

MYBT WHITEPAPER

Mudah, Dipercayai | Easy, Trusted
Version 1.0 | 2025

1. DISCLAIMER / PENAFIAN

Bahasa Melayu

Dokumen Whitepaper ini bukanlah prospektus atau tawaran sekuriti dalam apa-apa bentuk. Maklumat di dalamnya tidak bertujuan untuk menjadi tawaran sekuriti atau permintaan pelaburan dalam mana-mana bidang kuasa. MYBT tidak memberi sebarang nasihat kewangan atau menggalakkan aktiviti spekulasi. Pelabur dinasihatkan untuk membuat penilaian sendiri.

English

This Whitepaper does not constitute a prospectus or offer document of any sort. The information contained herein is not intended to constitute an offer of securities or a solicitation for investment in any jurisdiction. MYBT does not provide any financial advice, nor does it encourage any form of speculative activity. Investors are advised to conduct their own due diligence.

2. PHILOSOPHY, VISION & MISSION

Bahasa Melayu

- **Falsafah:** *“Mudah, Dipercayai”*
- **Visi:** Membina ekosistem aset digital Islamik pertama yang menyeluruh menjelang 2025.
- **Misi:** Menjadi jambatan digital bagi sosioekonomi umat Islam dan memperkukuh ekosistem halal global.

English

- **Philosophy:** *“Easy, Trusted”*
- **Vision:** Building the first comprehensive Shariah-compliant digital asset ecosystem by 2025.
- **Mission:** To be the digital bridge for the socio-economic empowerment of the Muslim ummah and strengthen the global halal ecosystem.

3. INTRODUCTION / PENGENALAN

Bahasa Melayu

MYBT ialah token utiliti dalam ekosistem kewangan Islamik digital yang direka untuk menyediakan platform zakat, infaq, sedekah, dan transaksi harian yang telus, patuh syariah, serta memberi nilai sebenar kepada ummah.

English

MYBT is a utility token within an Islamic digital finance ecosystem designed to provide a transparent, Shariah-compliant platform for zakat, donations, and daily transactions, delivering real value to the Muslim community.

4. CURRENT SITUATION / SITUASI SEMASA

Bahasa Melayu

- Saluran zakat/infaq kurang telus & lambat diagih.
- Tiada e-wallet Islamik khusus untuk komuniti Muslim.
- Peniaga kecil Muslim berdepan cabaran akses kepada payment gateway.
- Penyelesaian stablecoin sedia ada bergantung pada fiat, bukan aset sebenar.

English

- Zakat/donation distribution lacks transparency and speed.
- No e-wallet specifically designed for the Muslim community.
- Muslim SMEs face challenges accessing fair payment gateways.
- Existing stablecoins are fiat-backed, not asset-backed.

5. SOLUTION / PENYELESAIAN

Bahasa Melayu

- **MYBT (Utility Token):** Digunakan untuk staking, governance, rewards & pelaburan.
- **E-wallet patuh syariah:** Dengan fungsi zakat, infaq, pembayaran merchant, serta integrasi global.

English

- **MYBT (Utility Token):** For staking, governance, rewards & investment.
- **Shariah-compliant e-wallet:** With zakat, donation, merchant payments, and global integration.

6. TOKENOMICS

Bahasa Melayu

Jumlah Bekalan: **2 Billion Token**

- 40% – Liquidity
- 30% – Community
- 15% – Team
- 10% – Charity
- 5% – Marketing

English

Total Supply: **2 Billion Tokens**

- 40% – Liquidity
- 30% – Community
- 15% – Team
- 10% – Charity
- 5% – Marketing

7. ROADMAP / HALA TUJU

Bahasa Melayu

- **Q3 2025:** Pelancaran MYBT, kunci kecairan, senarai di CG/CMC, Whitepaper v1.0.
- **Q4 2025:** Wallet beta (BarakahPay), audit, >5k holders, ujian saluran zakat.
- **Q1 2026:** Integrasi merchant, POS, senarai di CEX tier-2.
- **Q2 2026:** Dashboard kebajikan, kerjasama global, mohon senarai di CEX utama.

