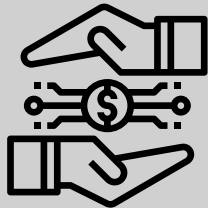




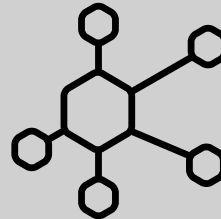
HALAL HOME AND BUSINESS FINANCING

WHO IS IJARACDC?

Ijara Community Development Corp.



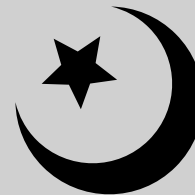
We are the leading
finance consultant in
the US and Canada.



Not a Bank or Broker
but a Shariah
Structuring Company.



A Michigan
501c3 Non-Profit
Corporation.



The first to offer Shariah
Compliant Financing in
all 50 States and all 13
provinces and territories
of Canada.



The first to complete Shariah
Compliant Loan backed by
the Small Business
Administration (SBA).



The first to offer
Commercial Real
Estate Financing in all
50 States.

WHAT IS RIBA?

Why does Muslims avoid it?



Riba is generally defined as Interest. Semantically, ribâ means an excess or an addition

Riba is prohibited under Shariah law for a couple of reasons. It is meant to ensure equity in exchange and protect people's wealth by making unjust and unequal sales illegal. Islam aims to promote charity and helping others through kindness.

To remove sentiments of selfishness and self-centeredness, which can create social antipathy, distrust, and resentment. By making riba illegal, Shariah law creates opportunities and contexts in which people are encouraged to act charitably—loaning money without interest.

THE 3 HALAL MORTGAGES



IJARA

It's straightforward; it's a lease-to-own transaction. A trust is created, and the property is held in that Trust. The borrower has a lease-to-own agreement with the Trust and makes a monthly rent payment. A portion of that monthly rent will go towards ownership until they own 100%.



MURABAHA

Murabaha is also known as installment credit. In this case, your financier buys and sells the home to you, but you are usually the titleholder. With this method, you don't receive a discount for repayment. When you sell your home, you can keep the gain after paying the marked-up principal due. There is no refinancing with this method, and property taxes are not shared. Home improvements are allowed upon your desire, and there is a chance that you might be able to have a tax deduction benefit.



MUSHARAKA

Musharaka is also known as declining balance co-ownership. In this case, your financier buys the home in partnership, and you and the financier have a joint title. Sales and prepayments are permissible, and both losses and gains are shared if the house is sold. Home improvements are only permitted upon the consent of the co-owner.

IJARA WA IQTINA

Rent with Acquisition



Pay only the balance
when paying off or
selling



Taxed at Homestead
Property Tax Rate



No Sharing of Profit
or Loss



Transfer Tax is only \$1.00
when transferring the
property from the Trust to
your individual name



No Permission needed to
sub-lease or improve
property



Estate Planning
Benefits

TRUST

BENEFITS

- Best Fit for Sharia Compliance in Canada and USA
- Ability to get best rates and terms
- The Ijara transaction utilizes a special trust
- Trust provides liability protection for both the investor and the customer.
- Trust may provide Estate Planning benefits
- Land Transfer tax may be as low as \$1.00
- Beneficiary can be changed anytime
- Trustee has no liability for Trust obligations

STRUCTURE

- There is no ownership in a trust
- Trust is a independent identity
- There are 4 elements in a trust:



Grantor – Person that gives or grants



Beneficiary – Person or persons that get the benefits of the Trust



Trustee – Daily manager



Investor



THE HALAL WAY TO START YOUR BUSINESS

SHARIAH COMPLIANT BUSINESS FINANCING

- \$250,000 to \$30 million financing available
- As little as 5% down (if qualified)
- As little as 0% down for medical and professional office.
- SBA backing as possible
- Conversion is possible for loans below \$250,000

OUR SERVICES



HALAL RESIDENTIAL FINANCING ALTERNATIVES

PURCHASE FOR REFINANCE*
MIN. 3% DOWN PAYMENT FOR USA*
MIN. 0% DOWN FOR VA AND USDA
MIN. 5% DOWN PAYMENT FOR
CANADA



HALAL COMMERCIAL FINANCING ALTERNATIVES

MEDICAL OFFICE
MULTI UNIT RESIDENTIAL
OFFICE / RETAIL / INDUSTRIAL



CONVERSION

RESTRUCTURE YOUR EXISTING
INTEREST- BASED MORTGAGE TO A
SHARIAH COMPLIANT ONE,
WITHOUT REFINANCING.



ISLAMIC INVESTMENT

SUKSUK MURABAHA CONTRACTS
(ISLAMIC BONDS)



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