

# Bridging the Muslim World and the West

MCB Delegation to the  
10TH WORLD ISLAMIC ECONOMIC FORUM  
Dubai, United Arab Emirates  
28 to 30 October 2014

Organised by the Muslim Council of Britain

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The Muslim Council of Britain



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*Newly elected members of the National Council of The Muslim Council of Britain*

**Written by** - Iqbal Asaria  
**Editors** - MCB WIEF Steering Committee (<http://www.mcb.org.uk>)  
**Designers** - The Play Studio (<http://www.theplaystudio.com>)  
**Printers** - Print Express (<http://www.printexpress.co.uk>)



# Message from Dr Shuja Shafi

**Secretary General, The Muslim Council of Britain**



I am delighted to welcome and present here the British delegation to the 10th World Islamic Economic Forum.

Organised and facilitated by The Muslim Council of Britain, this delegation has acted as an important bridge between the Muslim world and the United Kingdom. It underscores the point that Britain's Muslim community have a crucial part to play in fostering deeper ties not just by the religious and social bonds between all Muslims, but also through trade and economic cooperation.

**The delegation is the largest from outside the Islamic world.**

It is therefore poignant that the 10th World Islamic Forum is being held in Dubai in the United Arab Emirates. British Muslims have strong economic, cultural, social and religious ties to the country and we are delighted that in addition to UK and US representatives, our delegation this year consists of many expats who are at the top of their professional game. We hope our delegation helps deepen further economic ties between the UK and the UAE and we are extremely grateful to His Excellency Abdulrahman Ghanem Almutaiwee for his advice and support before our Delegation's departure to Dubai.

The Muslim Council of Britain has been an active participant at the World Islamic Forum since its very inception, contributing and helping to set the agenda. Moreover Sir Iqbal Sacranie, the founding Secretary General of the MCB has played an important part by being a member of the Forum's International Advisory Panel.

Last year we were pleased to have the Forum come to London. To celebrate this, the Muslim Council of Britain published the 'The Muslim Pound', which highlighted the British Muslim, and the Muslim world's contribution to the UK economy.

The Forum was also an opportunity for our government to make important policy announcements that we have long campaigned for. This includes the issuance of a Sukuk by the UK government and a promise to look into the provision of Shariah compliant student loans.

All of these initiatives are a testament to the vitality and economic promise that Muslims bring to Britain. At this World Islamic Economic Forum, I hope that all delegates find their encounters fruitful and beneficial.

# Message from Sir Iqbal Sacranie OBE

**Head of the UK Delegation to the 10th WIEF Dubai**



This year's Forum in Dubai is a momentous occasion for the World Islamic Economic Forum Foundation as it celebrates its 10th anniversary. I have been privileged to be involved with the WIEF since its inception in the capacity as a member of the International Advisory Board.

The Forum has progressed from its inaugural conference in Kuala Lumpur, 10 years ago, with the attendance of nearly 1000 delegates from different parts of the world. The Forum held in London last year attracted a record number of attendances of more than 3000 delegates and 18 world leaders representing different continents. It was the most successful conference held by WIEF to date.

We are delighted that the delegation from the United Kingdom, consisting of young professionals and businessman, have been involved with the WIEF since its birth and continues to play an active role in the deliberations of the Forum's agenda. We are grateful to the Muslim Council of Britain (MCB), the umbrella body of Muslim organisations in the UK, for organising the annual delegation.

This year's Forum in Dubai is most fitting with the ethos of WIEF. Dubai is the economical and financial hub of the Middle East. Acclaimed for its innovation and growth within the business world. It is seen by many developing countries as a model of success.

The Forum in Dubai brings together people from all aspects of life: combining culture, economic experts, prominent industrialists and businessmen and unique artists from all different walks of life. I am certain the Dubai Forum will exceed all the expectations and be an even greater success.

**Sir Iqbal Sacranie**

*Founding Secretary General of the Muslim Council of Britain  
Member of the International Advisory Board, WIEF*

## Message from Rt. Hon Nick Clegg MP

**Deputy Prime Minister**



The World Islamic Economic Forum has become a vitally important fixture on the annual calendar of world events. At no other conference will you find Presidents and Prime Ministers rubbing shoulders with business leaders, entrepreneurs and community activists in quite the same way. All of them focused on driving investment for jobs, growth and progress.

