

ANAGU SAABSAN

Ijara Community Development Corporation (IjaraCDC) waa shirkad Michigan ku talo oo faa'iido doon ahayn. ma nihin deyn bixiye ama dallaal. Ujeedadayna waa, Macaamisha diintood ama Ashanxatood aaysan ogalayn in aay bixiyaan wax riba lasoocda, in an ubixino Maalgelin kale oo Shareecada islamka aay ogo shahay.

Waxaan Rabna in aan idiin noqono jiidka Warbixiinta malgelin islamed kusaabsan iibsashada guriga, maalgelinta ganacsiga iyo beddelka amaahaha jira. Waxaan aaminsanahay in qof wax bartay uu qaato go'aanka ugu fiican. Waxaan ka shaqayna dhammaan 50-ka gobol amerika iyo dhammaan gobollada Kanada.

1st

- Shirkada oo la timaadda xal is lamka oogool oo iibsishada deen lagu qadaan laha dhamaan 50ka gobollad America
- 1st guryaha ladego, hantida maguurtada ah ee ganacsiga,
- 1st beddelidda,
- 1st maamulka ganacsiga yaryar,
- 1st ka shaqeeyaan Kanada

LA TALIYAYAASHAYADA SHAREECADA



The Late Mufti
Mohamed- Umer Esmail



Mufti Muneer
Ahmed Akhoon



NALA SOCO!



/ijaracdc



NALA SOO XIRIIR

WWW.IJARACDC.COM



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Ijara Community Development Corp.
2531 Jackson Ave., Site 331
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 **ijaraCDC**
ijara Community Development Corp.

Guri Xalaal Ah & Maalgelin Ganacsi

Soo celinta qoysaska guriga - habka shareecada

**Waxaan halkaan u joognaa
inaan ku caawinno.**

habka Lagu helo Guri
lahaansha oo xalaal ah



FATWA/ OGOLAANSHAHA MAALIYADA ISLAAMKA

IjaraCDC, Ijara Community Development Corporation, waxay hada isticmaalan habka CIHF oo culmo la yaqano oogoladdan 1995ki. CIHF waxay isticmaashaa Ijar, oo Kamidah Sedaxda hab ee Shareecada islamka aya oogoshahay in lagu helo maalgelinta guriyaha. Toos ha nala so xiriiro qof ki qaabo Su'aal gaar ah.

WEBSAYDKAYANA GAL SI AAD U ARAGTO
FATWADAYANA IYO SOOYAALKEENA
CULIMADEENA. WWW.IJARACDC.COM

SIDEE BARNAMIJKA IJARAA U SHAQEYAA

Aad bay u fudud tahay, waa heshiis kiro oo ku damanayso lahansho. Amaano ayaa la abuury ka dib guriga waxaa lagu haynaa Aamanadaas. Dayn qaata waxa uu leeyahay heshiis kiro ah oo uu kula heshiinayo aamanada. Kiraystaha bilka bil kasta uu bixiyo, qayb ka mid ah waa kirdad, qab na waxay aadaysaa dhinaca lahaanshaha ilaa kiraystah uu ka yeelanayo 100%.

ADEEGYADA:



GURIYAHA DEGANRAAN XALAAL AH MAALGELINTA BEDDELKAN

- IIBKA AMA DIB-U-DHAQAAJINTA*
- UGU YARAAN 3% HORMARIS AH WADANKA USA*
- UGU YARAAN 5% HORMARIS AH WADANKA KANADA



XALAAL GANACSI MAALGELINTA BEDDELKAN

- XAFIISKA CAAFIMAADKA
- GURIYAHA QOYSASJA BADAAN
- TAFARIIQDA/WARSHADA



BEDDELKA

DAYN OO RIBA LASOCOTO HADAD
HAYSATIT KUBEDALO MID KUSABSAN
JIDKA SHAREECADA.



MAALGASHIGA ISLAAMKA

SUKSUK MURABAHA CONTRACTS
(ISLAMIC BONDS)

HABKA XALAASHA AH EE AAD KU BILOWI GANACSIGAAGA

MAALGELIN GANACSI

- \$250,000 ila \$30 milyan aya la heli kara
- ugu Yaran 5% lacgta hormaris (haddii lo qalmo
- ugu yaraan 0% lacg hormaris- xafiisaha cafimaadka ama Shaqda
- Deyn SBA ka dambeeyso aya la heli kara
- deynta kayar \$250,000, waa la beddeli Karaa (haddii lo qalmo)

**Shuruudo gaar ah ayaa laga yaabaa in lagu weydiyo*

