

# EverWaqf Investment Policy Statement (IPS)

## 1. Purpose of the Investment Policy Statement

The purpose of this Investment Policy Statement (“IPS”) is to define the principles, guidelines, and governance framework under which the assets of EverWaqf (the “Waqf” or the “Fund”) are invested and managed.

The IPS is designed to:

- Preserve and grow the principal of the waqf in perpetuity
- Generate sustainable, halal income for charitable distribution
- Ensure all investments are Shariah-compliant
- Provide transparency, discipline, and accountability to trustees, donors, and beneficiaries

## 2. Investment Objectives

EverWaqf’s investment objectives are:

1. Capital Preservation – Protect the real value of waqf principal over the long term.
2. Sustainable Growth – Achieve moderate long-term growth to increase charitable distributions.
3. Predictable Distributions – Generate recurring halal returns while reinvesting a portion for perpetuity.

## 3. Investment Types

All investments must comply with Islamic Shariah principles.

### 3.1 Shariah-Compliant Public Market Investments

- Shariah-compliant equity ETFs
- Shariah-screened equities
- Shariah-compliant funds

### 3.2 Digital Assets

- Bitcoin (BTC) only
- No leverage, lending, or yield products

### 3.3 Real Assets & Real Estate

- Income-producing real estate
- Shariah-compliant REITs
- No interest-based financing

## 4. Investment Selection Process

Investments are evaluated based on:

- Shariah compliance screening
- Risk and volatility analysis
- Alignment with waqf objectives

## **5. Expected Returns**

Long-term annualized expectations:

- Shariah-Compliant Equities: 6–9%
- Bitcoin (BTC): 10–15% (high variance)
- Real Estate: 5–8%

Target total portfolio return: 6–8% annually over a full market cycle.

## **6. Asset Allocation Guidelines**

Target ranges (subject to change):

- Equities: 40–60%
- Bitcoin: 10–25%
- Real Assets: 15–40%

## **7. Rebalancing & Review Policy**

- Portfolio reviewed quarterly
- Rebalanced when allocations deviate materially
- Performance assessed annually

## **8. Governance & Oversight**

- EverWaqf CoFounders retain fiduciary responsibility
- IPS reviewed annually

## **9. Ethical & Waqf Principles**

All investments must uphold:

- Ethical Islamic standards
- Perpetuity of waqf
- Long-term benefit over short-term gain