



International Strategic Alliances for *LaRiba* (Islamic) Investment: International Perspective



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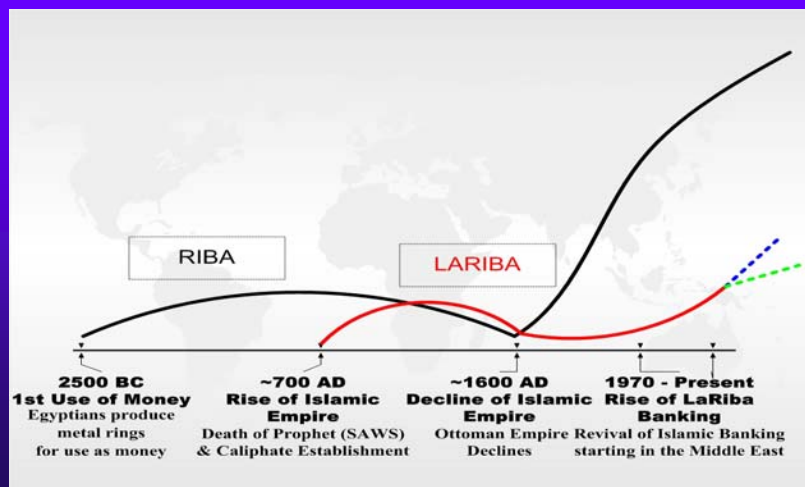
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International Strategic Alliances for *LaRiba* (Islamic) Investment: International Perspective The Fall and Rise of *LaRiba* Banking & Finance





International Strategic Alliances for *LaRiba* (Islamic) Investment: International Perspective

STRATEGY

Strategy Development is the process of Matching Needs, Objectives & Goals with Resources and Capabilities.

1. **Develop a Basic and Clear Understanding of the *LaRiba* Banking System (40+ Years of Experience) and of The Mature and Developed *Riba* System (600 years of Experience.)**
2. **Understand the Resources, Capabilities and the Ultimate goals and Objectives of Each System, &**
3. **Discover Areas of Possible Cooperation within the Global *LaRiba* Banking System and with the Global *Riba* Banking Systems of Different Sizes.**



International Strategic Alliances for *LaRiba* (Islamic) Investment: International Perspective

OUR CREDO

*The Beliefs of the *LaRiba* Faith-Based Banking System*

1. **Prohibition of *Riba* is an Important Pillar of the Faith and Belief in God in ALL Abrahamic Faiths (Torah, Bible and Qur'aan).**
2. **Full Transparency is a Must. No Hidden Agendas!**
3. **Compliance with the Laws of the Land, WITHOUT Violating God's Laws. NO POLITICS. We are not in the Business to "Get Elected", to "Influence" or to "Discredit" others!**
4. **Credit is a Human Right.**



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OUR CREDO

The Beliefs of the LaRiba Faith-Based Banking System(contd.)

5. **A Commodity, Tangible Asset, and/or Service Must Change Hands at a Fair Market Value.** “Marking to the Market.”
6. **Speculation & Its Tools and Paper Trading are prohibited.**
7. **Promotion of Community Development and Reinvestment is of Prime Importance.**
8. **Social Responsibility and Ethical Behavior are the Foundations of our Business.**
9. **We are Out to Win Paradise.**



International Strategic Alliances for *LaRiba* (Islamic) Investment: International Perspective

LaRiba STRATEGIC PHILOSOPHY

Remove *Riba* One Step at a Time

1. **We Must Start From the Possible to Achieve the Impossible. We Are Not Out to Remove or “Destroy” *Riba* Banks and Systems, Our Aim Is to Develop an Alternative System That Serves All Peoples, Irrespective of Faith or Background.**
2. **We Are Not in Business to Change the Laws of the Lands or to Politically Get Ourselves in a Conflict With the Government of the Land.**
3. **We Shall Do Our Best to Educate and Guide Government Banking Regulators and Politicians About the *LaRiba* System.**



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***LaRiba* STRATEGIC PHILOSOPHY**
Remove *Riba* One Step at a Time(contd.)

