MAKKAH AND MEDINA TRADING CORPORATION LIMITED

MMTC LIMITED

TRADE WITH KNOWLEDGE

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CORPORATE PROFILE

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Overview

MAKKAH AND MEDINA TRADING CORPORATION LIMITED (MMTC) is a private company incorporated in Hong Kong SAR, dedicated to pioneering Shariah-compliant funding through ethical international trade. In response to the growing global demand for socially responsible and transparent investment practices, MMTC integrates Islamic finance principles—rooted in the prohibition of interest (*riba*) and uncertainty (*gharar*)—into its core operations. Guided by the *Al Amaanah* principles of trust, equity, and accountability, MMTC positions itself as a trusted partner for individuals, businesses, and institutions seeking sustainable financial solutions. With a vision to foster economic growth and social impact, MMTC leverages its global network and expertise to drive ethical trade across Organization of Islamic Cooperation (OIC) countries and beyond.

Vision:
Ethical Trade for Sustainable Prosperity

MMTC envisions a world where trade and finance align with ethical values, promoting sustainable development and community empowerment. By adhering strictly to Shariah-compliant principles, MMTC ensures transparency, fairness, and alignment with Islamic teachings in all its activities. The company seeks to bridge producers and markets through innovative trading solutions, creating long-term value for stakeholders while contributing to poverty alleviation and regional development. Through its flagship initiative, the *BMM Treasury*, MMTC aims to establish a global conglomerate that redefines international trade with integrity and purpose.

Core Operations

- **Shariah-Compliant Trading:** Specializing in currencies, commodities, and derivatives, MMTC facilitates ethical trade across OIC markets, leveraging Shariah-compliant instruments like *mudarabah* (profit-sharing), *murabahah* (cost-plus financing), *ijarah* (leasing), and *sukuk* (Islamic bonds).

- **Global Supply Chain Solutions**: MMTC navigates complex logistics, tariffs, and customs regulations to connect top-tier suppliers with government and institutional buyers, securing favorable long-term contracts.

- **BMM Treasury Development:** MMTC is establishing the *BMM Treasury*, a holding conglomerate with subsidiaries in Hong Kong, Singapore, Dubai, the European Union, and African countries. The Treasury will manage investment assets, oversee trading profits, and facilitate commodity trading through innovative financing models.

Strategic Objectives

- **Expand Global Reach:** Strengthen MMTC's network of overseas offices to enhance access to premier suppliers and manufacturers, while developing emerging markets in OIC countries.

- **Forge Strategic Partnerships:** Secure long-term agreements with government and institutional buyers to drive stable, high-value returns.

- **Promote Social Impact:** Direct investments toward projects that support sustainable development, poverty alleviation, and community empowerment, embodying Islamic finance's ethos.

- **Innovate Financing Solutions:** Through the *BMM Treasury*, develop a trade finance platform offering supply chain financing for corporates and investment opportunities for institutional investors.

BMM Treasury:
A Vision for Global Trade

- The *BMM Treasury* is MMTC's flagship initiative, designed to oversee investment assets and trading profits while driving innovative financing for commodity trading. Key features include: **Asset Management:** A unique structure focused on asset delivery for portfolio management, ensuring efficient capital allocation.

- **Strategic Partnerships:** Collaborations with merchant conglomerates, supply banks, and liability holders to secure financing for high-value projects under private placement programs.

- **Trade Finance Platform:** Offering solutions like Letters of Credit (LC), Standby Letters of Credit (SBLC), Bank Guarantees (BG), and Proof of Funds (POF), in partnership with top-tier banks such as Deutsche Bank AG, HSBC Bank UK PLC, Barclays Bank UK PLC, Citibank New York, UBS Switzerland AG, and Credit Suisse Switzerland AG.

- **Risk Management:** A proprietary risk assessment model and dynamic credit analysis to expedite financing for small and medium-sized enterprises (SMEs), with funds potentially disbursed in as little as one business day. The *BMM Treasury* positions MMTC as a leader in trade finance, combining expertise, innovation, and a global banking network to foster business growth and economic resilience

ADHERENCE TO SHARIAH COMPLIANT FUNDING

MAKKAH AND MEDINA TRADING CORPORATION LIMITED (MMTC) aims to introduce Shariah-compliant funding through trade. In today's financial landscape, there is an increasing demand for ethical and socially responsible investment practices. Islamic finance, with its emphasis on ethical principles, has emerged as a viable alternative.

