/ k	oforo foo	c				
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20 7.789 447 21.02 410 21.225.508 12.225.5088 12.225.588 12.225.588	24			0.359.207	118.073	25.873 67.059	242.365	38.174	25.449	63.623	220.177		738.042	588.635	12.753.757	19.621.165	13.271.622	1,81	18,1
27 7.788.947 22.203.78 22.238.978 128.9673 124.610 214.110 214.110 214.110 22.115.788 28 7.788.947 23.003 32.22.331 134.665 0 <t< td=""><td>25</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0</td><td></td><td>0</td><td></td><td></td><td>20.127.542</td><td></td><td></td><td></td></t<>	25										0		0			20.127.542			
28 7.796.947 23.060.080 23.228.331 141.680 94.708 38.833 47.746 31.830 78.765 24.83.66 243.866 243.866 22.25.331 30 7.786.947 25.316.220 25.41.934 147.767 94.708 33.8.33 47.746 31.830 78.765 24.83.66 243.866 243.866 22.25.331 31 7.736.947 25.116.220 25.41.978 115.300 0.9 0 0 22.45.335 32 7.736.947 25.04.920 24.91.978 163.920 27.45.30 27.45.40	26																		
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32 7.788.847 27.322.857 27.481.979 193.822 9 9 0 0 0 22.481.979 23.483.16 34 7.788.847 28.5481.02 29.442.230 171.052 0 0 0 23.443.31 24.413.730 18.2 18.2 18.2 18.2 18.2 18.460 44.150.070 18.2 18.2 18.2 19.0488 13.050.476 33.484.844 17.769.47 31.571.91 31.3727 31.327 31.327 31.327 31.327 31.327 33.752.93 14.158.070 18.460.44 44.158.070 18.460.44 44.258.44 18.30.44 18.30.44 18.30.44 18.30.44 18.30.44						04.700	330.033	47.740	31.630	19.010									
33 7.788.477 28.468.87 28.468.87 28.468.87 28.468.87 274.500 274.500 0 28.348.284 28.348.284 35 7.788.477 30.2417.09 31.806.868 58.867 38.768 98.844 0																			
34 7.788.47 29.823.148 29.494.228 171.052 0 0 0 0.0<	33					95.637	382.547	53,668	35,779	89.446									
35 7.789.947 30.498.104 30.648.644 177.738 90 30.648.644 17.789.947 31.021.708 31.800.168 184.400 45.183 100.650 381.400 59.878 95.88 95.381 1.105.593 1.405.593	34																		
17 7.786.947 31.324.813 31.007.541 182.728 182.728 111.660 448.169 0	35	7.798.947	30.469.104 3	0.646.841	177.736						0	months 21,24,27,30	0			30.646.841			
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					8.947.103	223.678 1.789.421	6.934.005	1.002.137	668.091	1.670.229	5.353.556	5.638.563	10.992.119	4.459.571					



How does the program work?

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Normalization Normalintern Normalization Normaliza								1	3.0	6.								Marine and		
Line constant of models of production of productio	se per mont	th for 1st yr	3						MNO ISIM produ		0,75% 0,50%	0,1875% 0,1250%			for	Free Airtime (yrs 1	1-3) asseis)		Mar.11,2014	
Determine Determine <thdetermine< th=""> <thdetermine< th=""> <thd< td=""><td>se per mont</td><td>th for 4th yr</td><td>0</td><td>,0%</td><td></td><td></td><td></td><td></td><td>Aegis (Perforn</td><td>ance fees)</td><td>20,0%</td><td></td><td></td><td></td><td></td><td>year 2</td><td>65%</td><td>cents</td><td>s per minute </td><td>10,0</td></thd<></thdetermine<></thdetermine<>	se per mont	th for 4th yr	0	,0%					Aegis (Perforn	ance fees)	20,0%					year 2	65%	cents	s per minute	10,0
Unit Internation Part and mark	(0704)		2	50%					investmen		7.0%		1		(Additional Philanthropy					
Loss Numeric Frequency Partial Zoatt Apport Sector Apport	/eary/		۷,	JU /6					investmen	return	1,076		For Free Airtime			Amount from the	2378	Free Airtime from		
1 1	Users	5 Fee P	ool (FP) FP+	profits	Profits	Zakaat	Aegis(perf.)	from the profits (just calculated)	MNO	ISIM producer	Aegis/Y.H.	(what user bonus)	(given back)	(when given back)			Net assets	profits	(6 month lag)	per user
1 334.600 154.218 154.214 11333 4.440 17.20 10.954 4.90 10.954 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>												0								
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5 538-37 483228 4107.647 23.199 11.177 49.257 7.709 6.148 12.285 37.386												-		-						
1 1	5.796.3	70 4.08	3.228 4.10	7.047	23.819		11.717	46.867	7.701	5.134	12.835						4.069.661			
0 0	6.149.3	69 5.61	2.708 5.64	5.449	32.741							ō		ō			5.645.449			
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13 580.381 7.08.371 7.22.2257 573.115 7.08.221 7.22.2257 573.115 7.08.221 7.22.257 573.115 7.22.257 573.25	6.719.5	82 8.11	2.193 8.18	9.514	47.321							ō		ō			8.159.514			
15 7.0388 11.417.000 11.447.000 11.037.070 11.037.070 11.037.070 7.0388 11.447.000 11.447.000 11.047.070 12.033 14.280 35.680 100.722 100.722 12.072 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>8.038</td> <td>28.428</td> <td>105.675</td> <td>17.020</td> <td>11.347</td> <td>28.357</td> <td></td> <td>64.788</td> <td></td> <td>267.580</td> <td>8.919.317</td> <td>9.582.662</td> <td>8.984.105</td> <td>1,55</td> <td>15,5</td>						8.038	28.428	105.675	17.020	11.347	28.357		64.788		267.580	8.919.317	9.582.662	8.984.105	1,55	15,5
19 7,720,197 Assumptions - charge per year/per user 4,780 0 0 0 10,312 0 11,347,363 7,780,497 For Each subscriber, the MNO directs into the Sharia Compliant Investment 11,247,240 12,247,341 11,247,240 12,247,341 11,247,240 12,247,341 11,247,240 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341 12,247,341							38 955	147 821	21 533	14 355	35 888			-						
1 1	7.202.1	97 12.2	75.751 12.3	47.380	71.609		00.000				00.000	0		0			12.347.380			
20 7.444.835 For Each subscriber, the MNO directs into the Sharia Compliant Investment 16.246.305 7.444.835 Scheme an average of \$1.50 USD per year, derived from charges on Telecom 18.854 7.784.77 Scheme an average of \$1.50 USD per year, derived from charges on Telecom 18.854 7.784.77 Services provided on 2.2257 2.21578 7.784.77 Scheme answer de from charges on Telecom 2.2257 7.784.77 Scheme answer de from charges on Telecom 2.2257 7.784.77 Scheme answer de from charges on Telecom 2.2257 7.784.77 Scheme answer de from charges on Telecom 2.2257 7.784.77 Scheme answer de from charges on Telecom 2.2257 7.784.77 Scheme answer de from charges on Telecom 2.2257 7.784.77 Scheme answer de from charges on Telecom 2.2257 7.784.77 Scheme answer de from charges on Telecom 2.2257 7.784.77 Scheme answer de from charges on Telecom 2.2257 7.784.77 Scheme answer de from charges on Telecom 2.2257 7.784.77 Scheme answer de from charges on Telecom 2.2257 7.784.77 Scheme answer de from charges 2.2257<		ASS	ump	tion	s—cha	rge p	per y	/ear/j	per u	iser	44.798	0 136.012		0 136.012						
22 7.246.227 Scheme an average of \$1.50 USD per year, derived from charges on Telecom 18.88.34 24 7.786.47 services provided on 19.81.50 19.81.56		30 15.10 35 Eor	27.018 15.2 Si Eisa ob	15.259	s cribor	the		IO dir	octo	into	tho	Sharia	Comn	liant Ir	vostmon	+				
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1/2 7.788 847 20.24133 20.888.007 110.07 20.47.90 34.29.00 101.74 48.49 80.202 220.177 617.805 10.201.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 12.783.75 108.01.85 10.78 108.01.85 10.78 108.01.85 10.783.85 108.01.85 10.783.85 108.01.85 10.783.85 108.01.85 10.783.85 108.01.85 10.783.85 108.01.85 <t< td=""><td>7.721.7</td><td>30 DUI</td><td>eme</td><td>an a</td><td>verage</td><td>of \$</td><td>51.50</td><td>) USD</td><td>per</td><td>vear</td><td>; der</td><td>ived f</td><td>rom ch</td><td>arges</td><td>on Teleco</td><td>m</td><td></td><td></td><td></td><td></td></t<>	7.721.7	30 DUI	eme	an a	verage	of \$	51.50) USD	per	vear	; der	ived f	rom ch	arges	on Teleco	m				
28 7.788 str Sci Witces provided UT 41.88 27.97.88 0 0 0 0 0 21.225.58 27 7.788 str 22.00077 22.357.31 134.465 141.88 27.97.8 0<		947 20.24	41.133 20.3	59.207		20.873	67.059	242.365	38.174	25,449	63.623	220.177	517.865	738.042	588.635	12.753.757		13.271.622	1,81	18,1
28 7.798.947 23.090.055 22.225.331 114.695 24.225.331 114.695 24.225.331 24	7.798.9		vices	brov	naed o	n	74.540					0		0			21.225.508			
