

Problem Statement

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

Solution

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

Core Features

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

Challenges

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

Solution

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

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Screenshots