Since the Forum began in 2005, the Muslim Council of Britain has been focused on boosting this event's reach and scale. This includes ensuring the expertise and experience one of the UK's delegation ever year, as well as helping to secure London's position as the world's largest centres of Islamic Finance with last year's influential London WIEF.

I want to wish this year's delegation every success. I hope you have a busy and constructive Forum in Dubai.

## Message from Tan Sri Ahmad Fuzi Abdul Razak



**Secretary General, World Islamic Economic Forum Foundation**

The World Islamic Economic Forum is a remarkable venue for people to network, generate new ideas and consolidate business relationships. In recognition of these opportunities, the support of the Muslim Council of Britain for the current and past Forum is deeply appreciated.

I never fail to be impressed with the enthusiasm of the delegation and their participation in both the Plenary and the side events.

I am particularly pleased at how the delegation consists mainly of exuberant professionals and entrepreneurs who are eager to contribute to the Forum and participate in various projects.

Moreover, senior figures from the Muslim Council of Britain have supported the cause of the World Islamic Economic Forum by providing valuable thought leadership and advice. In this regard, we appreciate the role played by the former MCB Secretary General Sir Iqbal Sacranie, being one of the founding members of the Forum's International Advisory Panel.

Through this work, the Muslim Council of Britain has managed to show that the Western Muslim community can act as a bridge to the Muslim world through trade and prosperity.

I wish the delegation a great success in their determination to fully participate in the proceedings of the 10th WIEF in Dubai.



# Message from Mr Edward Hobart

## British Consul General to Dubai and the Northern Emirates



I am really pleased that Dubai is hosting this year's World Islamic Economic Forum, particularly following the milestones achieved by the Forum when it was hosted in London in 2013.

London is the largest centre for Islamic finance outside the Islamic world, and it is Britain's ambition for London to stand alongside Dubai and Kuala Lumpur as one of the great capitals of Islamic finance anywhere in the world.

The UK has a long and close relationship with the United Arab Emirates, and this is manifested in modern times with the business and human links: the large number of Britons that reside here and the UK companies that are based here. This increases the opportunities to trade and share expertise between our two great nations.

I look forward to providing a warm welcome to the delegation organised by the Muslim Council of Britain and wish the delegation every success in realising the many opportunities that will surely be available at the 10th World Islamic Economic Forum.

# About the Muslim Council of Britain

The Muslim Council of Britain (MCB) is the largest umbrella body of Muslim organisations in the United Kingdom. Over 500 community organisations, charities, schools, mosques and Islamic centres are affiliated with the MCB and they all work together to promote the interests of Islam and the needs of all Muslims within the UK.

The MCB is a broad-based, non-sectarian organisation which aims to work with the grass roots organisations that make up the Muslim community in Britain and seek to assist them with issues and problems they may face by trying to work with the Government, policy makers and business.

The MCB is pledged to work for the common good of society as a whole, encouraging and empowering Muslims and Muslim organisations to play a full part and role as citizens of the United Kingdom and in public life. Our philosophy and vision can be summarised as an attempt

**...to empower the Muslim community to  
contribute towards achieving cohesive, just and  
successful British society.**

## To do this we aim to:

1. Promote cooperation, consensus and unity on Muslim affairs in the UK.
2. To encourage and strengthen all existing efforts being made for the benefit of the Muslim community.
3. To work for a more entitled appreciation of Islam and Muslims in the wider society.
4. To establish a position for the Muslim community within British society that is fair and based on rights.
5. To work for the eradication of disadvantages and forms of discrimination faced by Muslims.
6. To foster better community relations and work for the good of society as a whole.

## Some of the achievements of the MCB over the last 16 years:

1. Raising awareness of the positive contributions Muslims have made in British life.
2. Having Muslims recognised as a faith community in the UK census.
3. Providing a positive presence in the media and challenging misconceptions particularly around sensitive issues.
4. Lobbying for legislation tackling Islamophobia and religious discrimination.
5. Promoting scholarship and research by British Muslims.
6. Supporting Islamic Finance and entrepreneurship.
7. Assisting SMEs to achieve their full potential.
8. Seeking solidarity with other faiths, trade unions and civic bodies.

The work the MCB has done over the years has been recognised by senior individuals and key organisations in British society.



*MCB delegation with Malaysian PM*

## MCB's connection with the World Islamic Economic Forum

The MCB has been a supporter and has been involved with World Islamic Economic Forum (WIEF) since its inception. We are particularly proud to have supported and sent delegations to all 10 forums and believe that these delegations have been of benefit to both the MCB delegates and to the relevant forums given the contributions of our delegations.

