

# Islamic Finance Advisory

Educating & Empowering Muslims to Conduct their Financial  
Dealings with Islamic Guidance

Your guide to the Islamic Finance Advisory and its services



ISLAMIC  
FINANCE  
ADVISORY

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وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ  
لِيَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

*And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].*

Sūrah al-Baqarah 2:188



## Introduction

**Islamic Finance Advisory (IFA) aims to become the primary institution for enabling people to live their lives and conduct their financial dealings in compliance with the rules of Islam and faith-based objectives and values, through direct engagement and holistic education.**

Our team of experienced scholars and qualified professionals provide a broad range of advisory services on all matters concerning Islamic Finance.

Our ethical and transformative services benefit a broad spectrum of areas, including businesses, charities, the Fintech and DeFi sector, and personal finance. Our expertise extends to various domains such as Shari'ah Compliance, Islamic Finance product design and development, liquidity and risk management strategies, Zakah, awqāf (Endowments) and financial dispute resolutions and adjudications.

## Welcome from the Chair

السلام عليكم ورحمة الله وبركاته

**I am delighted to extend a warm welcome to you on behalf of our team at the Islamic Finance Advisory (IFA).**

The IFA is more than just a service; it represents a movement with a visionary approach to Islamic Finance, Economics and Monetary Matters based upon the mandate of Shūrā (mutual consultation).

Our distinguished panel of scholars and experts comprises of highly knowledgeable and experienced practitioners in the field of Islamic Finance, including esteemed scholars and renowned experts.

Their presence ensures that we are building a legacy that will be of immense value to both current and future stakeholders in the space of business, trade, economics and finance in shā Allah (God-willing)

Since the project's inception in 2016, when it first embarked on the resolution of financial disputes as part of Islamic Council, it has since evolved into a dedicated division and project, offering a range of listed Islamic Finance services.



These services reflect our commitment to providing holistic support to the community and ensuring that Islamic Finance works towards achieving our ambitions true to its potential with transparency, ethics, compliancy, and responsibility.

We eagerly anticipate your participation in our journey as we continue to expand our horizons and contribute to the betterment of Muslim communities globally, and the broader financial landscape.

Sincerely,  
**Shaykh Dr. Sajid Ahmed Umar**  
Chair, Panel of Scholars

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## About the Islamic Finance Advisory

### Vision

A world in which wealth-building is divinely inspired, equitable and seamless, with no one being left behind in our pursuit of happiness.

### Mission

**Our mission is to become the primary institution that enables people to live their lives and conduct their financial dealings in a manner consistent with the Shari'ah and Islamic faith-based objectives and values through direct advice and holistic education.**

The Islamic Finance Advisory provides a reliable, knowledge-based service to the Muslim community, offering solutions, guidance and advisory on complex financial matters, which includes Islamic Inheritance, Usury (Ribā), Financial Disputes, Zakah, Islamic Finance and Shari'ah Compliance.

We operate as a community-orientated service solely for the benefit of the community, and our knowledgeable and responsible Islamic Finance scholarship is based on mutual consultation (Shūrā), ensuring unbiased advice that is grounded in Islamic principles.

Islamic Finance Advisory is passionate about creating a world where financial prosperity and faith-based values go hand in hand. We are dedicated to helping our customers achieve financial success in a way that aligns with their faith.

Our knowledgeable and experienced team is committed to providing you peace of mind and inner fulfilment through ethical and transformative solutions that promote equitable wealth-building.

## How the IFA can Help?

We help you navigate the complex world of Islamic Finance and ensure that your operations are fully compliant with the principles of business, trade, investment and finance in Islam.

By identifying and resolving any potential areas of non-compliance, we can help you establish and maintain an entity and practice that aligns with Islamic principles, thereby ensuring that you are fulfilling your faith-based obligations successfully.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ إِلَّا أَنْ  
تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ  
كَانَ بِكُمْ رَحِيمًا

*“O you who have believed, do not consume one another’s wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful.” [Sūrah al-Nisā’ 4:29]*

Disputes and conflicts between business partners can be complex and sensitive issues that require careful management to ensure that they are resolved effectively.