- 4. We are in Business to Offer Solutions and Services that will Help Reduce the Influence of *Riba* in People's Lives.**
- 5. We Must Reach As Much of the Community Members As Possible Through Unselfish Social Participation, Active Community Service, Efficient Use of Channels Such As Places of Worship, Schools, Universities, Clubs and the Internet, and Youths Involvement to Prepare the Next Generation of *LaRiba* Bankers.**



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***LaRiba* STRATEGIC PHILOSOPHY**
Remove *Riba* One Step at a Time(contd.)

- 6. We utilize the name *LaRiba* As Our Brand Name. We shall Let People Judge Us by who We are, What We do and What We Stand For.**
- 7. We Promise To Live by Islam and to Project a Humble, Dedicated, Serving, Non-Wasting and Attentive Attitude.**
- 8. We are out to Serve, to Attract and to Appeal to All People of All Groups, Irrespective of Religious Affiliation, Background and/ or Denomination. Islam is a Spiritual Nationality.**



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LaRiba STRATEGIC PHILOSOPHY

Remove *Riba* One Step at a Time(contd.)

9. Our Motto, As Prophet Muhammad (s) Said, “the best of people are those who benefit and serve others the most.”

” قال الرسول صلى الله عليه و سلم ” خير الناس انفعهم للناس ”

“*Khayrul Naas Anfa’ahum Lilnas*”.

10. Our Planning Horizon is 50 Years and We Have to Start Today to Catch up to the 600 Years of *Riba* Banking Experience



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THE CURRENT BANKING LANDSCAPE

RIBA BANKING

Primarily Controlled by the World Mega-Banks
(Over 600 Years of Operating Experience)

Mega-Banks Represent the Richest Financial Institutions that Emerged Over the Years from Many Mergers and Acquisitions such as:

Citigroup (USA), HSBC (UK), Deutsche Bank (Germany - EU), and ING Corp.(Netherlands – EU)



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THE CURRENT BANKING LANDSCAPE

RIBA BANKING

CATEGORIES BY SIZE & SERVICE OBJECTIVES

1. **Mega Banks**
2. **Money Center (Regional) Banks**
3. **Community Banks**
4. **Credit Unions & Post-Office “Banks”**



**International Strategic Alliances for *LaRiba*
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THE CURRENT BANKING LANDSCAPE

RIBA BANKING - MEGA BANKS

1. **Mature, Standardized and Uniform Infrastructure**
2. **Important Economic and Foreign Policy Tool of the National Government.**
3. **One-Stop Financial Services Conglomerates**
4. **Rich - Vast Financial Resources**
5. **Sophisticated and Creative Product Mix**
6. **Sophisticated Distribution Channels**
7. **Educated Retail Customers and Institutional Clients**



**International Strategic Alliances for *LaRiba*
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THE CURRENT BANKING LANDSCAPE
RIBA BANKING - MEGA BANKS

8. Political Stability
9. Active and Well Developed Investment Banking & Retail Banking Systems
10. Trained, Sophisticated and Creative Investment Bankers
11. Trained and Highly Credible Financial Consultants for all Segments of the Community
12. Credible and Proven Track Record
13. Selective in Their Relationships & Alliances
14. They Can Make You Very Rich!



