

Caravel Partners Ltd. 

ISLAMIC STRATEGIES



London Wealth Management in Africa

- **Founded 2010**
- **Privately-owned by a number of British and South African professionals.**
- **Combined 80 years of offshore wealth management experience.**
- **We offer the same solutions, portfolio assets, management and competitive charges to an African HNW client as those enjoyed by a High Net Worth London client.**



Portfolio Management

Whether your portfolio is defensive, income or growth-orientated, we have access to the biggest Islamic fund houses in the world offering an array of investment assets including income, Islamic financing, ETFs and others.

All assets included in our Islamic Strategies are certified Sharia-Compliant.

The minimum investment for investment into our Islamic Strategies is \$50,000.



Principles of Islamic Investment

Halal investing requires investment decisions to be made in accordance with Islamic principles. Islamic principles require that investors share in profit and loss, that they receive no interest (riba), and that they do not invest in a business that is prohibited by Islamic law, or sharia.

Sharia scholars universally consider unacceptable the following: the manufacture or marketing of alcohol; gambling or gaming activities; conventional interest-based financial services; pork and pork products; and pornography. In addition, most sharia scholars advise against investing in tobacco companies.

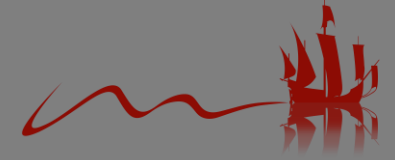
Islamic scholars agree that Muslim investors must account for any income derived from riba or other haram sources and then give it away to a charity or someone in need. This process is known as "purification" or "cleansing" of tainted investment income.

What is an Investment Platform?

An investment platform account is a one-stop solution to enable you to hold practically all of your investments, tax wrappers or offshore bonds, under one roof.

- **Open architecture** - the platform gives you access to a huge selection of investment types so that you have the widest possible choice to help you achieve your individual financial goals
- **24/7 Online functionality** - access through our secure portal to view and manage your portfolios at any time
- **3rd party access** - take advantage of your Advisor's existing 3rd party relationships, such as discretionary fund managers or model portfolio providers.
- **Many offshore platforms are "insurance-wrapped"**. Caravel uses only a non-insurance wrapped product for investors wanting Sharia-compliant investment.

The Caravel Islamic Strategies



Income

Balanced

Growth

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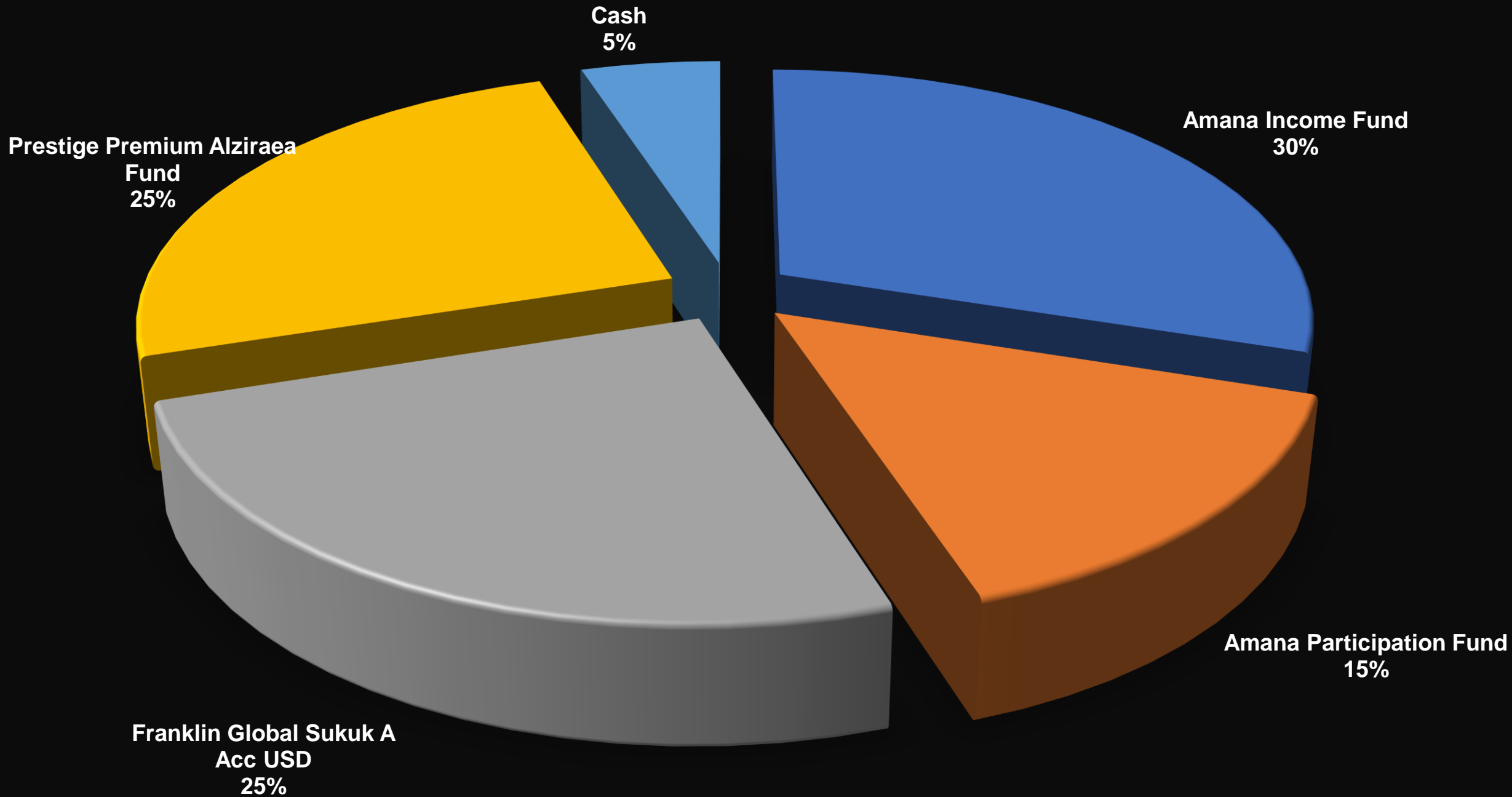