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## Testimonials



Islamic Finance Advisory's Zakah awareness course has truly enlightened our team at Charity Right. Their insightful guidance has not only enhanced our understanding of Zakah, but has also transformed the way we operate. Their dedicated service has certainly enriched our work, and I wholeheartedly recommend them for anyone in the charity sector looking to delve deeper into Islamic finance.

**Asim Lone**

CEO, Charity Right



Our Company, Your Home, has found the IFA to be extremely helpful and proactive in helping us to provide home ownership to the Islamic Community.

Their guidance has been invaluable to achieve our goal in helping families to get on the housing ladder in a Shari'ah compliant way. Scholars and Lawyers from the IFA came to our office for various meetings, they were extremely helpful sharing their expertise so that we could work together to ensure our documentation was Shari'ah Compliant. This is an ongoing relationship to keep our certification up to date, and we are very grateful to be able to have this body of experts that will answer our questions and ensure we are doing the right thing. We would strongly recommend them for both advice and as a stamp of approval.

**Camilla Stephens**

Your Home Consultant,  
Heylo Housing





## Our Services



### Shari'ah Consultancy

Delve into your unique requirements with our seasoned professionals, obtaining tailored support to comprehend and integrate Shari'ah principles seamlessly within your business and personal financial endeavours.



### Shari'ah Compliance Check and Evaluation

Thoroughly examine your offerings to guarantee adherence to Shari'ah principles, through a process encompassing an exhaustive analysis of product attributes, operations, and contractual frameworks, alongside other critical components.



### Business, Finance, and Investments Shari'ah Certification

Secure Shari'ah-compliant certification for your business, financial, investment, and contractual endeavours, showcasing your dedication to upholding Islamic finance principles and fostering ethical business standards.



### Shari'ah Fintech Consultancy & Certification

Ensuring your products and services in the Fintech sector, including mobile banking, mobile payment, blockchain, crowdfunding platforms, cooperative insurtech, regtech, stock trading, portfolio management platforms, digital Islamic Finance Lending & Financing, and automated advisors, are Shari'ah-compliant and aligned with the ethical benchmarks of Islamic finance.



### Zakah Consultancy & Certification

Explore our Zakah Consultancy & Certification service, offering personalised Zakah calculations, expert fatwā on Zakah distribution, comprehensive Zakah policies, guidance, and audit services for charitable organisations.



### Waqf Consultancy & Certification

Discover our Waqf Consultancy & Certification service – offering fatāwā for awqāf, strategic solutions for waqf development and wealth distribution, certification of distribution channels, and official certification for your waqf endeavours. Ensure the impact and integrity of your waqf with our comprehensive consultancy and certification services.



## Wills & Inheritance

Explore our Wills & Inheritance service, offering tailored Shari'ah-compliant wills, expert Shari'ah consultancy on inheritance matters, resolution of inheritance disputes, and comprehensive Islamic rulings. Secure the future with clarity and adherence to Islamic principles in matters of wills and inheritance.



## Knowledge Building and Skill Development

Equip yourself with the expertise necessary for your Islamic Finance endeavours via our bespoke onsite and online workshops, seminars, and lectures to align your business, finance, investments, and contractual endeavours with Islamic law's ethical and religious teachings. Expand your comprehension across various subjects, covering fundamental aspects of Zakah, Inheritance, waqf, Islamic transactions, Islamic finance, and the accompanying regulatory and legal matters.



## Research and Development

Our research and development initiatives delve into contemporary matters related to Zakah, inheritance, waqf, personal and family finance, emerging financial technologies, business, investments, centralised and decentralised finance, Islamic finance, and inventive financial approaches in adherence to the principles of the Shari'ah.



## Shari'ah Dispute Resolution with Expert Adjudicators

Resolve a diverse range of conflicts, encompassing business and investment, individual finance, inheritance disputes, and family finance, with the support of our specialised and qualified adjudicators in line with Shari'ah principles.



## Client Spotlight Promotion

Showcase your organisation through our socials, emails, articles, videos, and podcasts to amplify visibility and exposure, while bolstering your reputation as a socially responsible and ethically driven institution committed to upholding Islamic finance principles.