**International Strategic Alliances for *LaRiba*
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THE CURRENT BANKING LANDSCAPE
LaRiba BANKING
*Only 40+ Yrs. of Mixed Results and
Apprehensions by Many*

1. Inhomogeneous Infrastructure and Conflicting Definitions
2. Developing Systems
3. Limited Product Mix and Limited Qualified Personnel
4. Limited but Emerging Distribution Channels
5. Uneducated Retail Customers and Institutional Clients but Motivated by Islamic Sentiments



International Strategic Alliances for *LaRiba* (Islamic) Investment: International Perspective

THE CURRENT BANKING LANDSCAPE

LaRiba BANKING

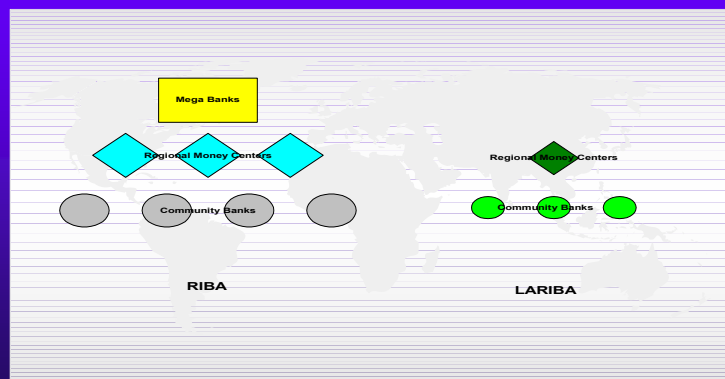
Only 40+ Yrs. of Mixed Results and Apprehensions by Many

- ◆ Political Instability
- ◆ Investment Banking & Banking Systems are becoming Satellites of the Major Riba Banks
- ◆ Trained, Sophisticated and Creative Investment Bankers are attracted by Riba Banks
- ◆ Relatively Poor While Others Think They are Rich
- ◆ An Important Foreign and Economic Policy Liability of the Muslim Countries
- ◆ Not Credible and Unproven Track Record
- ◆ Beamed Propaganda to Discredit Muslims & the Half Educated Muslims are Making Credibility Difficult to Prove



International Strategic Alliances for *LaRiba* (Islamic) Investment: International Perspective

THE GLOBAL RIBA & LARIBA BANKING LANDSCAPE





**International Strategic Alliances for *LaRiba*
(Islamic) Investment: International Perspective**

STRATEGIC VISION

*“The Sun Never Sets on the Global Alliance of LaRiba
Products and Services.”*

**To Establish a Truly Global Banking Services System
That Offers *LaRiba Banking* Products, Investment
Banking and Financial Services Everywhere in the
World, 24 Hours a Day in As Many Markets As
Possible. These Products and Services Will Be
Marketed and Offered by Riba and LaRiba Banks for
Muslims and Non-Muslims.**



**International Strategic Alliances for *LaRiba*
(Islamic) Investment: International Perspective**

STRATEGY

NEEDED PRODUCTS & SERVICES

- 1. The LaRiba Investment Banker, The LaRiba
Broker/Financial Consultant and LaRiba Retail
System.**
- 2. The LaRiba Products including:**
 - 1. LaRiba Money Market Funds**
 - 2. Commercial Paper Market – “Abrar Discount Brhd.”**
 - 3. The Municipal , Government and Corporate LaRiba asset-
Based and Lease Cash Flow Based Bonds.**



International Strategic Alliances for *LaRiba* (Islamic) Investment: International Perspective

ALLIANCE FOUNDATIONS SHORT-TERM

1. *Start from Where Others have Achieved. Build Upon what is already Available* "Do Not Waste Time & Money Re-inventing the Wheel by Changing the Name of a Known Financial Product and Give it an Arabic Name to Make It Sound "Islamic."
2. *'What Cannot Be Achieved in its Entirety to Fulfill the Shari'aa cannot be Ignored and not Pursued.'*

" ما لا يدرك كله لا يدرك جله "

Mala Yudaraku Kulluhu la Yutraku Julluhu



International Strategic Alliances for *LaRiba* (Islamic) Investment: International Perspective

ALLIANCE FOUNDATIONS SHORT-TERM

3. *"Start from the Possible to Achieve the Impossible" - Prophet Muhammad (s)*

عن عائشه رضي الله عنها قالت " ما خير رسول الله بين امرين الا واختار
"ايسرهما"

