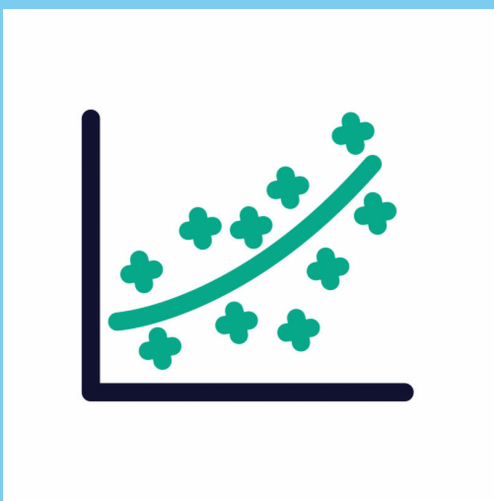




SHARIAH COMPLIANT INVESTMENTS IN SINGAPORE - 1

An independent guide for the layman

1. EXCHANGE TRADED FUNDS (ETF)



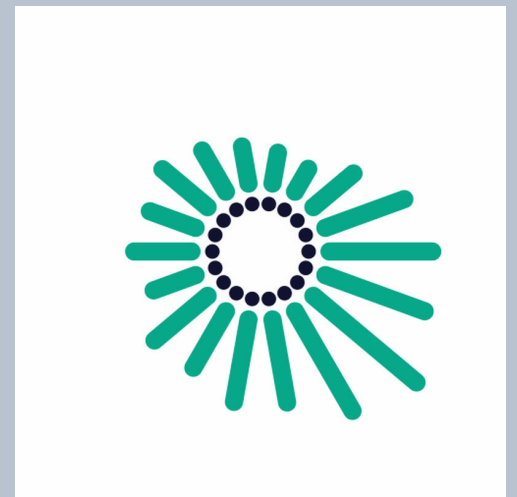
Wahedinvest app offers a variety of Shariah Compliant ETFs known for their low sales charge and 100% purified investments:

- Ishares MSCI World Islamic UCITS
- Ishares MSCI Emerging Markets UCITS
- Gold ETFs
- WAHED FTSE Sharia ETF

2. CROWDFUNDING

ETHIS and Kapitalboost offers crowdfunding investments with small capital outlay.

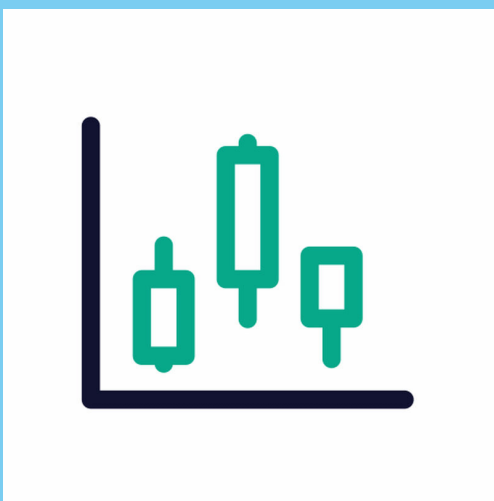
Ethis offers peer to peer and equity crowdfunding while KapitalBoost offers Peer to peer crowdfunding in SEA.



3. STOCKS

Become an owner of a business by having shares in a listed company!

Companies such as Apple, Singpost and Comfortdelgro may be shariah compliant but you'll have to purify your dividends as it is not fully 100% compliant. Refer to point 12.



4. UNIT TRUSTS

There are several Shariah compliant Unit trusts available in Singapore. Known for those who prefer their funds to be managed professionally:

- Deutsche Noor Precious Metal
- FTIF Templeton Equity/Sukuk funds
- BIMB Arabesque funds
- Maybank Asset Management funds





SHARIAH COMPLIANT INVESTMENTS IN SINGAPORE - 2

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5. ETFS OVERSEAS

You can now invest in Exchange traded funds (basket of stocks) overseas through brokers such Tiger Broker, among them:

- S&P 500 Sharia ETF (SPUS)
- Wahed FTSE Nasdaq ETF (HLAL)
- MSCI World Islamic (ISWD)
- Almalia Sanlam Global Equity (AMAL)
- MyETF Dow Jones Islamic 25 Titans (DJIM25)



6. GOLD

Physical Gold and precious metals are available for investment in Singapore but did you know that we can use the service of Ar-Rahnu in Singapore? 916 Pawnshop and ValueMax Ar-Rahnu offers this service! The former also sells Dinar and Dirham if you can contact their sales rep



7. LAND BANKING

Land Banking means to invests in undeveloped land that can potentially bring high returns!

In Singapore, we have it in Walton! They were certified shariah compliant by Pergas Investment Holdings since 2014!



8. PRIVATE EQUITY

You don't call yourself a Private Equity if you cannot get returns of above 15%, Montreaux Health Care Fund offers this investment.

The fund is invested in a specialist healthcare sector for the vulnerable people in UK society. Exclusive for Accredited investors and offered through FAiWA.





SHARIAH COMPLIANT INVESTMENTS IN SINGAPORE - 3

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9. I-REITS MANAGED ACCOUNT SERVICES

REITs invest in long term real estate where rental income is its main income. 90% of net income is then paid to investors.

FAiWA and Philips capital created a partnership to produce: the I-Reits Managed account where you can reap dividend returns.



10. ISLAMIC BANK ACCOUNTS

We know bank accounts are not investment tools but have you heard of Islamic Banking Accounts in Singapore? Yes they do exist and come in savings, fixed deposits and current accounts! These banks offer accounts:

- 1) Maybank (Savings, fixed and current)
- 2) CIMB (savings, fixed and current)
- 3) OCBC (Current)



11. INVESTMENT LINKED POLICY

Heard of Muslim groups selling insurance as shariah compliant? Unfortunately there is no takaful (islamic insurance) but there exists insurance linked to shariah compliant unit trust discussed in point 4.

These insurance companies invest in unit trust so if your fund grows in value, so will your protection amount! Funds include NTUC Takaful fund and HSBC Global Equity index.



12. SCREENING COMPANIES

IF@SG can verify if your investments are shariah compliant. Alternatively, Idealratings, Islamicly and Amanatrade offer screening services for those looking to invest in the stock market locally and overseas.

The software from Idealratings provides different screening methods too: Ethical, ESG and faith based which includes Shariah screening.

