



World Economic Development Regulated Tokenization Bankers Authority Inc.

Presents a plan for

*Tokenizing the Vast Natural Wealth
of the Arabian Peninsula to Power a
New Era of Smart Infrastructure,
Sustainable Mega-Cities, and Bold
Regional Transformations—All
Within a Secure, Legal, and Sharia-
Compliant Financial Ecosystem.*



The Past
Before Oil

The Present
After Oil



The Future

With the Resource Backed,
Legal Tender Under State of Wyoming Law,
Sharia-Compliant
New Emerging Opportunity Markets
Infrastructure Bond Legal Tender Token.





The Past Before Oil	The Present After Oil	The Future with NEOM ¹ token
Endless deserts	Towering skyscrapers	Futuristic smart cities
Nomadic tribes	Global metropolises	AI-driven autonomous societies
Camels as transport	Luxury supercars	Flying taxis & hyperloop transit
Pearl diving economy	Trillion-dollar GDP	Blockchain-powered economy
Simple mud-brick houses	Opulent palaces	Sustainable, AI-designed homes
Bedouin hospitality	World-class tourism	Digital and space tourism
Limited infrastructure	High-speed rail & megaprojects	Fully integrated smart systems
Traditional souks	High-end shopping malls	Metaverse-based commerce
Local governance	Global political influence	Leadership in tech & innovation
Date farming	Cutting-edge technology & AI farming	Fully autonomous agriculture
Harsh survival conditions	Lavish modern lifestyle	Climate-controlled, green cities
Cultural poetry & storytelling	International media & entertainment	Digital arts, VR storytelling

1 Note: The term “NEOM” in this document refers to the “New Emerging Oppportunity Markets” token and is not affiliated with, endorsed by, or related to Saudi Arabia’s NEOM giga-project. This token represents a regionally inclusive financial instrument designed to support infrastructure and sustainable development initiatives across the Arabian Peninsula.



TABLE OF CONTENTS

EXECUTIVE SUMMARY.....	8
INTRODUCTION: TOKENIZING THE ARABIAN PENINSULA’S STRATEGIC RESOURCES TO FINANCE SMART CITIES, INNOVATION ECONOMIES, AND A BORDERLESS DIGITAL FUTURE.....	9
SHARIA COMPLIANCE IN NEOM’S BLOCKCHAIN-BASED INFRASTRUCTURE MODEL.....	10
HOW THE NEOM TOKEN CAN COLLATERALIZE IN-GROUND AND ABOVE-GROUND RESOURCES.....	11
MECHANISM OF BACKING AND PRICE PEGGING.....	11
FUNDING NEOM PROJECTS WITHOUT DEBT REPAYMENT.....	11
HOW LIQUIDITY AND MARKET TRANSACTIONS WORK.....	11
UNLIMITED CREDIT LINE FOR THE REGION’S FUTURE.....	11
THE IMPLEMENTATION PLAN.....	13
WHAT ARE ASSET BACKED TOKENS?.....	15
1. STABILITY AND SECURITY.....	15
2. REDUCED VOLATILITY.....	15
3. INTRINSIC VALUE.....	16
4. APPEALING TO CONSERVATIVE INVESTORS.....	16
5. DIVERSIFICATION FOR TRADITIONAL INVESTORS.....	16
6. TRANSPARENCY AND TRUST.....	16
7. REGULATORY APPEAL.....	16
IN SUMMARY:.....	17
DETAILED SHARIA LAW COMPLIANCE.....	18
1. BACKING BY TANGIBLE ASSETS.....	18
2. VOLATILITY AND SPECULATION (GHARAR AND MAYSIR).....	18
3. INTEREST AND PROFIT MECHANISMS (RIBA).....	19
4. ETHICAL USE AND IMPACT.....	20
CONCLUSION:.....	20
USE OF PROCEEDS OF THE NEOM TOKEN SALES.....	21
1. INFRASTRUCTURE DEVELOPMENT.....	21
2. RENEWABLE ENERGY PROJECTS.....	21
3. ECONOMIC DIVERSIFICATION AND INNOVATION.....	21
4. TOURISM AND CULTURAL INITIATIVES.....	21
5. EDUCATION AND HUMAN CAPITAL DEVELOPMENT.....	22
6. HEALTHCARE INFRASTRUCTURE.....	22
7. SUSTAINABLE AGRICULTURE AND FOOD SECURITY.....	22
8. SOCIAL AND AFFORDABLE HOUSING.....	22
9. ENVIRONMENTAL PROTECTION AND SUSTAINABILITY.....	22
10. GLOBAL INVESTMENTS AND PARTNERSHIPS.....	23
11. PRIVATE SECTOR GROWTH AND EMPLOYMENT.....	23
WHITEPAPER – SUPPORTING REGIONAL TRANSFORMATION AGENDAS ACROSS THE ARABIAN PENINSULA.....	24
REGIONAL VISION INITIATIVES.....	24
1. ECONOMIC DIVERSIFICATION.....	24
2. SUSTAINABILITY AND RENEWABLE ENERGY.....	24
3. DEVELOPMENT OF SMART AND SUSTAINABLE CITIES.....	24
4. JOB CREATION AND WORKFORCE DEVELOPMENT.....	25
5. TOURISM AND CULTURAL DEVELOPMENT.....	25



6. HEALTH AND QUALITY OF LIFE.....	25
7. PUBLIC SECTOR EFFICIENCY AND TRANSPARENCY.....	25
8. DEVELOPMENT OF FINANCIAL MARKETS AND INVESTMENT ECOSYSTEMS.....	25
9. URBAN DEVELOPMENT AND AFFORDABLE HOUSING.....	25
10. PROMOTING GLOBAL PARTNERSHIPS AND STRATEGIC ALLIANCES.....	26
IN SUMMARY.....	26
MISSION STATEMENT FOR REGIONAL VISION 2030+ INITIATIVES.....	27
INTRODUCING THE NEOM TOKEN: ADVANCING REGIONAL VISIONS THROUGH INNOVATION AND SUSTAINABLE INVESTMENT.....	27
STRATEGIC ROADMAP FOR NEOM TOKEN IMPLEMENTATION.....	28
1. CONCEPTUALIZATION & PLANNING.....	28
2. LEGAL & REGULATORY COMPLIANCE.....	28
3. TECHNICAL DEVELOPMENT.....	28
4. PARTNERSHIPS & STAKEHOLDER ENGAGEMENT.....	28
5. TOKEN SALE & DISTRIBUTION.....	29
6. MONITORING, GOVERNANCE & TRANSPARENCY.....	29
7. CONTINUAL EXPANSION & INNOVATION.....	29
8. LONG-TERM VISION & SCALING.....	29
CONCLUSION.....	30
GIFDA.....	31
KEY FUNCTIONS GIFDA MIGHT PERFORM:.....	31
SHAH MATHIAS – CEO OF GIFDA.....	32
HOW DOES GIFDA FIT IN?.....	34
1. PROMOTION OF GLOBAL INVESTMENT.....	34
2. ECONOMIC DIVERSIFICATION ACROSS THE REGION.....	34
3. FINANCIAL INNOVATION AND TECHNOLOGY LEADERSHIP.....	34
4. ADVANCING PUBLIC-PRIVATE PARTNERSHIPS (PPP).....	35
5. SUPPORTING SUSTAINABLE DEVELOPMENT GOALS.....	35
6. INVESTOR PROTECTION AND TRANSPARENCY.....	35
7. EXPANDING REGIONAL FINANCIAL INFLUENCE.....	35
CONCLUSION.....	35
THE NEOM TOKEN ON OUR BLOCKCHAIN AND EXCHANGE: SECURE, CONTROLLED, AND SHARIA-COMPLIANT.....	37
CLEAR AND TRANSPARENT OWNERSHIP: ENSURING TRUST AND INTEGRITY.....	38
KYC PROCESS FOR ALL BUYERS AND TOKEN HOLDERS.....	38
TRANSPARENT OWNERSHIP AND BLOCKCHAIN REGISTRATION.....	38
BUILDING INVESTOR TRUST.....	39
JOIN US IN SHAPING THE FUTURE OF INVESTMENT WITH GIFDA AND THE NEOM TOKEN.....	40
A STRATEGIC OPPORTUNITY TO SHAPE THE REGION’S FINANCIAL FUTURE.....	41
SUMMARY OF WEDRTBA (WORLD ECONOMIC DEVELOPMENT REGULATED TOKENIZATION BANKERS AUTHORITY INC.).....	42
KEY COMPONENTS OF WEDRTBA’S ECOSYSTEM:.....	42
REGISTERED TOKENS.....	43
MISSION & VISION.....	43
CONCLUSION.....	43
CUTE 7424.....	44
COMPANIES INVOLVED IN THE ECOSYSTEM.....	45
REGULATED DIGITAL ASSET AGENT SERVICES DAO LLC. (RDAA).....	45
GLOBAL CONSUMPTIVE USE TOKEN EXCHANGE DOA, LLC.....	46
WORLD ECONOMIC DEVELOPMENT REGULATED TOKENIZATION BANKERS AUTHORITY INC.....	46
DIGITAL ASSET DEPOSITORY AND ASSET CUSTODIAN DAO LLC.....	46



DIGITAL ASSET DEPOSITORY STATUTORY TRUST, LLC.....	46
DIGITAL ASSET MANAGEMENT AND CLEARING HOUSE DAO, LLC.....	46
FINTECH SYSTEM SOLUTIONS, INC.....	46
WYOMING LAW AND SHARIA LAW.....	48
SHARIA LAW & WYOMING’S UTILITY TOKEN ACT (W.S. 34-29-106).....	48
WHITEPAPER: ISLAMIC FINANCE-COMPLIANT INFRASTRUCTURE TOKEN.....	49
ABSTRACT.....	49
1. INTRODUCTION.....	49
2. KEY PRINCIPLES.....	49
3. BLOCKCHAIN-BASED FINANCING STRUCTURE.....	49
A. Tokenized Infrastructure Access.....	49
B. Sukuk-Based Token Model (Islamic Bonds).....	49
C. Musharakah-Based Joint Venture Model.....	50
4. SMART CONTRACT SYSTEM.....	50
5. COMPLIANCE WITH WYOMING UTILITY TOKEN ACT.....	50
6. BUSINESS MODEL & IMPLEMENTATION ROADMAP.....	50
7. CONCLUSION.....	51
2. SMART CONTRACT PROTOTYPE (SUMMARY).....	51
3. BUSINESS MODEL ROADMAP.....	51
PHASE 1: RESEARCH & DEVELOPMENT (0-6 MONTHS).....	51
PHASE 2: LEGAL COMPLIANCE & TOKEN SALE (6-12 MONTHS).....	51
PHASE 3: INFRASTRUCTURE DEPLOYMENT (12-24 MONTHS).....	51
PHASE 4: GLOBAL EXPANSION (24+ MONTHS).....	52
 FINAL STEPS & CALL TO ACTION.....	52
SHARIA COMPLIANCE IN NEOM’S BLOCKCHAIN-BASED INFRASTRUCTURE MODEL.....	53
INTRODUCTION: TOKENIZING THE REGION’S OIL RESERVES TO FUND THE REGION’S FUTURE.....	54
GLOSSARY OF TERMS.....	55



EXECUTIVE SUMMARY

This document presents a bold regional strategy in which the nations of the Arabian Peninsula, in collaboration with Ameri Metro Infrastructure Cryptocurrency (AMICC), harness the New Emerging Oppportunity Markets Infrastructure Bond Legal Tender Token—backed by in-ground natural wealth—to unlock transformative, long-term economic growth and global investment leadership.

World Economic Development Regulated Tokenization Bankers Authority Inc., currently offers **13 consumptive use tokens** on its **CUTE.Exchange (Consumptive Use Token Exchange)**, as detailed below. Further information can be found in the “**CUTE 7424**” document.

