

# **Problem Statement**

- The problem addressed by the Tabadulat App is the lack of a comprehensive, Sharia-compliant investment platform for Muslims.
- Limited Investment Opportunities: Many Muslims avoid investing in stocks, commodities, and currencies due to concerns about compliance with Islamic principles (e.g., avoiding Riba (interest) and Haram (forbidden) revenue).
- Lack of Transparency: Existing Sharia certification organizations often allow a certain level of tolerance for non-compliant elements, making it difficult for Muslims to trust investment opportunities.

#### Solution

- Investment Tracking: A user-friendly app that allows users to track investments, filter stocks based on Sharia compliance, and monitor portfolio performance.
- Zakat Calculation: Tools to calculate Zakat obligations based on investment intentions (short-term trading or long-term investment).
- Real-Time Monitoring: Continuous monitoring of listed assets to ensure they remain 100% Sharia-compliant, with notifications for any changes.

#### **Core Features**

- **★** Portfolio Management:
- Track investments with details like ticker symbols, prices, and market capitalization.
- Monitor portfolio value and performance over time.
- ★ Stock/Asset Analytics:
- View financial metrics (e.g., P/E ratio, dividend yield) and historical price charts.
- Add stocks to a watchlist or portfolio with detailed purchase information.
- **★** Zakat Calculator:
- Import portfolio data or manually add assets for Zakat calculation.
- Breakdown of Zakat obligations for each asset.

### Challenges

- Complex Compliance Requirements: Ensuring all assets remain 100% Sharia-compliant requires continuous monitoring and integration with Sharia certification standards.
- Real-Time Data Integration: Integrating real-time financial data from multiple sources (e.g., Zag Trader, Musaffa, Morning Star APIs) can be technically challenging.
- Multi-Lingual Support: Developing a seamless user experience for both English and Arabic users, especially with right-to-left (RTL) UI designs.

## Solution

- Automated Compliance Monitoring: Use of APIs and cron jobs to continuously monitor and update the compliance status of assets.
- Robust Tech Stack: Leveraging the MERN stack and React Native for scalable, high-performance application development.
- User Education: Providing onboarding screens, FAQs, and detailed explanations of Sharia compliance and Zakat calculations within the app.

Read More

# Screenshots





