

LIVING ETHICALLY AND STRATEGICALLY ON THE BITCOIN STANDARD



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Furthermore, discussions regarding the "Halal" nature of Bitcoin are based on interpretations of Islamic principles by various scholars and thinkers. This book aims to present these perspectives for educational understanding.

Readers are encouraged to conduct their own research and consult with trusted Islamic scholars for specific religious guidance (fatwa) relevant to their personal circumstances.

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INTRODUCTION

Do you ever feel like you're running faster just to stay in the same place? That your savings are silently losing value, and that the path to financial security is built on a foundation of debt you'd rather avoid?

You are not alone. This is the reality of the fiat financial system — a system of ever-expanding money supply (inflation), interest-based debt (riba), and centralised control. It's a system that often feels at odds with our values of prudence, fairness, and long-term thinking.

But what if there was a different path? What if we could build our financial lives on a foundation of sound money — money that is transparent, resistant to censorship, and designed to hold its value across generations?

This is the promise of the Bitcoin Standard.

Welcome to **Living Ethically and Strategically on the Bitcoin Standard**, designed not just to educate, but to offer a practical roadmap for financial sovereignty. This is a guide for individuals, families, and small businesses who are seeking to align their financial reality with their ethical and spiritual values.

Over the coming chapters, we will explore a cohesive framework for:

- **Personal Finance:** Strategies for getting out of riba-based debt, saving for education and property, and building a truly sovereign emergency fund.

- **Family & Legacy:** Planning for retirement, creating a digital inheritance for your children, and saving for major life goals like Hajj in a way that preserves both your wealth and your principles.
- **Business Strategy:** Using Bitcoin as a treasury asset to protect against inflation and accepting payments on a global, open network that you control.

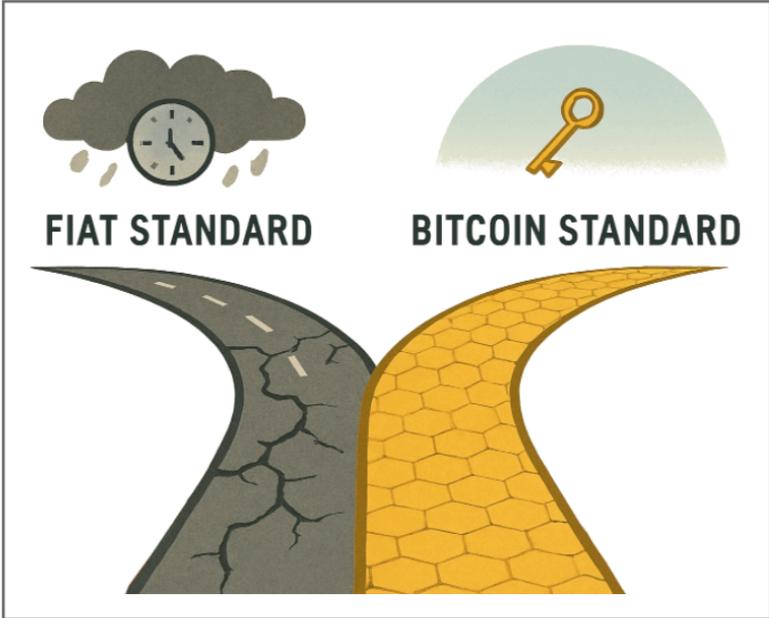
This is more than an education; it's an invitation to shift your perspective from short-term consumption to long-term prosperity. It's a guide to building a more resilient, just, and sovereign future for yourself and your loved ones.

Join us on this journey. Let's start building.

Disclaimer: The content of this guide is not intended as financial, investment, or religious advice. Readers are encouraged to conduct their own research and consult with qualified professionals for specific guidance.

PART 1: THE FOUNDATIONS OF THE BITCOIN STANDARD

Chapter 0: Why the Bitcoin Standard? A Foundation for Ethical Finance



Before we can build a house, we must understand the foundation. Before we adopt new financial tools, we must understand the principles they are built on. So, what is the Bitcoin Standard, and why is it a powerful choice for those seeking a more ethical and sovereign life?