Caravel Islamic Income

The objective is to provide investors with an income whilst also providing some potential for capital growth over the medium term (3 years or longer) while remaining defensive and preserving capital.

The strategy will invest predominantly into funds which invest into sukuk, Islamic financing and income funds.

Target average annual performance 5-6% per annum but actual performance may exceed the target.

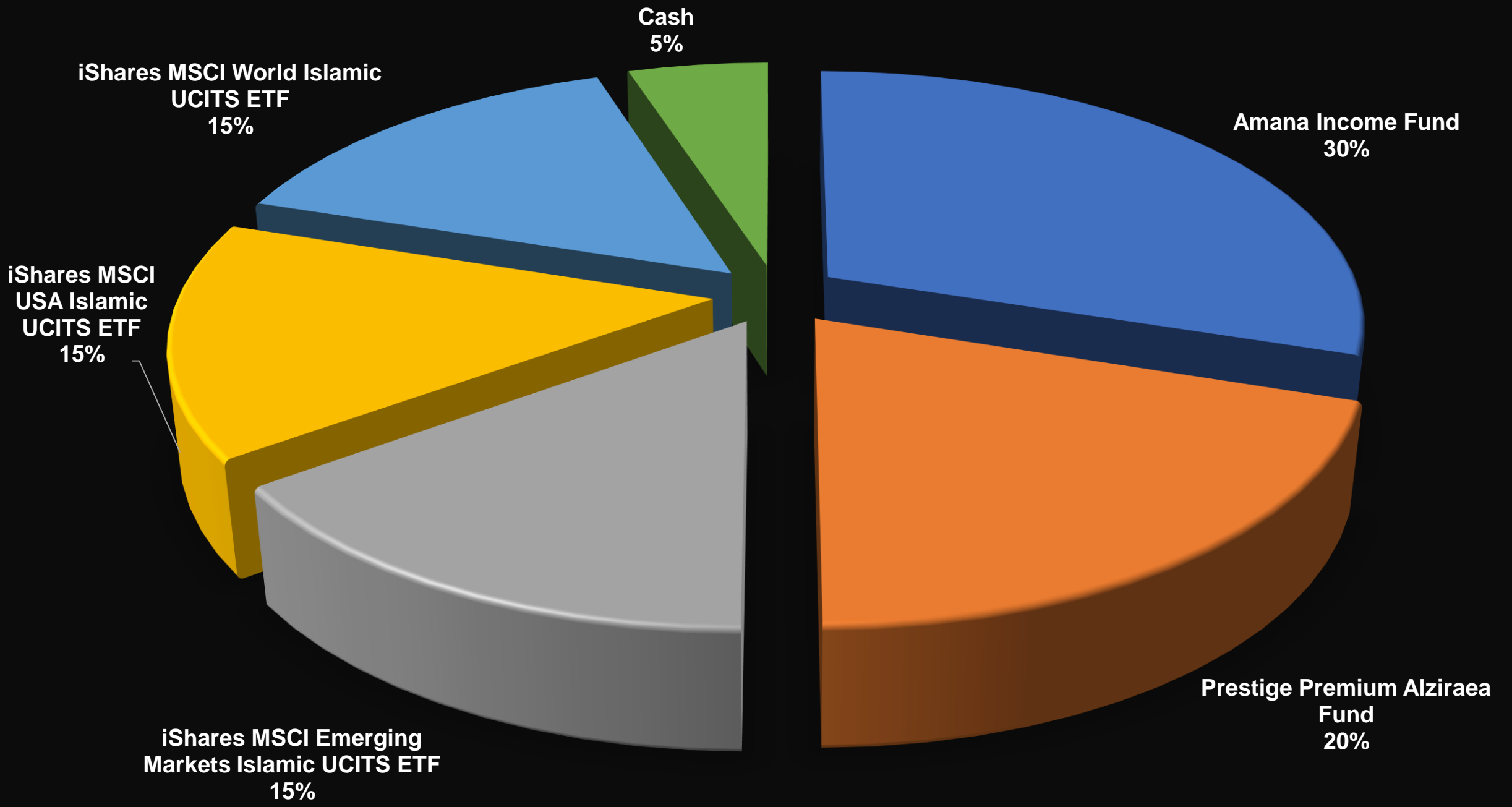


Caravel Islamic Balanced

The objective is to provide investors with an income meaningfully above prevailing cash rates over the medium to long term (over 3 years).