*Ma Khuyira Rasul Allah Bayna Amrayni Illa Wa Ikhtara
Aysarahuma*

4. *"God Bestows Peace of Mind and Peace at Heart for those who know their Real Size!" -Prophet Muhammad (s)*

قال رسول الله صلى الله عليه و سلم " رحم الله امرىء عرف قدر نفسه

Rahima Allahu Imra'aan Arifa Qadra Nafsih



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SHORT-TERM STRATEGY

1. Continue What We are Doing Now But with an Eye on the Future: Develop Products & Services – Develop the LaRiba Financial Consultant:

- 1.1. *Insist on Hiring Interns next to EACH Riba Banker***
- 1.2. *Insist on Transplanting System, Policies, and Infrastructures to the Local Operation***
- 1.3. *Watch for “Leakage” of Capital Outside the Local Economies Under the Guise of “Islamic” Investing.***
- 1.4. *Do not Force an “Islamic Solution!” to Participate in Activities that are Not Sanctioned by the SPIRIT Shari’aa Like Options, Derivatives, Speculative Activities, Paper Trading and Encouraging Debt-Financing***



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SHORT-TERM STRATEGY

- 2. *Develop Joint Efforts with Existing LaRiba Institutions ACCENTUATE what is COMMON***
- 3. *Support Emerging LaRiba Banking & Finance Efforts in the G7 Nations.***
- 4. *Assemble Database on All Community Members working in Riba Banks with Expertise in Banking & Capital Markets.***
- 5. *Start Communications with Medium-Size and Community Banks in Europe (German/Turkish Community and the UK) and the United States.***



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SHORT-TERM STRATEGY

- 6. Develop Alliances with Leadership of Jewish and Christian Faith-Based Financial Institutions.**
- 7. Study the Experiences of Failed Efforts in Developing Institutions like BCCI.**
- 8. Facilitate Development of Fellowship of LaRiba Bank Executives with those of Riba Institutions – INSEAD, Harvard and Other Executive Programs.**
- 9. Enhance the Islamic Credentials and Foundation of LaRiba Executives by Training at Seminaries and Universities like Al-Azhar, IIUM and Qum.**



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SHORT-TERM STRATEGY

- 10. In Countries That Condone LaRiba Banking, Induce Their Diplomatic Corps in the World to Open up New Channels.**
- 11. Work on Enhancing the Role of the IDB As a Catalyst, Promoter and Lender of Last Resort – Turkey 2001!**
- 12. Use the Term “Faith-based”. Let the Masses Judge Us by What We Are Not by What We Call Ourselves.**



**International Strategic Alliances for *LaRiba*
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LONG-TERM STRATEGY

THE MISSION

Building A LaRiba Banking System that Becomes the Premier Personalized, Socially Responsible and Fair Banking, Financing, Investing & Savings System in the World for ALL Regardless of Faith, Ethnic Background, National Origin, Gender &/or Language.



**International Strategic Alliances for *LaRiba*
(Islamic) Investment: International Perspective**

LONG-TERM STRATEGY

GOALS

- 1. Develop A Matrix of Standardized Institutions, Products, and Services, Which Comply With the Islamic *Shari'aa*, Compete With the Similar Riba Products and Services, and Are Economically Viable and Socially Responsible. These Services May Be Offered to Clients at More Attractive Terms Due to Lower Overheads and Reduced Losses, Which Can Be Transferred to the Users and Clients at Reduced Service Costs by Riba and LaRiba Banking Outlets.**



**International Strategic Alliances for *LaRiba*
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**LONG-TERM STRATEGY
GOALS**

2. **Develop Investment Banking Institutions, Which Span Regional, National, and World Markets and Are Capable of Manufacturing Capital Market Instruments, Packaging These Instruments, and Marketing These Instruments to Institutional Clients and Retail Markets by Riba and LaRiba Banking Outlets.**