Why Bitcoin? The Moral and Practical Case

At its heart, Bitcoin is a choice. It's an alternative to a financial system that many feel has failed them.

- **Ethical Finance & Anti-Riba:** Our current system is built on debt (riba). It encourages borrowing and penalises saving through inflation. Bitcoin is the opposite. It is a savings technology. Its fixed supply encourages prudence and long-term thinking (low time preference), providing a direct alternative to interest-based financial products.
- **Censorship Resistance:** In the traditional system, your money is held by a third party. A bank or government can freeze your account or block a transaction. Bitcoin is permissionless. When you hold your own private keys, no one can stop you from using your own money. This is a fundamental property right.
- **Long-Term Sovereignty:** True sovereignty is about having control over your own life. Financial sovereignty is a cornerstone of that. Bitcoin offers a path to owning a piece of a global, neutral, and incorruptible financial network that serves you, not the other way around.

What is the Bitcoin Standard? A Shift in Perspective

The “Bitcoin Standard” isn’t a government policy; it’s a personal and voluntary choice to use Bitcoin as your primary store of value. It represents a fundamental shift.

- **From Inflationary Fiat:** We currently live on a Fiat Standard. “Fiat” means “by decree” — our money has value because a government says it does. Governments can (and do) print more of it, constantly devaluing your savings. It’s like trying to save in a melting ice cube.
- **To Deflationary, Sound Money:** The Bitcoin Standard is a return to sound money. There will only ever be 21 million bitcoin. This fixed supply means it cannot be debased. Holding Bitcoin is like owning a known

percentage of the entire network. It's a system based on verifiable mathematics, not the whims of politicians.

Who is it for? You.

This shift is not just for tech experts or large investors. It is a grassroots movement for everyone seeking a better way.

- **For Everyday People & Families:** It's for the family trying to save for a down payment while house prices run away from them. It's for parents planning for their children's education without wanting to rely on riba-based loans.
- **For Entrepreneurs & Small Businesses:** It's for the small business owner in a developing nation watching their local currency collapse, seeking a stable way to preserve their capital and transact globally.
- **For Those Seeking Halal and Just Alternatives:** Crucially, it is for every person of faith who is uncomfortable with the riba-based system and is searching for financial tools that align with principles of justice, transparency, and fairness.

The Bitcoin Standard is a foundation. On it, we can build strategies for a life of greater freedom and integrity. In the next chapter, we will explore exactly how to start: with a plan to get out of debt for good.

PART 2: PERSONAL FINANCE STRATEGIES

Chapter 1: Getting Out of Debt on the Bitcoin Standard: A Roadmap to Financial Freedom



Debt in a fiat system is a trap. It's a cycle of compound interest (riba) designed to keep you running in place. But what if there was a different path? A path to financial sovereignty rooted in sound money and ethical principles. This is how you can begin to get out of debt on the Bitcoin Standard.

1. **Understand the Trap of Fiat Debt (Riba)**

The modern financial system is built on debt. From credit cards to mortgages, we are encouraged to borrow. This debt is subject to compound interest, a relentless force that can feel impossible to escape. From an ethical and Islamic perspective, this is riba – an exploitative system that benefits the lender at the expense of the borrower. It's a system that actively works against your savings and your future.

2. **Bitcoin: Your Savings Tool to Break the Cycle**

In a world of ever-depreciating fiat currencies, saving is a losing game. Your hard-earned money loses value over time due to inflation. This is where Bitcoin offers a fundamental shift.

- **A Store of Value:** Bitcoin is a decentralised, deflationary asset. It cannot be printed at will by governments. By saving in Bitcoin, you are preserving your purchasing power over the long term. This allows you to build a solid financial foundation from which to tackle your debts.

- **A Disciplined Approach:** The volatility of Bitcoin can be an advantage for a disciplined saver. Instead of spending impulsively, you are encouraged to think long-term. "Stacking sats" (buying small amounts of Bitcoin regularly) becomes a powerful habit that builds wealth, rather than accumulating interest-based debt.

3. **Practical Steps to a Riba-Free Life**

Escaping debt isn't just about what you save; it's about a fundamental change in your financial strategy.