The delegations that the MCB has sent in the past have included professionals from the worlds of finance, law, education, technology and the media. We have also supported British Muslim charities with their attendance to the WIEF so as to connect with their counterparts in other countries and for them to share best practice and ideas. Over the last few years, many British Muslim artists and creatives have been attending and performing at the WIEF's sister event The Marketplace of Creative Arts (MOCAfest.)

The aims of the MCB delegation at each year's WIEF have been to engage with the wider economic community, create mutually beneficial networks with our counterparts, learn and seek new opportunities through trade with the Muslim world and to encourage a culture of professionalism and shared ideas.

Over the last few years, the MCB delegation has included friends and well-wishers from the United States of America who share our goals and interests. The delegation comprises of a diverse group of individuals keen to network and support each other going forward. These delegations have been hot-beds of ideas and have encouraged strong friendships and business connections over the years.

The MCB has also supported the WIEF in many ways by providing speakers, facilitators and chairs to the forum. We have also assisted with developing thought leadership on the WIEF's International Advisory Panel (IAP) through the involvement of the MCB's former secretary general Sir Iqbal Sacranie who is a member of the IAP.

## This year, the MCB delegates will be aiming to:

1. Develop their personal networks with delegates from the Muslim world and utilise these networks to bring back ideas, strategies and new ways of thinking into their careers and for the benefit of the Muslim community back home.
2. Promote the opportunities available in the UK and USA in respect of Islamic Finance and the halal economy.
3. Engage with the UAE and the wider GCC as an area in which to do business and trade.

A list of the participants of the MCB delegation to the 10th WIEF in Dubai, UAE can be found on pages 25 and 26 along with their representative organisations. Please make yourselves known to us so we can seek to exchange ideas, and forge new links so as to grow together.



Members of the MCB Steering Committee meeting with HE Abdulrahman Ghanem Almutaiwee, UAE Ambassador to the UK.

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## The MCB's role in Islamic Finance



*I would also like to thank the Muslim Council of Britain, which I know has been much involved in the WIEF and the issues of Islamic Finance for so many years.*

**HRH Prince Charles, the Prince of Wales, October 2013**



*My team have worked with the Muslim Council of Britain to bring this Forum to London, who has been a key delegation at WIEF since its inception.*

**Boris Johnson, Mayor of London, October 2013**



*We are very glad to work with the Muslim community and the Muslim Council of Britain, in particular, to develop a number of key initiatives. Islamic Finance is now beginning to be available widely and the Treasury is working to provide a level playing field for Shariah-compliant finance. We are also working together to address the problem of disadvantage, poverty and poor health and education in Britain's Muslim community.*

**The Former Prime Minister, Rt. Hon Gordon Brown MP, June 2006**

# History of Islamic Finance in the UK

*Islamic finance has a long history. However, it has only developed on a global scale over the last 30 years.*

*By Sharjil Ahmed*



In that relatively short space of time the industry has grown rapidly and the global market now exceeds US\$1.1 trillion in assets with 716 Islamic financial institutions spread over 61 countries making over US\$13.1 billion in profit<sup>1</sup>. Islamic banking assets are forecast reach US\$1.8 trillion this year<sup>2</sup>.

Islamic finance aims to create business activities that generate a fair and equitable profit from transactions that are backed by real assets. This method of financing avoids usury, uncertainty, short selling and excessive credit creation whilst encouraging sound risk management procedures.

Islamic finance reached the UK in the 1980s with the first commodity Murabaha transactions and the launch of the first UK Islamic bank, Al Barakara International in 1982. During the 1980s a number of investment banks offered bespoke Sharia compliant products to their Middle Eastern clients, mostly in the areas of trade finance, leasing and project finance.

It was not until the industry received political and regulatory support that momentum started to build. In 2000 an Islamic finance working group was set up under the leadership of Andrew Buxton, former Chairman of Barclays Bank and Eddie George of the Bank of England. The working group included representatives from the Treasury, FSA, the Council of Mortgage Lenders, financial institutions and members of the Muslim community.

Since the formation of this working group the UK Government and regulators have attempted, through the addition of Alternative Finance clauses to various Taxation Acts, to create a market environment where Islamic banks and their clients are not treated any differently to their conventional counterparties. For example Stamp Duty Land Tax was amended in order to remove double stamp duty on Sharia compliant mortgages.

