



ISLAMIC  
FINANCE  
ADVISORY

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

# Shari'ah Compliant Certificate

**Concept Capital Group Limited – Prefabricated Modular Homes**

**Certification Number: 2475264-01**

**Date:** 23 Dhu'l-Qi'dah 1445 (01st June 2024) | **Expiry:** 31st May 2025

الحمد لله والصلاة والسلام على رسول الله وعلى آله وصحبه ومن تبعهم بإحسان إلى يوم الدين

*All praise belongs to Allah and may Allah's peace and blessings be upon His Messenger, his family, companions and followers until the last day.*

This certificate constitutes a pronouncement by the Islamic Finance Advisory, a division of the Islamic Council. Based on the official documentation for the product: '**Prefabricated Modular Homes**', a complete review was conducted by the Islamic Finance Advisory, and accordingly conclude that the '**Prefabricated Modular Homes**' product produced by **Concept Capital Group Limited** conforms with general related principles of the Shari'ah and is hereby certified as Shari'ah Compliant.

This certification remains valid subject to a bi-annual review, and on the condition that no material changes are made to the product. Should there be any divergence, the Islamic Finance Advisory's approval will be null and void.

In Allah we put our trust.

**Shaykh Dr Sajid Umar**  
Chair, Panel of Scholars (IFA)

**Shaykh Fuad Abdo**  
Vice-Chair, Panel of Scholars (IFA)

**Umer Suleman**  
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