MAKKAH AND MEDINA TRADING CORPORATION LIMITED (MMTC) seeks to incorporate the AL AMAANAH principles into its core values to promote sustainable and ethical practices through trade on a global scale, guided by the principles of Shariah-compliant funding. This approach is founded on the prohibition of interest (riba) and the avoidance of uncertainty (gharar). By strictly adhering to these principles, MAKKAH AND MEDINA TRADING CORPORATION LIMITED (MMTC) ensures that its investment activities are transparent, equitable, and in accordance with Islamic teachings. This commitment positions MAKKAH AND MEDINA TRADING CORPORATION LIMITED (MMTC) as a trusted partner for individuals and businesses seeking ethical financial solutions.

Transparency is paramount in Shariah-compliant funding, and **MAKKAH AND MEDINA TRADING CORPORATION LIMITED (MMTC)** is dedicated to this principle. Clients can have peace of mind knowing that their investments are managed with the utmost transparency and accountability. **MAKKAH AND MEDINA TRADING CORPORATION LIMITED (MMTC)** will provide detailed reports and statements, ensuring clients are fully informed about the performance of their investments and the allocation of funds. This transparency will help foster trust and strengthen the relationship between **MAKKAH AND MEDINA TRADING CORPORATION LIMITED (MMTC)** and its clients.

MAKKAH AND MEDINA TRADING CORPORATION LIMITED (MMTC) aims to develop its own investment portfolio that offers a diverse range of Shariah-compliant investment products tailored to meet the unique needs and preferences of its clients. These products will be carefully crafted to adhere to Islamic principles while delivering competitive returns. Whether through a musharakah-based partnership, a mudarabah profit-sharing arrangement, murabaha cost-plus financing, or an ijara leasing agreement, **MAKKAH AND MEDINA TRADING CORPORATION LIMITED (MMTC)** provides options that align with the values and beliefs of its clients. These investment avenues allow individuals and businesses to grow their wealth while staying true to their faith.

Beyond financial gains, **MAKKAH AND MEDINA TRADING CORPORATION LIMITED (MMTC)** recognizes the importance of social responsibility in Islamic finance. The corporation actively seeks investment opportunities that contribute to sustainable regional development, poverty alleviation, and community empowerment. By directing funds towards projects and initiatives that create a positive social impact, MMTC embodies the essence of Islamic finance and plays a crucial role in promoting sustainable development in the developing world.

WHAT IS SHARIAH-COMPLIANT FUNDING?

Shariah-compliant funding, also known as Islamic financing, refers to financial transactions and funding methods that adhere to the principles and guidelines of Shariah law. The goal of Shariah-compliant funding is to ensure that financial activities are conducted in an ethical, transparent manner that aligns with Islamic teachings.

MUDARABAH

Mudarabah is a profit-sharing partnership in Islamic finance where one party provides capital (investor) and another party manages the business (entrepreneur). The investor contributes the capital, while the entrepreneur contributes expertise and labor. They share the profits based on pre-agreed ratios, and the investor bears the loss of the invested capital. Mudarabah promotes cooperation, risk-sharing, and entrepreneurship in Islamic finance, allowing individuals and businesses to invest and generate profits together while adhering to Islamic principles.

MUSAWAMAH

Musawamah is a concept in Islamic finance where buyers and sellers engage in negotiation to determine the price of a commodity or asset without disclosing costs or profit margins. It offers flexibility in pricing and allows market forces to determine the agreed-upon price. Musawamah is used in various commercial transactions and is applied in Islamic banking for pricing and selling goods or assets. It promotes transparency and fair negotiation while adhering to Islamic principles.

ISTISNA

Istisna is an Islamic finance concept involving a contract for the manufacturing or construction of goods based on the buyer's specifications. It includes a future delivery date and installment payments. Istisna is commonly used for real estate, infrastructure projects, and customized manufacturing. In Islamic banking, Istisna contracts are employed to provide financing for such ventures.