## Our Experts

The Islamic Finance Advisory hosts a team of experienced scholars and qualified professionals who are also recognised and endorsed by other Islamic Finance bureaus, firms, and boards internationally.

Our team comprises qualified scholars and industry experts who possess extensive knowledge in various domains of Islamic Finance, including Shari'ah compliance, product design and development, liquidity management, financial risk management, Zakah, Inheritance, endowments (awqāf) and financial dispute resolutions and adjudications.

Our experts operate within the culture of mutual consultation, as we believe that our collective thought yields greater levels of excellence as opposed to individual considerations. Accordingly, we are able to provide the best possible advice and solutions for our clients.





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## Chair, Panel of Scholars

**Shaykh Dr. Sajid Ahmed Umar** initially pursued a first degree in IT and went on to successfully open an IT business. Alongside his contemporary studies, Shaykh Sajid was a student at a Qur'an academy till the age of 18. Subsequently, he turned his attention to Islamic Studies.

He completed a 3-year University Diploma in Arabic language and Islamic Sciences at Imam Muhammed bin Saud Islamic University; he later attained a bachelor's degree in Shari'ah and, thereafter, a master's degree in Judiciary (Qaḍā), with honors, from the Higher Institute for Judiciary Studies (Ma'had al-'Alī li al-Qaḍā). He trained as a judge and completed a thesis on Liquidity Management using the famous Repurchase Agreement (REPO) contract and its rulings and permitted alternatives.

He attained a Ph.D. from the Higher Institute of Judiciary at Al-Imam University in Comparative Islamic Law and Judiciary. His two-volume dissertation thesis was about Shari'ah solutions in Financial Risk Management.

Shaykh Sajid has played an integral part in Islamic academic and project development worldwide. He has authored several articles and dissertations in both Arabic and English pertaining to the various Islamic Sciences, is an Associate Professor at Knowledge International University, and is currently the chair of the Panel of Scholars at the Islamic Finance Advisory also a Senior Advisor at Islamic Council, and the Shari'ah Governance Officer for the National Waqf Fund.



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## Vice-Chair, Panel of Scholars

**Shaykh Fuad Abdo**, in his early education, gained a Bachelor's in Islamic Law from Imam Mohammad Ibn Saud University in Riyadh, followed by a Master's in Economics & Islamic Banking from Yarmouk University in Jordan. In addition, he completed a Diploma in Finance at Bournemouth Business School International (BBSI) in England.

The Shaykh has published many works and has designed a training course for a leading bank in Saudi Arabia on Islamic Banking.

The Shaykh plays a vital role in delivering workshops on a wide range of Islamic Finance topics across the UK, including Zakah and Inheritance. He is a Senior Advisor at Islamic Council and the Vice-Chair of the Panel of Scholars at the Islamic Finance Advisory.



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## Chief Islamic Finance & Commercial Officer, Panel of Scholars

**Umer Suleman** initially studied Economics at The Royal Holloway University of London, and furthered his qualifications at Manchester Business School and Harvard University.

Umer started his career as an auditor within the largest professional services network in the world, known as the Big Four accounting firms, before moving to a major global finance firm in the City of London. Umer led the Muslim Networks at both organisations.

Additionally, Umer has been actively involved in Islamic Finance for the last fifteen years, working with some of the most notable UK scholars on Shari'ah structuring and process reviews. Umer currently is the Global Head of Risk, Compliance & Shari'ah for Wahed Invest. He also sits on the board of the UKIFC, is an advisor for the finance arm of Islamic Council and is the Co-Founder of the National Waqf Fund and the Islamic Finance Advisory. Umer has also been an advisor for several other Islamic FinTech's.

Umer was recognised for his work in 2016 as "one to watch" in the City of London by Brummel Magazine for not only his work in Islamic Finance but also his role as a member of the board for the Cube Network, an umbrella organisation for professional corporate Muslim Networks.