30 7.788.47 • Islamic content 94.708 38.833 47.745 31.830 79.575 243.856 24.856 24.856 22.006 22.2006 31 7.788.47 • Premium SMS flow 95.877 382.577 65.466 55.779 65.466 0 <td< td=""><td>7.798.9</td><td>47 23.0</td><td>90.636 22.3</td><td>25.331</td><td>134.695</td><td></td><td>74.049</td><td>238.134</td><td>41.809</td><td>27.812</td><td>09.781</td><td>0</td><td></td><td>0</td><td></td><td></td><td>23.225.331</td><td></td><td></td><td></td></td<>	7.798.9	47 23.0	90.636 22.3	25.331	134.695		74.049	238.134	41.809	27.812	09.781	0		0			23.225.331			
1 7.788 47 • • • 0 0 0 0 27.788 47 2 7.788 47 • • • 0 0 0 0 27.487.78 32 7.788 47 • • • 0 0 0 0 23.487.78 33 7.788 47 • • • 0 0 0 0 0 23.487.88 0			00.200 24.3 (6.236 25.4	41.368 63.914	141.168		84.708	338.833	47.745	31.830	79.575	0 243.858		0 243.858						
34 7.788.47 0	7.798.9	47 ∎ S	amic	con	tent							0		0						
35 7788.847 30.485 104 107.728 45.193 100.850 381.400 59.637 39.768 99.384 350.031 1.105.693 1.458.225 910.496 13.050.470 30.849.841 36 7.788.847 30.63.91 1.105.693 1.468.225 910.496 13.050.470 30.849.841 14.155.070 18.25 37 7.788.847 35.778.307 1.578.477 33.778.300 16.800 33.14.00 59.637 39.768 99.344 300.031 1.056.931 1.056.953 14.458.225 910.496 13.050.470 30.879.045 14.155.070 18.25 40 7.788.477 33.579.402 33.778.300 195.800 33.778.300 195.807 0	7.798.9	47 _ Dr	emii	ım Sl	MS flov	v	95.637	382.547	53.668	35.779	89.446	274.530		274.530			28.348.316			
31 7.198.947 31 31.732 31.7327 31.7327 31.7327 31.7327 31.750.089 33 7.798.947 35.753.00 35.753.00 31.650.800 34.952.878 31.7327 31.7327 31.7327 31.7327 31.7327 31.7327 31.750.00 33.750.00 33.750.00 33.750.00 34.952.878 32.94.452 34.952.878 32.94.452 34.952.878 32.94.452 34.952.878 33.775.300 33.775.300 33.775.300 33.775.300 33.775.300 33.775.300 33.775.300 33.775.300 33.775.300 34.952.878 35.774.402 35.974.402 35.974.402 35.974.402 35.974.978 35.974.978 35.974.978 35.974.978 35.974.978 35.974.978 35.974.978 35.974.978 35.974.978 35.974.978 35.974.978 35.974.978 35.974.978 35.974.978 36.971.1028 37.978.947 38.971.1028 38.175.429 37.9894 38.178.429 38.178.429 38.178.429 38.178.429 38.178.429 38.178.429 38.971.1028 14.243.843 14.243.843 18.884 14.243.843 18.884 14.243.843 18.884 14.243.843 <		47 20.4	RO 104 20 R	AR 0.4.1	177 728	v						0	months 21,24,27,30	0						
38 7.798.947 1 1	7.798.9	47 J	bice/l	Data	traffic	45.193	106.650	381.406	59.637	39.758	99.394	350.631	1.105.593	1.458.225	910.498	13.050.476	30.349.945	14.156.070	1,82	18,2
40 7.798.947 33.579.420 33.775.300 33.775.300 41 7.798.947 35.879.420 33.775.300 34.952.876 42 7.798.947 35.974.70 36.974.70 36.979.162 214.461 0 0 0 0 43 7.798.947 36.974.70 36.979.162 214.461 0	7.798.9		min (ding ch	ara	<u></u>					ő		0			31.758.080			
42 7.788.947 35.927.748 36.137.325 209.579 121.634 480.534 67.757 45.172 112.929 347.492 347.492 347.492 38.784.701 38.784.701 38.784.701 38.784.701 38.784.701 38.784.701 38.784.701 38.784.701 38.784.701 38.774.422 39.74.742 38.784.701 38.774.422 38.774.423 38.774.422 38.774.422 38.774.422 38.774.422 38.774.422 38.774.422 38.774.422 38.774.422 38.774.422 38.774.422 38.774.422.847 38.774.422.847 38.774.422.847 38.774.422.847 38.774.422.847 38.774.422.847 38.774.422.847 38.774.4424 44.422.844 37.8984 37.8984 378.984 378.984 38.999.710 40.402.77.764 48 7.798.947 42.287.732 42.646.052 247.320 63.774 144.147 512.816 79.959 53.306 133.286 474.453 1.690.749 2.171.203 1.214.215 12.448.43 1.83 49 7.720.957 41.432.969 41.808.978 241.628 44.443.800 44.443.800 44.448.800 44.448.800 44.448.800		47 ■ <u>30</u> .73 47 33.5	0940 12. 79.420 33.7	10 UT	195.880 CI	laig	C2 .566	448.282	61.729	41.152	102.881	317.327 0		317.327 0						
43 7.788.947 38.764.701 38.979.162 214.461 38.979.162 221.399 44 7.798.947 37.954.030 38.175.429 221.399 0 0 0 38.175.429 45 7.798.947 39.156.27 93.78.674 223.177 132.847 531.389 73.835 49.223 123.056 0 0 0 38.175.429 46 7.798.947 41.82.832 41.422.864 240.232 240.232 0							121 624	498 534	87 757	45 172	112 929									
45 7,788,947 39,150,297 9,378,674 228,377 132,847 531,389 73,835 49,223 123,058 378,964 378,964 378,964 38,999,710 48 7,798,947 39,974,579 40,207,764 240,232 0 0 0 0 40,227,784 41,422,864 240,232 142,2864 240,232 142,2864 241,422,864 14,242,864 14,242,864 14,242,864 14,242,864 14,242,864 12,546,893 40,473,850 14,243,843 1,83 49 7,720,957 41,438,969 41,660,692 247,320 63,774 144,147 512,816 79,859 53,306 133,286 474,453 1,696,749 2,171,203 1,214,215 12,546,883 40,473,850 14,243,843 1,83 49 7,720,957 41,423,809 41,623,578 241,1628 0<	7.798.9	47 36.7	84.701 38.9	79.162	214.461		121.004	400.004	01.101	40.112	112.020	0		0			36.979.162			
47 7.785.947 41.182.632 41.422.864 240.232 0 41.422.864 41.422.864 48 7.798.947 42.397.732 42.397.732 42.645.052 247.320 63.774 144.147 512.816 79.959 53.366 133.265 474.453 1.696.749 2.171.203 1.214.215 12.546.893 40.463.81 1.83 49 7.720.357 41.433.699 41.680.578 241.623 63.774 144.147 512.816 79.959 53.361 1.696.749 2.171.203 1.214.215 12.546.893 40.466.481 50 7.643.748 41.421.950 41.685.578 241.623 80.359 53.573 133.831 414.245 41.4245 42.443.802 51 7.567.310 42.869.41 42.868.80 268.051 685.529 80.359 53.573 133.831 414.245 44.4245 42.443.802 52 7.491.371 44.560.384 449.093.802 284.820.334 259.936 0 0 0 443.490 443.490 443.490 443.490 443.490 44.820.34 443.890.486 443.490 443.59							132.847	531.389	73.835	49.223	123.058									
48 7.798.947 42.397.732 42.845.052 247.320 63.774 144.147 512.816 79.959 53.306 133.266 474.453 1.696.749 2.171.203 1.214.215 12.546.883 40.473.850 14.243.643 1.83 49 7.700.957 41.438.969 41.680.697 241.727 0<												-	meetine 33 36 39 40							
50 7.643,748 41.421,950 41.663,578 241.628 51 7.567,310 42.609,491 42.858.047 248.565 146.382 585.529 80.359 53.573 133.931 414.245 414.245 42.43.802 52 7.491.637 43.302,557 43.633.308 253.051 0 0 0 43.633.308 53 7.418.721 44.560.388 44.820.334 259.936 0 0 0 0 44.820.334 54 7.342.554 45.738.153 46.049.59 268.006 155.959 623.834 88.259 57.506 143.765 443.490 443.490 45.614.499 55 7.291.128 49.771.01 47.711.86 277.904 0 0 0 0 473.615.419 56 7.196.437 47.60.741 47.918.645 277.904 0 0 0 0 473.677 473.677 48.620.347 57 7.124.472 48.809.204 49.093.824 284.720 166.740 666.960 92.051 61.367 153.419 0 0 0 0	7.798.9	47 42.3	97.732 42.6	45.052	247.320	63.774	144.147	512.816	79.959	53.306	133.266	474.453		2.171.203	1.214.215	12.546.893	40.473.850	14.243.643	1,83	18,3
51 7.567.310 42.609.491 42.868.047 248.555 146.382 585.529 80.359 53.573 133.831 414.245 414.245 42.443.802 52 7.491.637 43.380.257 43.833.308 263.051 0 0 0 43.833.308 53 7.416.721 44.560.384 220.334 265.956 0 0 0 443.490 443.202 54 7.342.554 45.738.153 46.004.959 266.806 155.959 623.834 86.259 57.506 143.765 443.490 443.490 45.651.469 55 7.289.128 46.70.110 46.741.186 271.076 0 0 0 0 43.830.267 56 7.196.437 47.842.414 47.846.45 277.904 0 0 0 443.490 48.20.347 58 7.053.228 49.020.44 49.852.261 166.740 668.960 92.051 61.367 153.419 0 0 473.577 48.620.347 49.620.347 49.790.762 288.762 0 96.959.563 97.90.762 50.969.137 50	7.643.7	48 41.4			241.628							ō		ō						
58 7.053.228 49.502.001 49.790.762 288.762 0 0 49.790.762 59 6.982.895 50.683.599 50.959.137 295.538 0 months 45,48,51.54 0 50.959.137							146.382	585.529	80.359	53.573	133.931									
58 7.053.228 49.502.001 49.790.762 288.762 59 6.982.895 50.863.599 50.959.137 295.538 months 45.48.51.54 0	7.416.7	21 44.5	80.398 44.8	20.334	259.936							ō		0			44.820.334			
58 7.053.228 49.502.001 49.790.762 288.762 0 0 49.790.762 59 6.982.895 50.683.599 50.959.137 295.538 0 months 45,48,51.54 0 50.959.137							155.959	623.834	86.259	57.506	143.765									
58 7.053.228 49.502.001 49.790.762 288.762 0 0 49.790.762 59 6.982.895 50.683.599 50.959.137 295.538 0 months 45,48,51.54 0 50.959.137	7.198.4	37 47.6					166 740	888 980	92.051	81 287	153 419	-								
	7.053.2	28 49.5	02.001 49.7	90.762	288.762		100.740	000.000	32.001	01.007	100.410	0		0			49.790.782			
						80.800	177.320	628.481	97.735	65.157	162.892		months 45,48,51,54 2.253.567		1.478.642	11.338.257		13.589.825	1,85	18,5
8.947.103 223.678 1.789.421 6.934.005 1.002.137 668.091 1.670.229 5.353.556 5.638.563 10.992.119 4.459.571					8.947.103	223.678	1.789.421	6.934.005	1.002.137	668.091	1.670.229	5.353.556	5.638.563		4.459.571					