TAKAFUL

Takaful is a cooperative insurance system in Islamic finance where participants pool funds to protect against risks and losses. It follows Shariah principles, promotes risk-sharing, and ensures ethical practices. Takaful offers community support, fair surplus distribution, and various insurance coverage while maintaining solidarity among participants.

ZAKAT

Zakat is a mandatory form of charity in Islam where individuals give a portion of their wealth to those in need. It aims to promote social welfare, reduce poverty, and purify the giver's wealth. Zakat is calculated as a percentage of eligible assets and distributed to specific categories of recipients. It fosters social responsibility, supports charitable initiatives, and cultivates empathy and solidarity within the community.

IJARAH

Ijarah is a lease-based financing concept in Islamic finance where the lessor transfers the right to use an asset to the lessee in exchange for periodic lease payments. The lessor retains ownership of the asset, and the lessee benefits from its usage. Ijarah is commonly used for various assets and allows individuals and businesses to access assets without significant upfront investments. Islamic banks utilize Ijarah to provide financing through leasing arrangements.

WADIAH

Wadiah is a concept in Islamic finance where a bank or custodian is entrusted with the safekeeping of funds or assets on behalf of customers. The custodian is responsible for preserving and securing the deposited assets. Wadiah does not guarantee any returns or profits and is based on trust. It is commonly used for deposit accounts in Islamic banking.

SUKUK

Sukuk, also known as Islamic bonds, are financial instruments used in Islamic finance to raise capital while adhering to Shariah principles. Sukuk represent proportionate ownership in an underlying asset, project, or investment activity. They differ from conventional bonds as they provide investors with a share of ownership rather than an interest-bearing debt. Sukuk offer an alternative investment option that is compliant with Islamic principles and cater to the needs of investors seeking Shariah-compliant instruments.

SADAKAH

Sadaqah, also spelled Sadakah, is a voluntary act of giving in charity or performing acts of kindness in Islam. It is a selfless act of providing assistance, support, or financial aid to those in need, without any expectation of reciprocation or material gain. Sadaqah can be given in various forms, including monetary donations, offering help or services, volunteering time and skills, or even offering kind words and gestures. It is considered a virtuous act that promotes compassion, empathy, and social welfare in the Islamic faith. Sadaqah is encouraged and practiced throughout the year, not limited to specific times or occasions.

MURABAHAH

Murabahah is a common concept in Islamic finance that refers to a cost-plus financing arrangement. It involves the sale of goods or assets to a customer at a marked-up price, which includes the cost of the item and an agreed-upon profit margin. Murabahah is used as an alternative to conventional interest-based lending, allowing individuals and businesses to access financing while adhering to Shariah principles. It is commonly employed in various financing transactions, such as trade financing, home financing, and equipment financing. Murabahah promotes transparency, asset ownership, and the avoidance of interest in financial transactions.

SALAM

Salam is a concept in Islamic finance that refers to a forward sale contract. It involves the purchase of goods or commodities in advance, with full payment made at the time of the contract, and the delivery of the goods occurring at a specified future date. Salam contracts are typically used for agricultural or industrial goods where the production or availability of the goods is uncertain at the time of the contract. It allows producers or farmers to secure financing for their production needs and buyers to obtain goods in the future. Salam provides benefits for both parties by facilitating trade and ensuring the availability of essential goods while adhering to Islamic principles.

HAWALA

Hawala is an informal and traditional system of remittance and money transfer widely used in various parts of the world. It involves the transfer of funds between individuals or businesses through a network of trusted intermediaries, known as hawaladars, who operate based on mutual trust and personal relationships. Instead of physically moving money, hawala relies on the concept of debts and credits, where one hawaladar receives funds from a sender and instructs another hawaladar in a different location to provide funds to the intended recipient. Hawala is known for its speed, low cost, and flexibility, but it operates outside formal banking systems and is not regulated or governed by official authorities.