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## Panel of Scholars

**Shaykh Mohamed Akkough**, based in the Netherlands, is an esteemed scholar and educator. He holds a Bachelor's degree in Business Administration from Amsterdam University of Applied Sciences and has undergone extensive studies in Islamic Sciences under the guidance of eminent scholars from various nations.

Presently, the Shaykh serves as the head teacher at Dar al-Fahm, a distinguished institution in the Netherlands specialising in the research and education of contemporary applications of classical Shari'ah.

Additionally, he holds the position of the head of the Netherlands-based Islamic Finance Training & Advisory (IFTA). He also holds advisory roles, serving as an Advisor at Islamic Council and as a member of the esteemed Panel of Scholars at the Islamic Finance Advisory.

He remains at the forefront of the Islamic Finance sector in the Netherlands, pioneering advancements in this field. Among the scarce individuals who have actively engaged with the subject, he strives to raise awareness among religious leaders, entrepreneurs, and the public. Additionally, he offers training and guidance on Islamic Finance, consistently publishing articles on the topic in Dutch.





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## Panel of Scholars

**Shaykh Ibrahim Hourani**, a distinguished scholar committed to enriching Islamic scholarship. Shaykh Ibrahim holds an Islamic high school diploma from the Al-Azhar Institute and a Bachelor's in Islamic Law from Al-Azhar University. His pursuit of excellence led to a Master's in Islamic Economy from the Islamic University of Minnesota, marked with distinction.



In the realm of finance, the Shaykh holds certifications as an Islamic Finance Executive and Zakat Accountant, contributing actively as a member of the Zakat Expert Committee. As the CEO of the German Institute of Islamic Finance (DIIF), he spearheads the advancement of Islamic Finance in Germany.

His leadership extends to several roles, which includes being Chariman of the Council of Scholars in the Federal Islamic Union (Germany). He also serves as a member of the esteemed Panel of Scholars at the Islamic Finance Advisory.

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## Panel of Scholars, Legal Counsel



**Saad Abbas Hussain**, a highly accomplished legal professional with a robust educational background and extensive experience in financial services and regulatory compliance. Beginning his career at the UK's premier financial dispute resolution organization, Saad played a pivotal role in projects spanning insurance, investments, consumer credit, financial crime, and general banking.

Saad's meticulous approach and critical thinking impacted the interpretation of consumer credit legislation, resulting in a legally binding decision that prompted global banks to reassess their practices. Transitioning to an international consultancy firm and later to the UK's financial regulatory body, he oversaw activities in corporate finance, investments, scams, and intermediaries, particularly in the Middle East.

Qualifying as a solicitor in England and Wales, he now leads the Banking and Finance department at a prestigious Central London law firm, and holds a role at the Panel of Scholars providing legal counsel to the Islamic Finance Advisory. His expertise spans Corporate Law to Commercial Law, handling both contentious and noncontentious matters.

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## Division Manager

**Moynul Hussain** stands out as an accomplished accountant, boasting a wealth of industry experience across diverse sectors, including Investment Banking, Higher Education, Charities, Private Financial Institutions, and National Healthcare.

Over the course of his career, he has successfully managed and accounted for projects with multi-million-pound turnovers at prestigious organisations such as Credit Agricole – Corporate Investment Bank, London City Airport, and the London School of Economics.

Holding a Bachelor's degree in Accounting and Business Management from the University of Westminster, Moynul has augmented his education with accreditation from the Association of Chartered Certified Accountants.



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## Research & Development

**Zain Mahmood**, a distinguished alumnus of Queen Mary University of London, holds a Bachelor's degree in Mathematics. He specializes in commodity trading and risk management within the energy sector, bringing forth extensive experience in trade, finance, business, and economics.

In addition to his professional endeavours, Zain is passionately dedicated to ongoing research and continually endeavours to deepen his understanding of Islamic knowledge. Notably, he demonstrates a keen interest in the dynamic field of Islamic Finance.



## In partnership with



ISLAMIC  
FINANCE  
ADVISORY

**The Islamic Finance Advisory is proud to offer a comprehensive wills service in collaboration with a reputable inheritance and wills firm iWill Solicitors.**

Regulated by the Solicitors Regulation Authority, iWill Solicitors is committed to delivering specialised, high-quality advice to the community. Perhaps the leading experts in the country in drafting Shari'ah-compliant Islamic Wills, they go beyond traditional services and provide further assistance with Inheritance Tax (IHT) Planning, Trusts, Probate (Estate Administration), and Charity Registration.