As the industry has developed the breadth of products and services has improved and now compete with the offerings of conventional financial institutions. In 2012 the UK was ranked the 9th largest country by Sharia compliant assets with more than 20 institutions offering Islamic finance and six wholly Sharia compliant banks.

The Sukuk (Islamic bonds) market is the engine room of the Islamic finance market and London, as a major centre for the issuance and trading of International bonds is a natural home to list and trade Sukuk. A total of US\$34 billion has been raised through 49 issues of Sukuk on the London Stock Exchange (LSE). The first Sukuk listed on LSE was for the UAE-based National Central Cooling Company (Tabreed) for the amount of US\$200 million in 2007. There are also Sharia compliant institutions listed on AIM and seven Sharia compliant Exchange Traded Funds (ETF's) based on Islamic indices listed on the LSE.



The London Metal Exchange (LME) is becoming an important avenue for the growth of Islamic finance globally. The LME is a leading metal exchange, and a significant volume of liquidity management transactions concluded by Islamic finance institutions and other Sharia compliant firms are supported by metals on LME warrant.

The UK's preeminent fund management position has been one of the key reasons why Islamic financial institutions have chosen the UK as their base of operations or for a representative office. According to TheCityUK research there are £5.1 trillion of assets under management in the UK. UK financial institutions have been offering Sharia compliant funds since 1986 to cater to the investment requirements of their Middle Eastern clients. The first sterling denominated based Halal mutual fund was launched in 1997. There are currently around nine fund managers offering Islamic asset management services to their clients.

The robust regulatory framework, supportive Government and strong history of financial innovation attracts Islamic banks.

The UK is one of the most desirable places to study in the world with around 100,000 international students studying at UK universities. Islamic finance is taught at a number of these universities and by other educational institutions such as the Institute of Islamic Banking and Insurance that started providing courses in 1990. The Chartered Institute for Securities and Investments developed the landmark Islamic finance qualification (IFQ) in association with Ecole Supérieure des Affaires (ESA) in 2006. The IFQ has become one of the most comprehensive and popular entry level qualifications in Islamic finance.

In addition to these educational, regulatory and market developments the UK is a vibrant, multicultural and tolerant society that has welcomed Islamic finance. The UK has established itself as a hub for Islamic financial activities and is the global gateway for Islamic trade and investments. Islamic finance is without doubt a growth industry and the UK is well positioned to become the global leader outside the Muslim world. It is therefore essential that the industry continues to work with the government, tax and regulatory authorities to develop and shape the financial environment and UK legislation in order to ensure a level playing field for Sharia compliant products and services.

1 The Banker, Top 500 Islamic Banks, 2012.  
2 Ernst and Young, World Islamic Banking Competitiveness Report 2013.



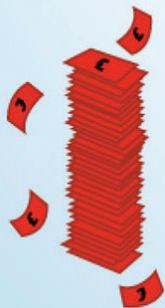
# THE MUSLIM POUND

How British Muslims and the Muslim World add enduring value to Britain's Prosperity

British Muslims, and the Muslim world to which they have strong bonds with, contribute positively to the UK economy. Here are some key facts:

## 2.78million Muslims in the UK

- 114,548 Muslims in 'higher managerial, administrative and professional occupations' in England and Wales
- One of the **most diverse** Muslim community in the world
- £31+ billion estimated contribution to the UK economy



## 10,000 Muslim millionaires

- £3.6 billion liquid assets for the richest Muslims
- 15+ British Muslims in the Sunday Times Rich List

Infographic by the Muslim Council of Britain



## 13,400 Muslim-owned businesses in London creating more than 70,000 jobs

- 33.6% of Small to Medium Enterprises in London are Muslim-owned



British Muslims are the **top online charity givers**

## The Muslim World

- The UK is one of the biggest trading partners to many Muslim countries
- Muslim countries investing in successful Britain
- Muslims spend globally \$126 billion on travel



## The Islamic Finance Sector

- £1.3 trillion of Islamic finance investments in the world
- \$34 billion of Sukuk (the Islamic finance equivalent to bonds) issued through the London Stock Exchange
- Islamic finance supporting: The Shard, Chelsea Barracks, Harrods and the Olympic Village