**International Strategic Alliances for *LaRiba*
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**LONG-TERM STRATEGY
GOALS**

3. **Develop Banking Centers for Trade Finance to Develop the Tools Necessary for Success in the Capital Markets. These Would Create Sound Alternatives to Interest-Based Bonds, Money Market Instruments, and Certificates of Deposit for ALL People of All Faiths and Backgrounds and that are Attractive for Riba and LaRiba Banks to Market Them.**

Focus on Developing:

1. **Securitized Instruments for Commodity Trade Financing (Oil, Minerals, Foodstuffs, Etc.),**
2. **Asset-Based Municipal Projects Guaranteed by Sovereign Governments,**
3. **Home and Auto Financing.**



**International Strategic Alliances for *LaRiba*
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**LONG-TERM STRATEGY
GOALS**

4. **Develop Necessary Systems to Integrate Existing International LaRiba Banking Networks. Examples:**

- 1. An Alternative to the “Society for Worldwide International Financial Telecommunications” (SWIFT)^[1] System**
- 2. A Board to Fix the Prices of Precious Metals and Commodities in Member Nations as an Alternative to the Current London Price Fixing System.**

^[1] Swift Is Comprised of Over 7000 Member Banks and Processes Over 5 Million International Payment Messages/ Day.)



**International Strategic Alliances for *LaRiba*
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**LONG-TERM STRATEGY
GOALS**

5. **Develop Strategic Alliance Reciprocity Guidelines and Referral Fees Standards. These Networks Would Also Facilitate the Entry and Opening of Markets Into New and Untapped Areas. Learn From Experiences of Other Industries Like Failed BCCI and Airlines:**



STAR ALLIANCE™
The airline network for Earth.



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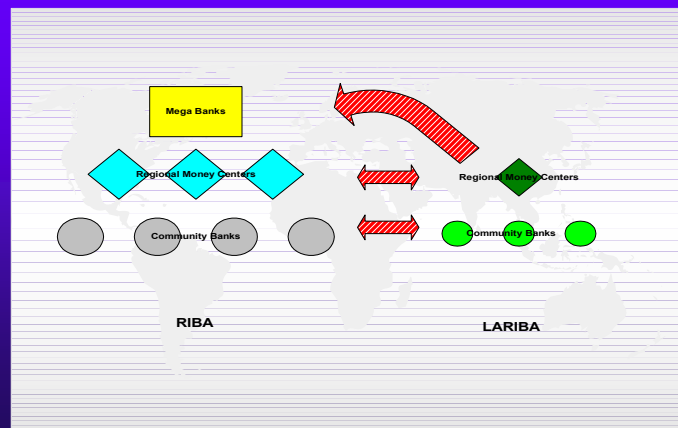
LONG-TERM STRATEGY Who to Partner With in the Riba Banking World?

1. **Mega Banks????**
2. **Money Center (Regional) Banks?**
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4. **Credit Unions & Post-Office “Banks”!!!**



International Strategic Alliances for *LaRiba* (Islamic) Investment: International Perspective

THE GLOBAL RIBA & LARIBA BANKING STRATEGY FOR ALLIANCE





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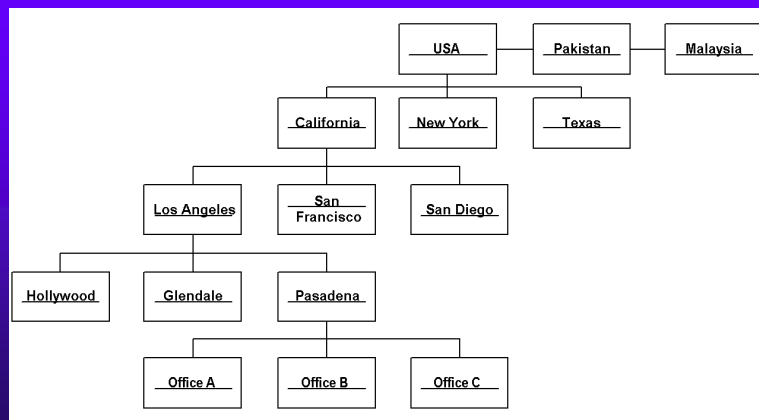
CRESCENT ALLIANCE Of Faith-Based LaRiba Banking Services WHY?