How does the program work?

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	sers e per month for 1s e per month for 2r		3,0% 1,0%	charge/year (\$) charge/month (\$)		1,50 0,1250		Fee sched MNO ISIM produ Aegis/Y.H	icer	yearly 0,75% 0,50% 1,25%	quinterly 0,1075% 0,1250% 2,3125%	-		for	% from the Net assets used Free Airtime (yrs (not subtracted from Ne			Mar.11,2014	
% increas	e per month for 3r	rd yr	0,0%					Ŭ							year 1	100%			
	e per month for 4t e per month for 5t		0,0%					Aegis (Perform		20.0%				Capital withdrawn by 3%	year 2 year 3	65% 43%	cent	s per minute	10,0
/s moreas	e per montil for or	ur yr	-1,070					Contrast (Frenchin	nance rees/	20,075	monthly	1		(Additional Philanthrop)	year 4	31%		I	
Zakaat (y	eary)		2,50%				For Free Airtime	investmen	t return	7,0%	0,583%	For Free Airtime			year 5	23%	Tree Alations Assoc		
							from the profits				Total fees		Tot.fees+User bonus	Capital withdrawn	Net assets used		Net assets +	\$ per user	airtime minutes
Months	Users	Fee Pool (FP)	FP+profits	Profits	Zakaat	Aegis(perf.)	(just calculated)	MNO	ISIM producer	Aegis/Y.H.	(wout user bonus)	(given back)	(when given back)	by MNO	for Free Airtime	Net assets	profits	(6 month leg)	per user
1	5.000.000	625.000	628.646	3.646							0		0			628.646			
2	5.150.000 5.304.500	1.272.396 1.942.881	1.279.818 1.954.214	7.422 11.333		4.480	17.921	3.664	2.443	6.107	0 16.694		0 16.694			1.279.818 1.937.520			
4	5.463.635	2.620.474	2.635.760	15.286		4.400	17.321	3.004	2.445	0.107	0		0			2.635.760			
5	5.627.544	3.339.203	3.358.682	19.479							0		0			3.358.682			
6	5.796.370 5.970.261	4.083.228 4.815.944	4.107.047 4.844.037	23.819 28.093		11.717	46.867	7.701	5.134	12.835	37.386 0		37.386 0			4.069.661 4.844.037			
8	6.149.369	5.612.708	5.645.449	32.741							ŏ		ŏ			5.645.449			
9	6.333.850	6.437.180	6.474.731	37.550		19.677	78.707	12.140	8.093	20.234	60.144		60.144			6.414.587			
10 11	6.523.866 6.719.582	7.230.070 8.112.193	7.272.245 8.159.514	42.175 47.321							0	months 3.6	0			7.272.245 8.159.514			
12	6.921.169	9.024.660	9.077.304	52.644	8.038	28.428	105.675	17.020	11.347	28.387	93.199	64.788	157.987	267.580	8.919.317	8.919.317	8.984.105	1,55	15,5
13	6.990.381	9.793.115	9.850.241	57.127							0		0			9.582.662			
14 15	7.060.285 7.130.888	10.465.197 11.417.605		61.047 66.603		38.955	147.821	21.533	14.355	35.888	0 108.732		0 108.732			10.528.244 11.375.476			
16	7.202.197	12.275.751	12.347.360	71.609		00.000		21.000	11.000	00.000	0		0			12.347.380			
17	7.274.219	13.256.637	Portf	olio Fee	S	48 418					0		0			13.333.967			
18 19	7.346.961 7.420.430	14.252.337 15.127.018	14.060.416	00.044	-	10.110	185.662	26.879	17.919	44.798	138.012		138.012			14.199.464			
20	7.494.635	16.152.088	Fees	to mana	ge t	the r	portfo	lio a	re 2	5% r	erive	ar: Fee	s for p	erforman	ce are 🕻	20%			
21	7.569.581	17.192.508																	
22 23	7.645.277 7.721.730	18.083.825 19.154.530	the N	/NO and	l the	e pla	n's as	soci	ated	con	tent/	service	produ	cers part	icipate	18.189.314			
24	7.798.947	20.241.133	20.359.207	118.073	25.873	67.059	242.365	38.174	25.449		220.177	517.865	738.042	588.635	12.753.757	19.621.165	13.271.622	1,81	18,1
25	7.798.947 7.798.947	20.596.033 21.102.410	the o	ngoing r	man	lagei	ment	fee r	rever	nues.	0		0			20.127.542			
26 27	7.798.947	22.200.376	22.329.878	129.502		74.549	298.194	41.889	27.912	69.781	214.110		214.110			21.225.508			
28	7.798.947	23.090.638	23.225.331	134.695							0		0			23.225.331			
29 30	7.798.947 7.798.947	24.200.200 25.316.236	24.341.368 25.463.914	141.168 147.678		84,708	338.833	47.745	31.830	79.575	0 243.858		0 243.858			24.341.368 25.220.056			
31	7.798.947	28.194.925		152.804		04.700	330.033	41.145	51.650	10.010	0		0			28.347.728			
32	7.798.947	27.322.597	27.481.979	159.382							0		0			27.481.979			
33 34	7.798.947 7.798.947	28.456.847 29.323.184	28.622.845 29.494.236	165.998 171.052		95.637	382.547	53.668	35.779	89.446	274.530 0		274.530 0			28.348.316 29.494.236			
35	7.798.947	30.469.104	30.646.841	177.738							ō	months 21,24,27,30	ō			30.646.841			
36	7.798.947		31.808.169	184.460	45.193	106.650	381.406	59.637	39.758	99.394	350.631	1.105.593	1.458.225	910.498	13.050.476	30.349.945	14.156.070	1,82	18,2
37 38	7.798.947 7.798.947		31.507.541 31.758.080	182.728 184.169							0		0			30.597.043 31.756.080			
39	7.798.947	32.730.949	32.921.879	190.931		111.566	446.262	61.729	41.152	102.881	317.327		317.327			32.604.552			
40 41	7.798.947 7.798.947		33.775.300 34.952.878	195.880 202.709							0		0			33.775.300 34.952.878			
41	7.798.947	34.750.169		209.579		121.634	486.534	67.757	45.172	112.929	347.492		347.492			34.952.878			
43	7.798.947	36.764.701	36.979.162	214.461							0		0			36.979.162			
44 45	7.798.947 7.798.947	37.954.030 39.150.297		221.399 228.377		132.847	531.389	73.835	49.223	123.058	0 378.964		0 378.964			38.175.429 38.999.710			
46	7.798.947		40.207.764	233.185		102.041	331.303	10.000	70.220	120.000	0		0			40.207.764			
47	7.798.947		41.422.864	240.232				-			0	months 33,36,39,42	0	1.011.010		41.422.884			10.0
48 49	7.798.947 7.720.957	42.397.732 41.438.969	42.645.052 41.680.697	247.320 241.727	63.774	144.147	512.816	79.959	53.308	133.266	474.453 0	1.696.749	2.171.203	1.214.215	12.546.893	40.473.850 40.466.481	14.243.643	1,83	18,3
50	7.643.748	41.421.950	41.663.578	241.628							0		0			41.663.578			
51	7.567.310	42.609.491		248.555		146.382	585.529	80.359	53.573	133.931	414.245 0		414.245			42.443.802			
52 53	7.491.637 7.416.721	43.380.257 44.560.398		253.051 259.936							0		0			43.633.308 44.820.334			
54	7.342.554	45.738.153	46.004.959	266.806		155.959	623.834	86.259	57.508	143.765	443.490		443.490			45.561.469			
55	7.269.128 7.196.437		48.741.188 47.918.645	271.076 277.904							0		0			46.741.188 47.918.645			
56 57	7.190.437		47.918.645 49.093.924	277.904 284.720		166.740	666.960	92.051	61.367	153,419	0 473.577		0 473.577			47.918.645 48.620.347			
58	7.053.228	49.502.001	49.790.762	288.762							0		0			49.790.762			
59	6.982.695 6.912.869	50.663.599	50.959.137 52.125.548	295.538 302.302	90.900	177.330	820 404	97 725	65 157	162.892	0 583.905	months 45,48,51,54	0 2.837.472	1.478.642	11.338.257	50.959.137 49.288.075	13 589 825	1.85	18,5
00	0.012.000	01.020.240	02.120.046		223,678	1.789.421	6.934.005	1.002.137		1.670.229	5.353.556	5.638.563	10.992.119	4.459.571	11.330.237	49.200.070	13.303.023	1,00	10,0
L				3.041.100	220.010		0.004.000		200.001		5.000.000	2.000.000	10.000.000	1.199.911			-		



How does the program work?

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Description							1	3.0	6.								the has a		
Number water Number water<			5 000 000	-h(*		4.50			ule						% from the				
Lambox max m									0.07					for		1.2)		Mar.11,2014	
					(Φ)	0,1200			Cel					10					
Losses parametri for 6 y - 1																			
Data (par) Description Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<>														Capital withdrawn by		65%	cents	s per minute	10,0
Date Production Production <td>% increase</td> <td>se per month for</td> <td>5th yr</td> <td>0%</td> <td></td> <td></td> <td></td> <td>Aegis (Perform</td> <td>nance fees)</td> <td>20,0%</td> <td></td> <td></td> <td></td> <td>3%</td> <td>year 3</td> <td>43%</td> <td></td> <td></td> <td></td>	% increase	se per month for	5th yr	0%				Aegis (Perform	nance fees)	20,0%				3%	year 3	43%			
Norm Norm <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>(Additional Philanthropy</td><td></td><td>31%</td><td></td><td></td><td></td></th<>														(Additional Philanthropy		31%			
Unit Unit <th< td=""><td>Zakaat (y</td><td>/eary)</td><td>2,</td><td>50%</td><td></td><td></td><td></td><td>investmen</td><td>t return</td><td>7,0%</td><td>0,583%</td><td>E</td><td></td><td></td><td></td><td>23%</td><td>-</td><td></td><td></td></th<>	Zakaat (y	/eary)	2,	50%				investmen	t return	7,0%	0,583%	E				23%	-		
ome Uses Protection Protection Protection Not appeared Not ap											Total fees			Constant with down			Free Airtime from	S per user	
1 500000 122300 122450 122450 122450 122450 122450 122450 122450 122450 122450 122450 122450 122450 122450 122550	Months	Users	Fee Pool (FP) FP+	profits Profits	Zakaat	Aegis(perf.)		MNO	ISIM producer	Aegis/Y.H.			(when given back)			Net assets	profits		per user
1 1							(12. 12. 12. 13. 13. 13. 13. 13. 13. 13. 13. 13. 13					(3.1.1.1.1.1)		6,			provide		
3 5	1																		
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5 5	4					4.400	11.021	0.004	2.440	0.107									
7 507323 445443 22338 1927 12149 2023 80 344 60 44 60 444 </td <td>5</td> <td></td> <td>3.339.203 3.3</td> <td>8.682 19.479</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>ō</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	5		3.339.203 3.3	8.682 19.479							ō								
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11 0					8.038	28.428	105.675	17.020	11.347	28.367				267.580	8.919.317	8.919.317	8.984.105	1,55	15,5
14 7.000256 10.45.057 10.25.25 10.25.25 10.02254 10.02554 10.02554 10.02554 10.02554 10.02554 10.02554 10.02554 10.02554 10.02554 10.02554 10.02554 10.02554 10.02554 10.02554 10.02554 10.0			9.793.115 9.85	50.241 57.127												9.582.662			
10 7.202.197 11.227.291 12.227.291 12.237.29 12.237.29 12.237.20																10.526.244			
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11 7.446.80 7.746.20 7.746.27 7.446.90 Factor year, we pay the Zakat, a Charitable Observed from, totaling, 2.5% of net 14.198.488 15.22 14.198.488 15.22 14.198.488 15.22<				47.360 71.609							0		0						
19 7,420,430 7,420,430 7,720,547 11,11,11,11,11,11,11,11,11,11,11,11,11,			Assump	tions—Zak	at	48.418	105 882	28.979	17 010	44 700	128.012		128.012						
20 7 7,844,835 Each year, we pay the Zakat, a Charitable Obligation, totaling 2.5% of net 7,764,277 16,44,550 11,728,461 16,44,550 11,728,461 16,44,550 11,728,461 16,44,550 11,728,461 16,44,550 11,728,461 16,44,550 11,728,461 16,44,550 11,728,461 18,27 18,27 18,27 18,27 18,27 18,27 18,27 18,27 18,27 18,27 18,27 18,27 18,27 18,27 18,27 12,25,50 12,25,57 19,27,57 18,27 12,27,57 19,27,57 19,27,57 19,27,57 19,27,57 19,27,57 12,27,57 19,27,57 19,27,57 12,27,57 1			45 107 010 15 0	15 250 00 241							0		0						
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23 7.721.730 P[C11][C5] # 262.256 111.756	21		17.192.500 17.2			Lanar	226.201	32.424	21.616	CD116	164.630	, totain	64.630	ounce					
24 7.786.847 20.244 13 20.244 13 20.244 13 20.24 17 17.265 7.786.847 21.02,77 19.221,82 1.8,1 18,1 25 7.786.847 21.02,17 19.244 13 20.123,77 19.241,82 1.8,1 18,1 </td <td>22</td> <td></td> <td>18,082,825, 18.1</td> <td>89.314 105.489</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0</td> <td></td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	22		18,082,825, 18.1	89.314 105.489							0		0						
25 7.788.47 210.2017.12 127.464 228.17 100 0	23		PIOIIIS19.2								0	months 9,12,15,18	0						
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27 7.788.447 22.20.376 22.238.758 128.902 7.4.549 288.194 41.809 27.912 0.9.76 214.110 214.110 214.110 22.115.758 28 7.788.447 23.00.20 24.341.308 141.056 0	25															20.127.042			
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42 7.788.947 35.927.746 36.173.252 209.679 121.634 480.634 67.757 45.172 112.829 347.492 347.492 36.789.833 43 7.798.947 36.764.701 36.774 221.481 20 0 0 38.973.162 44 7.798.947 35.102.297 33.78.674 228.377 132.847 531.389 73.835 49.223 123.068 378.964 378.964 38.999.710 45 7.798.947 42.387.732 42.847.602 247.452 14.22.864 378.964 378.964 378.964 38.999.710 47 7.798.947 41.82632 41.422.864 240.232 63.774 144.147 612.816 79.959 53.306 133.265 474.453 1.096.749 2.17.1203 1.214.215 14.243.643 1.83 18.3 49 7.798.947 42.897.732 42.896.8007 241.625 144.382 58.5.9 53.573 133.831 1.696.749 2.17.1203 1.214.215 12.640.893 40.473.850 50 7.643.748 41.421.950 41.838.942 0 0 </td <td></td>																			
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How does the program work?