£1billion estimated size of UK Halal food industry

## \$661 billion Global Halal food industry

Global Halal food industry

## \$1.2 trillion Halal lifestyle industry

Halal lifestyle industry

## £20.5 billion estimated British Muslim spending power



# MCB

The Muslim Council of Britain





# UK Sovereign Sukuk

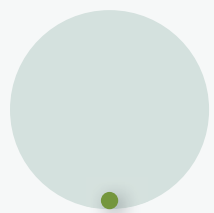
“This government wants Britain to become the first sovereign outside the Islamic world to issue an Islamic bond”

The Rt Hon David Cameron MP, at the 9th World Islamic Economic Forum held in London on 29 October 2013

2 July 2014 Date of issuance 22 July 2019 Maturity

5 Years Term 2.036% Profit based on rental income from three government-owned properties

0 bps spread relative to the government's conventional bond



£2.3bn Order book

£200m Issue size

HM Treasury UK Sovereign Sukuk Plc

Issuer and Trustee, incorporated in England and Wales

The Secretary of State for Communities and Local Government

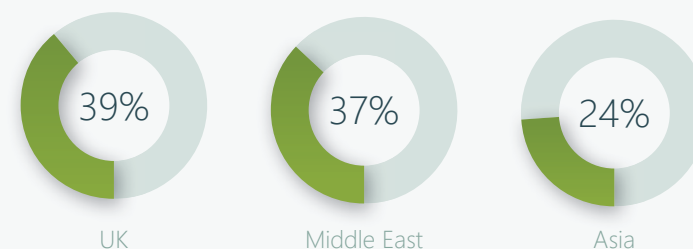
Obligor

Aa1 / AAA / AA+ UK Government Credit Rating

Sukuk Al Ijara Sukuk Type

London Stock Exchange Listing

Initial investors by geography



Shariah Approvals

Bait Al-Mashura Finance Consultations Company

CIMB Islamic Bank Shariah Committee

HSBC Saudi Arabia Executive Shariah Committee

Standard Chartered Bank Shariah Supervisory Committee

Joint Lead Managers

Barwa Bank QSC

CIMB Bank (L) Limited

HSBC Bank plc

National Bank of Abu Dhabi PJSC

Standard Chartered Bank

Sources: HM Treasury, CIMB





## 10th WIEF in Dubai – Charting the Next Steps for Islamic Finance



**Iqbal Asaria**

The 10th World Islamic Economic Forum follows on from the highly successful 9th WIEF held in London in November 2013. The 9th WIEF, apart from being the first one to be held outside a Muslim country, also marked some key developments for Islamic Finance.

At the WIEF in London, Prime Minister David Cameron finally committed to the UK issuing a sovereign Sukuk. This was accomplished three months ago. The UK's issuance was followed by South Africa and Hong Kong. Luxembourg is set to follow suit in the near future. As a result a whole new vista has opened up for Sukuk issuances. This will help embed Islamic Finance as vibrant global alternative.

The 10th WIEF in Dubai also comes on the back of some key initiative by the Government of Dubai. Of particular note is the dedication of Dubai to building an Islamic Economy and Hub. This ambition goes beyond the enhancement of Islamic Finance and needs to be welcomed.

There have been moves towards enabling a Halal economy and mobilising the Muslim consumer. However, the movement towards an Islamic Economy goes beyond these initiatives and offers a much broader scope for realising the Maqasid Al Shariah (the noble objectives of the Shariah). The time has indeed come to leverage progress on Islamic Finance to enable the Islamic economy.

In this regard the World Bank and IMF note in their latest reports that emerging markets now account for about 50% of global output. This is set to increase further in the next few years. As we know Muslims feature highly in emerging market populations and therefore are set to account for an increasing proportion of global output.

The key to maximising the potential of this development would be increased intra-Muslim country trade. Indeed, this was a key part of the vision behind setting up the Jeddah-based Islamic Development Bank. The IDB has devoted a significant proportion of its financing to encourage and facilitate trade between Muslim countries. The IDB has also facilitated the growth of Islamic Finance in member countries.



MCB members participating in WIEF

For the vision of the Islamic Economy to succeed more will have to be done in this direction. Increased trade between Muslim countries can greatly facilitate the development of Islamic finance instruments which emerge from mutual needs rather than merely adaptations of conventional financial instruments. Indeed, the governor of the Bank Negara Malaysia, Tan Sri Dr Zeti Aziz has talked of a new “Silk Route” emerging with intra-Muslim country trade based on innovative Islamic Financial instruments.