Our community can trust in the professionalism and dedication of this partnership to navigate the complexities of wills and inheritance matters with precision and care.



## **Haroon Rashid**

Managing Director

Haroon pioneered the UK's first tax-efficient Islamic Will over 20 years ago. In 2007, he founded I Will Solicitors, the first and perhaps only firm in the country that solely specialises in Islamic wills and related work. Haroon has overseen the preparation of thousands of wills to date and is widely acknowledged as the leading practitioner with regards to Islamic wills in the country. He has a breadth of knowledge and experience in the field, having qualified as a lawyer in 2000 and worked as a solicitor for some of the leading law firms in the country.



## **Rizwan Rashid**

Director and Practice Manager

Rizwan is the Director and Practice Manager at I Will Solicitors. Having graduated in Chemistry from the University of Birmingham, he initially spent two years working as a Project Manager for an educational charity. Rizwan subsequently moved into the field of law and undertook the ILEX (now referred to as CILEx) qualification route to becoming a solicitor. He is now a Chartered Legal Executive (FCILEx) and solicitor. Having been with I Will Solicitors since 2009, Rizwan has become an important leader in the team. In 2016, he completed a nine-year Islamic 'Ālim course, which demonstrates his commitment to Shari'ah compliance. Rizwan is currently authoring a book on Islamic wills and the wisdom behind the Islamic laws of inheritance.



## Shari'ah Compliant Certified Companies



YOUR HOME

Company: **Heylo Housing**  
Product: • Your Home

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WAYHOME

Company: **Wayhome**  
Product: • Gradual Home Ownership

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Waseeya.

Company: **Waseeya**  
Product: • Islamic Wills

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pfida

Company: **Pfida**  
Products: • Investment Structure  
• Buy-To-Let  
• Home Provision Scheme

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CONCEPT CAPITAL  
GROUP

Company: **Concept Capital Group**  
Products: • Prefabricated Modular Homes

## Zakah Eligible Certified Charities



Charity: **Save One Life**  
Project: • Gaza Zakat Fund



Charity: **Muntada Aid**  
Projects: • Little Hearts & Eye Cataracts  
• Feed the Forgotten  
• Livelihood Program



Charity: **Human Aid**  
Projects: • Cash Distribution  
• Home Construction  
• Provision of Cows  
• Food Packs, Baby Milk, Orphans Sponsorship, Clothing and Heating



## IFA Timeline

### October 2016

- Concurrently established with Islamic Council of Europe

### December 2017

- Onsite Course – Blockchain & Cryptocurrencies

### January 2018

- Onsite Course – Islamic Principles of Investment

### February 2019

- Shari'ah Compliant Certificate of Octopus Investment Limited 'Pay-As-You-Drive Finance Investment'

### March 2019

- Online Webinar – Home Ownership for Muslims

### May 2020

- Online Webinar – Islamic Wills

### May 2021

- ICE Muḍārabah guidance released
- ICE Zakah articles and Videos released

### August 2021

- Shariah Compliant Certificate of Heylo Housing 'Your Home'

### December 2021

- Shariah Compliant Certificate of Wayhome 'Gradual Home Ownership'

### January 2022

- Launch of the ICE's finance division, Islamic Council Finance Advisory (ICFA)
- Panel of Scholars appointed:
  - Shaykh Sajid Umar (Chair)
  - Shaykh Fuad Abdo (Vice-Chair)
  - Umer Suleman (Chief Islamic Finance & Commercial Officer)
  - Shaykh Mohamed Akkough
  - Shaykh Ibrahim Hourani

### March 2022

- ICE Zakah Policy released
- Shariah Compliant Certificate of Primary Finance:
  - Home Provision Scheme
  - Buy-To-Let Purchase Plan
  - Investment Structure

