

An-Nakheel

Investment Philosophy

The An Nakheel Investment Philosophy is derived from the core essentials of Islamic Finance investment, and guided at all times by the following key principles:

- We seek at all times to maximise profits and investment returns for our partners and investors.
- We seek to maximise gains to our partners and investors while exposing them to the lowest possible risk.
- We aim to achieve our investment objectives strictly within the confines of the Shariah.
- We realise the importance of financial freedom and security to our partners and investors, and will always take great care to ensure that we act responsibly and honestly in whatever we do.

An investment with An Nakheel will display the following characteristics:

- **A Proper balance between Risk and Return** – just as it is important to maximise investment returns, it is just as important to minimise risks. An Nakheel seeks a balance between risk and reward, seeking to minimise capital loss even under conditions of economic distress.
- **Sustainability of Earnings** – the ability to continue earning good investment returns over a long period is a key investment outcome at An Nakheel. An Nakheel focuses on maintaining investment returns over the medium to long term, providing a reliable investment outcome.
- **Strict Compliance with the Shariah** – it is not enough at An Nakheel to just provide a return. An Nakheel seeks to provide Halaal returns, which will nourish our partners and investors spiritually as well as physically.
- **Flexibility and Customisation** – the range of investment options available to our

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partners and investors ensures that their particular financial needs are catered for. We aim to offer a customised investment offering, and are open to structuring our investment offerings to meet our partners and investors needs.

- **Regulatory Compliance and Regulation** – all An Nakheel companies are audited and regulated by various bodies and laws, such as the Companies Act, The Financial services Board, and others. All financial information made available to investors in annual reports are verified by reputable, independent auditors.
- **Management Accountability** – our investors and partners become part of the An Nakheel movement and as such have a generous amount of management interaction, direct communication with management and various forums through which they can question, suggest, contribute, learn and interact with the greater An Nakheel community. Our administrative structure is built upon the principles of openness, accountability and responsiveness.
- **Community Benefit** – the aim of all An Nakheel investment initiatives is to build the capacity and infrastructure of the community at large. Our partners and investors have the satisfaction of knowing that in addition to the other characteristics of an investment with An Nakheel, they are at the forefront of empowering and strengthening the economic and social infrastructure of their communities.

At An Nakheel, we understand that a financial investment into a business venture is an important decision, that embodies ones hopes and aspirations for the future, and that forms part of ones responsibility towards his loved ones. We also recognise the tremendous opportunity to empower and strengthen our communities through the strategic use of our collective resources. It is because of these two financial realities, that the An Nakheel community views investment as more than just a numbers game, we see investment as being embodied in the following principles:

- **Investment is about Opportunity, Dreams and Responsibility**
– an investment represents an opportunity to contribute towards the achievement of a better life for all, a chance to be a part of building communities. It also represents an attempt at planning for the things we want, as a safety net for what may come. We accept

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that the final outcome is in the hands of our Creator, and we invest with faith in him. Finally, An Nakheel recognises that an investment is also a fulfillment of ones responsibility towards his family and community.

- **Investment is an Expression of Deen** – an investment is a means of earning a Halaal income, and consequently, of achieving ones goals and fulfilling ones responsibilities in a manner that will attract Barakah and Thawaab. As such, the investment that one chooses should be totally in accordance with the Shariah, and it should contribute towards the upliftment of the Ummah and promote meaningful economic participation for all.
- **Investment is Unity in Belief and Purpose** – in any investment, each will invest according to his means. Some will invest considerably large amounts, while others will invest considerably smaller amounts. Rich will invest alongside poor, but both will be united in a common purpose, and each will invest in order to give expression to the Deeni merits of their choice. Investing unites the community in common purpose, where, by their individual investments, they help each other attain the rewards of a successful investment.

The An Nakheel community is committed to promoting a spirit of Islamic investment that embodies the principles listed above. Hundreds have affirmed their commitment to helping us achieve this. If investment means more to you than just numbers, contact An Nakheel, and lets work together to achieve our goals and meet our collective responsibility.

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