The 10th WIEF thus comes at an opportune time when the share of global output of Muslim countries is set to increase rapidly. Dubai’s vision of developing a framework for an Islamic Economy gives structure and momentum to realise the potential of this development. It sets the scene for taking Islamic Finance to its next stage where a more holistic agenda beyond the narrow confines of finance can be shaped.

It is to be hoped that the participants at the 10th WIEF can rise to the occasion and become full participants in the development of this challenging agenda to build further on the success of Islamic Finance.



*World leaders at the 9th WIEF*



*MCB delegations to WIEF in Kuala Lumpur with secretary of cabinet Malaysia government*

# 10th WIEF – Muslim Council of Britain Delegation

## Steering Committee

Name	Organisation & Position	Contact Details
Sir Iqbal Sacranie	WIEF – International Advisory Panel  Muslim Council of Britain – Head of WIEF delegation and former Secretary General	siriakms@gmail.com
Dr Shuja Shafi	Muslim Council of Britain – Secretary General	msshafi12@googlemail.co.uk
Sharjil Ahmed	Bank of London and The Middle East (Dubai)	ahmedsharjil@googlemail.com
Riyaz Husein Dhalla	PricewaterhouseCoopers LLP Muslim Council of Britain – Councillor	riyaz.dhalla@uk.pwc.com
Tariq Hameed	Simmons & Simmons LLP	tariq79hameed@gmail.com
Navshir Jaffer	Citi Partners Muslim Council of Britain – Treasurer	nash.zehra@btinternet.com
Unaiza Malik	Muslim Council of Britain – Assistant Treasurer	malikmail@btinternet.com
Hajera Memon	Shade 7 Publishing	Hajera.memon@gmail.com
Saqeb Mueen	Royal United Services Institute	saqeb@mueen.com
Khalid Sharif	Ummah Foods – Founder Social Wobble – Founder	londonkal@gmail.com



## Delegates

Name	Organisation & Position	E-Mail Contact Details
Maroof Adeoye	Sustainable Development Initiatives in Action CIC	maroof_adeoye@yahoo.co.uk
Hussain Ahmed	Retired	ahmed932@btinternet.com
Sayeeduk Ahmed	Bank of Tokyo Mitsubishi	sayeedul_ahmed@hotmail.com
Ahmed Alvi	Alvi Real Estate LLC	ahmed@alvi.com
Javaid Alvi	Alvi Real Estate LLC	javaid@alvi.com
Salah Beltagui	Muslim Council of Scotland	sbeltagui@yahoo.co.uk
Rabia Bhatti	Chesham Town Council	contact@rabiabhatti.com
Musharraf Chaudhury	Barking & Dagenham College	mchaudhury@yahoo.co.uk
Sultan Choudhury	Islamic Bank of Britain	sultan.choudhury@islamic-bank.com
Malick Elias	Repton School	malick.elias@gmail.com
Makbool Javaid	Simons Muirhead & Burton	makbool.javaid@smab.co.uk
Mukhtar Karim	Carter Lemon Camerons	mukhtarkarim@gmail.com
Zohra Khaku	Halal Gems	zohrakhaku@gmail.com
Asim Khan	Khalij Islamic (UK) Limited	asim.khan@khalijislamic.com
Mufti Sarfraz Mohammed	Halal Monitoring Committee	Sarfrazmz@hotmail.com
Seema Khan	Islamic Relief UK	seema.Khan@islamic-relief.org.uk
Hassan Malik	Etihad Airways	hassanmmalik@gmail.com
Zahid Mir	Aviation Consultant	eddiemir@hotmail.com
Hasan Mueenuddin	Human Relief Foundation	hasan.mueenuddin@gmail.com
Iqbal Nasim	National Zakat Foundation	iqbal.nasim@nzf.org.uk
Athar Osama	Technomics International Ltd	athar.osama@gmail.com
Ali Qazi	Alvi Real Estate LLC	aliqazi60@hotmail.com
Anum Qureshi	EY	anumqureshi@hotmail.co.uk
Rajesh Vaja	Rimakh and 6Degree	rkvaja12@gmail.com
Misdaq Zaidi	Zaidi & Co Chartered Accountants	misdaq@zaidiandco.co.uk
Arif Zaman	Business Consultant	s.arif.zaman@gmail.com
Sarwar Zaman	Simmons & Simmons LLP	sarwarzaman@hotmail.co.uk



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