- **Budgeting with a Purpose:** Create a clear budget to understand where your money is going. Prioritise

paying down high-interest debts while consistently converting a portion of your income into Bitcoin. This isn't just about numbers; it's an act of taking control of your financial destiny.

- Community-Based Support: Look to your community for strength. This could involve peer-to-peer support groups where individuals share strategies and hold each other accountable. Explore community-based lending models that are based on mutual support, not exploitation.

- Think Differently About “Credit”: Instead of relying on interest-based loans for large purchases, plan ahead. Use your Bitcoin savings as a future down payment. This requires patience and a low-time-preference mindset — the very opposite of the instant gratification culture that fiat debt promotes.

Call to Action & Reflection:

Take a look at your own financial situation. Where is the silent drain of interest present? What is one small step you can take today to shift from a mindset of debt to one of savings and sovereignty?

Chapter 2: Education Without Chains: The Bitcoin Standard Approach to Student Loans



The promise of education has been twisted into a lifetime of debt for millions. The student loan system, built on riba (interest), is a crushing weight on a graduate's future. It's time to rethink how we fund learning, using principles of foresight and sound money.

1. Acknowledging the Riba Trap in Education:

Interest-based student loans are one of the most insidious forms of modern debt. They burden young people just as they begin their careers, delaying homeownership, family formation, and financial independence. This system is fundamentally misaligned with the ethical pursuit of

knowledge.

2. Bitcoin Savings Plans: Funding the Future Today:

Instead of borrowing from the future, we can save for it. A Bitcoin savings plan for a child's education is a powerful, long-term strategy.

- **Front-Running Inflation:** University costs are rising faster than inflation. Saving in fiat is like trying to fill a leaky bucket. Saving in Bitcoin, a deflationary asset, gives you a tool designed to preserve and grow purchasing power over the 18+ year timeframe needed to save for university. A somewhat controversial take on this could involve taking out a Sharia-compliant loan (available in the UK and other countries), and putting the equivalent amount in bitcoin, ideally in a tax-wrapper ISA. The loan is then paid back in full after graduation and there should be some bitcoin remaining for HODLing or for other use.
- **Teaching Financial Responsibility:** Involving your children in this savings plan teaches them about low time preference, the nature of sound money, and the importance of avoiding riba. It becomes a multi-generational lesson in financial sovereignty.

3. Decentralised & Community-Based Alternatives:

The Bitcoin ethos encourages us to build new systems, not just critique the old ones.

- **Scholarships & Crowdfunding:** The Bitcoin community is global and generous. We are seeing the rise of Bitcoin-funded scholarships and crowdfunding platforms where individuals can support students directly, peer-to-peer, without

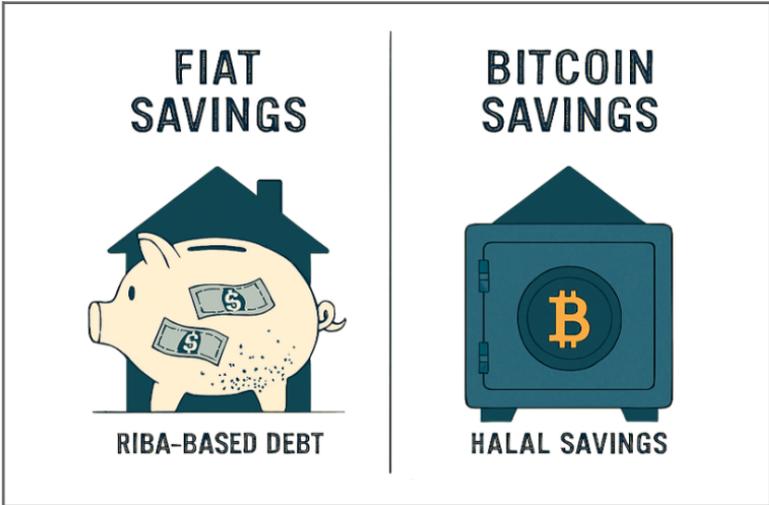
intermediaries.