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$ \frac{1}{2} + 1$												Total fees		Tot fear all ran boour	Carolinal withdrawn			Net scete +	S ner user	itime minuter
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23 7,721,730 1915,650 19,500,500 11,500 </td <td>21</td> <td></td> <td>17.192.506</td> <td>17.292.796</td> <td>100.290</td> <td></td> <td>56.550</td> <td>226.201</td> <td>32.424</td> <td>21.616</td> <td>54.040</td> <td>164.630</td> <td></td> <td>164.630</td> <td></td> <td></td> <td>17.128.165</td> <td></td> <td></td> <td></td>	21		17.192.506	17.292.796	100.290		56.550	226.201	32.424	21.616	54.040	164.630		164.630			17.128.165			
23 7,721,730 1915,650 19,500,500 11,500 </td <td>22</td> <td>7.645.277</td> <td>18.083.825</td> <td>18.189.314</td> <td>105.489</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0</td> <td></td> <td>0</td> <td></td> <td></td> <td>18.189.314</td> <td></td> <td></td> <td></td>	22	7.645.277	18.083.825	18.189.314	105.489							0		0			18.189.314			
25 778.947 778.947 In our example, at the end of Year One, profits and accumulated Net Assets 2012.542 778.947 27 778.947 total almost 9 million USD. 281.94 41.89 27.45 24.100 214.100 214.100 22.117.06 27.89.947 2010.55 52.55 54.706 31.855 84.706 31.855 72.85.75 243.856 244.856 243.856 244.856 244.856 244.856 244.856 244.856 244.856 244.856 244.856 244.856 244.856 244.856 244.856 244.856 244.	23				111.735							0		0						
28 7788 947 Cotal allmost 9 million USD. 0	24		20.241.133	20.359.207	118.073	25.873	67.059	242.365	38.174	25.449	63,623	220.177		738.042	588.635	12.753.757		13.271.622	1,81	18,1
28 7788 947 Cotal allmost 9 million USD. 0	25		In our	exam	ple at t	he (end (of Yea	ir On	e pr	rotits	and	accumi	ilated	Net Asse	ts				
28 7788 947 Cotal allmost 9 million USD. 0	26								44,080	(C) P	01100		accunit		1007.0000					
24 7/38347 25/302/200 24/3038 11/303 12/323 17/40 31/830 78.575 20/355 24/365	20		totals	Imoct	0 milli	hn I	ICD	238.134	41.809	27.912	09.781	214.110		214.110						
30 7.788.47 25.312.26 24.315.31 47.746 31.830 79.575 243.853	29		lulard	iiiiiost	. 9	ліс	יסכי.					ŏ		ő						
31 7.786.947 22.54.927.28 12.8.297.728 14.925.804 7.786.947 28.947.728 14.94.927 28.947.728 14.94.927 28.947.728 14.94.927 28.947.728 14.94.927 28.947.728 14.94.927 28.947.728 14.94.927 28.947.728 14.94.927 28.947.728 14.94.927 28.947.728 14.949.928 28.947.728 14.949.928 28.947.728 14.949.928 28.947.728 28.944.228 39.946.841 28.944.228 39.946.841 29.946.841 29.946.841 10.00.078 39.949.847 14.95.070 1.82 18.2 7.789.847 7.789.847 7.789.847 7.789.847 7.789.847 39.78.947 39.77.927 317.327 317.327 317.327 33.77.730.03 34.952.878 39.97.643 34.952.878 39.97.643 34.952.878 39.97.643 34.952.878 39.97.643 39.77.472 34.97.782 34.77.452 34.77.452 34.77.452 36.77.600 38.77.472 36.977.602 38.77.674 38.977.602 38.977.602 38.977.602 38.977.602 38.977.602 38.977.602 38.977.602 38.977.602 38.977.602 38.977.602 38.977.602			25.316.236	25.463.914	147.678		84,708	338.833	47.745	31.830	79.575	243.858		243.858						
33 7.788.947 The MNO can choose to return these accumulated assets to subscribers in the 28.84.328 35 7.788.947 35.9451 30.6451 30.442.85 30.6451 30.6517 30.6517 41.152 31.7527 31.7527 31.7527 31.7527 31.7527 31.7527 31.7527 31.7527 31.7527 31.7527 31.7527 31.7527 31.7527 31.7527 31.7527 31.7527 31.7527 31.7527 <th< td=""><td></td><td></td><td>26.194.925</td><td>26.347.728</td><td>152.804</td><td></td><td></td><td></td><td></td><td></td><td></td><td>0</td><td></td><td>0</td><td></td><td></td><td></td><td></td><td></td><td></td></th<>			26.194.925	26.347.728	152.804							0		0						
34 7,798.947 111C 1000 cm 100 cm 100 cm 1000 cm 10000 cm 10000 cm 1000 cm 10000 cm 1000 cm 1000 cm 10000	32	7.798.947	27.322.597	27.481.979	159.382							0		0			27.481.979			
36 7.788.447 50.668.154 100.468.154 11.21.154 100.468.154 11.21.154 100.470 30.348.946 11.21.154 10.00.470 30.348.946 11.21.154 10.00.470 30.348.946 11.21.154 10.00.470 30.348.946 11.21.154 10.00.470 30.348.946 11.21.154 10.00.470 30.348.946 11.21.154 10.00.470 30.348.946 11.21.154 10.00.470 30.348.946 11.21.154 10.00.470 30.348.946 11.21.154 10.00.470 30.348.946 11.21.154 10.00.470 30.377.450 31.75.300 31.75.300 31.75.300 31.75.200 31.25.200 31.75.200 31.75.20			Tho N/		n choo	co t	o rot	urnt	hoco	acci	imiil	atod :	accotc t	n2criho	crihors ir	tho				
36 7,788,947 10,000,070 80,348,947 10,000,070 80,348,947 10,000,070 80,348,947 10,000,070 80,348,947 10,000,070 80,348,947 10,000,070 0,000,070 0,000,070 0,000,070 0,000,070 0,000,070 0,000,070 0,000,070 0,000,070 0,000,070 0,000,000 0,000,000 0,000,000,000,000,000,000,000,000,000,	34		20.323.184			se t	UICL	unnu	IC3C	acce	innui	algua		.0 3003						
31 1,135,947 31,247,633 31,277,030 152,127 31,175,000 33,175,000 39 7,758,947 31,751,200 152,128 TIME each year. 29 41,152 102,851 317,327 317,327 32,040,452 41 7,758,947 34,751,300 156,850 0 0 0 0 34,951,153 31,775,000 33,175,000 34,952,878 33,175,000 34,952,878 33,175,300 34,952,878 33,175,300 34,952,878 33,175,300 34,952,878 33,175,300 34,952,878 33,175,9102 34,977,9102 34,978,904 31,979,9102 34,977,9102 34,979,9102 34,999,910 34,999,910 34,999,910 34,999,910 34,999,910 34,999,910 34,999,910 34,999,910 31,999,914,919,910,920<			30.469.104	30.646.841	177.738	_	0				م ام ما م	0	months 21,24,27,30	al this are a	115.40					
31 1,135,947 31,247,633 31,277,030 152,127 31,175,000 33,175,000 39 7,758,947 31,751,200 152,128 TIME each year. 29 41,152 102,851 317,327 317,327 32,040,452 41 7,758,947 34,751,300 156,850 0 0 0 0 34,951,153 31,775,000 33,175,000 34,952,878 33,175,000 34,952,878 33,175,300 34,952,878 33,175,300 34,952,878 33,175,300 34,952,878 33,175,300 34,952,878 33,175,9102 34,977,9102 34,978,904 31,979,9102 34,977,9102 34,979,9102 34,999,910 34,999,910 34,999,910 34,999,910 34,999,910 34,999,910 34,999,910 34,999,910 31,999,914,919,910,920<	36		TOP	of Free	e Air Tim	1e. ³³	Un a	verag	ge, tr	iis tr	ansia	ites to	o an ad	altiona	al 12-18	13.050.476	30.349.945	14.156.070	1,82	18,2
39 7.789.847 MINUTES. OT TFECE AIR 17.89.847 ITTERE AIR 34.553.40 ITTERE AIR 378.854 ITTERE AIR 378.855 ITTERE AIR 378.855 ITTERE AIR 378.855 ITTERE AIR 378.855 ITTERE AIR 378.855 ITTERE AIR 378.854 ITTERE AIR 378.855 ITTER			21.024.010	21.758.098	102.720				1					0			21 758 090			
40 7.786.347 33.775.300 135.785.300 135.880 0			minut	es of f	ree Air	Tim	e ea	ch ve:	ar 729	41 152	102.881	317 327		317 327						
11 7.788.947 34.760.198 34.952.878 202.0799 121.834 486.534 67.757 45.172 112.929 347.492 347.492 347.492 347.492 42 7.788.947 32.044.701 30.577.102 214.461 486.534 67.757 45.172 112.929 347.492			33,579,420	33.775.300	195.880		2.50				102.001	0						1		
42 7.788.347 35.807.746 36.1738.325 209.879 121.834 480.534 67.757 45.172 112.929 347.492 347.492 347.492 36.789.833 43 7.798.947 39.176.429 38.175.429 0 0 0 38.175.429 45 7.798.947 39.910.297 39.378.674 223.377 132.847 531.389 73.835 49.223 123.068 378.904 378.904 38.999.710 47 7.798.947 41.82.832 41.422.804 240.232 63.774 144.147 512.816 79.959 53.305 133.266 474.453 1.690.749 2.171.03 1.214.215 12.408.681 40.473.860 14.243.643 1.83 18.3 49 7.758.947 42.387.732 42.865.082 247.320 63.575 241.625 133.266 474.453 1.690.749 2.171.03 1.214.215 14.243.643 1.83 18.3 50 7.643.748 41.425.604 241.632 565.529 60.359 53.573 133.931 141.245 414.245 414.245 414.245 414.245 414.2			34.750.169	34.952.878	202.709							0		0				1		
44 7.788.947 37.954.030 38.175.429 221.399 132.87 531.889 73.835 49.223 123.050 378.964	42				209.579		121.634	488.534	67.757	45.172	112.929	347.492		347.492				1		
45 7,788,947 39,180,287 39,378,874 228,377 132,847 531,389 73,835 49,223 123,056 378,964 378,964 378,964 38,999,70 46 7,798,947 39,974,579 40,207,764 223,1185 0 0 0 0 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 41,422,864 40,473,880 41,424,863,878 474,453 1,690,749 2,171,203 1,214,215 12,546,883 40,473,880 42,443,802 40,473,880 41,823,678 40,473,880 41,823,678 41,833,678 41,833,678 41,833,678 41,833,678 41,833,578 41,824,54 41,4245 41,863,578 41,863,578 41,833,898 41,4245 41,4245 41,843,802 42,443,802 42,443,802 42,443,802 42,443,802 44,42,443,802 44,42,443,802 44,42,443,802 44,42,443,802 44,42,443,802 44,42,443,802 44,42,443,802 44,42,443,802 44,44,802,334 <td></td> <td>-</td> <td></td> <td></td> <td></td> <td>1</td> <td></td> <td></td>														-				1		
46 7.788.947 93.974.579 40.207.764 233.185 0 0 0 41 40.207.764 40.207.764 47 7.788.947 41.182.632 41.422.804 240232 63.774 144.147 512.816 798.959 63.306 133.263 1.690.749 2.171.203 1.214.215 12.546.833 40.407.385 14.243.643 1.83 18.3 49 7.720.957 41.438.969 41.863.578 241.727 0 </td <td></td> <td>1</td> <td></td> <td></td>																		1		
47 7.788.947 41.182.032 41.422.864 240.232	45						132.847	531.389	73.835	49.223	123.058							1		
48 7.788.947 42.397.732 42.48.06.052 247.320 63.774 14.147 512.816 79.959 63.306 133.266 474.453 1.696.749 2.171.203 1.214.215 12.546.883 40.473.880 14.243.643 1.83 18.3 49 7.720.957 41.438.969 41.680.697 241.727 0 0 0 0 0 44.421.55 40.473.800 44.646.81 40.468.481 40.473.800 42.448.800 42.448.800 42.448.800 42.448.800 42.448.800 42.448.800 43.490 443.490 443.490 44.4820.334 45.651.489 443.490 443.490 443.490 443.490 443.490 443.490 445.651.489 45.651.488 47.918.845 <td< td=""><td>46</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>1</td><td></td><td></td></td<>	46																	1		
49 7.720.957 41.438.969 41.860.977 241.727 0						80 774	111.117	540.040	70.050	50.000	100.000	-			1 014 015	10 549 000		44.040.040	1.00	10.0
50 7.643.748 41.421.950 41.683.578 241.628 0	48					03.774	144.14/	012.810	79,909	03.300	133.200		1.050.749		1.214.215	12.040.893		14.243.643	1,63	18,3
51 7.567.310 42.699.491 42.868.047 248.655 146.382 585.529 80.359 53.573 133.931 414.245 414.245 442.443.802 52 7.491.637 43.380.257 43.833.308 258.051 0 0 0 43.683.308 53 7.416.721 44.500.384 4.200.334 259 936 0 0 0 443.490 54 7.342.554 45.738.153 46.004.959 268.806 155.959 623.834 86.259 57.506 143.765 443.490 443.490 445.61.489 55 7.209.128 40.701.10 40.741.186 277.904 0 0 0 443.490 443.490 445.60.347 57 7.124.472 48.809.204 49.093.324 284.720 166.740 666.960 92.051 61.367 153.419 473.577 473.577 48.620.347 58 7.083.228 49.502.001 49.993.324 284.720 166.740 666.960 92.051 61.367 153.419 473.577 473.577 48.620.347 48.620.347 49.790.762 69.760 <td>50</td> <td></td> <td>1</td> <td></td> <td></td>	50																	1		
52 7.491.637 43.833.302 253.051 0 0 0 0 53 7.491.637 44.580.338 44.820.334 259.938 44.820.334 259.938 54 7.342.554 45.738.153 46.004.959 226.806 155.959 623.834 86.259 57.506 143.765 443.490 443.490 44.820.334 55 7.289.128 40.770.110 47.741.186 271.076 0 0 0 447.741.186 56 7.196.437 47.840.741 47.918.845 277.904 0 0 0 47.791.8455 57 7.124.472 48.809.204 49.93.824 224.720 168.740 686.960 92.051 61.387 153.419 473.577 473.577 473.577 58 7.033.228 49.502.001 49.993.824 224.720 168.740 686.960 92.051 61.387 153.419 473.577 473.577 473.577 49.780.762 59.89.762 50.985.137 59.559.137 59.559.137 59.559.137 59.559.157 58.905 2.253.667 2.837.472 1.478.642 11	51						148 382	585 529	80,359	53,573	133 931							1		
53 7.416.721 44.800.384 44.820.334 259 9306 44.820.334 54 7.342.554 45.738.153 46.004.959 268.060 155.959 623.834 86.259 57.506 143.765 443.490 443.490 443.490 443.490 443.490 445.251.495 55 7.289.128 46.470.110 40.741.185 271.904 0 0 0 0 0 0 443.490 443.490 443.490 455.51.495 455.51.495 457.51.412 <td>52</td> <td></td> <td>1</td> <td></td> <td></td>	52																	1		
54 7.342,554 45,738,153 46,049,859 268,006 155,959 623,834 88,259 57,506 143,765 443,490 443,490 443,490 443,490 443,490 46,711,186 455 7.289,128 461,70110 467,711,188 277,076 60,0 0 <td>53</td> <td></td> <td>0</td> <td></td> <td>ō</td> <td></td> <td></td> <td></td> <td>1</td> <td></td> <td></td>	53											0		ō				1		
55 7.289.128 40,70.110 40.741.186 271.076 56 7.198.437 47.840.741 47.918.845 277.904 57 7.124.472 48.809.204 49.093.824 284.720 168.740 666.960 92.051 61.387 153.419 473.577 473.577 473.577 48.809.204 58 7.083.228 49.502.001 49.790.762 288.762 0 0 0 49.790.762 59 6.982.695 50.583.157 295.538 0 0 0 49.790.762 60 6.912.889 51.823.246 52.125.548 302.302 80.800 177.32 65.157 162.892 583.905 2.253.667 2.837.472 1.478.642 11.336.257 49.288.075 13.589.825 1.85 18.5	54	7.342.554	45.738.153	46.004.959	266.806		155.959	623.834	86.259	57.508	143.765						45.561.469	1		
56 7.196,437 47.840.741 47.918.845 277.904 0 0 0 47.918.845 57 7.124,472 48.809.204 49.093.924 2284.720 166.740 666.960 92.051 61.367 153.419 473.577 473.577 48.800.347 58 7.053.228 49.502.001 49.790.762 288.762 0 0 0 49.790.782 59 6.982.695 50.683.595 50.585.137 295.538 0 0 0 0 60.995.137 60 6.912.889 51.823.246 52.125.548 302.302 80.800 177.320 628.481 97.735 65.157 162.892 583.905 2.253.667 2.837.472 1.478.642 11.336.257 49.288.075 13.589.825 1.85 18.5	55								1									1		
58 7.053.228 49.502.001 49.790.762 288.762 0 0 0 49.790.762 59 6.982.695 50.663.599 50.959.137 295.538 0 0 0 0 50 60 6.912.869 51.823.246 52.126.548 302.302 80.800 177.320 628.481 97.735 65.157 162.892 583.905 2.253.567 2.837.472 1.478.642 11.336.257 49.288.075 13.589.825 1,85 18.5	56								1									1		
59 6.982.895 50.863.599 50.959.137 295.538 0 0 months 45.45.154 0 50.959.137 60 6.912.869 51.823.246 52.126.548 302.302 80.800 177.320 628.481 97.735 65.157 162.892 583.905 2.253.567 2.837.472 11.336.257 49.288.075 13.589.825 1,85 18,5							166.740	666.960	92.051	61.367	153,419							1		
60 6.912.889 51.823.246 52.125.548 302.302 80.800 177.320 628.481 97.735 65.157 162.892 583.905 2.253.567 2.837.472 1.478.642 11.338.257 49.288.075 13.589.825 1.85 18.5																		1		
	59					00.000	177.000	800 404	07.705	05 457	100.000	-	months 45,48,51,54		1 470 040	11 000 007		40 500 005	1.05	10.5
8.34/.103 223.578 1.789.421 6.334.005 1.002.137 658.031 1.670.223 5.353.556 5.538.563 10.992.119 4.459.571	60	0.912.869	51.823.246	52.125.548		80.800	177.320	028.481	97.735	05.157	102.892	000.000	2.203.56/			11.338.257	49.288.075	13.089.825	1,85	18,5
					8.947.103	223.678	1.789.421	6.934.005	1.002.137	668.091	1.670.229	5.353.556	5.638.563	10.992.119	4.459.571					



