finΣthix

Vision, Mission & Introduction

Vision

A Wealth generating financial powerhouse upholding the shariah compliance, empowering the stakeholders and the community at large.

Mission

- Building a portfolio of wealth creating businesses and projects
- Strategically developing an array of fintech platforms
- Managing wealth profiles for maximizing returns in both organizational and individual levels
- Weaving a strong network of government funding bodies and private equity firms
- Nurturing human capital through specialized education and industry-oriented training
- Ensuring proactively all financial activities are wealth building in accordance with Shariah principles

What is FinEthix

A Financial Services and Investment Management company, that brings you good Investment opportunities that are Sharia-compliant.

Focuses on Wealth Creation & Wealth Management on the principles of Islamic Finance.

Why FinEthix

The main focus is on Profitability for the investors while preserving the values of permissibility in the perspective of Islam.

Each Investment is Unique and FinEthix aims to bring you the best of the pick.

How FinEthix works

FinEthix designs Investment opportunities and portfolio that are custom-made to suit the type of Investor and according to their Investment appetite and preferences.

FinEthix will dive into the thriving Islamic Finance markets, connecting existing Investment products like Sukuk, Ijarah and Banking.

FinEthix will have a special focus on developing and collaborating with players in the Fintech segment.

Global Islamic Finance Market (2024)

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Estimated Size: Over US$4.5 trillion in total Islamic financial assets globally.

Growth Rate: CAGR of ~10% annually, expected to reach US$6 trillion by 2026.

Key Sectors: Islamic banking (~70% share), Sukuk (17%), Takaful (insurance), Islamic funds, and microfinance.

Top Markets

Malaysia
- Global leader (11% global share)
- Strong regulatory support (e.g., Bank Negara Malaysia's Shariah-compliant SME schemes)

GCC (Gulf Cooperation Council)
- Includes UAE, Saudi Arabia, Kuwait
- Focus on Sukuk, Islamic REITs, fintech, and sovereign Islamic finance

ASEAN
- Strong ecosystem in Indonesia, Brunei, Malaysia
- Rapid growth of Islamic microfinance and SME-focused banks

Islamic Finance Products

Islamic Finance Products for SME

Product	Description
Murabaha Financing	Cost-plus sales contract—ideal for working capital & equipment.
Mudarabah	Profit-sharing between investor and entrepreneur.
Musharakah	Joint venture – risk-sharing with financier.
Ijarah	Shariah-compliant leasing for fixed assets.
Takaful for SMEs	Islamic insurance for property, operations, and employees.

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Islamic Finance Options for Individual Investors

Investment Product	Use
Sukuk (Islamic Bonds)	Fixed-income alternative with Shariah compliance.
Islamic Mutual Funds	Portfolios excluding haram industries (e.g., alcohol, gambling).
Shariah-Compliant Equities	Stocks filtered by ethical screens (e.g., low leverage, halal sector).
Gold ETFs & REITs	Physical asset-backed options.
Waqf-based Fintech	Emerging tools combining philanthropy & returns.

FinEthix Projects

Projects in Line

FinTech

- LeaseBridge – P2P Finance Platform (Current – Malaysia)
- ShortGame – Halal MF Platform
- Univli – Online Education Platform

SME Projects

- RealV – Real Estate Investment (Current - Chennai)

IF Conceptual

- HedgeMaster –Takaful
- Hinsure – Takaful
- AssetPro – Sukuk ETF

E-commerce

- AltMAsia – Online / Amazon / Shopee

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(Launching Soon)