WAQF

Waqf is a concept in Islamic finance and law that refers to a charitable endowment or trust established for the purpose of providing ongoing benefits to society. A waqf involves the dedication of a specific asset, such as property, land, or funds, to be held in perpetuity and used for charitable purposes. The income or profits generated from the waqf asset are used to support various social, educational, religious, or philanthropic initiatives. Waqf plays a vital role in promoting community welfare, supporting healthcare, education, poverty alleviation, and the maintenance of religious institutions. It is a means of ongoing charity that allows individuals to leave a lasting impact on society\\

Adherence to Shariah-Compliant Funding

MMTC is committed to embedding Islamic finance principles into every facet of its operations. By prohibiting interest (*riba*) and uncertainty (*gharar*), MMTC ensures that its investment activities are transparent, equitable, and aligned with Islamic teachings. The company offers a diverse portfolio of Shariah-compliant products, including *musharakah* (partnership), *mudarabah*, *murabahah*, and *ijarah*, tailored to meet clients' unique needs while delivering competitive returns. Transparency is paramount—MMTC provides detailed reports and statements, fostering trust and accountability with clients. Beyond financial gains, MMTC actively seeks opportunities that contribute to social good, such as infrastructure projects and community initiatives, reflecting the core values of Islamic finance.

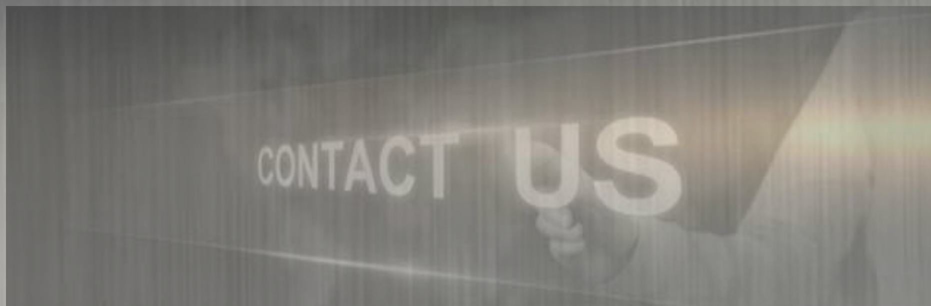
Competitive Advantage

MMTC's global presence, coupled with its commitment to Shariah-compliant principles, sets it apart in the competitive trading industry. By leveraging strong relationships with suppliers, a robust financial framework, and a customer-centric approach, MMTC delivers unparalleled value. The company's adaptability to changing market dynamics, expertise across diverse sectors, and focus on ethical practices ensure it remains a trusted partner for stakeholders seeking sustainable growth.

LEADERSHIP

At the forefront of leadership within the conglomerate is Kingdom Investment Corporation Limited, a privately owned company based in Hong Kong. This corporation manages funds and assets from members of Middle Eastern royal families, sovereign wealth funds, and government development funds, collaborating with asset management teams from major global enterprises. Its subsidiaries operate in Hong Kong, Singapore, Dubai, the European Union, and various African countries. The company is led by a team of professionals dedicated to helping clients achieve their goals. They bring innovative ideas and the ability to develop creative business models to secure necessary funding. The principals are uniquely qualified to oversee operations, receiving guidance from professional advisors, strategic partners, and management consultants. The company's management policy emphasizes the implementation of sound administration and procedures, alongside state-of-theart technology, to establish itself as a recognized and reputable organization that upholds high standards of business service. Kingdom Investment Corporation Limited employs the Nine Box Strategy, organizing its activities into three strategic dimensions. The first dimension is KICL Resource, which encompasses the company's work in energy, banking, and trading—core sectors that anchor its financial strength and market presence. The second dimension is KICL Development , focusing on construction, technology, and culture—areas in which the company shapes environments, builds both digital and physical infrastructure, and fosters identity and innovation.

The third dimension is KICL Impact, which drives efforts in health, environment, and empowerment —ensuring that the company's work leads to tangible social and ecological progress. This strategy aims to enable the company to provide integrated regional development solutions and implementation in developing countries worldwide. While the primary focus of the company is investment, it also offers consultation services and develops investment strategies for governments. One of its core initiatives is to foster public-private partnerships with government authorities and industry leaders, providing sustainable investment and development strategies for the responsible management and exploitation of nationally owned natural resources, with particular emphasis on the Horn of Africa.



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Partner with Makkah and Medina Trading Corporation Limited (MMTC) to explore ethical opportunities in international trade and Shariah-compliant investment. Our team of experts is ready to collaborate with you to transform challenges into opportunities for sustainable growth and shared success.

Thank You

For your attention