- **Qardh-Hasana (interest-free) Student Loan:**
Explore ethical, non-riba student loans where a student agrees to pay a percentage of their income for a set period after graduation. This is a partnership, not a debt, as the funder shares in the risk and reward of the student's success.

Call to Action & Reflection:

How can we, as a community, begin building funding models for education that empower students instead of indebting them? What's one step your family can take to prioritise saving over borrowing for future learning?

Chapter 3: Building Your Foundation: Saving for Property on the Bitcoin Standard



For many, the dream of owning a home feels increasingly out of reach. High inflation, rising property prices, and riba-based mortgages create a system where you are forced to rent while your savings devalue. Bitcoin offers a strategic hedge to help you build a down payment on your own terms.

1. The Problem: Racing Against Inflation:

Saving for a down payment in a fiat currency is a race you are destined to lose. The value of your cash decreases year after year, while the price of real estate often rises. You are saving in a melting ice cube to buy an asset that is getting more expensive.

2. Bitcoin: A Long-Term Store of Value for Your Goal:

Think of Bitcoin as a savings account that operates on a different set of rules.

- **Preserving Purchasing Power:** The primary goal when saving for a large, long-term purchase is to ensure your money holds its value. Bitcoin's fixed supply makes it a superior long-term store of value compared to inflationary currencies. It's designed to protect your hard work.
- **Case Studies from Volatile Economies:** Look at families in countries like Argentina, Türkiye, or Nigeria. They don't have the luxury of stable local currencies. Many are already using Bitcoin to save for homes, cars, and businesses, protecting their wealth from hyperinflation and giving them a chance to build a secure future.

3. A Disciplined Strategy:

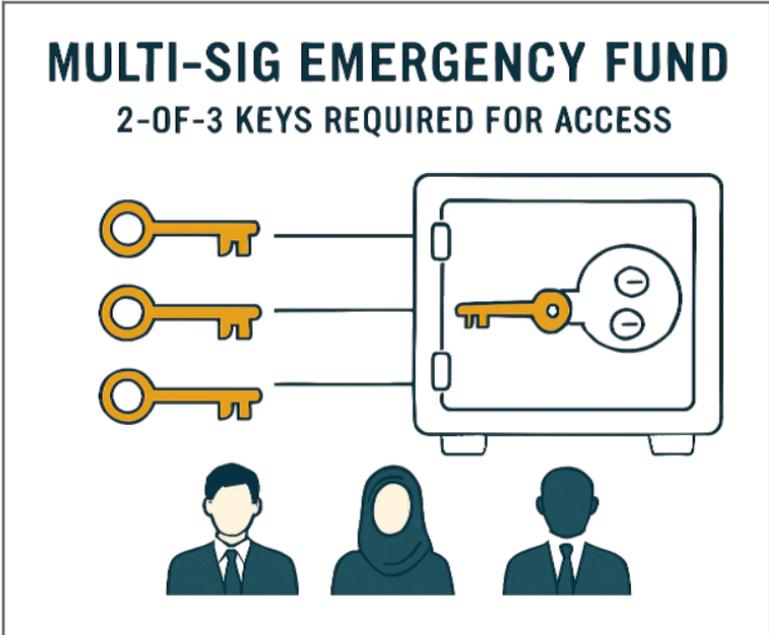
Using a volatile asset for a medium-term goal requires a clear plan.

- **Dollar-Cost Averaging (DCA):** Don't try to time the market. Consistently convert a portion of your income into Bitcoin. This DCA strategy smooths out volatility and builds your position over time. (Note: substitute USD\$ for your own fiat currency).
- **Low Time Preference:** This journey requires patience. Instead of seeking a "quick flip," you are steadily building a foundation over 3, 5, or 7 years. This disciplined approach aligns perfectly with the gravity of purchasing a home.

Call to Action & Reflection:

Calculate how much your savings have lost to inflation over the past five years. Now, imagine if you had a savings tool designed to hold its value against that decline. What does true ownership mean to you, and how can a sound savings strategy help you achieve it?