SYM	Name / Token Address	Wyoming Reg File #	Token Value US\$
AETX	Arts & Entertainment AET Token DADSTWCTCAETXU8H5G368LKM8ZTA85THWQ09KLNHK63458UID245	2022-00050902	\$359,375
ALTX	Ameri Legal Tender E-Token DADSTWCTCALTXQA16JG558RPJJGJNQTRE20HX5RR8Z6C1JX16JQ	2022-00051040	\$500,250
AMIC	Ameri Coin DADSTWCTCAMICRVP7JMLAC3CX0AUL4F80UMT0IWINM4N3Z6K12RR	2021-00050613	\$372,312
CRIB	Crypto Infrastructure Bond Token DADSTWCTCCRIB5B7IIXR3E6NBI72BE8ILP0SI5FED5QV513GKGY0	2021-00050619	\$632,500
EUNR	EU's Nature Restoration Ecosystems and Mitigate Climate Change Legal Tender Token aka EU'NREMCC Token DADAACDAOEUNR3KH4YXL6DPM5DJ4ESN2JV1UDI14SZWBHZJ0D6U3	2024-00051408	\$23,000,000
EUTX	European Union Legal Tender E-Token DADSTWCTCEUTXP0HT8FVCAJ06EB46AC0FLG2G9437M0X013JDY1D	2022-00051041	\$287,500
METX	Middle East Legal Tender Token DADSTWCTCMETXYE7F4SP056CBG6PCX5LRQX4SHV2SFUEI1S8BJ78	2022-00051037	\$632,500
NAOG	North American Oil, Gas and Utilities NAOG Token DADSTWCTCNOAGEQBEQZJDF8Z42RXABPKYJ29YQNH1250G1V4LVMQ	2022-00051043	\$207,000
NEOM	<u>N</u> ew <u>E</u> merging <u>O</u> ppportunity <u>M</u> arkets Infrastructure Bond Legal Tender Token DADAACDAONEOM04Q30HC04E2FBLTSYHR1XZ7B7T9NUS9UZLYSK89	2025-00051505	\$500,000
PRIM	Pacific Rim Legal Tender PRIM Token DADSTWCTCPRIM143R9C3YIB50XIWH9HOHNOYFKPNXYDI61QN89SJ	2022-00051039	\$207,000
SEAT	South East Asia Legal Tender Token DADSTWCTCSEATKV6YISEJFLFAPMBW8WC4768TBQ6R2VKXZ9EXA0T	2022-00051038	\$207,000
SHOP	I.Shop2 Token DADSTWCTCSHOPDGG24SBP9W2LVHR3AA2508E9PKF0831H226CKAL	2021-00050738	\$207,000
SMBC	SMBC Mortgage Token DADSTWCTCSMBCD0G3K8XH3Q4HTU0BWPXLB3U9R5QX7I1LZ7PP8W5	2024-00051393	\$632,500



We propose the use of the **New Emerging Opportunity Markets Infrastructure Bond Legal Tender Token** as follows:

INTRODUCTION: TOKENIZING THE ARABIAN PENINSULA’S STRATEGIC RESOURCES TO FINANCE SMART CITIES, INNOVATION ECONOMIES, AND A BORDERLESS DIGITAL FUTURE.

At the forefront of innovation, sustainability, and economic transformation across the Arabian Peninsula are bold new developments in smart infrastructure and digital finance. To support these groundbreaking initiatives, we introduce the **New Emerging Opportunity Markets (NEOM) Token**—a revolutionary financial instrument backed by the region’s vast reserves of oil and other natural resources.

This asset-backed digital token leverages blockchain technology through a consumptive use model—meaning it is operational and redeemable at or near the point of acquisition. It offers sovereign wealth funds and institutional investors a secure, Sharia-compliant instrument to support strategic infrastructure, smart city development, and regional transformation initiatives across the Arabian Peninsula. At the same time, it provides direct exposure to the intrinsic value of oil and other high-demand natural resources.

Each NEOM Token represents fractional ownership of in-ground reserves—including hydrocarbons and other strategic commodities—ensuring its valuation is intrinsically linked to global economic indicators. For long-term institutional holders, this structure delivers real asset backing, price resilience, and fungibility anchored in globally traded resource classes. Tokens may be redeemed for the economic equivalent in natural resources, enhancing their appeal as a tangible and inflation-sensitive investment.

This blockchain-based framework introduces unprecedented transparency, liquidity, and custody security, while remaining fully aligned with Islamic finance principles and international regulatory expectations. Unlike speculative cryptocurrencies, NEOM Tokens derive their value from real, verifiable, and monetizable resource assets—making them an ideal vehicle for sovereign funds seeking stability, diversification, and mission-aligned impact investing.

This document outlines the token’s structure, issuance protocols, price discovery and redemption mechanics, and the legal-regulatory scaffolding designed to preserve trust and operational integrity. Through this innovative approach, participating nations across the Arabian Peninsula aim to convert dormant resource wealth into sovereign-grade capital—empowering long-term development, economic diversification, and intergenerational resilience.



SHARIA COMPLIANCE IN NEOM'S BLOCKCHAIN-BASED INFRASTRUCTURE MODEL

Sharia Compliance in the Region's Blockchain-Based Infrastructure Financing Model

The blockchain-based infrastructure financing model proposed for the Arabian Peninsula has been purpose-built to comply with core principles of Islamic finance. By embedding transparency, ethical use, and asset-backed value into its architecture, the model ensures adherence to Sharia law while unlocking new pathways for regional development and investment.

Key Islamic finance tenets—such as the prohibition of *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (speculation/gambling)—are fully addressed through the token's design. Each token is directly tied to tangible natural resources, ensuring that value is grounded in real-world economic activity and not speculative volatility.

The model incorporates the following Sharia-compliant mechanisms:

- **Tokenized Infrastructure Access:** Utility tokens function as prepaid access rights to real-world services such as transportation, energy, and water—ensuring value is derived from productive, *halal* uses.
- **Sukuk-Based Financing:** Structured as digital equivalents of Islamic bonds, the tokens can facilitate profit-sharing arrangements tied to tangible infrastructure assets.
- **Musharakah Joint Ventures:** Investors may participate in co-ownership of infrastructure initiatives, with revenues transparently distributed via blockchain protocols.
- **Smart Contracts:** Automated enforcement of ethical terms, payment conditions, and transparent recordkeeping eliminates ambiguity and ensures Sharia-compliant governance.

The financing framework leverages provisions under the Wyoming Utility Token Act (W.S. 34-29-106), which supports legally recognized, non-speculative utility tokens—further reinforcing compliance with both U.S. regulatory norms and Islamic jurisprudence.

By combining real asset backing, ethical financial design, and blockchain transparency, this model offers Gulf region stakeholders—including sovereign wealth funds, institutional investors, and infrastructure operators—a trusted, *halal*-compliant pathway for funding future-ready infrastructure and smart cities.



HOW THE NEOM TOKEN CAN COLLATERALIZE IN-GROUND AND ABOVE-GROUND RESOURCES

The **NEOM Token** is an **asset-backed digital token** representing fractional ownership of **in-ground natural resources**, such as **oil, gas, and other commodities**. Unlike speculative cryptocurrencies, its value is directly pegged to the **market price of the underlying resource**—for example, oil.

MECHANISM OF BACKING AND PRICE PEGGING

1. **Asset-Backed Security** – Each NEOM Token is tied to a specific quantity of **in-ground resources**, ensuring intrinsic value.
2. **Pegged to Market Prices** – The token's value fluctuates in direct relation to global commodity prices, ensuring that it reflects real economic conditions rather than speculation.
3. **Transparent Reserve Accounting** – The resource owner ensures that every token issued is matched by an equivalent volume of resources still in the ground, maintaining a **1:1 reserve backing**.

FUNDING NEOM PROJECTS WITHOUT DEBT REPAYMENT

- When **NEOM Tokens** are sold, the **funds raised go directly into NEOM's infrastructure and development projects**, fueling economic diversification and national progress.
- Unlike traditional **bonds or loans**, **NEOM never has to repay** the funds because the tokens are not structured as debt instruments. Instead, they function as **claims on resources** rather than liabilities.

HOW LIQUIDITY AND MARKET TRANSACTIONS WORK

- If a **token holder wants to liquidate their position**, they **sell the tokens to another entity** (e.g., investors, corporations, or governments) at a **mutually agreed price**, which fluctuates based on the global resource market.
- This process **ensures continuous liquidity** without requiring NEOM to repurchase tokens or provide fiat redemption.
- If a token holder chooses to **redeem their tokens for the actual resource**, NEOM must **deliver the agreed quantity of oil or other commodities**.

UNLIMITED CREDIT LINE FOR THE REGION'S FUTURE

This system effectively creates a **virtually unlimited line of credit**, allowing regional governments to **monetize its natural resources today** while keeping them **untapped until redemption is requested**. It enables:

- **Sustained funding for NEOM and national projects** without incurring debt.
- **Global investment attraction** through a **Sharia-compliant, asset-backed** financial instrument.



- **Long-term economic stability** by leveraging the immense value of the region's in-ground resources.

In essence, **NEOM Tokens transform untapped resources into an instantly usable financial asset**, unlocking economic potential **today and for future generations** while ensuring that the region maintains full control over its wealth.



THE IMPLEMENTATION PLAN

The region has journeyed from the sands to the towering skyscrapers of modernity, fueled by the power of oil. The next logical step is to harness the transformative potential of cryptocurrency to elevate the region from these impressive heights to an even more prosperous and sustainable future—one that is not reliant on oil, but driven by innovation, diversification, and leadership in emerging technologies.

Under Sharia law, cryptocurrency is permissible if it is associated with a productive, halal (permissible) activity, such as a blockchain that facilitates ethical financial transactions, supports real-world projects, and promotes charitable endeavors. Additionally, if the cryptocurrency is backed by tangible assets and not purely speculative in nature, it aligns with Islamic principles and can be considered permissible. The integration of charitable initiatives further enhances its compliance with Sharia, as acts of charity (Sadaqah) are highly encouraged in Islam.

We will introduce a new token for the region, called NEOM, which will be sold to fund infrastructure projects across the region, including the visionary NEOM project. Buyers of these tokens will not only have the opportunity to invest in the future prosperity of the region, but will also own a piece of it. This ownership may provide them with benefits beyond potential future profits, aligning their interests with the region's long-term growth and success.

The NEOM token will be backed by the region's vast natural resources, including oil reserves that remain untapped beneath the ground. This backing ensures the token is grounded in tangible, valuable assets, providing stability and confidence to its buyers. As the region progresses toward a more diversified and sustainable future, the value of the token will be directly tied to the enduring wealth of its natural resources.

There are several compelling reasons why someone should consider purchasing the NEOM tokens:

1. **Tangible Backing:** The NEOM token is backed by the region's valuable natural resources, including untapped oil reserves. This provides a strong foundation for the token's value, ensuring that it is tied to real, substantial assets.
2. **Investment in the Future:** Purchasing NEOM tokens allows investors to participate in the region's ambitious vision for growth and diversification, including transformative infrastructure projects like NEOM. This represents an opportunity to be part of a region moving towards long-term sustainability and innovation.
3. **Ownership in the Region:** By owning NEOM tokens, investors are essentially owning a piece of the region. This unique form of ownership may offer benefits beyond just financial profit, such as exclusive access to certain initiatives, future ventures, or even



a stake in the region's strategic development.

4. **Diversification:** As the region transitions to a more sustainable and diversified economy, holding NEOM tokens allows investors to be part of this transformation, reducing reliance on traditional markets and offering an alternative investment option.
5. **Potential for Growth:** With the region's continued development and its forward-thinking initiatives, such as NEOM, the value of these tokens is poised to grow alongside the region's economic expansion. This offers the potential for long-term capital appreciation.
6. **Social Impact:** By investing in the region's infrastructure and development, investors are contributing to a broader positive impact, including fostering innovation, economic growth, and sustainability in the region.