### June 2022

- ICFA onsite course – Islamic Finance

### September 2022

- ICFA attended the World Zakah & Waqf Forum

### January 2023

- Rebrand of ICFA to Islamic Finance Advisory (IFA)
- Renewal Shariah Compliant Certificate of Wayhome 'Gradual Home Ownership'
- Zakah Certification of Save One Life 'Gaza Zakah Fund'
- Shariah Compliant Certificate of Waseeya:
  - Waseeya's Inheritance Calculator
  - Waseeya's Islamic Will
  - Waseeya's Gift Deed
  - Waseeya's peer-to-peer interest-free loan agreement

### February 2023

- Zakah Day Workshops Onsite:
  - Charity Right
  - Norbury Muslim Centre
- Moynul Hussain joined as Division Manager



### ● **March 2023**

- Zakah Day Workshops Onsite:
  - WISE – Wycombe Islamic Centre
  - RIC – Redbridge Islamic Centre
  - Hamlets Way Masjid
  - Human Aid / Ikhwa
- Zakah Certification of Muntada Aid:
  - Livelihood Program
  - Little Hearts and Eye Cataracts
  - Feed the Forgotten
- IFA presented at the International Outreach Program Onsite in Perth, Australia
- IFA presented at the Live Deen Program Onsite in Karachi, Pakistan

### ● **April 2023**

- Zakah Day Workshops Onsite at Masjid Tawhid Leyton
- Zakah Certification of Human Aid:
  - Food Packs, Baby Milk, Orphans Sponsorship, Clothing and Heating
  - Home Construction
  - Provision of Cows
  - Cash Distribution

### ● **May 2023**

- IFA partnership with Muslim Money Experts (MME):

- IFA article - Does modern day interest still qualify as Ribā?
- Appointment of Zain Mahmood (Research & Development)

### ● **June 2023**

- Renewal Shari'ah Compliant Certification of Pfida:
  - Investment Structure
  - Buy-To-Let
  - Home Provision Scheme
- IFA article (MME) - Preserving a Legacy: Exploring Islamic Wills and their Profound Impact
- Workshop for UK Imams

### ● **July 2023**

- IFA article (MME) - An Islamic Examination on Forex Market Practices
- Rebrand of the IFA Zakah Policy

### ● **September 2023**

- IFA social media launch across all platforms @if.advisory
- IFA's attendance at the Islamic Finance News (IFN) UK Forum in London's Mansion House

### ● **October 2023**

- IFA presented at Islamic Transactions Unlocked in Ireland

### ● **November 2023**

- Saad Abbas Hussain joined as Panel of Scholars, Legal Counsel

### ● **January 2024**

- Islamic Finance two-day workshop at Green Lane Masjid, Birmingham

### ● **Ongoing 2024**

- Launch of the new IFA website
- Upcoming Islamic Finance workshops:
  - Usūl of Mu'āmalāt Muḥarramah
  - Inheritance
  - FOREX





Alhamdulillah, the service was very quick, efficient, and detailed. The team were delightful to work with and have the best experience for the job. The turnaround time was also quicker than expected, and there was a clear feeling of wanting to genuinely provide value. Very happy overall.

**Raza Ullah**  
CEO, Pfida Ltd



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## Partner with us for Shari'ah-compliant personal, business and charity solutions

We believe that conducting business in a manner that is ethical and responsible is not only a religious obligation, but also a pathway to long-term success.

Our team of experts is dedicated to providing customised solutions that meet your specific needs. By partnering with us, you can be confident that your business and charity operations comply with Shari'ah guidelines and that you are making a positive impact in your community.



إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَىٰ  
وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ  
لَعَلَّكُمْ تَذَكَّرُونَ

*Indeed, Allah commands justice, grace, as well as courtesy to close relatives. He forbids indecency, wickedness, and aggression. He instructs you so perhaps you will be mindful.*

Sūrah al-Nahl 16:90



[www.IFAdvisory.org](http://www.IFAdvisory.org) | 0208 610 9870 | [info@IFAdvisory.org](mailto:info@IFAdvisory.org)

Islamic Finance Advisory, 3rd Floor, London Muslim Centre, 46 Whitechapel Rd, London E1 1EJ

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