Chapter 4: The Ultimate Insurance: A Self-Custodied Bitcoin Emergency Fund



Life is unpredictable. The conventional answer is insurance, often a complex product with misaligned incentives. A more sovereign approach is to build a resilient emergency fund that you, and only you, control. Bitcoin provides the ultimate tool for this.

1. Takaful vs. Conventional Insurance:

Many conventional insurance models are problematic from an ethical standpoint, involving uncertainty (*gharar*) and gambling (*maysir*). Takaful (Islamic insurance) offers a cooperative model based on mutual support. It's a step in the right direction, but what about the money it operates on?

2. Bitcoin as Your Sovereign Emergency Fund:

An emergency fund needs to be liquid, accessible, and censorship-resistant.

- **True Ownership:** A bank can freeze your savings account during a crisis. Bitcoin held in self-custody is yours alone. With your private keys, you have access to your wealth anywhere in the world with an internet connection. This is critical during political instability, natural disasters, or personal emergencies.
- **Inflation Resistance:** A typical emergency fund of 3–6 months of expenses sitting in a bank is constantly losing purchasing power. A fund held in Bitcoin is designed to preserve that power over the long term, ensuring your safety net remains strong.

3. Multi-Sig Wallets for Family Security:

How do you ensure your family can access funds if something happens to you? A multi-signature (multi-sig) wallet is the answer.

- **Shared Control:** A multi-sig wallet requires multiple keys to authorise a transaction (e.g., 2-of-3 keys). You could hold one key, your spouse another, and a trusted family member or lawyer the third. This prevents a single point of failure and ensures responsible access in an emergency, without sacrificing self-custody.

Call to Action & Reflection:

Is your emergency fund truly under your control? What are the potential points of failure in your current safety net? Explore how self-custody and multi-sig solutions can provide your family with a new level of resilience and peace of mind.

PART 3: FAMILY & LEGACY PLANNING

Chapter 5: Building a Resilient Retirement on the Bitcoin Standard



Traditional pensions are a promise based on a failing system. They invest in a market fuelled by debt and are denominated in currencies designed to lose value. For the next generation, relying solely on these systems is a risky bet. It's time to build a parallel, sovereign retirement plan.

1. Why Traditional Pensions Are Failing:

Pensions face a perfect storm: longer life expectancies, low interest rates, and the constant debasement of the fiat

currency they hold. The promise made to you today may not have the purchasing power you need in 30 years.

2. Bitcoin as Your Long-Term Retirement Hedge:

Your retirement plan is the ultimate low-time-preference goal. You are saving value across decades.

- **A Lifelong Savings Vehicle:** Think of Bitcoin as a personal pension fund that you control. By converting a portion of your income into Bitcoin throughout your working life, you are opting into a system with a fixed supply, protecting your future self from the monetary inflation of the fiat world.
- **Global Portability:** Your Bitcoin retirement fund is not tied to a government or a country. If you decide to retire abroad, your wealth moves with you, seamlessly and without permission.

3. Custody Strategies for Aging Individuals:

Self-custody is empowering, but it requires responsibility. As we age, it's wise to plan for secure and accessible custody.

- **Collaborative Custody (Multi-Sig):** This is the gold standard. A 2-of-3 or 3-of-5 multi-sig setup with trusted heirs and advisors ensures that no single person can move the funds, but also that the funds are not lost if one person becomes incapacitated.
- **Bitcoin ETFs in a SIPP:** If self-custody and multi-sig are not something you are comfortable with, Bitcoin ETFs in a Self-Invested Pension Plan (SIPP) might be an option to consider. A SIPP is a type of personal pension that gives you more control over your investments for retirement. Unlike standard pensions, SIPPs allow you to choose from a wider

range of investment options, including stocks, shares, and various types of funds. You can manage these investments yourself or appoint a financial advisor to do so. If Bitcoin ETFs are available in your jurisdiction, this may be a tax efficient option for you to consider.

- **Education is Key:** The most important part of this strategy is educating your loved ones. They need to understand what Bitcoin is, why it's valuable, and how to securely access it when the time comes.

Call to Action & Reflection:

What percentage of your retirement plan is outside of your direct control? Begin learning about self-custody and multi-sig solutions today. Building a sovereign retirement plan is a gift of security you give to your future self.

