

## ABOUT US

Ijara Community Development Corporation (IjaraCDC) is a Michigan 501c3 non-profit corporation. We are not a lender or broker. Our mission is to provide outstanding Islamic Loan Financing alternatives to consumers who abide by religious or ethical prohibitions relating to paying interest on loans.

We want to be your informational resource for Islamic finance alternatives relating to home buying, business financing, and replacement of existing mortgages. We believe an educated consumer makes the best decisions. We operate in all 50 US states and all 13 provinces and territories in Canada.

# 1<sup>st</sup>

- To provide Shariah Compliant Acquisition Solution in all 50 US states
- First for Residential
- First for Commercial Real Estate
- First for Conversions
- First for SBA (Small Business Administration)
- First to operate in Canada

## OUR SHARIA ADVISORS:



The Late Mufti  
Mohamed- Umer Esmail



Mufti Muneer  
Ahmed Akhoun



## LET'S GET IN TOUCH!

[WWW.IJARACDC.COM](http://WWW.IJARACDC.COM)



**TOLL FREE:**  
1-877-864-5272



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info@ijaracdc.com



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Make a difference at  
[ETHICALFINANCE.CO](http://ETHICALFINANCE.CO)



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Ijara Community Development Corp.

# Halal Home and Business Acquisition

Bringing Families Home—  
The Sharia Way

# We're here to help.

IjaraCDC is the key to getting into homeownership **the Halal way.**



## ISLAMIC FINANCE FATWA / APPROVAL

IjaraCDC, Ijara Community Development Corp., is currently marketing the CIHF process, which notable scholars have approved since 1995. The process utilizes the Ijara methodology, one of the three Sharia-compliant methods to achieve home financing. If you have any questions, you may contact us directly.

VISIT OUR WEBSITE [WWW.IJARACDC.COM](http://WWW.IJARACDC.COM)  
TO VIEW A COPY OF OUR FATWAS AND  
BACKGROUND ON OUR SCHOLARS.

## HOW THE IJARA PROGRAM WORKS

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%.

## 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)

## 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

*\*Certain qualification/conditions may apply*

