

01204 842633

enquiries@marklandhillwealth.co.uk

marklandhillwealth.co.uk/mhw-sharia

People You Can Trust



MARKLAND HILL WEALTH  
INDEPENDENT FINANCIAL ADVISERS

# MHW Solutions Bulletin

## Solutions Bulletin for Clients who want to protect and grow their wealth in a Sharia-compliant manner.



We understand that mainstream investment opportunities are not compatible with Islamic law.

### The Challenge

For over two million Muslims living in the UK, mainstream finance just isn't suitable.

Sharia-compliant investments are governed by Islamic law and are becoming an investment choice that is more and more common in the UK but the options still remain limited.

### INTRODUCTION

At MHW, we strive to give both innovative and best advice to clients with complex financial planning needs and aim to offer all Muslim clients the chance to maximise prosperity without comprising Islamic principles.

### THE COMPLEXITY OF THE PROBLEM

- There are a number of additional investment requirements that fund managers must pay special attention to in order to ensure their funds become, and stay, compliant with the comprehensive set of rules laid out in Sharia law.
- The main one is the exclusion of investments which derive a majority of their income from the sale of alcohol, pork, pornography, gambling or weapons.
- Additional requirements include the appointment of a Sharia board, an annual Sharia audit, and purifying certain prohibited types of income by donating them to charity.

### The Solution



Whether you're starting saving for your retirement, building your retirement savings, making the gradual move from work to retirement or enjoying an active or passive retirement, we can help. We offer five risk-graded Sharia compliant portfolios that span the risk spectrum from more defensive, lower risk returns, through to higher risk, equity-based investment returns. We can confirm that all of the Sharia funds we offer fulfil the requirements listed above.

### Next Steps



You can Invest directly or via an ISA, Junior ISA, Pension, Trust or Bond and our Adviser will be happy to run through these different options and provide an independent recommendation following an initial free consultation. Contact our team through [www.marklandhill.com](http://www.marklandhill.com) with the subject 'Sharia' and we will contact you in the near future to assist you further.

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