



ABOUT US

Ijara Community Development Corp. is a **Michigan 501c3 non-profit corporation**. We are not a lender or broker.

It is 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.



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%.

CONTACT US!

 (877) 864 5272

 info@ijaracdc.com

www.ijaracdc.com



COMMERCIAL PROGRAMS

Medical/CPA/Professional

- Practice portion of financing 100% possible – USA Only
- Up to 25 years with as little as 5% down payment – USA Only
- Up to 12 months of no payments during construction possible

Sharia Business Premier 7A (USA)

- As Little as 5–10% Down Payment
- Financing \$250,000 to \$5 Million
- Up to 25 Years of Amortized Sharia-Compliant Financing
- Businesses Buying/Refinancing Their Commercial Buildings
- **Property Types:** Warehouses, Offices, Restaurants, Branded Gas Stations, Flagged Hotels
- Debt Refinancing, Business Acquisitions, Inventory Equipment, Working Capital, and Tenant Improvements and Renovations.

IjaraCDC has developed many relationships with commercial lenders that are willing to provide financing utilizing Islamic financing principles.

Single-Family Investor

- 1–4 Unit Buildings
- Zoned Residential
- Up to 10 Properties per Investor
- Unlimited Properties per Investor Portfolio Product Available on Limited Basis

Sharia Business Plus 7A (USA)

- As Little as 10–15% Down Payment
- Financing \$250,000 to \$5 Million
- 7 to 10-Year Amortized Sharia-Compliant Financing
- Business Financing
- Debt Refinancing, Business Acquisitions, Inventory, Equipment, Working Capital, and Tenant Improvements and Renovation

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Sharia Business Fixed 504 (USA)

- As Little as 5–10% Down Payment
- Financing \$1 Million to \$15 Million
- Up to 25 Years of Amortized Sharia-Compliant, FIXED RATE Financing
- Well-Qualified Businesses Buying/Refinancing Their Commercial Buildings
- **Property Types:** Warehouses and Offices
- Debt Refinancing, Tenant Improvements, and Renovations



Sharia Investor Gold

- Only 20–25 % Down Payment
- Financing \$2 Million–\$20 Million
- Up to 20 Years of Amortized Sharia-Compliant Financing
- Well-Qualified Investors Buying/Refinancing Their Commercial Real Estate with Long-Term, National Tenants
- National Tenants with Credit Rating or Equivalent
- Non-Recourse Available

Sharia Multifamily

- Only 25–30% Down Payment
- Financing \$1 Million–\$25 Million
- Up to 30 Years of Amortized Sharia-Compliant Financing
- Multi-family Apartments from 8–300 units
- Must have $\geq 90\%$ Occupancy for last 90 days
- US Metropolitan Market Areas with Populations $> 250,000$
- Non-Recourse Available



Sharia Investor CRE

- $\geq 35\%$ Equity/Down Payment
- Financing \$500,000 to \$20 Million
- Up to 20 Years of Amortized Sharia-Compliant Financing
- Well-Qualified Investors Buying/Refinancing Their Commercial Real Estate
- $\geq 85\%$ Occupancy
- Market Rents/Corresponding Long-Term Leases with Tenants
- **Property types:** Office Building, Industrial, Retail



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Established Organization

- Up to 20 years with 30% down payment, 10 year Balloon Payment
- Up to 12 months no payments during construction
- No Personal Guarantees possible \$300K – \$7 Million

New Organization

- Up to 20 years with 30 – 40% down payment
- Will Require Personal Guarantees \$300,000 – \$1 Million



BEST STRATEGY FOR NON-PROFIT preparing to Finance a project

- Maintain Good Records
- Organization Documents – 501(c)3
- Have a Board
- Keep up to date Membership Database
- Set up Monthly ACH debits for donations
- Have a comprehensive fundraising plan with scheduled events

PROGRAMS FOR NON-PROFITS



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