

In the name of Allah, the Beneficent, the Merciful



BROCHURE 2011

"...they say "Trade is like usury" and Allah hath permitted trade and forbidden usury..."
(Al-Qur'an 2:275)

Interest Free Investment & House Buying Opportunity For Muslims in Canada

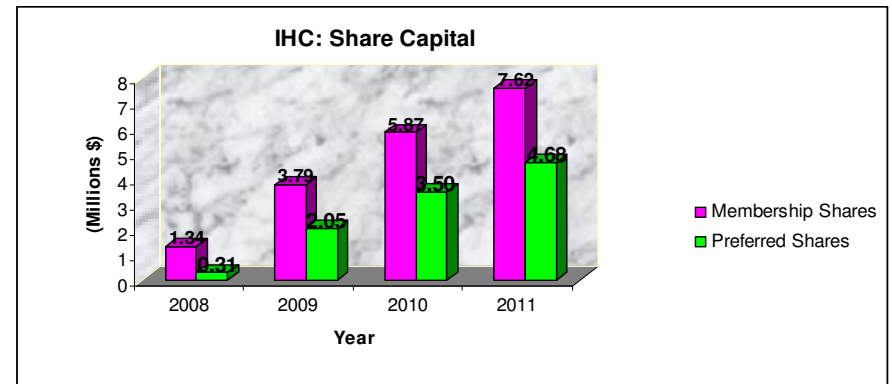
Investing in IHC

- Member's investments are used to purchase housing units for the Co-operative members.
- Member's investment is secure and safe which follows stringent regulatory Commission's requirements
- Members will earn dividends on their investment shares at the end of each quarter.

- IHC has declared five (5) percent dividend on investment shares for the year 2011, Alhamdulillah.
- Shares redemption policy can be obtained by contacting Co-operative office.

\$7.62 millions and 6% Share Capital and Patronage Dividend

Issued membership share capital increased 51 percent between 2009-2010 while 29 percent between 2010-2011. The total issued share capital reached to \$7.62 million at the end of 2011. The declared patronage dividend remained as high as \$6.00 per share, that is, 6 percent for the years 2008-2010. The IHC Board declared \$5.00 per share or 5.00 percent dividend for the year 2011.



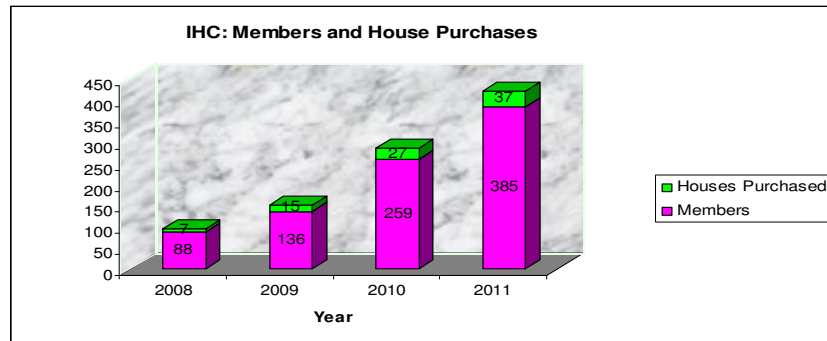
Buying a Home: Eligibility Criteria

- A member must purchase minimum shares of aggregate price equal to twenty per cent (20%) of the anticipated purchase price up to \$300,000 thirty per cent (30%) of the anticipated purchase price between \$300,001 - \$500,000, and hundred per cent (100%) of the anticipated purchase price above \$500,000.

- Length of membership in IHC
- Date of submission of the Occupancy Form
- Purchase Price of the housing Unit
- Availability of funds at the time of purchase of housing unit

385 and 37 Membership and House Purchases

During the last three years the Co-operative membership is grown to 385 and houses purchased reached to 37, nine houses are fully paid off. The Co-operative members are spread Canada and globally.



Occupancy Charges

- The basic Occupancy Charge will be a proportion of the fair market value rental for such a housing unit.
- The monthly Occupancy Charge will be recalculated for the following month in which additional shares of one thousand dollars (\$1,000) or more are purchased.
- In addition to the monthly Occupancy Charges, members will pay a nominal administration fee: \$20 for Ontario residents and \$30 for outside Ontario residents.

Membership

- A person of the full age of sixteen (16) years or more may become a member of IHC by paying the \$75.00 membership fee as well as purchasing a minimum of five (5) shares at \$100.00 per share (representing a total purchase of \$500.00) per calendar year.

Avoid Riba

Start Investing in IHC!

Enjoy Higher Halal Return on Investment.

Your Investment is Secure!

IHC Has Its Offering Statement Approved By Financial Services Commission of Ontario.

Join Us Today And Spread The Word!

Contact us at:

Phone: 905 403 8406 extension 215

Fax: 905 403 8409

Email: members@isnahousing.org

Email: chair@isnahousing.org

Website: www.isnahousing.org

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