



Islamic Wealth Management

**PROVIDING SOUND FINANCIAL ADVICE FOR
YOU AND YOUR FAMILIES FUTURE**

Tax Planning
Retirement Planning
Wills & Inheritance Tax
Mortgage Advice
Investments & Savings
Zakat

THE UK'S PREMIER PROVIDER OF HALAL INVESTMENT, SAVINGS & MORTGAGE ADVICE

For over two million Muslims living in the UK, conventional finance just doesn't work

Islamic Wealth Management understands that most modern investment opportunities are not compatible with Islamic law. So, in order to offer all Muslim clients the chance to maximise financial prosperity without comprising Islamic principles, we've developed a range of sharia compliant investment opportunities and financial services.

For expert advice and guidance on sharia-compliant wealth management, call us on 01706 875 459 and we'll take you through all your options.

Find out more at:
www.islamicwealthmanagement.co.uk



"We have created a diverse portfolio of halal investment, mortgage, saving, pension and non-profit options. Our dedicated Islamic finance specialists have the experience and expertise to provide you with a bespoke, sharia-compliant service, tailored to your personal or business finance goals."

ABOUT US

Providing a truly bespoke service focusing on Islamic principles.

Who we are & why we care

Islamic Wealth Management was established to provide a financial planning service to Muslim individuals and business owners based on Islamic principles derived from the Holy Quran and the prophetic traditions of the Prophet Muhammad (pbuh). The Directors having spent a combined 30 years in the industry and have a belief that every individual has the right to receive professional and bespoke financial guidance, ensuring that personal and business goals are achieved. Our bespoke client services include retirement planning, mortgage advice and tax efficient Islamic investments.

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“Keep your road to prosperity pure”

With our experience of understanding and advising on Sharia-compliant investment funds, we are perfectly placed to guide you through your options. We offer a range of risk-based investment portfolios managed on a discretionary basis. These portfolios consist of well known funds, and are reviewed on a regular basis to maintain pure Sharia compliance.

SERVICES

Halal Investment

TAILORED HALAL BUSINESS INVESTMENT ADVICE

From everyday banking to making your money work harder

We can help you do it in the right way.

With our experience of understanding and advising on Sharia-compliant investment funds, we are perfectly placed to guide you. Our investment options are always structured to be strictly halal and your money will not be invested in impermissible activities. These Sharia-compliant funds can be managed as mutual funds, ETFs or hedge funds. In essence, these are common funds with an extra layer of ethical rules integrated into their investment policies. We offer a range of risk-based Sharia-compliant investment portfolios managed on a discretionary basis. These portfolios consist of well-known funds, and are reviewed on a regular basis to maintain Sharia compliance.

The value of investments and the income from them can fall as well as rise, and past performance is not a guide to future performance.

Halal Pensions

FINANCIAL SECURITY WHEN YOU NEED IT MOST

The Islamic Pension Retirement Plan

A tax-friendly way to enjoy the fruits of your labour.

Making sure you're financially comfortable when you stop working is very important, but there are a number of ways of saving for it. One such option is a Sharia-compliant Retirement Account.

Whatever stage of life you're at, it's important to plan for the future by choosing the right halal pension scheme. Islamic Pensions can be difficult to get your head around, which is why our team of advisors are here to help and explain the finer details of all the available Islamic Pensions Plans. So, whether you're just starting out and looking to set up your first pension, or building on your existing retirement plans, now could be the perfect time to set up your halal Personal Pension plan. The money you put in is always tax-deferred, and sometimes even tax-free. That means you'll have more money to re-invest, so you could gain greater appreciation on your capital over a longer time.

There are many ways you can choose to pay into an Individual Retirement Account, our dedicated Islamic finance specialists are here to help you make sense of it all. And of course, we will ensure you have complete confidence that any choice you make will be completely Halal.

Halal Savings

PLAN FOR PROSPERITY WITH HALAL SAVINGS ACCOUNTS

Saving for the future the Halal way.

Make the most of tax-free savings by opening a cash ISA, stocks and shares ISA, or go for an Islamic savings account.

ISAs and savings accounts offer a Sharia-compliant way of keeping all your savings halal. They let you profit fully from your savings, in a tax-efficient manner, whilst remaining true to your faith and Islamic teachings.

As a proud Muslim, you'll no doubt be aware that benefiting from borrowed or received money isn't approved by Sharia law, so the earning of interest (riba) is not allowed. With an Islamic Savings Account, any wealth can only be generated via legitimate trade and investment in assets, so you can be sure that the money is used in a productive, Halal way. Because trading is such a key element of Islamic finance and Islamic investment management, we will ensure that all parties are made fully aware of the associated risks, and that any gains are shared between the initial capital provider and the expertise provider.

Halal Mortgages

HOUSE BUYING WITHOUT THE HEADACHE

Buying your home the truly Islamic way.

Our mortgage experts will help you find the right Home Purchase Plan for you and your family.

We have a selection of 'Home Purchase Plans' all tailored to your personal needs and financial goals. You can sleep soundly in your new home knowing that your chosen option is purely Halal.

An Islamic Mortgage is an alternative to the conventional western option, where as a purchaser, you borrow money from a lender and repay it with interest. With a Sharia-compliant Home Purchase Plan, you can be assured your mortgage is based upon the Islamic finance principles of a co-ownership agreement (Diminishing Musharaka) with leasing (Liara).

Essentially, you pay two monthly payments to the bank – one is a rental payment, the other is to pay off the bank's share of your home. Over time, you own more and more of your home until it's totally yours, and you don't pay or receive any interest (riba), which is forbidden under Sharia law. At Islamic Wealth Management, we work in partnership with the Islamic Bank of Britain to offer Sharia-compliant mortgages to a number of valued clients all across the UK.

Your home may be repossessed if you do not keep up repayments on your mortgage.

OTHER SERVICES

A reliable company that protects your prosperity based on faith, mutual respect and integrity.



TAX PLANNING

Look after your assets with shrewd tax planning



MORTGAGE ADVICE

Own your home, honour your faith



RETIREMENT PLANNING

Prepare now for peace of mind in your golden years



INVESTMENT & SAVINGS

Make your money work harder for you



WILLS & INHERITANCE TAX

Maximise the prosperity you share with your loved ones



ZAKAT

The easy way to calculate your payments

Islamic Wealth Management was methodical in explaining various Shariah compliant investments with full knowledge of their performance and possible long term effects. I found this approach honest and professional which is a rare virtue nowadays I highly recommended Islamic Wealth Management.

Toufeeq Salar
Treasurer of Nishtarian Doctors Society UK

GET IN TOUCH

Your financial future begins with a simple phone call.

We're here for you whenever you're ready. Whether you'd like to know more about what we can do and what we stand for, or if you'd like to go ahead and discuss your Islamic wealth management options, just call us on **01706 875 459** and let's see how we can help.





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