1. Geographic Outreach & Regional Concentration.
2. Compatibility in Services & Shari'aa Advisors.
3. Expertise in Products & Services to Improve Alliance Quality of Service.
4. Helps Offer 24 Hour Service in Every Part of the World in All Financial Markets to All People.



International Strategic Alliances for *LaRiba* (Islamic) Investment: International Perspective

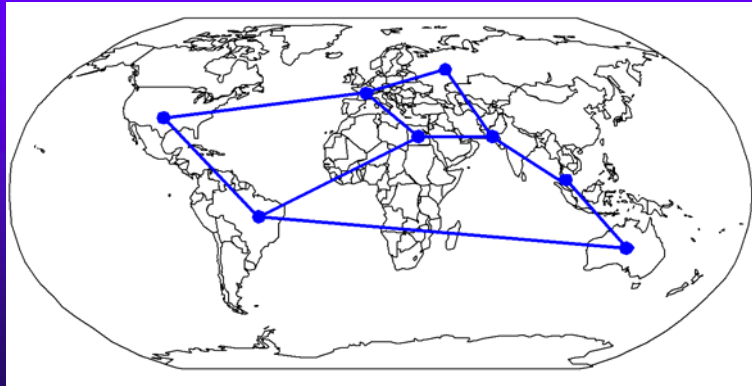
LaRiba Banks & Products Crescent Alliance





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Riba and LaRiba Banks World Crescent Alliance



International Strategic Alliances for *LaRiba* (Islamic) Investment: International Perspective

SEARCH YOUR HEART!...Please!!

Sincere Questions to those of us Who Work in and are
the Proponents of "Islamic" LaRiba Banking:

1. Is It Interest/Riba? Ask Questions! Use Your Brain!
2. Who We Are? What is OUR PASSION?
1. What Are We Out To Do?
2. What is Different between us and Riba Bankers?
3. What is Our Niche? What is Unique and Different About Us?
4. Who Should We Serve?
5. Why Should People Pay Us? And Choose Us?
6. What is Our Ultimate Goal in Life?



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**By God's Grace It will Be Done!!
TERIMA KASIH!**

Thank You
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- 3. What is Different between us and Riba Bankers?**
- 4. What is Our Niche? What is Unique and Different?**
- 5. Who Should We Serve?**
- 6. Why Should People Choose Us? And Pay Us?**
- 7. What is Our Ultimate Goal in Life?**



International Strategic Alliances for *LaRiba* (Islamic) Investment: International Perspective

Why LaRiba Banking?

- ❑ **Job Creation.**
- ❑ **Political Satisfaction for the Masses.**
- ❑ **Market Niche to Make Money & Gather Assets.**
- ❑ **The Removal of Riba from the World to Win Paradise.**



ISLAMIC FUNDS in Global Markets

- ◆ Largest Islamic Funds
 - Al-Ahli Global Trading (NCB) \$503M
 - Alfanar/SEDCO (Permal) \$171M
 - Al-Ahli Small Cap (NCB) \$171M
- ◆ Largest Islamic Managers
 - Wellington Mgmt (Boston) \$727M
 - Permal (New York) \$336M
 - Deutsche Asset Mgmt (EU) \$134M
- ◆ Largest Islamic Sponsors
 - NCB (Saudi Arabia) \$935M
 - SEDCO (Saudi Arabia) \$336M
 - Keppel Insurance (Singapore) \$98M

Source: (www.Failaka.com)