Chapter 6: The Digital Inheritance: Leaving a Legacy on the Bitcoin Standard



“The best of people are those who are most beneficial to people.” — Prophet Muhammad (ﷺ)

Leaving a legacy is about more than just money; it’s about passing on values and tools for sovereignty. Inheriting Bitcoin involves unique legal, spiritual, and technical considerations that every family should plan for.

1. The Unique Challenge of Digital Inheritance:

You can’t just list “Bitcoin” in a will and expect it to work. If your private keys are lost, the wealth is gone forever. If they are not secured properly, they can be stolen. Planning is not optional; it is a duty.

2. Technical, Legal, and Spiritual Considerations:

- **Technical:** The core of your plan is a secure key management strategy. Multi-sig wallets are the ideal solution. A clear, documented plan for how your heirs can access the keys is essential. This could involve sealed letters, safe deposit boxes, or trusted custodians.
- **Legal:** Work with a lawyer who understands Bitcoin. Your will should specify the existence of your digital assets and point to the instructions for accessing them, without revealing the private keys in the document itself.
- **Spiritual (Ethical Wills):** An ethical will is not a legal document; it's a letter to your heirs. In it, you can explain why you chose the Bitcoin Standard. Explain the values of sovereignty, low time preference, and escaping riba. This context transforms a financial inheritance into a legacy of wisdom.

3. Educating the Next Generation:

The greatest inheritance you can leave is knowledge. Teach your children and grandchildren about the nature of money. Explain why you are saving in a system designed for freedom and long-term prosperity. Make them partners in the journey of building multi-generational wealth on a foundation of sound principles.

Call to Action & Reflection:

If you were to pass away tomorrow, would your loved ones be able to access your Bitcoin? Start the conversation today. Document your plan, educate your heirs, and turn your financial strategy into a lasting legacy of empowerment.

Chapter 7: Saving for Hajj Without Riba: A Journey of Faith on the Bitcoin Standard



The Hajj is a pillar of Islam, a spiritual journey that requires both intention and preparation. But for many, the financial path to Makkah is fraught with challenges: currency devaluation, hidden fees, and the ever-present temptation of riba-based financing. The Bitcoin Standard offers a more ethical and strategic path.

1. The Challenge of Saving for a Long-Term Spiritual Goal

Saving for Hajj can take years, even decades. During that time, your local fiat currency is likely to lose a significant amount of its value to inflation. The money you saved five years ago buys you less today. Furthermore, international

transfer fees and poor exchange rates can eat into your hard-earned savings when it's time to make the journey.

2. Bitcoin: A Tool to Preserve Your Pilgrimage Savings

Bitcoin was created to solve the problem of currency debasement. It is a global, permissionless store of value that operates outside the traditional financial system.

- **Protection from Devaluation:** By saving for Hajj in Bitcoin, you are opting out of the inflationary pressures of your local currency. This helps ensure that the value of your savings is preserved, and potentially grows, over the long term.
- **Global Accessibility & Lower Fees:** When it's time to travel, Bitcoin can be converted into any local currency with minimal fees compared to traditional remittance services. This means more of your money goes towards your journey, not to financial intermediaries.

3. An Anti-Riba Savings Plan for Your Spiritual Goals

A journey as sacred as Hajj should be financed with pure intentions and ethical means. An interest-bearing savings account may seem like a solution, but it is still a form of riba.

- **Consistent Savings:** Just as your spiritual preparation is a consistent act, so too should be your financial preparation. Commit to a regular savings plan, converting a portion of your income into Bitcoin. This disciplined approach is an act of devotion in itself.
- **Self-Custody: Taking True Ownership:** When you

hold your own Bitcoin keys, you have full control over your savings. There is no bank or third party that can freeze or devalue your funds. This financial sovereignty is deeply aligned with the principles of self-reliance and trust in one's own efforts.

- **A Low-Time-Preference Mindset:** Saving in Bitcoin for a long-term goal like Hajj cultivates patience and foresight. It's a rejection of the short-term thinking that often leads to financial hardship. This disciplined mindset is a spiritual practice that extends beyond just your finances.