How does the program work?

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					1	2.2	1.								and the second		
						Fee sched	lule	yearly	quarterly				% from the				
starting us		5.000.000	charge/year (\$)	1,50		MNO		0,75%	0,1875%			6	Net assets used			Mar.11,2014	
	e per month for 1s e per month for 2n		charge/month (\$	i) 0,1250		ISIM produ Aegis/Y.H.	cer	0,50% 1,25%	0,1250% 0,3125%			TOP	Free Airtime (yrs ' (not subtracted from Net	1-3)			
	e per month for 3rd					rager tatt.		1,2070	0,012070				year 1	100%			
	e per month for 4th											Capital withdrawn by	year 2	65%	cent	s per minute	10,0
% increase	e per month for 5th	n yr -1,0%				Acols (Perform	nance fees)	20,0%				3%	year 3	43%			
		0.500						7.00	monthly			(Additional Philanthrop)	year 4	31%			
Zakaat (y	eary)	2,00%			For Free Airtime	investment	t return	7,0%	0,583%	For Free Airtime			year 5 Amount from the	23%	Free Airtime from		
					from the profits				Total fees	from the profits	Fot.fees+User bonus	Capital withdrawn	Net assets used		Net assets +	\$ per user	airtime minutes
Months	Users	Fee Pool (FP) FP+profits	Profits	Zakaat Aegis(pert.)	(just calculated)	MNO	ISIM producer	Aegis/Y.H.	(w/out user bonus)	(given back)	(when given back)	by MNO	for Free Airtime	Net assets	profits	(6 month lag)	per user
1	5.000.000	625.000 628.646	3.646						0		0			628.646			
2	5.150.000	1.272.396 1.279.818	7.422						0		0			1.279.818			
3	5.304.500 5.463.635	1.942.881 1.954.214 2.620.474 2.635.760	11.333 15.286	4.480	17.921	3.664	2.443	6.107	16.694		16.694			1.937.520 2.635.760			
5	5.627.544	3.339.203 3.358.682	19.479						ŏ		ŏ			3.358.682			
6	5.796.370	4.083.228 4.107.047	23.819	11.717	46.867	7.701	5.134	12.835	37.386		37.386			4.069.661			
7	5.970.261	4.815.944 4.844.037	28.093						0		0			4.844.037			
8	6.149.369	5.612.708 5.645.449	32.741	10.000					0		0			5.645.449			
10	6.333.850 6.523.866	As we see i	in this e	xample	ever	i as r	profit	s are	reba	ited to '	the cu	stomer in		6.414.587 7.272.245			
11	6.719.582	8.112.193 8.159.514	47.321	• •		· ·			0	months 3.6	0			8.159.514			
12	6.921.169	additional	air time	the M/M	VO'c	stake	gro		ihsta	ntially o	vertin	ne ^{287.580}	8.919.317	8.919.317	8.984.105	1,55	15,5
13	6.990.381	uuuuuu	an _{7.1} ginne		vO 3 .		. 5IU	vv 3 30	instal	itiany (nc.		9.582.662			
14 15	7.060.285 7.130.888	10.465.197 10.526.244	61.047	20.057	147 004	21 522	14.055	25 000	100 700		0			10.526.244 11.375.476			
15	7.130.888	12 275 751 12 347 380	71.609		147.821	21.033	14.300	30.888	0		0			11.3/5.4/6 12.347.360			
17	7.274.219	P-258,637 -13-133,867 : -	77.330			+			, a d'una	h:		+60 111	\sim	13.333.967			
18	7.346.961	Forced mic	cro-savii	ngs and	Inve	stme	ntopi	rotits	s com	bine to	ensur	e the ivin	0	14.199.464			
19	7.420.430	15.127.018 15.215.259	88.241	- -					0		0			15.215.259			
20 21	7.494.635 7.569.581	increases r	evenue	s over ti	me. I	mpo	rtani	tiv. ti	ne Mr	NO can	utilize	some or	all of	16.246.308 17.128.165			
21	7.645.277	40,000,005, 40,400,044	105 400						0		0			18,189,314			
22 23	7.721.730	the funds i	n the la	st colum	n if	it so	wish	ies t	o incr	ease th	ie reba	te to its		19.268.265			
24	7.798.947	20.241.133 20.339.207		20.673 07.009	242.303	35.174	20.449	03.023	220.177		738.042	068.030	12.753.757	19.621.165	13.271.622	1,81	18,1
25	7.798.947	subscribers	c Those	accote a	are or	wnor	1 and	1 con	trollo	d hy th		h not the		20.127.542			
28 27 28	7.798.947 7.798.947	22 200 376 22 329 878	129 502	74 549	298 194	41 889	27.912	89 781	214 110	u by th	214 110	, пос спе	•	21.225.508 22.115.768			
28	7.798.947	subscriber.	134.695	14.040	200.104	41.000	21.012	00.701	0		0			23.225.331			
29	7.798.947	subscriber.	141.168						0		0			24.341.368			
30	7.798.947	25.318.238 25.483.914	147.678	84.708	338.833	47.745	31.830	79.575	243.858		243.858			25.220.056			
31 32	7.798.947 7.798.947	26.194.925 26.347.728 27.322.597 27.481.979	152.804						0		0			28.347.728 27.481.979			
33	7.798.947		165,998		382 547	53.668	35.779 .	89,446	. 274,530		374.530			28.348.316			
34	7.798.947	The grante	d air tir	ne rebat	es ar	e ret	urne	ed ba	CK to	the Mr	vo as c	tustomer	s make	29.494.238			
35	7.798.947	30 469 104 30 646 841	177 738						0	months 21,24,27,30	0			30.646.841			
36	7.798.947	use of ther	n to cor	mmunica	ate w	ith th	neir i	peers	350.631		1.458.225	910.498	13.050.476	30.349.945	14.156.070	1,82	18,2
37 38	7.798.947 7.798.947	21 571 911 21 758 090	162.728						0		0			30.597.043 31.756.080			
39	7.798.947	32.730.949 32.921.879	190.931	111.566	448.282	61.729	41.152	102.881	317.327		317.327			32.604.552			
40	7.798.947	33.579.420 33.775.300	195.880						0		0			33.775.300	1		
41	7.798.947	34.750.169 34.952.878	202.709						0		0			34.952.878			
42 43	7.798.947 7.798.947	35.927.746 36.137.325	209.579	121.634	486.534	67.757	45.172	112.929	347.492		347.492			35.789.833 36.979.162			
43	7.798.947	37.954.030 38.175.429	214.401 221.399						0		o			30.979.102			
45	7.798.947	39.150.297 39.378.674	228.377	132.847	531.389	73.835	49.223	123.058	378.964		378.964			38.999.710			
46	7.798.947	39.974.579 40.207.764	233.185						0		0			40.207.764			
47	7.798.947	41.182.832 41.422.884	240.232						0	months 33,36,39,42	0	1011015	10 5 10 005	41.422.884			
48 49	7.798.947 7.720.957	42.397.732 42.645.052 41.438.969 41.680.697	247.320 241.727	63.774 144.147	512.816	79.959	53.308	133.266	474.453 0	1.696.749	2.171.203	1.214.215	12.546.893	40.473.850	14.243.643	1,83	18,3
50	7.643.748	41.421.950 41.663.578	241.628						ő		ŏ			41.663.578	1		
51	7.567.310	42.609.491 42.858.047	248.555	146.382	585.529	80.359	53.573	133.931	414.245		414.245			42.443.802			
52	7.491.637	43.380.257 43.633.308	253.051						0		0			43.633.308			
53	7.416.721	44.560.398 44.820.334	259.936		800.004	08.050	57 500	440 700	0		0			44.820.334			
54 55	7.342.554 7.269.128	45.738.153 46.004.959 46.470.110 46.741.186	266.806 271.076	155.959	623.834	86.259	57.508	143.765	443.490 0		443.490			45.561.469 46.741.186			
50 56	7.196.437	40.470.110 40.741.180 47.640.741	277.904						0		0			40.741.180 47.918.645			
57	7.124.472	48.809.204 49.093.924	284.720	166.740	666.960	92.051	61.367	153.419	473.577		473.577			48.620.347			
58	7.053.228	49.502.001 49.790.762	288.762						0		0		_	49.790.762			
59	6.982.695	50.663.599 50.959.137	295.538		000 101			100.000	0	months 45,48,51,54	0	4 170 010		50.959.137			
60	6.912.869	51.823.248 52.125.548	302.302	80.800 177.320	028.481	97.735	05.157	162.892	583.905	2.253.567	2.837.472	1.478.642	11.330.257	49.288.075	13. 89.825	1,85	18,5
			8.947.103	223.678 1.789.421	6.934.005	1.002.137	668.091	1.6/0.229	5.353.556	3.638.363	10.992.119	4.459.571					





