

Halal Portfolio Group

Guidelines and Structure:

Welcome to the Halal Portfolio Group. This initiative is designed to help individuals navigate cryptocurrency trading and portfolio management in an ethical and responsible way. Below are detailed guidelines, principles, and strategies for building and managing a halal portfolio while maintaining accountability and understanding the inherent risks involved in the cryptocurrency market.

Core Principles

1. **Research-Based Decisions:**
 - All buy and sell signals shared in this group are based on thorough research and analysis.
 - Cryptocurrency markets are highly volatile and carry significant risks. You must conduct your own research (DYOR) before making any decisions.
2. **Accountability:**
 - Participants must have a foundational knowledge of trading and investment.
 - Take full responsibility for your actions and understand that no financial outcome is guaranteed.
3. **Risk Management:**
 - We do not engage in futures trading.
 - The portfolio shared in this group is spot-only and reflects my personal trading strategies, tailored to my risk tolerance and market understanding.
 - Everyone's risk appetite, emotional control, and decision-making vary—invest accordingly.
4. **Halal Investments:**
 - We focus on ethical investments, avoiding coins and projects linked to interest (riba), excessive speculation, or haram practices.
 - For guidance, we rely on platforms like **sharlifemy** to ensure compliance with Islamic finance principles.
 - Our commitment is to align with halal investment practices; if it becomes clear that cryptocurrency is entirely haram, we will reevaluate.

How to Trade

1. Required Exchanges:

- Ensure you have access to the following exchanges: **Binance, MEXC, GATE.io, KUCOIN, Bitmart**, or others.
- Only transfer funds to these exchanges that you are willing to invest, whether for short-term or long-term strategies.
- You may also consider transferring your holdings to on-chain wallets for added security and independence from central exchanges.

2. Diversified Portfolio Structure:

- **50-70% of Capital (Major Coins):**
 - Invest in large-cap cryptocurrencies such as **BTC, ETH, SOL, DOGE**.
 - The focus is on flipping between strong-performing coins during specific market cycles.
- **20-40% of Capital (Medium Risk):**
 - Allocate to medium-cap coins with good growth potential, balancing risk and reward.
- **5-10% of Capital (High Risk):**
 - Invest in small-cap coins with higher risk but potentially high returns.
 - Note: This allocation requires more active monitoring and understanding of market trends.
- My personal strategy involves flipping between large-cap, medium-cap, and small-cap coins to maximize gains, understanding that higher rewards come with higher risks.

3. Key Rules for Success:

- Only invest what you can afford to lose (5-10% of your net worth is ideal for beginners).
- Keep additional capital aside for future opportunities.
- Continuously work on increasing your income to grow your capital base—your capital determines your ability to leverage market opportunities effectively.

Important Considerations

1. Mindset and Accountability:

- Trading requires daily attention and a commitment to learning and adapting.
- If you're not ready to dedicate time and energy consistently, don't expect significant returns.
- Be prepared for both profits and losses; always take full accountability for your decisions.

2. Start Small:

- Begin with a manageable percentage of your net worth (5-10%).
- Avoid over-leveraging or putting your entire financial stability at risk.

3. Learn the Basics:

- If you lack foundational knowledge, start by learning essential trading and investment skills. Visit waisventures.com/education to access resources and courses to build your expertise.

Halal Portfolio Philosophy

1. Investment Ethics:

- We do not provide fatwas but rely on existing rulings and trusted platforms like sharlife.my for guidance.
- Holding cryptocurrencies as long-term investments, understanding their risk, and avoiding speculation aligns with halal principles.

2. Avoiding Haram Practices:

- We exclude coins and projects affected by interest (yield farming), riba-based mechanisms, or pure speculation.
- All investments are based on research and aligned with ethical standards to ensure compliance with Islamic finance.

3. Commitment to Islamic Finance:

- We respect and value Islamic finance principles.
- If at any point, it is determined that cryptocurrencies are entirely haram, we will adapt and take appropriate actions to exit the market.

Final Thoughts

- **Be Prepared:** Crypto is a volatile market with high risks and rewards. Be ready for both scenarios.
- **Stay Disciplined:** Consistency, accountability, and education are the keys to success.
- **Focus on Growth:** Learn the skills to increase your earning potential and expand your capital base for long-term success.

This structured approach is designed to help you create and manage a halal portfolio responsibly. By following these principles, you can navigate the cryptocurrency market ethically and effectively.

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