In summary, buying NEOM tokens is an opportunity to invest in the region's prosperous future, backed by valuable resources and aimed at long-term, sustainable growth.

There are several ways a buyer can potentially make money from holding the NEOM tokens:

1. **Capital Appreciation (Value Increase):** If the region's infrastructure projects, including NEOM, and other initiatives are successful, the value of the NEOM token could rise over time. As demand for the token grows due to the region's prosperity and development, you may be able to sell your tokens for a higher price than you bought them, realizing a profit.
2. **Dividends or Revenue Sharing (if applicable):** Depending on how the token is structured, there may be opportunities for profit sharing or dividends, especially if the funds raised through token sales are used for revenue-generating projects. For example, if infrastructure investments yield returns, token holders may receive a portion of that revenue.
3. **Ownership Benefits:** If the token provides a form of ownership or access to specific regional assets, there could be additional perks or benefits that translate into financial value. This might include exclusive access to future investment opportunities, special projects, or early participation in new ventures.
4. **Appreciation from Natural Resource Backing:** Since the token is backed by natural resources, including oil, the value of the token could also benefit from the rise in commodity prices. If the price of oil increases or if the region discovers new valuable resources, the value of the token could appreciate in response.
5. **Staking or Yield Generation (if applicable):** Some tokens offer the ability to stake them in exchange for rewards or interest. If the NEOM token offers such a mechanism, you could potentially earn returns by staking your tokens within a specific platform or



participating in yield-generation programs.

6. **Liquidity Events (Mergers, Acquisitions, or Buybacks):** If the seller decides to buy back tokens at a premium or if a merger or acquisition occurs involving the assets behind the token, you could benefit financially.

In short, making money from NEOM tokens could happen through price appreciation, dividends, revenue-sharing, or other financial mechanisms tied to the region's growth and the token's performance in the market. However, as with all investments, there is also the risk that the token's value may decrease, so careful consideration and understanding of the token's structure are essential.

WHAT ARE ASSET BACKED TOKENS?

Asset-backed crypto tokens are important and different from other cryptocurrencies like Bitcoin because they are tied to tangible real-world assets, offering a level of stability and security that many other cryptocurrencies may lack. Here are key reasons why asset-backed tokens stand out:

1. Stability and Security

- **Asset-backed Tokens:** These tokens are linked to real-world assets such as natural resources (e.g., oil, gold), real estate, or other valuable commodities. This backing provides a level of stability, as the value of the token is supported by something tangible. For instance, if the value of oil increases, the value of the token could rise as well, offering more predictability to investors.
- **Non-Asset-backed Tokens (e.g., Bitcoin):** Bitcoin, and many other cryptocurrencies, are not tied to any physical assets. Their value is driven primarily by supply and demand dynamics, market speculation, and investor sentiment. This makes them much more volatile and unpredictable.

2. Reduced Volatility

- **Asset-backed Tokens:** Because they are supported by tangible assets, these tokens typically experience less volatility. While the cryptocurrency market can fluctuate dramatically, asset-backed tokens are less likely to see extreme swings in value, especially if the underlying asset is stable or has long-term value.
- **Bitcoin and Others:** Bitcoin's price can be extremely volatile, influenced by speculative trading, market sentiment, and external factors like government regulations or institutional adoption. This makes Bitcoin and similar cryptocurrencies riskier for investors who seek more stability.



3. Intrinsic Value

- **Asset-backed Tokens:** These tokens have intrinsic value due to their connection to physical assets. If the underlying asset (e.g., oil, gold, real estate) holds value, then the token's value is more grounded and tied to something tangible.
- **Bitcoin and Others:** Bitcoin and many other cryptocurrencies don't have intrinsic value in the same way. While Bitcoin has value due to its limited supply and use in decentralized transactions, its price is often subject to speculative trends rather than being tied to any underlying asset or commodity.

4. Appealing to Conservative Investors

- **Asset-backed Tokens:** Investors who are more cautious or looking for safer investments may be attracted to asset-backed tokens because of their stability. These tokens provide a form of diversification and security, especially if the underlying asset is something with long-term value like oil, gold, or real estate.
- **Bitcoin and Others:** Investors in Bitcoin might be looking for higher returns and are comfortable with the volatility. These types of cryptocurrencies are more speculative in nature and may appeal to those willing to take on higher risks for potentially higher rewards.

5. Diversification for Traditional Investors

- **Asset-backed Tokens:** Traditional investors who are familiar with stocks, bonds, and commodities can more easily understand the concept of asset-backed tokens. These tokens allow them to tap into the cryptocurrency market while staying within familiar territory, such as investing in oil or other commodities.
- **Bitcoin and Others:** For traditional investors, Bitcoin might seem less intuitive because it is purely digital, has no physical backing, and operates outside traditional financial systems. This can make Bitcoin harder for some to integrate into their portfolios.

6. Transparency and Trust

- **Asset-backed Tokens:** With asset-backed tokens, there is often a clearer and more transparent connection between the digital token and the underlying asset. Investors can feel more confident that the value of the token is supported by real-world reserves, providing trust in the system.
- **Bitcoin and Others:** Bitcoin operates on a decentralized ledger (blockchain), but it lacks a physical asset backing. The value is derived from the collective belief in its utility, security, and scarcity, which can fluctuate due to market sentiment.

7. Regulatory Appeal



- **Asset-backed Tokens:** Asset-backed tokens may attract more attention from regulators because they are tied to real-world assets, making them easier to categorize and regulate. This could lead to greater regulatory clarity, which can boost investor confidence and broader acceptance.
- **Bitcoin and Others:** Cryptocurrencies like Bitcoin often face regulatory uncertainty, as many countries are still determining how to classify and regulate them. This uncertainty can make them riskier, especially if governments impose new restrictions or tax frameworks.

In Summary:

- **Asset-backed tokens** are grounded in real-world assets, offering more stability, reduced volatility, and intrinsic value, making them appealing to more conservative or traditional investors.
- **Bitcoin** and similar cryptocurrencies are speculative in nature, subject to high volatility, and do not have the same tangible backing, which can make them riskier but also offer higher growth potential in certain market conditions.

Asset-backed tokens offer a bridge between traditional investment strategies and the emerging cryptocurrency market, making them an attractive option for those seeking both stability and exposure to the digital economy.



DETAILED SHARIA LAW COMPLIANCE

Under **Sharia law**, the permissibility of cryptocurrencies depends on various factors, including whether the cryptocurrency aligns with key Islamic principles such as **avoidance of Riba** (interest), **Gharar** (excessive uncertainty), **Maysir** (gambling), and the **ethical nature** of the underlying assets or activities. Here's how **asset-backed cryptocurrencies** and **non-asset-backed cryptocurrencies** like Bitcoin compare in the context of Sharia law:

1. Backing by Tangible Assets

- **Asset-backed Cryptocurrencies:**

- **Permissibility:** Asset-backed tokens are generally more likely to align with Sharia principles because they are tied to real, tangible assets (e.g., oil, gold, real estate). This reduces the uncertainty (**Gharar**) because their value is grounded in physical resources. If the underlying asset is **halal** (permissible), such as oil or real estate not related to haram activities (e.g., gambling, alcohol), the token is more likely to be considered permissible under Sharia law.
- **Sharia Compliance Factors:** If the asset backing the token is halal, such as natural resources like oil or gold, and the token's use is for ethical purposes (e.g., infrastructure development, economic growth), the token could be seen as permissible. However, **interest-based mechanisms (Riba)** should be avoided in its structuring.

- **Non-Asset-backed Cryptocurrencies (e.g., Bitcoin):**

- **Permissibility:** Non-asset-backed cryptocurrencies like Bitcoin are more controversial under Sharia law. They are purely digital and not tied to any tangible or productive assets. This could introduce **Gharar**, as their value is based on speculation and market sentiment. Additionally, their volatility could be seen as resembling gambling (**Maysir**), which is forbidden.
- **Sharia Compliance Factors:** The speculative nature of Bitcoin may lead some scholars to deem it **impermissible**, as it can encourage excessive risk-taking, akin to gambling. However, other scholars argue that if Bitcoin is used for permissible purposes and does not involve interest (Riba), it may be acceptable as long as the transactions are transparent and fair.

2. Volatility and Speculation (Gharar and Maysir)

- **Asset-backed Cryptocurrencies:**

- **Permissibility:** Asset-backed tokens tend to have **lower volatility** because they are linked to real-world assets. This provides more stability and less



uncertainty (**Gharar**). As the asset is tangible and its value is rooted in something physical, such tokens may be viewed more favorably under Sharia law.

- **Sharia Compliance Factors:** If the tokens do not involve speculative elements (i.e., they are not traded for excessive profit based on unpredictable price swings), the volatility risk is reduced, making them more likely to comply with Sharia principles.
- **Non-Asset-backed Cryptocurrencies (e.g., Bitcoin):**
 - **Permissibility:** The high **volatility** of Bitcoin and similar cryptocurrencies may raise concerns under Sharia law due to the **Gharar** it involves. The unpredictability of Bitcoin's price could resemble gambling (**Maysir**), as investors are exposed to unpredictable swings in value without any tangible backing or productive activity.
 - **Sharia Compliance Factors:** If Bitcoin is traded in a manner that is transparent, fair, and used for permissible activities, some scholars argue it could be permissible. However, due to its inherent speculation, it may still be viewed with caution.

3. Interest and Profit Mechanisms (Riba)

- **Asset-backed Cryptocurrencies:**
 - **Permissibility:** If the token's value is tied to real, productive assets like oil or real estate, and the token is not structured around earning **interest (Riba)**, it is more likely to be Sharia-compliant. The key is that the structure of the asset-backed token avoids interest-based systems and speculative transactions.
 - **Sharia Compliance Factors:** As long as the transaction and the mechanisms around the token (e.g., its sale, redemption) avoid interest and are based on real asset-backed value, the token may comply with Sharia law. It's important to ensure that **no Riba** is involved in the token's creation, exchange, or investment processes.
- **Non-Asset-backed Cryptocurrencies (e.g., Bitcoin):**
 - **Permissibility:** Bitcoin does not inherently involve interest (**Riba**), as it is simply a decentralized digital currency without a central entity. However, **Riba** could be an issue if Bitcoin is used in transactions involving interest-based systems or if it is part of an ecosystem that generates profits from **interest-bearing activities**.
 - **Sharia Compliance Factors:** Bitcoin, in its simplest form, does not involve **Riba**. However, if Bitcoin is used for interest-bearing activities (like lending), it may



become problematic under Sharia law. Additionally, Bitcoin's speculative nature could raise concerns regarding **unethical profit generation**.

4. Ethical Use and Impact

- **Asset-backed Cryptocurrencies:**

- **Permissibility:** The ethical nature of the underlying asset is crucial. If the asset backing the token is related to **halal** industries, such as infrastructure, energy, or agriculture, and the token supports socially beneficial projects, it is more likely to align with Sharia principles.
- **Sharia Compliance Factors:** The **purpose** of the token matters—if the project is tied to ethical, productive activities that contribute to the public good (e.g., building infrastructure, renewable energy), it would likely be viewed favorably under Sharia law.

- **Non-Asset-backed Cryptocurrencies (e.g., Bitcoin):**

- **Permissibility:** Bitcoin, as a currency, is neutral in terms of its **ethical** implications. However, how it is used is important. If Bitcoin is used to facilitate transactions related to haram (forbidden) industries, such as gambling, alcohol, or illicit activities, it would not comply with Sharia law.
- **Sharia Compliance Factors:** The use of Bitcoin in **halal** activities is critical. For example, if Bitcoin is used for speculative trading or gambling-related transactions, it would be impermissible.