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		-						8									
						Fee sched	lule	yearly	quarterly				% from the				
starting us		5.000.000	charge/year (\$)	1,50		MNO		0,75%	0,1875%				Net assets used			Mar.11,2014	
	e per month for		charge/month (\$	6) 0,1250		ISIM produ		0,50%	0,1250%				Free Airtime (yrs				
	e per month for					Aegis/Y.H.		1,25%	0,3125%				(not subtracted from Ne				
	e per month for												year 1	100%			10.0
	e per month for							00.00				Capital withdrawn by	year 2	65%	cent	s per minute	10,0
% increase	e per month for	5th yr -1,0%				Aegis (Perform	nance fees)	20,0%		-		3%	year 3	43%			
7-1		2,50%						7.09/	monthly			(Additional Philanthrop)	year 4 vear 5	31% 23%			
Zakaat (ye	eary)	2,00%			For Free Airtime	investmen	t return	7,0%	0,583%	For Free Airtime			Amount from the	23%	Cree Alitime from		
					from the profits				Total fees	from the profits	Tot.fees+User bonus	Capital withdrawn	Net assets used		Net secete +	\$ per user	
Months	Users	Fee Pool (FP) FP+profits	Profits	Zakaat Aegis(pert.)	(lust calculated)	MNO	ISM producer	r Aegis/Y.H.	(w/out user bonus)	(given back)	(when given back)	by MNO	for Free Airtime	Net assets	profits	(6 month lag)	per user
										(3.1.2.1.2.2.2.1)		ey					
1	5.000.000	625.000 628.646	3.646						0		0			628.646			
2	5.150.000	1.272.396 1.279.818	7.422						0		0			1.279.818			
3	5.304.500	1.942.881 1.954.214	11.333	4.480	17.921	3.664	2.443	6.107	16.694		16.694			1.937.520			
4	5.463.635	2.620.474 2.635.760	15.288						0		0			2.635.760			
5	5.627.544	3.339.203 3.358.682	19.479						0		0			3.358.682			
6	5.796.370	4.083.228 4.107.047 4.815.944 4.844.037	23.819	11.717	46.867	7.701	5.134	12.835	37.386 0		37.386			4.069.661 4.844.037			
<i>'</i>	5.970.261 6.149.369	4.815.944 4.844.037 5.612.708 5.645.449	28.093 32.741						0		0			4.844.037			
8	6.333.850	6.437.180 6.474.731	32.741 37.550	40.077	78,707	10.110	8.093		60.144		60.144			0.040.449			
10	6.523.860	7.230.070 7.272.245	42.175	19.677	78.707	12.140	8.093	20.234	00.144		00.144			0.414.58/ 7.272.245			
11	6.719.582	8.112.193 8.159.514	47.321						0	months 3.6	ő			8.159.514			
12	6.921.169	9.024.660 9.077.304	52.644	8.038 28.428	105.675	17.020	11.347	28.367	93.199	64.788	157.987	267.580	8.919.317	8.919.317	8.984.105	1.55	15,5
13	6.990.381	9.793.115 9.850.241	57.127	0.030 20.420	100.070	17.020	11.047	26.307	0	04.766	0	201.060	0.010.017	9.582.662	0.304.103	1,00	10,0
14	7.060.285	10.465.197 10.526.244	61.047						ŏ		ŏ			10.526.244			
15	7.130.888	11 417 805 11 494 209	66 603	28.055	147 921	21.533	14 255	35,888	108 732		108 732			11.375.476			
16	7.202.197	40.075.754 40.047.080	71,800		147.021		14.000		0		0			12.347.360			
17	7.274.219	In this exan	nnla at t	ho ond	ofvo	r 5	tha I		hặc a	occumi	Indtal	hat accate	of	13.333.967			
18	7.346.961	пт стп5 слаг	πρις, αι ι	ILE EIIU	UI YEG				1105 0		nateu	net asset	5 01	14.199.464			
19	7.420.430	15 127 018 15 6 5 0	981241	10.110		20.010		11.100	1 60		0			15.215.259			
20	7.494.635	almost \$50	million.	after pa	aving	out s	ubst	antia	al free	e air tin	he to it	is subscrib	pers:	16.246.308			
21	7.569.581	17 192 508 17 292 798	100 290	58 550	228 201	32 424	21.616	54 040	164 630		164 630			17.128.165			
22	7.645.277	and receive	d almos	+ ¢0 mil	lion		nro	fite	incro	ncing h		l I ovor hid	•	18.189.314			
23	7.721.730	anureceive	u annos	וווו פק ו		וו טכי	i pro	mus,	IIICIE	asing n	IS ANP	u over ms)	19.268.265			
24	7.798.947	20.241.133 20.359.207	118.073	25 873 67.059	242.365	38.174	25.449	63.623	220.177	517.865	738.042	588.635	12.753.757	19.621.165	13.271.622	1,81	18,1
25	7.798.947	regular tele	com trat	ttic trom	n the s	same	sale	ov 29	lumes	5	0			20.127.542			
28 27	7.798.947	21.102.410 21.225.508	123.097			10			0		0			21.225.508			
27	7.798.947	22.200.376 22.329.878	129.502	74.549	298.194	41.869	27.912	69.781	214.110		214.110			22.115.768			
28 29	7.798.947	23.090.636 23.225.331	134.695						0		0			23.225.331			
29	7.798.947	24.200.200 24.341.368	141.168						0		0			24.341.368			
30	7.798.947	25.316.236 25.463.914	147.678	84.708	338.833	47.745	31.830	79.575	243.858		243.858			25.220.056			
31	7.798.947	26.194.925 26.347.728	152.804						0		0			26.347.728			
32 33	7.798.947	27.322.597 27.481.979	159.382						0		0	i i		27.481.979			
33	7.798.947	28.458.847 28.622.845	165.998	95.637	382.547	53.668	35.779	89.446	274.530		274.530			28.348.316			
34	7.798.947	29.323.184 29.494.238	171.052						0		0			29.494.238			
35	7.798.947	30.469.104 30.646.841	177.738						0	months 21,24,27,30	0			30.646.841			
36	7.798.947	31.621.709 31.806.169	184.460	45.193 106.650	381.406	59.637	39.758	99.394	350.631	1.105.593	1.458.225	910.498	13.050.476	30.349.945	14.156.070	1,82	18,2
37	7.798.947	31.324.813 31.507.541	182.728						0		0			30.597.043	1		
38	7.798.947	31.571.911 31.756.080	184.169	444 500	449.090	84 700	44.450	100.001			-			31.756.080	1		
39 40	7.798.947 7.798.947	32.730.949 32.921.879 33.579.420 33.775.300	190.931 195.880	111.588	446.262	61.729	41.152	102.881	317.327		317.327			32.604.552 33.775.300	1		
40	7.798.947	33.579.420 33.775.300 34.750.169 34.952.878	202.709			1			0		0			33.775.300	I		
41	7.798.947	35.927.746 36.137.325	202.709	121.634	486.534	67.757	45.172	112.929	347.492		347.492			34.952.878	1		
42 43	7.798.947	38.764.701 38.979.162	214.481	121.034	400.004	01.101	40.172	112.525	347.492		347.492			30.789.833	I		
44	7.798.947	37.954.030 38.175.429	221.399						0		ŏ			38.175.429	1		
45	7.798.947	39.150.297 39.378.674	228.377	132.847	531.389	73.835	49.223	123.058	378.964		378,964			38.999.710	I		
46	7.798.947	39.974.579 40.207.764	233.185	102.047	001.000	10.000	10.220	120.000	0		0			40.207.764	1		
47	7.798.947	41.182.632 41.422.864	240.232			1			ŏ	months 33,36,39,42	ŏ			41.422.884	I		
48	7.798.947	42.397.732 42.645.052	247.320	63.774 144.147	512.816	79.959	53.306	133.266	474.453	1.696.749	2.171.203	1.214.215	12.546.893	40.473.850	14.243.643	1,83	18.3
49	7.720.957	41.438.969 41.680.697	241.727						0		0			40.466.481			
50	7.643.748	41.421.950 41.663.578	241.628						ō		ō			41.663.578	1		
51	7.567.310	42.609.491 42.858.047	248.555	146.382	585.529	80.359	53.573	133.931	414.245		414.245			42.443.802	I		
52	7.491.637	43.380.257 43.633.308	253.051			1			0		0			43.633.308	I		
53	7.416.721	44.560.398 44.820.334	259.938			1			ō		ō	I I		44.820.334	I		
54	7.342.554	45.738.153 46.004.959	266.806	155.959	623.834	86.259	57.508	143.765	443.490		443.490			45.561.469	1		
55	7.269.128	46.470.110 46.741.188	271.076						0		0			46.741.186	1		
56	7.196.437	47.640.741 47.918.645	277.904			1			0		0			47.918.645	I		
57	7.124.472	48.809.204 49.093.924	284.720	166.740	666.960	92.051	61.367	153.419	473.577		473.577			48.620.347	1		
58	7.053.228	49.502.001 49.790.762	288.762						0		0			49.790.762	1		
59	6.982.695	50.663.599 50.959.137	295.538						0	months 45,48,51,54	0			50.959.137			
60	6.912.869	51.823.248 52.125.546	302.302	20.800 177.320	628.481	97.735	65.157	162.892	583.905	2.253.567	2.837.472	1.478.642	11.33 0.257	49.288.075	13. 89.825	1,85	18,5
			8.947.103	223.678 1.789.421	6.934.005	1.002.137	668.091	1.670.229	5.353.556	5.638.563	10.992.119	4.459.571					



How does the program work?