Call to Action & Reflection:

Your journey to Hajj begins the moment you make the intention. How can you align your financial preparations with the spiritual purity of your goal? Consider what it means to build a savings plan that is free from riba and resilient to the uncertainties of the fiat world.

PART 4: BUSINESS & TREASURY STRATEGY

Chapter 8: For Small Business: Why Bitcoin Belongs on the Balance Sheet



Small businesses are the lifeblood of our communities, yet they are the most vulnerable to the ravages of inflation and financial censorship. Holding a portion of your treasury in Bitcoin is not speculation; it's a prudent strategy for defence, growth, and long-term resilience.

1. The Problem: Your Treasury is a Melting Ice Cube:

Cash held in the bank is a depreciating asset. Every day, inflation erodes the purchasing power of your business's hard-earned profits. This makes long-term planning difficult

and creates constant pressure to spend or invest, even when it's not the right time.

2. Bitcoin as a Treasury Reserve Asset:

Large corporations are already doing it, but the case is even more compelling for SMEs.

- **Inflation Hedging:** Allocating a small percentage (e.g., 1-5%) of your treasury reserves to Bitcoin can help protect your business's overall purchasing power from fiat debasement.
- **Access to a Global Standard:** Bitcoin is a global, liquid asset. It can provide your business with a stable financial base, especially if you operate in a country with a volatile local currency. It puts you on a level playing field with larger, multinational corporations.
- **Case Studies from Emerging Markets:** Look at small businesses in Lebanon or El Salvador. They are not waiting for permission. They are using Bitcoin to preserve their capital, transact with international suppliers, and build sovereign enterprises in the face of economic chaos.

Call to Action & Reflection:

Your business creates value. Are you storing that value in something that preserves it? Start a conversation with your partners or advisors about a small, prudent allocation to Bitcoin. It's one of the most powerful steps you can take to future-proof your business.

Chapter 9: Money Without Borders: Payments & Remittances on the Lightning Network



The global payment system is slow, expensive, and controlled by gatekeepers. For businesses and families sending money across borders, high fees and censorship are a constant burden. The Bitcoin Lightning Network is changing the game, offering instant, near-free payments for everyone.

1. The Pain of Traditional Remittances:

If you've ever sent money to a loved one abroad, you know the process. It can take days to arrive, and intermediary banks and services can take a significant cut (5-10% or more). This is a tax on the world's hardest-working people.

2. The Lightning Network: Fast, Cheap, Global:

The Lightning Network is a "Layer 2" solution built on Bitcoin that is designed for everyday transactions.

- **Instantaneous:** Transactions on Lightning are settled in seconds, not days.
- **Nearly Free:** The fees are a tiny fraction of a cent, making micropayments and small remittances economically viable for the first time.
- **Permissionless:** No one can stop you from sending or receiving a payment. This is revolutionary for people living under oppressive regimes or in countries cut off from the global financial system.

3. A Tool for Global Business & Family:

This isn't just theory; it's happening now. Freelancers are getting paid by international clients instantly. Small businesses are selling products to a global customer base. Families are sending support to their loved ones without losing a huge portion to fees. It's a system built for efficiency and empowerment, not extraction.

Call to Action & Reflection:

Download a Lightning-enabled wallet like [Aqua](#), [Phoenix](#), or [Breez](#) and have a friend send you 100 sats (a few cents/pennies). Experience the magic of an instant, global, near-free transaction. This technology is building a more connected and equitable world.

Chapter 10: Building an Ethical Business: Operating Riba-Free on the Bitcoin Standard



For the faith-conscious entrepreneur, navigating a riba-based world is a constant challenge. How do you finance your business, price your products, and build trust without compromising your values? The Bitcoin Standard provides both a practical toolkit and a philosophical framework.

1. The Challenge of Riba-Based Finance:

From business loans to lines of credit and credit card processing fees, interest is woven into the fabric of modern commerce. This creates a system of debt and dependence that is misaligned with ethical and Islamic principles.