Conclusion:

- **Asset-backed cryptocurrencies** are more likely to be **Sharia-compliant** because they are tied to tangible assets with real-world value. They provide more **stability**, avoid speculative risks, and can be structured in a way that avoids **Riba** and **Gharar**, provided they are connected to ethical, halal activities.
- **Non-asset-backed cryptocurrencies** like **Bitcoin** may face more challenges under Sharia law due to their inherent **volatility**, speculative nature, and lack of tangible backing. However, they may still be deemed permissible by some scholars if they are used in ethical, transparent ways without involving interest or gambling-like behavior.

Ultimately, the permissibility of either type of cryptocurrency under Sharia law depends on how they are used, their underlying value, and the financial systems they are part of. Consulting a knowledgeable Islamic scholar would be essential for specific guidance.



USE OF PROCEEDS OF THE NEOM TOKEN SALES

The funds raised from the sale of the **NEOM token** could be directed towards various strategic and impactful uses within the region, particularly in alignment with long-term development goals. Here are some key areas where the money could be invested:

1. Infrastructure Development

- **Innovation Cities:** A portion of the funds could be allocated to support the development of next-generation urban centers across the Arabian Peninsula. These visionary smart cities—designed around cutting-edge technology, sustainable infrastructure, advanced transportation systems, and eco-conscious construction—aim to position the region as a global hub for innovation, resilience, and future-ready living.
- **Transportation Networks:** Investments could be made in expanding and upgrading transportation infrastructure, including high-speed rail systems, highways, and ports, ensuring smoother connectivity both domestically and internationally.
- **Smart Cities:** Funding could go toward building and modernizing smart cities throughout the region, equipped with state-of-the-art digital infrastructure, energy-efficient buildings, and sustainable urban planning.

2. Renewable Energy Projects

- The region has committed to diversifying its energy mix, and part of the token sales could fund **solar, wind, and other renewable energy initiatives**. These projects could help reduce the region's reliance on oil and contribute to global sustainability efforts.
- **Green Energy Infrastructure:** Investments could be directed towards establishing and expanding green energy facilities, such as solar power plants or wind farms, in line with the region's goal of sustainable development.

3. Economic Diversification and Innovation

- **Technology and Innovation Hubs:** A significant portion of the funds could support the growth of tech incubators and innovation hubs. These hubs could foster startups in sectors such as AI, blockchain, fintech, and biotechnology, propelling the region into the digital age and reducing dependence on oil revenues.
- **Investment in Research and Development:** Funding could be allocated to local universities, research institutes, and innovation centers focused on developing cutting-edge technologies that will benefit the region's long-term economic interests.

4. Tourism and Cultural Initiatives

- **Tourism Infrastructure:** The region has ambitious plans to become a global tourism destination. Funds could be used to develop luxury hotels, resorts, entertainment



centers, and cultural heritage sites, driving tourism as a significant source of revenue.

- **Cultural and Historical Preservation:** Investments could go toward the preservation and promotion of the region's rich cultural heritage, supporting museums, archaeological sites, and other initiatives to enhance its cultural standing on the global stage.

5. Education and Human Capital Development

- **Modernizing Education Systems:** The funds could be used to invest in education, from building new schools and universities to upgrading facilities and resources for higher learning. This aligns with the region's efforts to equip its young population with the skills necessary for future success in a diversified economy.
- **Vocational and Technical Training:** To complement traditional education, the funds could be used to create training programs focused on developing skills in emerging sectors, ensuring a workforce ready for the future job market.

6. Healthcare Infrastructure

- **Hospitals and Medical Facilities:** The funds could be directed toward expanding healthcare facilities, upgrading existing hospitals, and building new medical centers, ensuring the region's healthcare system can meet the needs of a growing population.
- **Healthtech Innovation:** A portion of the funds could be invested in **health-tech**, supporting research and development of medical technologies, telemedicine, and digital health solutions.

7. Sustainable Agriculture and Food Security

- **Agri-Tech Projects:** To improve food security and self-sufficiency, the funds could support the development of **agri-tech** projects, focusing on innovative farming techniques, sustainable water management, and food production.
- **Water Management Systems:** Given the region's desert climate, investments could go towards state-of-the-art water desalination and management technologies, ensuring access to clean water for both agricultural and urban needs.

8. Social and Affordable Housing

- **Affordable Housing Projects:** A portion of the funds could be used for the development of **affordable housing** for the region's growing population.
- **Social Welfare Programs:** Funds could also support social welfare initiatives, providing assistance for low-income families and ensuring equitable access to housing, healthcare, and education.

9. Environmental Protection and Sustainability

- **Conservation Projects:** Funds could be allocated to environmental preservation



projects, including desert reclamation, marine conservation, and protecting the region's diverse ecosystems.

- **Circular Economy and Waste Management:** Investment in circular economy initiatives, such as waste management, recycling, and sustainable resource management, could contribute to the region's environmental goals.

10. Global Investments and Partnerships

- **International Ventures:** The funds could be used to establish partnerships and investments in international markets, securing the region's position as a global economic player. These investments could help generate returns and diversify the region's revenue streams.
- **Sovereign Wealth Fund (e.g., Public Investment Fund - PIF):** The proceeds from token sales could be added to the region's government's sovereign wealth funds, which are already active in large-scale global investments across various sectors, further strengthening the region's economic resilience.

11. Private Sector Growth and Employment

- **Support for SMEs:** Part of the raised funds could be allocated to support small and medium-sized enterprises (SMEs), fostering entrepreneurship, job creation, and economic growth across various sectors.
- **Public-Private Partnerships:** The funds could also be used to facilitate partnerships between the government and private investors, particularly in infrastructure and technology sectors, ensuring shared responsibility for the region's future development.

By channeling the funds raised from the **NEOM token** into these strategic areas, the region can drive forward its plans, transforming the economy, improving quality of life for its citizens, and positioning itself as a leading force on the global stage. The proceeds would not only support sustainable development but also create new opportunities for growth and innovation, securing a prosperous future beyond oil.



WHITEPAPER — SUPPORTING REGIONAL TRANSFORMATION AGENDAS ACROSS THE ARABIAN PENINSULA

REGIONAL VISION INITIATIVES

Across the Arabian Peninsula, several countries—including the United Arab Emirates (UAE), Oman, Saudi Arabia, and Qatar—have launched comprehensive national development strategies (such as UAE Vision 2031, Oman Vision 2040, Saudi Vision 2030, and Qatar National Vision 2030). These roadmaps share a unified goal: to diversify their economies, foster innovation, develop sustainable infrastructure, and secure long-term prosperity for future generations.

The funds raised through the issuance of the NEOM (New Emerging Opportunity Markets) token can directly align with and support the shared pillars of these national strategies. Here's how:

1. ECONOMIC DIVERSIFICATION

Strategic Goal: Reduce regional dependence on hydrocarbons by expanding into technology, tourism, finance, manufacturing, logistics, and digital economies.

Token Use Alignment: Proceeds from the token can be deployed into emerging sectors, including AI, blockchain, fintech, biotech, and advanced logistics. Investment in innovation hubs and tech zones will catalyze the creation of post-oil economic engines across the Peninsula.

2. SUSTAINABILITY AND RENEWABLE ENERGY

Strategic Goal: Transition to cleaner energy sources, reduce carbon emissions, and build regional leadership in green innovation.

Token Use Alignment: Funds may support utility-scale solar and wind projects, green hydrogen, smart grids, and water sustainability efforts—reinforcing the region's green energy transition while addressing climate adaptation challenges.

3. DEVELOPMENT OF SMART AND SUSTAINABLE CITIES

Strategic Goal: Build world-class, AI-integrated urban environments that blend technology, sustainability, and quality of life.

Token Use Alignment: Token proceeds can fund infrastructure in visionary cities like Masdar (UAE), Lusail (Qatar), or future projects in Oman and Saudi Arabia. These smart cities will feature autonomous transit, AI-driven utilities, green buildings, and digitally governed public services.



4. JOB CREATION AND WORKFORCE DEVELOPMENT

Strategic Goal: Equip citizens with skills for the knowledge economy and reduce unemployment through new sector growth.

Token Use Alignment: Capital can be directed toward upskilling programs, technical institutes, STEM education, and entrepreneurship support—particularly in youth-heavy demographics. SMEs can be nurtured as engines of job growth.

5. TOURISM AND CULTURAL DEVELOPMENT

Strategic Goal: Diversify revenue streams by becoming global destinations for culture, heritage, and leisure.

Token Use Alignment: Investment may flow into luxury tourism infrastructure, eco-tourism, cultural heritage sites, and entertainment ecosystems, supporting regional efforts to attract global visitors and celebrate Arab identity.

6. HEALTH AND QUALITY OF LIFE

Strategic Goal: Enhance public health outcomes and raise quality of life benchmarks to global standards.

Token Use Alignment: Proceeds can finance new hospitals, telemedicine platforms, AI-powered diagnostics, and public wellness initiatives—contributing to regional healthcare transformation and health-tech leadership.

7. PUBLIC SECTOR EFFICIENCY AND TRANSPARENCY

Strategic Goal: Digitize governance, reduce bureaucracy, and increase accountability in government operations.

Token Use Alignment: Blockchain-based systems, core to the NEOM token ecosystem, can be applied to public procurement, land registries, and digital identity to ensure transparency, auditability, and anti-corruption safeguards.

8. DEVELOPMENT OF FINANCIAL MARKETS AND INVESTMENT ECOSYSTEMS

Strategic Goal: Expand capital markets, attract global investors, and accelerate the region's emergence as a financial innovation hub.

Token Use Alignment: The token introduces a novel, Sharia-compliant asset class. By integrating blockchain and real-world asset backing, it offers regional and global investors new avenues for ethical capital deployment—complementing sovereign investment strategies.

9. URBAN DEVELOPMENT AND AFFORDABLE HOUSING

Strategic Goal: Deliver livable, affordable urban communities and modernize infrastructure for growing populations.

Token Use Alignment: Token funding can support large-scale urban planning initiatives, affordable housing developments, transit systems, and climate-resilient city design across the Peninsula.



10. PROMOTING GLOBAL PARTNERSHIPS AND STRATEGIC ALLIANCES

Strategic Goal: Strengthen regional influence and forge global economic, technological, and political partnerships.

Token Use Alignment: By offering a regulated, transparent, and Sharia-compliant digital investment instrument, the NEOM token can help the region attract foreign direct investment (FDI), participate in cross-border infrastructure finance, and engage global capital markets.

IN SUMMARY

The NEOM token represents more than a digital asset—it is a gateway to funding transformational change across the Arabian Peninsula. Through real-world asset backing and blockchain transparency, it aligns closely with the shared objectives of the region’s national development plans by:

- Enabling economic diversification beyond hydrocarbons
- Supporting the development of smart cities and sustainable infrastructure
- Accelerating growth in healthcare, education, and renewable energy
- Expanding cultural, tourism, and technology sectors
- Attracting global capital through ethical and innovative financial structures

As the Arabian Peninsula moves toward a post-oil, innovation-driven future, the NEOM token offers a unified investment platform for governments, sovereign wealth funds, and institutional investors to collaboratively shape the region’s next chapter.



MISSION STATEMENT FOR REGIONAL VISION 2030+ INITIATIVES

Empowering the Arabian Peninsula's future through sustainable growth, innovation, and diversification—enabled by ethical, asset-backed digital investments built on blockchain transparency and Sharia-compliant principles.

INTRODUCING THE NEOM TOKEN: ADVANCING REGIONAL VISIONS THROUGH INNOVATION AND SUSTAINABLE INVESTMENT

Across the Arabian Peninsula, governments are embracing ambitious national transformation agendas—such as Saudi Vision 2030, UAE Vision 2031, Oman Vision 2040, and Qatar National Vision 2030. These strategic roadmaps share common goals: reducing reliance on hydrocarbons, diversifying economies, and building smart, resilient, and innovation-led societies.