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			-				1	3.2	1.1								and the second		
								Fee sched	lule	yearly	quarterly				% from the				
starting us		5.000.000		charge/year (\$)		1,50		MNO		0,75%	0,1875%				Net assets used			Mar.11,2014	
	e per month for 1		3,0%	charge/month (\$	5) (0,1250		ISIM produ		0,50%	0,1250%			fo	Free Airtime (yrs				
	e per month for 2		1,0%					Aegis/Y.H.		1,25%	0,3125%				(not subtracted from Ne				
	e per month for 3 e per month for 4		0,0% 0,0%										/	Capital withdrawn by	year 1 year 2	100% 65%		s per minute	10.0
	e per month for 5		-1.0%					Aegis (Perform	ance feer)	20,0%				3%	year 2 year 3	43%	Cent	s per minute	10,0
/s morease	e per montil for c	our yr	-1,070					Avenue (Premoni	nanice iees)	20,075	monthly	-		(Additional Philanthrop)	year 4	31%		1	
Zakaat (ye	eary)		2,50%					investment	t return	7,0%	0,583%				year 5	23%			
							For Free Airtime					For Free Airtime			Amount from the		Free Airtime from		
				Destin	7-1		from the profits	MNO		A	Total fees		Tot fees+User bonus	Capital withdrawn	Net assets used		Net assets +	\$ per user	
Months	Users	Fee Pool (FP)	FP+profits	Profits	Zakaat Ae	gis(pen.) (just calculated)	MNO	ISIM producer	r Aegis/Y.H.	(wout user bonus)	(given back)	(when given back)	by MNO	for Free Airtime	Net assets	profits	(6 month lag)	per user
1	5.000.000	625.000	628.646	3.646							0		0			628.646			
2	5.150.000	1.272.396	1.279.818	7.422							0		0			1.279.818			
3	5.304.500	1.942.881	1.954.214	11.333		4.480	17.921	3.664	2.443	6.107	16.694		16.694			1.937.520			
4	5.463.635	2.620.474	2.635.760 3.358.682	15.286 19.479							0		0			2.635.760 3.358.682			
6	5.627.544 5.796.370	3.339.203 4.083.228	4.107.047	23.819		11.717	46.867	7.701	5.134	12.835	37.386		37.386			4.089.681			
7	5.970.261	4.815.944	4.844.037	28.093			40.007	1.101	0.104	12.000	0		0			4.844.037			
8	6.149.369	5.612.708	5.645.449	32.741							ŏ		ŏ			5.645.449			
9	6.333.850	6.437.180	6.474.731	37.550		19.677	78.707	12.140	8.093	20.234	60.144		60.144			6.414.587			
10	6.523.866	7.230.070	7.272.245	42.175							0		0			7.272.245	1		
11	6.719.582	8.112.193	8.159.514	47.321							0	months 3,6	0			8.159.514			10.5
12	6.921.169	9.024.660	9.077.304	52.644 57.127	8.038	28.428	105.675	17.020	11.347	28.367	93.199	64.788	157.987	267.580	8.919.317	8.919.317	8.984.105	1,55	15,5
13 14	6.990.381 7.060.285	9.793.115 10.465.197	10.528.244	81.047							0		0			9.582.682 10.526.244			
15	7.130.888	11.417.605	Accu	mptions	Dh	vilar	thro	nva	lloca	tion	108 732		108.732			11.375.478			
16	7.202.197	12.275.751	ASSU	mptions	р—гі	mai	IUHU	py ai	noca	luon	0		0			12.347.380			
17	7.274.219	13.256.637	+++-133.967 m	4.01000		-			+ .				h a 9 a a a						
18	7.346.961	14.252.337	1.ae	vino nas	s the	ορτ	10n2t	o allo	ocate	e a pa	art or	all of t	ne acc	umulated	i net as	Sets			
19	7.420.430	15.127.018	15.215.259	88.241		•				•	0		0			15.215.259			
20	7.494.635	16.152.088	to ch	aritable	caus	es	The	ΜΝΓ) cor	ntrols	alla	ssets a	nd all (decisions		16.246.308			
21 22	7.569.581 7.645.277	17.192.508 18.083.825	18 189 314	105 400	caas	66.660	223.201	32.424	29.010	54.640	404.836	55Ct5, 4	904.660			17.128.165 18.189.314			
22	7.721.730	19.154.530	18.189.314	105.489							0		0			18.189.314			
24	7.798.947	20.241.133	20.359.207	118.073	25.873 (67.059	242.385	38.174	25,449	63.623	220.177	517 885	738.042	588 635	12 753 757		13.271.622	1.81	18,1
25	7.798.947		20.716.177	120,144	20.070		A. 14-19-9-9-				Ũ		Û		12.100.101	20.127.542			
26 27	7.798.947		21.225.508	123.097							0		0			21.225.508			
27	7.798.947		22.329.878	129.502		74.549	298.194	41.869	27.912	69.781	214.110		214.110			22.115.768			
28	7.798.947		23.225.331	134.695							0		0			23.225.331			
29	7.798.947		24.341.368	141.168							0		0			24.341.388			
30 31	7.798.947 7.798.947		25.463.914 26.347.728	147.678 152.804	1	84.708	338.833	47.745	31.830	79.575	243.858 0		243.858 0			25.220.058 28.347.728			
32	7.798.947	27.322.597		159.382							ŏ		ŏ			27.481.979			
33	7.798.947			165.998		95.637	382.547	53.668	35.779	89.446	274.530		274.530			28.348.316			
34	7.798.947		29.494.236	171.052							0		0			29.494.236			
35	7.798.947	30.469.104		177.738							0	months 21,24,27,30	0			30.646.841			
36	7.798.947		31.806.169	184.460	45.193 1	06.650	381.406	59.637	39.758	99.394	350.631	1.105.593	1.458.225	910.498	13.050.478	30.349.945	14.156.070	1,82	18,2
37	7.798.947		31.507.541	182.728							0		0			30.597.043	1		
38 39	7.798.947 7.798.947		31.758.080 32.921.879	184.169 190.931		11 588	448.282	81 720	41.152	102.881	0 317.327		0 317.327			31.758.080 32.604.552	1		
40	7.798.947		32.921.879	190.931	1	11.566	440.202	61.729	41.102	102.661	317.327		317.327			32.004.002	1		
40	7.798.947		34.952.878	202.709							ŏ		ŏ			34.952.878	1		
42	7.798.947		36.137.325	209.579	1	21.634	486.534	67.757	45.172	112.929	347.492		347.492			35.789.833	1		
43	7.798.947	38.764.701	36.979.162	214.461							0		0			38.979.162	1		
44	7.798.947		38.175.429	221.399							0		0			38.175.429	1		
45	7.798.947		39.378.674	228.377	1	32.847	531.389	73.835	49.223	123.058	378.964		378.964			38.999.710	1		
46	7.798.947		40.207.764	233.185							0		0			40.207.764	1		
47 48	7.798.947 7.798.947		41.422.884 42.645.052	240.232 247.320	63.774 1	44.147	512.816	79.959	53.306	133.266	0 474.453	months 33,36,39,42 1,696,749	0 2.171.203	1.214.215	12.546.893	41.422.884 40.473.850	14,243,643	1.00	18,3
48	7.798.947		42.045.052 41.680.697	247.320 241.727	03.774 1	44.14/	312.810	79.909	03.300	133.200	4/4.453	1.090.749	2.1/1.203	1.214.219	12.040.883	40.473.850	14.243.643	1,83	16,3
50	7.643.748		41.663.578	241.628							ŏ		ŏ			41.663.578	1		
51	7.567.310		42.858.047	248.555	1	46.382	585.529	80.359	53.573	133.931	414.245		414.245			42.443.802	1		
52	7.491.637	43.380.257	43.633.308	253.051							0		0			43.633.308	1		
53	7.416.721		44.820.334	259.936							0		0			44.820.334	1		
54	7.342.554		46.004.959	266.806	1	55.959	623.834	86.259	57.508	143.765	443.490		443.490			45.561.469	1		
55	7.269.128		46.741.186	271.076							0		0			46.741.186	1		
56 57	7.196.437		47.918.645	277.904	. I	88 740	888 080	92.054	81 397	152 440	0 473.577		0			47.918.645	1		
57	7.124.472 7.053.228		49.093.924 49.790.762	284.720 288.762	1	66.740	666.960	92.051	61.367	153.419	473.577		473.577 0			48.620.347 49.790.762	1		
59	6.982.695		49.790.762	295.538							ő	months 45.48.51.54	ő			49.790.762	1		
60	6.912.869		52.125.548	302.302	80.800 1	77.320	628.481	97.735	65.157	162.892	583.905	2.253.567	2.837.472	1.478.642	11.338.257	49.288.075	13.589.825	1,85	18,5
				8.947.103	223.678 1.	789.421	6.934.005	1.002.137	668.091	1.670.229	5.353.556	5,638,563	10.992.119	4.459.571					
,				0.047.100	accord 1.	1.44.46.1	0.004.000		999.001	1.010.220	0.000.000	0.000.000	19.994.119	1.199.911					





