

Compliance & Governance

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OVERVIEW

SADAQAH – Ummah Crowdfunding has been built with transparency, integrity, assurance and security as core principles and foundations of the platform. We follow strict compliance and governance policies and adhere to the best practices in crowdfunding. As many of the policies and processes are internal to us and cannot be made public, we have consolidated our Corporate Governance, Shariah Compliance and Anti-Money Laundering and Counter-Terrorism Financing Policy in this document to provide an overview of what we follow internally.

CORPORATE GOVERNANCE

SADAQAH – Ummah Crowdfunding platform has placed an adequate Corporate Governance which introduces positive influences by ensuring that there is a high level of trust, transparency as well as accountability throughout the life-cycle of any charitable cause. Our platform ensures each charitable cause is verified, meeting compliance requirements and has an absolute high degree of trust to enable donors to transact with confidence.

One of the ways in which we achieve transparency is how we manage and communicate the impact the donations have made post completion of the campaigns. Through donor dashboards and regular periodic updates on the progress and outcome of the funded campaigns and causes.

Among other things, SADAQAH aims to provide technology solutions to seemingly difficult challenges that are major stumbling blocks in humanitarian efforts and distribution of micro-finance to individuals that are in real need of funds.

At SADAQAH - Ummah Crowdfunding we strive to continuously enhance our unique approach to enhance our campaigns and build confidence with the stakeholders involved:

- **Trust:** With donations flowing in from across the world for the campaigns, our trusted partners on the ground make sure that the funds are disbursed directly to the people in need.
- **Verified:** With every campaign going through a thorough compliance verification check; such as identity and address checks, know-your-customer, anti-money laundering and anti-terrorism financing, we aim to ensure that every donor can transact with assurance that the campaigns are legitimate and real.
- **Transparency:** All the money being raised in our campaigns can be viewed with regular updates given out to keep our donors up to date as to when and where exactly their donations are being used.
- **Efficient:** Using SADAQAH's high-tech platform, donors can choose from our wide range of campaigns to support and have a maximum impact on the ground in a minimum amount of time through the initiative web and mobile application – our aim is to support donors to donate on the go.

SADAQAH - Ummah Crowdfunding aims to be one of the few organizations in the world to establish a reputable gateway in which the donors can trust to take their money and distribute and mobilize the funds directly to those in need or through reputable and verified partners on the ground.

SHARIAH GOVERNANCE

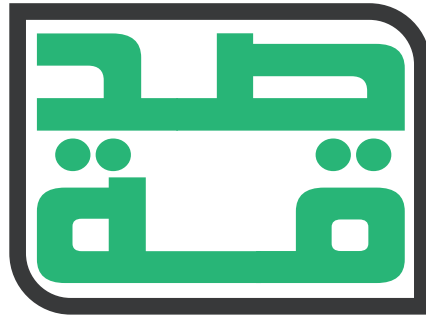
SADAQAH – Ummah Crowdfunding have strong Shariah governance framework in place to guide sadaqah.io users, beneficiaries and the Sadaqah – Ummah Crowdfunding team in managing Sadaqah payments.

- *SADAQAH - Ummah Crowdfunding* must allocate the Sadaqah payment to the selected cause.
- All fees and expenses must be clearly stipulated and communicated.
- Any Sadaqah for a beneficiary cannot be used by *SADAQAH - Ummah Crowdfunding*.
- *SADAQAH - Ummah Crowdfunding* cannot permit any non-Shariah compliant beneficiary on the platform.
- *SADAQAH - Ummah Crowdfunding* cannot permit any terrorist or illegal fundraise onto the platform.
- *SADAQAH - Ummah Crowdfunding* must abide and ensure it fulfils all legal, regulatory and accounting requirements.

AML / CFT COMPLIANCE

SADAQAH – Ummah Crowdfunding put in place appropriate systems and controls to forestall money laundering and terrorist financing. Our policy contains the procedures that we have developed in order to comply with these obligations.

Our dedicated Compliance team is to ensure that there is up-to-date knowledge of issues relating to Anti-Money Laundering (AML) and Counter-Terrorist Financing (CFT) throughout the organisation, implement appropriate policies and procedures and receive reports of suspicious activity.



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