The NEOM (New Emerging Opportunity Markets) token is a groundbreaking, asset-backed cryptocurrency designed to align with and accelerate these regional visions. Backed by tangible, in-ground natural resources such as oil, gas, and other strategic commodities, the NEOM token offers institutional and individual investors a stable, Sharia-compliant vehicle to participate directly in the region's sustainable development.

By leveraging blockchain technology, the NEOM token enables transparent, secure, and efficient capital deployment into high-impact infrastructure projects—ranging from smart cities and renewable energy to digital innovation hubs and strategic industries. This funding model not only unlocks access to regional development but also positions the Arabian Peninsula as a global leader in ethical digital finance and future-ready urban development.

Designed in compliance with Islamic finance principles and international regulations, the NEOM token prioritizes ethical use, asset backing, and long-term value. In partnership with GIFDA (Global Investment and Financial Development Authority), the token aims to catalyze investment flows into sectors that reflect both the moral values and economic priorities of the region.

More than a digital asset, the NEOM token is a financial gateway to building diversified economies, digital sovereignty, and intergenerational prosperity throughout the Arabian Peninsula.



STRATEGIC ROADMAP FOR NEOM TOKEN IMPLEMENTATION

1. CONCEPTUALIZATION & PLANNING

- **Finalize Token Structure:** Define total supply, asset-backing methodology (e.g., oil, real estate, other reserves), and its role in supporting regional transformation projects.
- **Select Projects:** Identify cross-border and national infrastructure priorities—including renewable energy, digital cities, and logistics corridors—aligned with Vision 2030+ strategies.
- **Design Tokenomics:** Establish distribution, rewards, governance mechanisms, and clear investor benefits such as access rights, revenue-sharing models, or governance voting.

2. LEGAL & REGULATORY COMPLIANCE

- **Secure Legal Frameworks:** Ensure compliance with financial regulations across participating jurisdictions and alignment with Sharia principles.
- **Cross-Border Crypto Governance:** Collaborate with regulators in the GCC and globally to uphold best practices in transparency, taxation, and AML.
- **Sharia Assurance:** Confirm full alignment with Islamic finance via independent Sharia advisory oversight, ensuring token usage is ethical and productive.

3. TECHNICAL DEVELOPMENT

- **Blockchain Selection:** Deploy on a scalable, secure, and efficient blockchain suitable for high-volume, asset-backed operations.
- **Smart Contract Development:** Build smart contracts governing token issuance, redemptions, staking, and compliance automation.
- **Security Auditing:** Conduct rigorous code audits and simulations to ensure resilience, scalability, and protection of investor capital.

4. PARTNERSHIPS & STAKEHOLDER ENGAGEMENT

- **Public and Private Sector Coordination:** Collaborate with ministries, infrastructure authorities, sovereign wealth funds, and multinational institutions.
- **Investor Outreach:** Educate local and international investors on token structure, use cases, and value proposition.
- **Strategic Alliances:** Onboard partners in key sectors like green energy, smart mobility, fintech, and agritech to participate in token-funded ecosystems.



5. TOKEN SALE & DISTRIBUTION

- **Initial Token Offering (ITO):** Launch through a secure and transparent platform with full investor disclosures and utility outlines.
- **Token Allocation:** Distribute tokens to eligible investors with appropriate KYC/AML procedures and blockchain registration.
- **Utility & Participation Rights:** Provide holders with privileges such as infrastructure access credits, shared revenues, or governance input.

6. MONITORING, GOVERNANCE & TRANSPARENCY

- **Governance Framework:** Establish oversight bodies to manage project selection, performance tracking, and investor engagement.
- **Project Tracking & Reporting:** Provide real-time dashboards, audits, and annual impact reports to ensure accountability and performance.
- **Independent Audit:** Engage third-party auditors to validate reserves, token issuance, and capital allocation.

7. CONTINUAL EXPANSION & INNOVATION

- **Reinvestment of Returns:** Funnel token-driven project revenues into new initiatives—creating compounding impact and ecosystem growth.
- **Sectoral Expansion:** Grow beyond initial sectors into healthcare, education, food security, climate tech, and beyond.
- **Community Engagement:** Maintain transparent communication and active involvement of token holders and regional stakeholders.

8. LONG-TERM VISION & SCALING

- **Global Positioning:** Expand the token's visibility and tradability across global exchanges to attract a broader pool of ethical investors.
- **Liquidity Mechanisms:** Enable secure, regulated trading and redemption options, enhancing usability and investor flexibility.
- **Alignment with Vision Agendas:** Ensure continued relevance by tracking and integrating token deployment with evolving national and regional transformation plans.



CONCLUSION

The NEOM token is a transformative financial tool that unites ethical capital with visionary development across the Arabian Peninsula. By integrating blockchain, real asset backing, and Sharia compliance, it offers a regionally unifying solution to fund strategic growth, attract foreign direct investment, and build future-proof societies in line with national development blueprints.

Through this innovative model, the region can convert untapped resource wealth into catalytic capital for sustainability, resilience, and inclusive prosperity.



GIFDA

GIFDA (Global Investment and Financial Development Authority) is an organization that aims to facilitate **global investment**, **financial development**, and **economic collaboration**. While specific details about GIFDA might vary depending on the context of your project or platform, typically, entities like GIFDA would focus on fostering **financial growth**, **investment opportunities**, and creating **strategic partnerships** between **global markets** and emerging economies.

In this case, **GIFDA** would likely play a key role in facilitating and promoting investments related to the **NEOM token and regional initiatives**. By working with **global investors**, **financial institutions**, and **governments**, GIFDA would help drive the **region's economic diversification** and **sustainable development** goals.

Key Functions GIFDA Might Perform:

1. Connecting Global Investors with Regional Projects

GIFDA serves as a strategic bridge between international capital markets and transformative development projects across the Arabian Peninsula. These may include large-scale infrastructure, technology, and energy initiatives aligned with Vision 2030+ agendas of participating nations.

2. Facilitating Investment in Innovation and Infrastructure

GIFDA aims to accelerate investment into high-impact sectors such as renewable energy, smart cities, financial technology, logistics, and digital infrastructure—advancing regional priorities for diversification and sustainability.

3. Promoting Ethical and Sharia-Compliant Investment Models

As a steward of principled finance, GIFDA is committed to ensuring that all supported investment vehicles—including asset-backed digital tokens like the NEOM token—adhere to Islamic finance principles, prioritizing real asset backing, risk-sharing, and transparency.

4. Providing Strategic Financial Advisory

GIFDA may offer advisory services to regional governments, institutional investors, and project developers to support ethically sound, financially viable, and strategically aligned investment decisions across Vision 2030+ sectors.

5. Fostering Cross-Border Partnerships and Capital Flows

By creating trusted financial pathways and regulatory bridges, GIFDA plays a central role in positioning the Arabian Peninsula as a magnet for global investment—fueling



economic diversification, sustainability, and long-term resilience.

GIFDA's partnership with digital platforms such as the NEOM token reflects its broader mission: to support region-wide economic transformation while upholding the ethical, cultural, and regulatory values that define the financial future of the Arabian Peninsula.

SHAH MATHIAS – CEO OF GIFDA

Shah Mathias serves as the visionary CEO of the Global Investment and Financial Development Authority (GIFDA), a leading institution dedicated to advancing financial innovation, sustainable investment, and economic collaboration across the **Arabian Peninsula**. With deep expertise in global finance, asset management, and Sharia-compliant investment frameworks, Mr. Mathias brings strategic leadership and a wealth of experience to the mission of supporting transformative development throughout the region.

Under the leadership of **Shah Mathias**, GIFDA is bridging the gap between international investors and high-impact development projects across the Arabian Peninsula. These include strategic investments in infrastructure, renewable energy, technology, and smart city development—all aligned with national transformation agendas such as Saudi Vision 2030, UAE Vision 2031, and Oman Vision 2040. Shah's deep expertise in global financial markets, paired with his commitment to ethical, Sharia-compliant investment practices, has positioned GIFDA as a catalyst for sustainable economic growth throughout the region.

Driven by a vision of long-term resilience, innovation, and economic diversification, Shah Mathias is steering GIFDA to build a secure, transparent, and inclusive investment ecosystem. His focus on real asset-backed finance, Islamic financial integrity, and digital infrastructure reflects the region's shift toward reducing oil dependency and establishing a dynamic, knowledge-based economy.

A vocal advocate for blockchain integration and digital finance, Shah champions the ethical use of cryptocurrency and tokenization to promote financial inclusivity and intergenerational prosperity. Under his guidance, initiatives like the NEOM token have taken shape—not only as innovative financial instruments, but as transformative tools for regional development, anchored in the principles of Islamic finance.

Through his leadership, GIFDA is committed to advancing transparent, Sharia-compliant financial solutions that support the long-term objectives of participating nations—building trust, enhancing capital access, and driving sustainable progress across the Arabian Peninsula.





How Does GIFDA Fit In?

The **Global Investment and Financial Development Authority (GIFDA)** plays a central role in promoting global investment, financial innovation, and sustainable development across the Arabian Peninsula. Aligned with the broader Vision 2030+ frameworks embraced by nations such as Saudi Arabia, the UAE, Oman, and Qatar, GIFDA is committed to fostering regional economic diversification, financial modernization, and global capital flows—especially in the emerging sectors of fintech, renewable energy, and smart infrastructure.

The NEOM (New Emerging Opportunity Markets) token is a powerful tool that directly supports GIFDA’s multi-national mission in several critical ways:

1. PROMOTION OF GLOBAL INVESTMENT

- **GIFDA’s Mission:** Facilitate foreign direct investment (FDI) into infrastructure, technology, and sustainability projects across the Arabian Peninsula, while building bridges to global capital markets.
- **Token Alignment:** The NEOM token presents a secure, Sharia-compliant vehicle for international and regional investors to participate directly in the future of the Arabian Peninsula. Backed by real-world assets and deployed toward large-scale development projects, it offers a compelling, ethical, and stable investment opportunity that transcends borders.

2. ECONOMIC DIVERSIFICATION ACROSS THE REGION

- **GIFDA’s Role:** Support the transition from oil-based revenue models to diversified economies by stimulating investment in high-impact sectors like green energy, logistics, technology, and tourism.
- **Token Alignment:** By funding infrastructure beyond fossil fuels—such as smart grids, data centers, green buildings, and innovation clusters—the NEOM token advances diversification goals consistent with Vision 2030+ frameworks. It enables capital to flow into productive, future-focused sectors and provides a scalable model for attracting long-term investors.

3. FINANCIAL INNOVATION AND TECHNOLOGY LEADERSHIP

- **GIFDA’s Role:** Promote the adoption of cutting-edge financial technologies including blockchain, tokenization, and digital assets, establishing the Arabian Peninsula as a leader in financial innovation.
- **Token Alignment:** The NEOM token is built on blockchain and represents a new category of regulated, asset-backed digital currency. It fosters the growth of decentralized finance (DeFi), bridges traditional and crypto markets, and supports



regional ambitions to lead in ethical fintech.

4. ADVANCING PUBLIC-PRIVATE PARTNERSHIPS (PPP)

- **GIFDA's Mission:** Act as a catalyst for public-private collaboration to fund and deliver transformational infrastructure, innovation, and urban development projects.
- **Token Alignment:** The NEOM token model can be deployed within PPP frameworks to finance mega-projects such as innovation cities, smart ports, and cross-border energy corridors. Tokenization creates transparent, trackable investment mechanisms for both government and private stakeholders—enhancing efficiency and accountability.

5. SUPPORTING SUSTAINABLE DEVELOPMENT GOALS

- **GIFDA's Commitment:** Promote sustainability as a core pillar of regional development, emphasizing investments that support environmental stewardship and long-term resilience.
- **Token Alignment:** The NEOM token finances climate-aligned initiatives including solar energy farms, water desalination plants, zero-carbon transportation, and eco-city infrastructure—making it an ideal instrument for achieving national and regional sustainability targets.

