



GOBANIMO

MICROFINANCE

DIGNITY. FREEDOM. PROSPERITY.

Gobanimo Microfinance · SHARI'AH SUPERVISORY FRAMEWORK

Certificate of Shari'ah Compliance

This is to certify that all financing and investment products offered by
Gobanimo Microfinance — Murabaha, Ijara, Mudaraba and Qard Hasan —
are reviewed and certified for Shari'ah compliance by the
Gobanimo Microfinance AI Shari'ah Compliance Agent
a specialised AI agent equipped with and applying the
AAOIFI Shari'ah Standards
(Accounting and Auditing Organization for Islamic Financial Institutions).

Interest-free (no riba) · Profit disclosed upfront · Asset-backed & real economic activity · Ethical & transparent



Gobanimo AI Shari'ah Compliance Agent

Automated Shari'ah review · AAOIFI-aligned

Certificate No. GU-SHARIA-AI-2026-0001 · Issued 24 June 2026 · Reviewed continuously

Dignity. Freedom. Prosperity.