The strategy will invest into a diverse set of assets including Islamic equity, income and financing as well as compliant ETFs covering the US, emerging and global markets.

Target average annual performance 6-8% but actual performance may exceed the target.

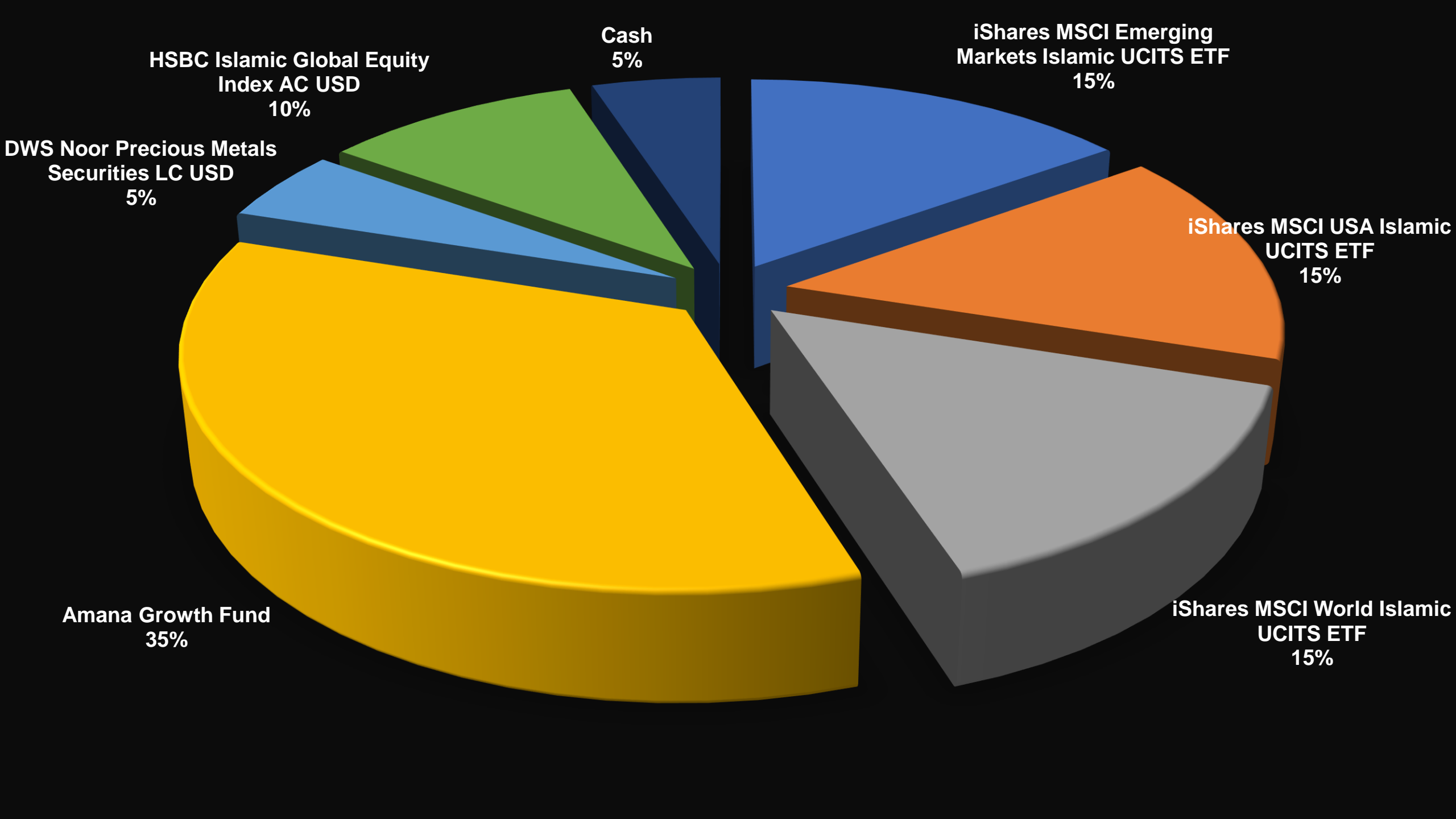


Caravel Islamic Growth

The objective is to generate capital growth over the long term (over 5 years).

The strategy seeks exposure to global themes through a mix of suitable ETFs and superior Islamic growth instruments.

Target average annual performance 8-12% but actual performance may exceed the target.



Amana Growth Fund
35%

DWS Nour Precious Metals Securities LC USD
5%

HSBC Islamic Global Equity Index AC USD
10%

Cash
5%

iShares MSCI Emerging Markets Islamic UCITS ETF
15%

iShares MSCI USA Islamic UCITS ETF
15%

iShares MSCI World Islamic UCITS ETF
15%

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