6. INVESTOR PROTECTION AND TRANSPARENCY

- **GIFDA's Standards:** Ensure that investment instruments meet the highest standards of integrity, transparency, and ethical conduct—consistent with both Islamic finance and global best practices.
- **Token Alignment:** Asset-backing, real-time blockchain auditing, and full regulatory compliance make the NEOM token a secure and transparent digital investment. Investors are protected by a framework that guarantees underlying value, prevents speculation, and ensures traceability.

7. EXPANDING REGIONAL FINANCIAL INFLUENCE

- **GIFDA's Vision:** Strengthen the region's role in the global financial system by exporting innovation and attracting diverse international stakeholders.
- **Token Alignment:** The NEOM token positions the Arabian Peninsula at the frontier of digital finance. It offers an on-ramp for global investors seeking ethical exposure to emerging markets—and advances the region's leadership in the digital asset economy.

CONCLUSION

The NEOM token and GIFDA are deeply aligned in their mission to redefine the financial and



economic landscape of the Arabian Peninsula. Through this partnership, the region can unlock capital, fund transformation, and position itself as a beacon of innovation, transparency, and sustainability. Together, they offer a blueprint for how responsible digital finance can accelerate Vision 2030+ objectives across multiple nations—delivering inclusive growth, technological advancement, and resilient prosperity for future generations.



THE NEOM TOKEN ON OUR BLOCKCHAIN AND EXCHANGE: SECURE, CONTROLLED, AND SHARIA-COMPLIANT

The **NEOM token** operates on a **private blockchain and exchange** designed with the utmost emphasis on **security**, **Sharia compliance**, and **controlled investment practices**. Unlike distributed blockchains that can expose investor data across multiple networks, our system ensures that **your data** and the **data of investors** are safeguarded in a **secure, private environment**. By keeping information locked and closely guarded within a controlled network, we minimize the risk of data breaches or unauthorized access, ensuring adherence to **Islamic principles** of privacy and financial integrity.

In line with **Sharia law**, the NEOM token platform is designed to be **free from speculation**, **excessive risk**, and **uncertainty**—all of which are prohibited under Islamic finance principles. To prevent speculative trading, every transaction on our platform is first **approved by AI**. This **AI-based review system** evaluates the validity of trades, ensuring that all transactions are in line with ethical investment practices. If there is any suspicion of improper trading or potential **market manipulation**, the transaction is flagged and reviewed by a human operator, ensuring the integrity and **stability** of the market. This approach guarantees that investors are not subjected to the volatile and unpredictable swings commonly associated with **day trading**, which could otherwise lead to undue risk and uncertainty—both of which are prohibited in Islam.

Furthermore, the NEOM token operates on a **private blockchain**, designed and built **from the ground up**, ensuring complete **control** and **transparency** in all transactions. Unlike public blockchains, which can expose investors to potential vulnerabilities, our platform provides an environment where data, trades, and transactions are carefully managed and monitored. This ensures a higher level of **security** and **accountability**, consistent with **Sharia law's** emphasis on transparency, fairness, and risk mitigation.

While a private blockchain limits certain decentralization features inherent to public chains, this design choice prioritizes Sharia compliance, regulatory oversight, and enhanced data privacy—key requirements for institutional adoption and ethical financial stewardship across the region.

While it is possible for investors to transfer their tokens to other public blockchains, such as **Ethereum**, doing so means giving up the **security** and **Sharia-compliant safeguards** provided by our private exchange. By moving tokens off our platform, investors would lose the **integrity** of our system's oversight and the **peace of mind** that comes with knowing that each trade is vetted in a manner consistent with Islamic financial principles.

In summary, the **NEOM token** on our platform offers a **secure, stable**, and **Sharia-compliant investment environment** that adheres to Islamic finance standards. By providing oversight through **AI and human review**, controlling risk, and ensuring **data privacy**, we create an investment space that reflects the region's commitment to **financial integrity** and **ethical growth**.



CLEAR AND TRANSPARENT OWNERSHIP: ENSURING TRUST AND INTEGRITY

At the core of the **NEOM token** is a commitment to **clear and transparent ownership**, which is crucial for maintaining investor trust and ensuring full **compliance** with both **Sharia law** and **global financial standards**. To guarantee that every investor's rights are protected and ownership is traceable, we have implemented robust measures that include **Know Your Customer (KYC)** protocols and **third-party verification**.

KYC PROCESS FOR ALL BUYERS AND TOKEN HOLDERS

In order to participate in the purchase of **NEOM tokens**, **all buyers and token holders** must undergo a thorough **KYC** process. This ensures that only verified individuals are involved in the investment, reinforcing the **integrity** of the system and preventing illicit activities such as **money laundering** or **fraud**. By requiring full identification and verification, we ensure that the **identity** of each token holder is clearly established, which helps foster a **secure and trustworthy investment environment**.

The **KYC process** includes the collection of relevant personal details, government-issued IDs, proof of address, and other essential documentation. This process ensures **compliance with global anti-money laundering (AML) standards** and further enhances the **Sharia-compliant nature** of the NEOM token, as Islam prohibits any involvement in unlawful or fraudulent activities.

TRANSPARENT OWNERSHIP AND BLOCKCHAIN REGISTRATION

Once the **KYC** process is completed, all **ownership details** are securely recorded on the **blockchain** and stored with **trusted third parties**, ensuring that each token holder's rights are clearly documented and verifiable. The ownership record is tied to **verified identities**, providing transparency into the chain of custody for the **NEOM token**.

Additionally, to further ensure the **credibility** and **legality** of token ownership, we have partnered with the **Secretary of State (SOS) of Wyoming**, a recognized **third-party authority** in the United States. This partnership guarantees that all **ownership registration** for the **NEOM token** is securely recorded with the SOS, offering a trusted and verified point of reference for ownership that can be independently verified by authorities or investors as needed.

This partnership with the SOS provides an additional layer of **accountability** and **security**, ensuring that the **NEOM token** is fully compliant with both **local and international regulations**. The **SOS registration** acts as a legal record of ownership, helping to guarantee that the tokens



are not only secure and transparent but also **fully traceable**, thus building investor confidence in the token's integrity.

BUILDING INVESTOR TRUST

By combining **KYC compliance**, **third-party registration**, and **blockchain transparency**, we have created an ecosystem where **ownership** is **clear**, **trustworthy**, and **verifiable** at every stage of the investment process. This eliminates ambiguity and establishes a reliable framework for investors, ensuring that their holdings are properly registered and backed by **trusted third-party authorities**.

Moreover, this level of transparency aligns with the region's commitment to **integrity** in all aspects of its financial ecosystem creating a **secure**, **ethical**, and **global** investment environment. By prioritizing clear ownership and secure verification, the **NEOM token** offers a level of **accountability** and **confidence** that is rarely seen in traditional or digital asset markets.

In conclusion, the **clear and transparent ownership** of **NEOM tokens**—backed by KYC, verified registration with the **SOS of Wyoming**, and recorded on the blockchain—ensures that investors can be certain of their rightful ownership, contributing to a more secure, trustworthy, and **Sharia-compliant** investment. This also fosters the long-term success of the **NEOM token** and its mission to support Saudi Arabia's **economic diversification** and **sustainable growth**.



JOIN US IN SHAPING THE FUTURE OF INVESTMENT WITH GIFDA AND THE NEOM TOKEN

The future of investment is here, and it's rooted in security, transparency, and ethical growth. **GIFDA** offers you the unique opportunity to be part of an innovative financial ecosystem designed to lead the charge in **Sharia-compliant investment** and **digital asset security**.

With **Shah Mathias** at the helm, GIFDA brings together cutting-edge technology, **blockchain innovation**, and **AI-driven controls** to offer a new level of confidence in investment. The **NEOM token** is more than just a financial product; it represents the opportunity to own a piece of the region's future, backed by tangible assets and real-world projects. Whether you're a seasoned investor or someone seeking to enter the world of digital finance, GIFDA provides a **secure, ethical, and innovative platform** designed with you in mind.

By signing up with **GIFDA**, you're not just purchasing a token; you're contributing to **sustainable development, economic diversification**, and the creation of a new financial ecosystem that is as **secure** as it is **visionary**. With full **KYC compliance, third-party verification**, and a focus on **Sharia law**, we ensure that your investments are protected, and your financial journey is supported by the highest standards of integrity.

Join us today to be part of a groundbreaking movement that is transforming the future of finance and investing. Secure your place in the region and witness firsthand how **GIFDA** is revolutionizing the way the world invests—one ethical, secure, and Sharia-compliant token at a time.

Sign up now, and take your investment journey to new heights with **GIFDA and the NEOM token**—where trust, growth, and security come together to build the future.



A STRATEGIC OPPORTUNITY TO SHAPE THE REGION'S FINANCIAL FUTURE

To Their Highnesses, Excellencies, and Esteemed Leaders of the Arabian Peninsula,

The Arabian Peninsula stands at a defining moment in its modern history—poised to lead the world in innovation, sustainability, and economic transformation. As your nations implement bold national visions—from Saudi Vision 2030 to Oman Vision 2040, UAE Vision 2031, and beyond—a unique opportunity has emerged to solidify regional leadership in the evolving global financial system.

In partnership with the Global Investment and Financial Development Authority (GIFDA), we respectfully present the **New Emerging Opportunity Markets (NEOM) Token**—a visionary, Sharia-compliant, asset-backed digital instrument designed to finance the infrastructure, sustainability, and innovation goals that unite our region.

The NEOM token is not merely a financial tool—it is a platform for legacy. Backed by in-ground natural resources and strategically aligned with major infrastructure projects across the Peninsula, this token provides a trusted, transparent, and ethically grounded mechanism to mobilize capital for long-term prosperity. It is a vehicle through which both citizens and global investors can directly participate in building a diversified, post-oil economic future.

With the guidance of Shah Mathias and the proven leadership of GIFDA, this initiative brings together financial integrity, technological innovation, and Islamic principles in one cohesive framework. Together, we can:

- Accelerate investment in smart cities, renewable energy, and advanced infrastructure
- Attract global capital through a secure and asset-backed investment model
- Establish a new gold standard in Islamic finance and digital assets
- Unite our nations in a shared regional economic vision rooted in sustainability and sovereignty

We extend this invitation with the utmost respect and sincerity. By working together to create and launch the NEOM token, the leadership of the Arabian Peninsula can secure its rightful place at the forefront of global financial innovation—while empowering its people, protecting its values, and advancing its long-term vision for inclusive growth.

Let us move forward together, united by tradition, driven by innovation, and inspired by a shared commitment to prosperity for generations to come.

With the highest regard.



SUMMARY OF WEDRTBA (WORLD ECONOMIC DEVELOPMENT REGULATED TOKENIZATION BANKERS AUTHORITY INC.)

WEDRTBA is the **world's first regulated blockchain infrastructure** for consumptive use legal tender tokens. The organization provides a structured and secure digital asset ecosystem, ensuring compliance, transparency, and regulatory oversight in tokenized finance.

Key Components of WEDRTBA's Ecosystem:

1. Digital Asset Depository and Custodian (DADAC)

- Custodian for tokens and funds throughout the trading process.
- Ensures asset security, risk management, and protection for token holders.

2. Digital Asset Depository Statutory Trust (DADST)

- Maintains token holder accounts and sensitive financial data.
- Uses encryption and security protocols to ensure confidentiality.

3. Digital Asset Management & Clearing House (DAMCH)

- Acts as an impartial intermediary in token transactions.
- Temporarily holds funds to ensure compliance before trade execution.
- Reduces fraud risks and enhances trading reliability.

4. Regulated Digital Asset Agent Services (RDAA)

- Facilitates purchase and sale of blockchain tokens.
- Operates under strict Wyoming blockchain laws for compliance and security.