English

- **Q3 2025:** Launch MYBT, lock liquidity, CG/CMC listing, Whitepaper v1.0.
- **Q4 2025:** Wallet beta (BarakahPay), audit, >5k holders, zakat gateway test.
- **Q1 2026:** Merchant integration, POS, Tier-2 CEX listing.
- **Q2 2026:** Charity dashboard, global partnerships, apply for top CEX listing.

8. OPERATION MODEL / MODEL OPERASI

Bahasa Melayu

1. Token MYBT diterbitkan melalui kontrak pintar di BNB Chain.
2. Sebahagian keuntungan diagih kepada pemegang MYBT melalui staking.
3. E-wallet BarakahPay berfungsi sebagai platform transaksi, zakat, dan infaq.

English

1. MYBT token is issued via smart contracts on BNB Chain.
2. A portion of revenues is distributed to MYBT holders through staking.
3. BarakahPay e-wallet serves as the transaction, zakat, and donation platform.

9. USE CASES & UTILITIES / KEGUNAAN

Bahasa Melayu

- Pembayaran merchant Muslim melalui e-wallet.
- Zakat, infaq, dan sedekah digital.
- Staking untuk ganjaran dan diskaun.
- Akses ekosistem pelaburan patuh syariah.

English

- Payments to Muslim merchants via e-wallet.
- Digital zakat, donations, and charity.
- Staking for rewards and discounts.
- Access to Shariah-compliant investment ecosystem.

10. ADVANTAGES / KELEBIHAN

Bahasa Melayu

- Patuh Syariah → audit & pematuhan.
- Telus → bukti rizab dan transaksi on-chain.
- Global → diterima seluruh dunia.
- Model token utiliti → potensi pertumbuhan nilai.

English

- Shariah-compliant → audited and certified.
- Transparent → proof-of-reserve and on-chain transactions.
- Global → universally accepted.
- Utility token model → potential value growth.

11. COMMUNITY & GLOBAL POTENTIAL

Komuniti & Potensi Global

Bahasa Melayu

MYBT berpotensi menjadi token utama untuk komuniti Muslim global, meliputi Asia Tenggara, Timur Tengah, dan Afrika. Dengan integrasi zakat digital dan merchant halal, MYBT dapat menjadi penghubung antara kewangan Islam tradisional dan dunia blockchain.

English

MYBT has the potential to become the leading token for the global Muslim community, spanning Southeast Asia, the Middle East, and Africa. With digital zakat integration and halal merchant adoption, MYBT can serve as the bridge between traditional Islamic finance and blockchain innovation.

12. IMMEDIATE ACTION PLAN / PELAN TINDAKAN SEGERA

Bahasa Melayu

1. Verifikasi kontrak pintar di BSCScan.
2. Kunci kecairan menggunakan Unicrypt/Team Finance.
3. Audit kontrak pintar (SolidProof / CertiK).
4. Senaraikan di CoinGecko & CMC.
5. Kempen komuniti global & kolaborasi dengan institusi Islamik.

English

1. Verify smart contract on BSCScan.
2. Lock liquidity via Unicrypt/Team Finance.
3. Smart contract audit (SolidProof / CertiK).
4. Listing on CoinGecko & CMC.
5. Global community campaign & collaborations with Islamic institutions.

13. CONCLUSION / KESIMPULAN

Bahasa Melayu

MYBT membina jambatan antara dunia crypto dan kewangan Islamik dengan penyelesaian telus, stabil, dan berintegriti. Projek ini bukan sahaja membuka peluang pelaburan, tetapi juga memperkukuh ekosistem zakat, infaq, dan ekonomi Muslim global.

English

MYBT bridges the gap between crypto and Islamic finance through a transparent, stable, and trustworthy solution. This project not only creates investment opportunities but also strengthens zakat, charity, and the global Muslim economy.

 **Tagline Whitepaper:**

Mudah, Dipercayai | Easy, Trusted – MYBT 2025