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starting users 5.000.000 % increase per month for 1st yr 3.0% % increase per month for 2nd yr 1.0% % increase per month for 3rd yr 0.0% % increase per month for 4th yr 0.0% % increase per month for 5th yr -1.0%			0% cha 0%	charge/year (\$) 1.50 charge/month (\$) 0,1250		0,1250 ISIM producer Aegis/Y.H.		Joer	yearly 0,75% 0,50% 1,25%	quarterly 0,1875% 0,1250% 0,3125%	-		fo	% from the Net assets used Free Airtime (yrs (not subtracted from Ne	t assets)	N	Mar.11,2014	
			0%					Aegis (Performance fees) 20,0%					Capital withdrawn by 3%	year 1 100% year 2 85% year 3 43%		cents	per minute	10,0
Zakaat ()	veary)	2.1	50%				investmen	t return	7,0%	monthly 0,583%			(Additional Philanthrop	year 4 vear 5	31% 23%		C	}
	,,					For Free Airtime from the profits	:			Total fees	For Free Airtime from the profits	Tot.fees+User bonus	Capital withdrawn	Amount from the Net assets used		Free Airtime from Net assets +	Speruser a	
Months	Users	Fee Pool (FP) FP+	profits P	Profits	Zakaat Aegis(perf.)	(just calculated)	MNO	ISIM producer	r Aegis/Y.H.	(wout user bonus)	(given back)	(when given back)	by MNO	for Free Airtime	Net assets	profits	(6 month lag)	per user
1	5.000.000			3.646						0		0			628.646			
2 3	5.150.000 5.304.500	1.942.881 1.95	4.214 1	7.422 11.333	4.480	17.921	3.664	2.443	6.107	0 16.694		16.694			1.279.818 1.937.520			
4 5	5.483.835 5.827.544			15.286 19.479						0		0			2.635.760 3.358.682			
6	5.796.370	4.083.228 4.10	7.047 2	23.819	11.717	46.867	7.701	5.134	12.835	37.386		37.386			4.069.661			
8	5.970.281 6.149.389			28.093 32.741						0		0			4.844.037 5.645.449			
9 10	6.333.850 6.523.866			37.550 42.175	19.677	78.707	12.140	8.093	20.234	60.144 0		60.144 0			6.414.587			
10	6.719.582			42.175 47.321						0	months 3,6	ō			7.272.245 8.159.514			
12 13	6.921.169 6.990.381	9.024.660 9.07 9.793.115 9.85		52.644 57.127	8.038 28.428	105.675	17.020	11.347	28.367	93.199 0	64.788	157.987	267.580	8.919.317	8.919.317 9.582.662	8.984.105	1,55	15,5
14	7 060 295	10 485 197 10 5	28.244 8	81.047						0		0			10 528 244			
15 16	7.130.888	11.417.605 11.4	84.208 6 47.360 _ 7	36.603 71.00	36.955	147.821	21.533	14.355	35.888	108.732		108.732		C C	11.375.476		\frown	
17	⁷ ne	Sha	ria:	77, 30	nmn	llar	T T	IN\	/eq	tm	nent	· Pr	ogra	m ta	11,333.917	VIN		
18 19	7.420.430	15.127.018 15.2	31471 V 8 15.259 8	33. N 38.241			2.01/9	7.119		0		0	29. a		15.215.259			
20 21	7.494.635 7.569.581	16.152.088 16.24		94.221 00.290		200	10.404	-	54.040	0		0			16.246.308			
22	7.645.277		89.314 10	05.489	Tho	Gi	C 1 2 1	th	sť.	Ko	onc	Giv	ving		17.128.105			
23 24	7.721.730 7.798.947			11.735 18.073	25 873 87 059	242.385	38 174		al		cha	738.042	VIIIS	12 753 757	19.266.265	13 271 622	1.81	18.1
25	7.798.947	20.596.033 20.7	16.177 12	20.144	20.070 07.000	212.000	00.114	20.110	00.020	0		0	000.0	12.100.101	20.127.542	10.211.022	1,01	10,1
26 27	7.798.947 7.798.947			23.097 29.502	74.549	298.194	41.889	27.912	69.781	0 214.110		0 214.110			21.225.508 22.115.768			
28	7.798.947	23.090.636 23.2	25.331 13	34.695						0		0			23.225.331			
29 30	7.798.947 7.798.947			41.168 47.678	84.708	338.833	47.745	31.830	79.575	0 243.858		0 243.858			24.341.368 25.220.056			
31 32	7.798.947 7.798.947	26.194.925 26.3 27.322.597 27.4		52.804 59.382						0		0			26.347.728 27.481.979			
33	7.798.947	28.456.847 28.6	22.845 16	65.998	95.637	382.547	53.668	35.779	89.446	274.530		274.530			28.348.316			
34 35	7.798.947 7.798.947	29.323.184 29.4 30.469.104 30.6		71.052 77.736						0	months 21,24,27,30	0			29.494.238 30.646.841			
36	7.798.947	31.621.709 31.8	06.169 18	84.460	45.193 108.650	381.406	59.637	39.758	99.394	350.631	1.105.593	1.458.225	910.498	13.050.478	30.349.945	14.156.070	1,82	18,2
37 38	7.798.947 7.798.947	31.324.813 31.5 31.571.911 31.7		82.728 84.169						0		0			30.597.043 31.756.080			
39	7.798.947	32.730.949 32.9	21.879 19	90.931	111.566	446.262	61.729	41.152	102.881	317.327		317.327			32.604.552			
40 41	7.798.947 7.798.947	33.579.420 33.7 34.750.169 34.9		95.880 02.709						0		0			33.775.300 34.952.878			
42 43	7.798.947 7.798.947	35.927.746 36.1 36.764.701 36.9		09.579 14.461	121.634	486.534	67.757	45.172	112.929	347.492 0		347.492 0			35.789.833 38.979.182			
44	7.798.947	37.954.030 38.1	75.429 22	21.399						Ō		0			38.175.429			
45 46	7.798.947 7.798.947	39.150.297 39.3 39.974.579 40.2		28.377 33.185	132.847	531.389	73.835	49.223	123.058	378.964 0		378.964 0			38.999.710 40.207.764			
47	7.798.947	41.182.632 41.42	22.864 24	40.232						ō	months 33,36,39,42	ō			41.422.884			
48 49	7.798.947 7.720.957	42.397.732 42.6 41.438.969 41.6		47.320 41.727	63.774 144.147	512.816	79.959	53.306	133.266	474.453 0	1.696.749	2.171.203 0	1.214.215	12.546.893	40.473.850 40.466.481	14.243.643	1,83	18,3
50	7.643.748	41.421.950 41.6	53.578 24	41.628		505 505	00.050	50 570	100.001	0		0			41.663.578			
51 52	7.567.310 7.491.637	42.609.491 42.8 43.380.257 43.6		48.555 53.051	146.382	585.529	80.359	53.573	133.931	414.245 0		414.245 0			42.443.802 43.633.308			
53 54	7.418.721 7.342.554	44.560.398 44.8 45.738.153 46.0	20.334 25	59.936 66.806	155.050	623.834	88.259	57.506	143.765	0 443.490		0 443.490			44.820.334 45.581.489			
55	7.269.128	48.470.110 48.74	41.186 27	71.076	155.959	023.834	00.209	07.000	143.700	0		0			46.741.188			
56 57	7.196.437 7.124.472	47.640.741 47.9 48.809.204 49.0		77.904 84.720	166 740	666.960	92.051	61.367	153.419	0 473.577		0 473.577			47.918.645 48.620.347			
58	7.053.228	49.502.001 49.7	90.762 28	88.762	100.740	000.000	02.001	01.001	100.410	0		0			49.790.782			
59 60	6.982.695 6.912.869	50.663.599 50.9 51.823.246 52.1		95.538 02.302	80.800 177.320	628,481	97.735	65,157	162.892	0 583.905	months 45,48,51,54 2.253.567	0 2.837.472	1.478.642	11.338.257	50.959.137 49.288.075	13.589.825	1.85	18.5
				947.103	223.678 1.789.421	6.934.005	1.002.137	668.091	1.670.229	5.353.556	5.638.563	10.992.119	4.459.571					





A Word About The Investment Strategy

Our investment program is one of the few diversified global investments available today offering a fully diversified global portfolio, in a regulated fund format, that is Sharia Compliant according to the strictest conditions and oversight. Annual Sharia Audits are conducted by SRB, based in Jeddah and Bahrain.



Quick-facts about our Philosophy of Investing: Structure and Strategy

Investors, even seasoned market professionals, are poor at market timing. Investors tend to buy too late in the cycle, and sell too early. Why? It's all about market psychology and human behavior. Most investors fear they are missing out on a rising market, so they jump in, buy and "join the crowd." Then, when signs of volatility appear, these same investors panic and sell at just the wrong time, rather than thinking for the long term. What is required to succeed is an investment **structure** that helps investors avoid their own worst tendencies...a discipline that forces them to make regular investment decisions, depending less on luck or emotion than on discipline. With our program, **investment structure** is the key, not market timing.

If timing is a problem, finding the **perfect strategy** for investing is an even larger hurdle. Most investors make single investments, rather than smaller recurring contributions to their portfolios. The result is lower performance than it would be if smaller micro-investments were made weekly, monthly, or quarterly. Our program is a disciplined approach to buy small amounts at regular intervals, regardless of the market condition, and at different price points in the life cycle of an investment, giving savers greater possibilities to turn seemingly insignificant, small investments into meaningful fortunes. We believe it's far less important WHAT you invest in, than HOW you invest.

In the end, a disciplined approach to investing and a proper methodology for investing, plus the flexibility to make smaller regular contributions to the portfolio over time, can make a huge difference in wealth creation. Our program accomplishes both goals simultaneously. We believe Telecoms can provide an important new investment vehicle to accomplish this goal.



1. "Forced Savings" is one of the most important roads to wealth creation. Most investors buy and sell on emotion, and usually end up with disastrous results. Doing what is against your nature, can help you create enormous wealth and opportunity.

2. Dollar cost averaging (DCA) is a term used by professional money managers. It means buying a regular amount of an asset—stocks, bonds, etc... at a regular time interval. Buying in this disciplined manner, and consistently at each time period, is smart because investors ignore the highs and lows of markets—those tricky places where emotions usually beat common sense. Ignoring emotions when investing is the key.

- 3. Disciplined, consistent, recurring purchases over time reduces portfolio volatility.
- 4. Regular, consistent, recurring purchases over time increases portfolio returns.
- 5. And, historically, stocks are one of the few investments that grows over time, so with stocks, "The trend is your friend." Take advantage of this advantage. The odds are in your favor if you invest with discipline and intelligence.
- 6. Find the perfect investment structure for making Micro Savings Plans work best.

TELECOMS ARE A WONDERFUL STRUCTURE FOR REGULAR INVESTMENT SAVINGS PLANS....yet no telecom is using this approach.

Telecoms can and should be in the investment management business in this way-increasing returns, revenues and profits in an area that is not normally associated with this industry. Telecoms are a "perfect fit" for micro-investing.



General Observations On Investing

We compare 2 strategies for investing in the S&P 500 over the last 170 months 1) Single Investment: a lump sum of 10,000 Euros invested in January, 2000 2) DCA--a total of 10,000 Euros, but equally divided, over the next 170 months

Amazingly, making smaller investments each month, doubles returns

				1	2	
			Monthly	Lump sum	DCA	
	Date	SP Index	return	Portfolio Value	Portfolio Value	(lump sum /
	199912	1469,25		10.000	59	total months, 170)
1	200001	1394,46	-5,09%	9.491	56	
2	200002	1366,42	-2,01%	9.300	112	
3	200003	1498,58	9,67%	10.200	188	
4	200004	1452,43	-3,08%	9.886	239	
5	200005	1420,6	-2,19%	9.669	291	
6	200006	1454,6	2,39%	9.900	358	
7	200007	1430,83	-1,63%	9.739	410	
8	200008	1517,68	6,07%	10.330	498	
9	200009	1436,51	-5,35%	9.777	527	
10	200010	1429,4	-0,49%	9.729	583	
11	200011	1314,95	-8,01%	8.950	590	
12	200012	1320,28	0,41%	8.986	652	
154	201210	1412,16	-1,98%	9.611	10.919	
155	201211	1416,18	0,28%	9.639	11.009	
156	201212	1426,19	0,71%	9.707	11.146	
157	201301	1498,11	5,04%	10.196	11.770	
158	201302	1514,68	1,11%	10.309	11.960	
159	201303	1569,19	3,60%	10.680	12.451	
160	201304	1597,57	1,81%	10.873	12.736	
161	201305	1630,74	2,08%	11.099	13.061	
162	201306	1606,28	-1,50%	10.933	12.923	
163	201307	1685,73	4,95%	11.473	13.624	
164	201308	1632,97	-3,13%	11.114	13.254	
165	201309	1681,55	2,97%	11.445	13.709	
166	201310	1756,54	4,46%	11.955	14.382	
167	201311	1805,81	2,80%	12.291	14.846	
168	201312	1848,36	2,36%	12.580	15.256	
169	201401	1782,59	-3,56%	12.133	14.770	
170	201402	1859,45	4,31%	12.656	15.406	
	TOTAL PER	NOD RETURNS	i	26,56%	54,06%	

Take a look at the following remarkable analysis showing the power of Dollar Cost Averaging (DCA).

Assumptions: We assume two different investors and strategies for investing.

- 1. An investor pays 10,000 to buy the S&P 500 Index in the year 2000—but he pays only once, at the beginning, and holds his investment until over the next 170 months, until early 2014.
- 2. An investor divides his 10,000 investment into 170 equal payments, and invests one payment of 59 Euros each month starting in the year 2000, until early 2014.

Which investor profits most from his strategy?

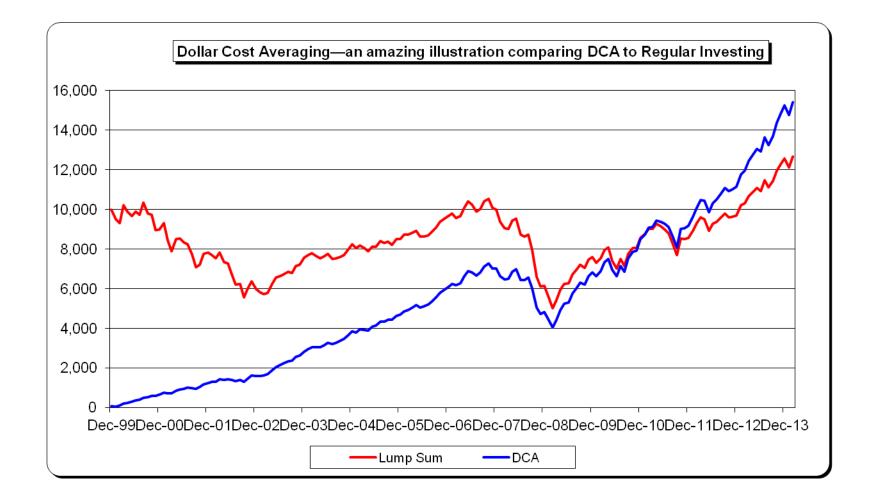
Most assume it's the first investor, who is able to capture the longest time of investing.

But, in fact, it's the second investor who invest small amounts regularly. Performance return more than doubles, even with small investment amounts!

Micro-investing using a disciplined, well thought strategy, is clearly a great way to create wealth.

BUT, amazingly, not many investment structures allow for such opportunities. Telecoms can be a powerful structure for this type of strategy. The story is compelling. Telecoms need to see the opportunity, and take advantage of this approach, using its unique method of investing recurring payments from subscribers.





Sharia Compliant Investment Program for Telecoms



A Zakat-based investment plan tied to mobile phone usage

The Gift that Keeps Giving