5. Global Consumptive Use Token Exchange (GCUTE)

- A digital asset exchange for regulated consumptive tokens.
- Ensures seamless and compliant token transactions.

6. Regulating Authority

- Governed by Wyoming statutes on digital assets.
- Authorized to engage in various lawful business activities.
- Ensures smooth and efficient transaction processing.



REGISTERED TOKENS

WEDRTBA manages a **global treasury** of unissued tokens and oversees various legal tender tokens registered under Wyoming law. Some of the key tokens include:

- **AETX** – Arts & Entertainment Token
- **ALTX** – Ameri Legal Tender E-Token
- **AMIC** – Ameri Coin
- **CRIB** – Crypto Infrastructure Bond Token
- **EUNR** – EU Nature Restoration & Climate Change Token
- **EUTX** – European Union Legal Tender E-Token
- **METX** – Middle East Legal Tender Token
- **NAOG** – North American Oil, Gas, and Utilities Token
- **PRIM** – Pacific Rim Legal Tender Token
- **SEAT** – South East Asia Legal Tender Token
- **SHOP** – I.Shop2 Token
- **SMBC** – SMBC Mortgage Token
- **NEOM** – NEOM New Emerging Opportunity Markets Infrastructure Bond Legal Tender Token

MISSION & VISION

WEDRTBA aims to **revolutionize tokenized finance** by pioneering digital asset management, blockchain security, and regulatory oversight. The organization promotes a **safe, compliant, and transparent financial infrastructure** to modernize the global economic system.

They emphasize:

- Regulatory compliance in tokenization and blockchain transactions.
- Avoidance of unregulated token exchanges.
- Development of a **secure and inclusive** 21st-century financial ecosystem.

Conclusion

WEDRTBA positions itself as a leader in regulated blockchain finance, offering a robust **custody, management, and exchange platform** for legal tender tokens. Their **Wyoming-based regulatory framework** ensures security, trust, and compliance in digital asset transactions.



CUTE 7424

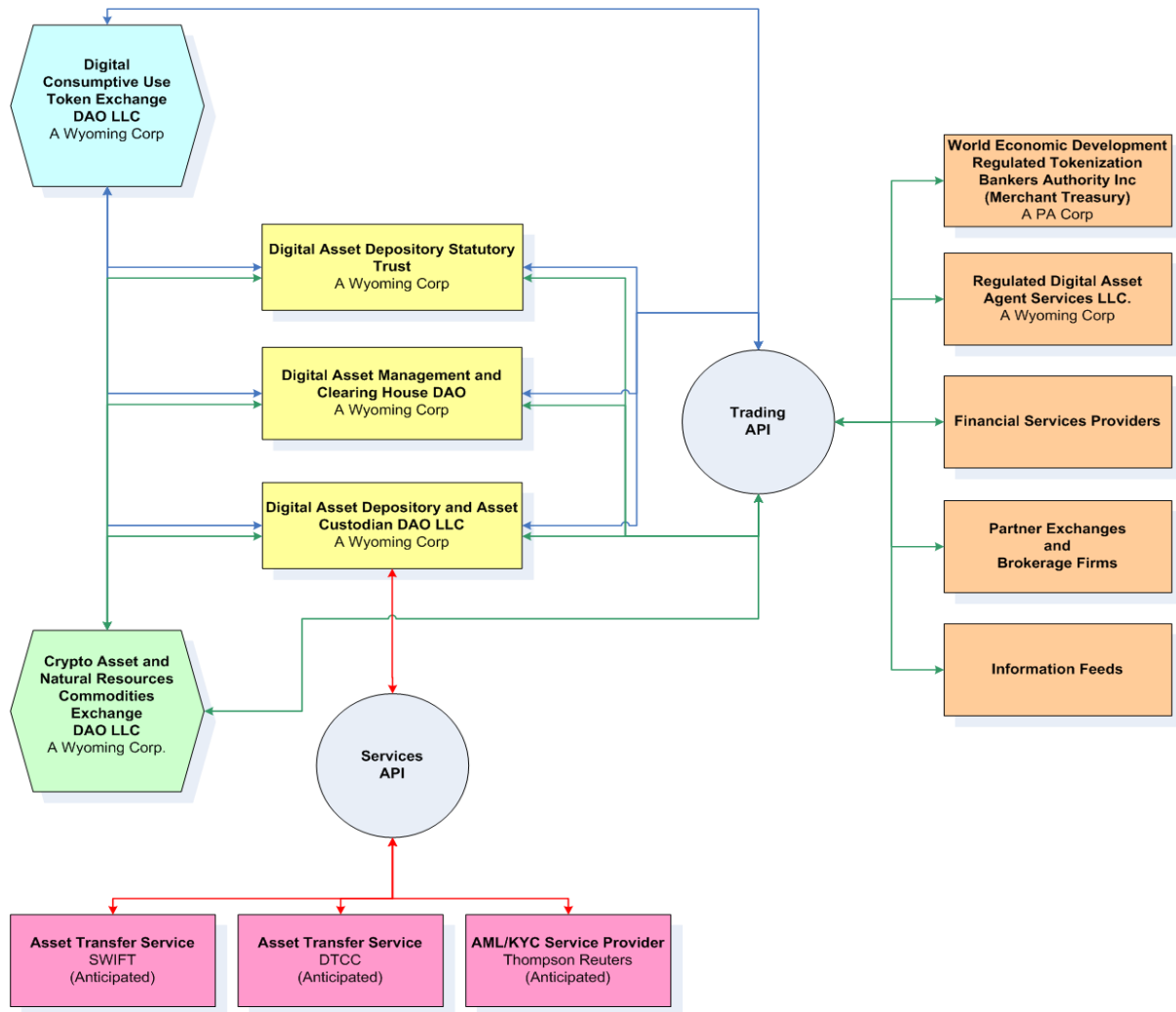
The CUTE 7424 initiative, as detailed in the Collateralized Tokens White Paper, aims to establish the world's first regulated blockchain infrastructure for consumptive use, legal tender tokens. Developed under the auspices of the Secretary of State of Wyoming, USA, this platform seeks to democratize real-world asset investment through tokenization, addressing inefficiencies in traditional financial systems. By enabling fractional ownership and enhancing liquidity, CUTE 7424 strives to promote financial inclusion and empower consumers.

The ecosystem comprises specialized entities, including the Regulated Digital Asset Agent Services DAO LLC and the Global Consumptive Use Token Exchange DAO LLC, which collaborate to ensure compliance, security, and an optimal user experience. These organizations facilitate the purchase and sale of regulated tokens, provide custodian services, and offer integrated digital asset management.

CUTE 7424's tokenized products span various asset classes such as real estate, private equity, environmental assets, and collectibles. Through fractionalization, the platform lowers capital requirements, allowing broader community access to previously exclusive markets. Advanced governance mechanisms, including community-driven voting rights, encourage active participation in asset management and decision-making.

Adhering to Wyoming's blockchain statutes, CUTE 7424 ensures the security and legality of its digital asset operations. The initiative aims to set a new standard by integrating traditional finance with blockchain-based innovations, fostering a transparent and inclusive financial ecosystem.

The CUTE ecosystem represents a holistic framework tailored to deliver a diverse array of services within the financial and digital asset realm. Comprising several interconnected companies, this ecosystem is structured to work collaboratively, ensuring that the core principles of security, compliance, and user experience are consistently upheld.



Each entity within the CUTE ecosystem contributes specialized expertise, thereby fostering a synergistic environment that maximizes efficiency and innovation. By aligning their efforts, these companies enhance the overall security measures in place, ensuring that transactions are safeguarded from risks and vulnerabilities.

In summary, the CUTE ecosystem not only prioritizes the security and compliance necessary in today's digital landscape but also strives to elevate the user experience, positioning itself as a cornerstone in the future of financial technology and digital asset management.

COMPANIES INVOLVED IN THE ECOSYSTEM

The following companies constitute the operational framework of the ecosystem.

REGULATED DIGITAL ASSET AGENT SERVICES DAO LLC. (RDAA)

This company shall provide agency services for the purchase and sale of regulated blockchain tokens, both domestic and international, along with ancillary services related thereto, and may act as a dual agent in such transactions. utilizing highest standards of regulatory compliance and security as defined in the state of Wyoming blockchain Pursuant to Wyoming law w.s.34-29-106(c), w.s.34-29-106(g)(ii) w.s.34-29-106(g)(v) Digital Asset Registration Pursuant to w.s.34-29 The secretary of state is authorized to promulgate these rules Pursuant



to w.s.34-29 Enhanced digital asset custody farm work Wyoming statute (“w.s”) 13-1-603(c) (v) and w.s 34- 29-104(o) Furthermore, this entity is authorized to engage in any other lawful business activities, both domestic and international, without limitation. Our commitment to seamless trade execution ensures that transactions are matched and processed efficiently, enabling token holders to engage in the market with confidence.

GLOBAL CONSUMPTIVE USE TOKEN EXCHANGE DOA, LLC

This company acts as the dynamic digital asset swap platform designed to facilitate seamless transactions in consumptive tokens as defined in W.S.34-29 106(g)(ii), as further described as a financial investment as defined in W.S. 34-29-106(g)(v). The Consumptive Blockchain Token is in compliance with the requirements of W.S. 34-29-106.

WORLD ECONOMIC DEVELOPMENT REGULATED TOKENIZATION BANKERS AUTHORITY INC

This company acts as the treasury holder for all un-issued tokens and is owned by all of the related entities.

DIGITAL ASSET DEPOSITORY AND ASSET CUSTODIAN DAO LLC

This company acts as a custodian for all tokens and funds held on behalf of the token portfolio throughout the trading process. Our role as is a multifaceted ensuring the security of assets, maintaining robust risk management practices, and safeguarding token holder investments.

DIGITAL ASSET DEPOSITORY STATUTORY TRUST, LLC

This company operates as a trusted entity dedicated to the secure maintenance of token holder accounts and associated information. Our trust company prioritizes confidentiality, ensuring that sensitive data is safeguarded through robust security protocols and encryption technologies. We understand the importance of trust, especially in the context of financial transactions, and we are committed to protecting our token holders’ information at all costs.

DIGITAL ASSET MANAGEMENT AND CLEARING HOUSE DAO, LLC

This company serves as a trusted escrow agent, playing a pivotal role in enhancing the security and reliability of transactions on our platform. During the trading process, we act as an impartial intermediary, temporarily holding tokens or funds on behalf of token holders to ensure that both parties fulfill their obligations before finalizing the transaction. This escrow service provides an additional layer of protection, fostering trust and confidence among users by mitigating risks associated with fraud or miscommunication. By securely holding assets until all terms of the trade are met, we streamline the trading process and enhance the overall user experience, safeguarding transactions and providing peace of mind to our token holders. Our commitment to acting in the best interest of our users underscores our dedication to maintaining a secure and transparent trading environment.

FINTECH SYSTEM SOLUTIONS, INC

This company is our wholly owned Wyoming-based technology company. By developing all of our systems in-house, we maintain full control over our technology stack, ensuring that our



trading platform and associated services are tailored specifically to meet the needs of our users. This autonomy allows us to implement rapid enhancements, provide customized solutions, and uphold the highest security standards without relying on external providers.

Our dedication to building our own systems fosters a resilient infrastructure that can adapt to the fast-paced nature of the digital asset market. It enables us to innovate continually, responding swiftly to market demands while ensuring a seamless and secure experience for our token holders . As a result, we empower our partners and users with a self-sufficient platform that not only enhances trading capabilities but also guarantees the reliability and integrity of every transaction.