2. Practical Steps for a Riba-Free Business:

- **Accepting Bitcoin Payments:** This is the most direct step. By accepting Bitcoin, especially over the Lightning Network, you reduce your reliance on traditional payment processors that charge high fees (a form of hidden interest). You receive 100% of the value, instantly.
- **Structuring Contracts Ethically:** Price your goods and services in your local currency but provide a Bitcoin payment option. This gives customers a choice and signals your commitment to sound, ethical money.
- **Treasury Management:** As discussed, holding your savings in Bitcoin instead of an interest-bearing bank account is a powerful way to align your treasury with anti-riba principles.

3. Building Trust with Your Customers:

In a noisy marketplace, values are a competitive advantage. Being a “Bitcoin-friendly” business signals more than just a payment option. It tells faith-conscious customers that you are thinking deeply about ethics, fairness, and long-term value. It shows that you are building a business for the future, on a foundation of integrity.

Call to Action & Reflection:

What is one area of your business that is currently reliant on the riba-based system? Could accepting Bitcoin payments be a first step toward greater financial sovereignty and ethical alignment?

PART 5: PRACTICAL TOOLS & RESOURCES

Chapter 11: The Journey to Sovereignty: Practical First Steps on the Bitcoin Standard



This guide has laid out the ‘why’ and the ‘how’ of living on the Bitcoin Standard. Now it’s time for the ‘what’. Taking control of your financial future is a journey of a thousand steps, and it begins with education and secure tools. Here are some starting points.

1. Wallets, Custody, and Security:

Your Bitcoin is only truly yours if you control the private keys.

- **Start Small (Mobile Wallets):** For beginners, mobile wallets like [Muun](#), [BlueWallet](#), or [Aqua Wallet](#) are excellent for learning.
- **Graduate to Hardware:** For serious savings (your emergency fund, down payment, retirement), a hardware wallet (e.g., [Coldcard](#), [Trezor](#), [Bitkey](#), [Ledger](#)) is non-negotiable. This keeps your keys offline and secure.

- **The Golden Rule:** Never, ever share your 12 or 24-word seed phrase with anyone. Write it down on paper and store it securely. That is your Bitcoin.

2. Essential Educational Resources:

Knowledge is your best defence. Dedicate time each week to learning.

- **Books:** Start with “[Bitcoin Is Halal](#)” to introduce Bitcoin to your children and family. Then read “[Anti-Riba Money](#)” by Abdullah ibn Oda. Read “[The Bitcoin Standard](#)” by Saifedean Ammous to understand the economics and why Bitcoin replaces gold, and “[Inventing Bitcoin](#)” by Yan Pritzker or “[Mastering Bitcoin](#)” by Andreas Antonopoulos for the technology.
- **Podcasts:** Listen to shows like “[What Bitcoin Did](#)”, “[The Bitcoin Standard Podcast](#)”, or “[Muslim Bitcoiner Podcast](#)” to stay informed.
- **Online Courses:** Look for beginner-friendly courses that explain the fundamentals of self-custody and security.

3. Find Your Community:

You are not on this journey alone. The Bitcoin movement is a global, grassroots community.

- **Local Meetups:** Search online for a Bitcoin meetup in your city. Connecting with people in person is the best way to learn and build confidence.
- **Online Forums:** Participate in discussions on platforms like [Nostr](#), X, Substack, or Reddit’s [Bitcoin communities](#).

- **Faith-Based Groups:** Seek out Muslim and other faith-based groups that are exploring Bitcoin from an ethical perspective ([Bitcoin Mailis](#)). They provide invaluable support and spiritually-aligned guidance.

Final Call to Action:

Your journey to financial sovereignty is a marathon, not a sprint. Choose one thing from this list to do this week. Buy your first hardware wallet. Read the first chapter of a book. Find your local meetup. The path to a more ethical and strategic financial life is open to you. It's time to take the first step.

ABOUT THE AUTHOR

Ashik Usman has a background in Computer Science and over 27 years in Enterprise IT. Ashik has been active in the Bitcoin and blockchain space since 2011. He co-founded Blockchainology in 2016, primarily a training and educational, community focused organisation.

You can follow his work on:

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