WYOMING LAW AND SHARIA LAW

Sharia law, or Islamic law, has principles that govern financial transactions based on ethical and religious considerations. It prohibits certain financial practices that are common in conventional finance, such as:

- **Riba (Interest):** Charging or paying interest is forbidden.
- **Gharar (Uncertainty):** Excessive uncertainty or speculation in contracts is not allowed.
- **Maysir (Gambling):** Investments that resemble gambling or chance-based returns are prohibited.
- **Haram Activities:** Investments in industries like alcohol, gambling, and pork production are not allowed.

SHARIA LAW & WYOMING'S UTILITY TOKEN ACT (W.S. 34-29-106)

Wyoming's Utility Token Act defines open blockchain tokens as **intangible personal property**, provided they are not marketed as a **financial investment**. This means that if a token is primarily used for consumption (like accessing a service or product), rather than for profit-seeking speculation, it avoids being classified as a **security**.

From an **Islamic finance** perspective, this could be relevant because:

- If the token is used strictly for **utility** (e.g., access to a network or service) and not for speculation, it may align with **Sharia-compliant principles**.
- If the token is used for trading and speculation, it may involve **gharar (excessive uncertainty)** and **maysir (gambling-like behavior)**, making it **non-compliant**.
- **Riba (interest)** may not apply directly unless the token is part of an interest-based lending or staking mechanism.



WHITEPAPER: ISLAMIC FINANCE-COMPLIANT INFRASTRUCTURE TOKEN

Abstract

This paper introduces a blockchain-based infrastructure funding model that aligns with **Sharia law** by leveraging **utility tokens, Sukuk (Islamic bonds), and Musharakah (joint ventures)**. The model provides a **decentralized, transparent, and interest-free** mechanism for funding and operating public utilities, ensuring compliance with both **Islamic finance principles** and **Wyoming's Utility Token Act**.

1. Introduction

Traditional infrastructure financing often involves **interest-bearing loans** and **high-risk speculative investments**, which are non-compliant with **Sharia law**. This model eliminates **riba (interest), gharar (uncertainty), and maysir (gambling)** while ensuring **real asset ownership and profit-sharing**.

2. Key Principles

- **No Riba (Interest)** – Funding comes from asset-backed investments, not loans.
- **No Gharar (Uncertainty)** – Revenue is generated transparently through service fees.
- **No Maysir (Gambling)** – Tokens represent prepaid access, not speculative assets.
- **Real Asset Ownership** – Investors share profits from **actual infrastructure usage**.

3. Blockchain-Based Financing Structure

A. Tokenized Infrastructure Access

- Utility tokens function as **prepaid service credits** (e.g., road tolls, electricity, water usage).
- Users pay for infrastructure services using **blockchain-based tokens**.
- Revenue from token usage funds **maintenance, expansion, and profit-sharing**.

✓ **Example:** A smart toll road where drivers prepay toll fees with tokens.

B. Sukuk-Based Token Model (Islamic Bonds)

[1] Smart contract-based Sukuk issued to investors.

- Investors fund the infrastructure project.
- Returns are distributed as **profit shares**, not interest. [2] **Tokens used for service payments.**
- Example: **Tokenized electricity payments** for renewable energy projects. [3] **Revenue-sharing model distributes profits transparently.**

✓ **Example:** A blockchain-powered water utility where users pay with tokens.



C. Musharakah-Based Joint Venture Model

1 Investors and users co-own infrastructure through a **joint venture (Musharakah)**. 2 Revenue is distributed based on actual **usage fees, not speculation**. 3 Blockchain **records ownership** and **ensures fair profit-sharing**.

✓ **Example:** A **blockchain-enabled community solar farm**, where users own shares of energy production.

4. Smart Contract System

- **Utility Token Issuance:** Ensures tokens represent **real access**.
- **Automated Sukuk/Musharakah Payouts:** Smart contracts handle **profit distribution**.
- **Transparency & Governance:** Blockchain prevents **fraud and mismanagement**.

5. Compliance with Wyoming Utility Token Act

- Tokens **are not securities** under **W.S. 34-29-106**, ensuring legal compliance.
- Project developers **must not market tokens as financial investments**.
- Investors gain profit through **actual usage**, ensuring adherence to **both U.S. law & Sharia principles**.

6. Business Model & Implementation Roadmap

1 Phase 1: Token & Smart Contract Development

- Design blockchain protocol for **Sharia-compliant utility tokens**.
- Implement smart contracts for **Sukuk & Musharakah revenue-sharing**.

2 Phase 2: Regulatory Approval & Partnerships

- Secure **fatwas (Islamic legal rulings)** for Sharia compliance.
- Register with **Wyoming regulators** under **Utility Token Act**.

3 Phase 3: Infrastructure Deployment

- Launch **pilot projects** (e.g., tokenized toll roads, solar grids, water services).
- Partner with governments & private entities for expansion.

4 Phase 4: Full-Scale Rollout & Expansion

- Expand across multiple regions with **Sharia-compliant blockchain infrastructure**.
- Integrate with **existing financial institutions** for broader adoption.



7. Conclusion

This model provides a **transparent, ethical, and legally compliant** way to fund infrastructure without relying on **interest-bearing loans** or **high-risk speculation**. By using **blockchain and Islamic finance**, we can create **sustainable, community-driven infrastructure projects**.

Next Steps:

- Develop a **smart contract prototype** for token issuance.
- Draft detailed **investment structures & revenue models**.
- Establish **partnerships with regulators & investors**.

2. Smart Contract Prototype (Summary)

Blockchain Platform: Ethereum or Algorand (for compliance & efficiency)

Smart Contract Features:

- **Token Issuance** (Prepaid service tokens for infrastructure use)
- **Sukuk Payouts** (Profit-sharing without interest)
- **Musharakah Governance** (Joint-ownership & revenue distribution)
- **Automated Fee Collection** (Tokens burned upon service usage)
- **Auditable Transactions** (Ensuring transparency & compliance)

3. Business Model Roadmap

Phase 1: Research & Development (0-6 months)

- Develop the blockchain-based **utility token system**.
- Ensure **Sharia compliance** through legal & religious consultations.

Phase 2: Legal Compliance & Token Sale (6-12 months)

- Register under **Wyoming Utility Token Act**.
- Conduct a **Sharia-compliant token sale**.

Phase 3: Infrastructure Deployment (12-24 months)

- Implement **pilot projects** (roads, water, energy).



- Partner with **governments & utility providers**.

Phase 4: Global Expansion (24+ months)

- Scale to **new regions & industries**.
- Develop a **decentralized infrastructure fund**.

Final Steps & Call to Action

This model presents a **groundbreaking opportunity** to revolutionize **Sharia-compliant infrastructure finance** using blockchain technology.



SHARIA COMPLIANCE IN NEOM'S BLOCKCHAIN-BASED INFRASTRUCTURE MODEL

Futuristic smart city projects across the Arabian Peninsula—such as The Line—demonstrate how large-scale development can align with Sharia-compliant financial principles by adopting ethical, transparent, and interest-free funding models. Islamic finance prohibits **riba** (interest), **gharar** (excessive uncertainty), and **maysir** (gambling), while promoting **real asset ownership** and **profit-sharing arrangements**. Complementing this, the **Wyoming Utility Token Act** offers a supportive legal framework for blockchain-based financing, where utility tokens function as rights to access services rather than speculative instruments—further reinforcing compliance with both Islamic law and emerging global standards.

To ensure compliance, NEOM's infrastructure funding model will use:

1. **Tokenized Infrastructure Access** – Utility tokens will act as prepaid credits for services such as roads, water, and energy, ensuring revenue generation without speculation.
2. **Sukuk-Based Financing** – Islamic bonds will be tokenized, providing profit-sharing opportunities backed by tangible assets instead of interest.
3. **Musharakah (Joint Ventures)** – Investors and communities will co-own infrastructure projects, with revenues distributed transparently through blockchain.

Smart contracts will automate payments, ensure compliance, and enhance transparency. This model enables NEOM to fund sustainable, Sharia-compliant infrastructure while leveraging blockchain for efficiency and security. Wyoming's Utility Token Act further supports this initiative by ensuring tokens are legally classified as non-securities, reinforcing compliance with both U.S. and Islamic finance regulations.



INTRODUCTION: TOKENIZING THE REGION'S OIL RESERVES TO FUND THE REGION'S FUTURE

NEOM tokens can support the bold vision for innovation, sustainability, and economic transformation across the Arabian Peninsula. To support its cutting-edge infrastructure and technological advancements, we are introducing NEOM Tokens—a pioneering financial instrument backed by the region's vast untapped oil reserves. This asset-backed digital token offers investors a secure and Sharia-compliant opportunity to participate in NEOM's development while leveraging the intrinsic value of one of the world's most in-demand natural resources: oil.

Each **NEOM Token** represents a fractional ownership of crude oil, ensuring its value is intrinsically tied to global oil prices. Token holders benefit from real asset backing, price stability, and direct exposure to the energy market. At any time, tokens can be redeemed for the equivalent amount of crude oil, providing a tangible and fungible asset for investors.

By leveraging blockchain technology, this initiative ensures **transparency, liquidity, and security** while maintaining full compliance with both **Islamic finance principles and international regulations**. Unlike speculative cryptocurrencies, NEOM Tokens derive their value from a real, globally traded asset, making them a stable and viable vehicle for institutional and individual investors.

This document outlines how the NEOM Token sale will be structured, including token issuance, pricing mechanisms, redemption processes, and the regulatory framework that ensures investor confidence. Through this innovative funding model, we aim to unlock the immense potential of NEOM, driving economic diversification and sustainable development while maintaining a direct link to the region's unparalleled energy resources.



GLOSSARY OF TERMS

Vision 2030+: Refers to the collective national development strategies of Gulf nations—such as Saudi Vision 2030, UAE Vision 2031, Oman Vision 2040, and Qatar National Vision 2030—aimed at diversifying economies, advancing sustainability, and reducing reliance on oil.

NEOM Token: A Sharia-compliant, asset-backed digital token (not affiliated with Saudi Arabia’s NEOM project), representing fractional ownership in in-ground natural resources and used to finance infrastructure and development projects across the Arabian Peninsula.

GIFDA (Global Investment and Financial Development Authority): A regional authority focused on promoting ethical investment, financial innovation, and cross-border development aligned with Vision 2030+ initiatives.

Sharia Compliance: Adherence to Islamic law in financial practices, including the prohibition of interest (riba), excessive uncertainty (gharar), and gambling/speculation (maysir), while emphasizing asset backing, ethical transactions, and risk-sharing.

Riba: Interest or usury, strictly prohibited in Islamic finance.

Gharar: Uncertainty or ambiguity in the terms of a contract or investment; minimized through transparent, asset-backed structures.

Maysir: Speculation or gambling, also prohibited under Sharia law; relevant to the avoidance of high-risk or purely speculative digital assets.

Sukuk: Islamic financial certificates similar to bonds, but structured to generate returns without interest—often linked to tangible assets.

Musharakah: A partnership-based Islamic finance structure where all parties contribute capital and share in profits and losses.

Asset-Backed Token: A digital token that derives its value from real-world physical assets, such as oil, natural gas, real estate, or infrastructure projects—unlike speculative cryptocurrencies.

Utility Token: A blockchain-based token that provides access to a product, service, or platform feature—often used in the context of tokenized infrastructure models.

Blockchain: A decentralized digital ledger that securely records transactions across multiple computers; used here to track token issuance, transfers, and project funding with transparency.

Wyoming Utility Token Act: U.S. legislation providing a legal framework for the issuance and recognition of utility tokens, enabling them to be treated differently from securities under certain conditions.



AML (Anti-Money Laundering): Laws and processes intended to prevent illegal financial activity, such as disguising illicit funds as legitimate assets; integrated into token compliance structures.

PPP (Public-Private Partnership): A collaborative model in which governments and private investors jointly fund and develop public infrastructure or services.

DeFi (Decentralized Finance): A blockchain-based form of finance that does not rely on traditional intermediaries like banks; mentioned in contrast to regulated asset-backed models.