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Halal حلال

RRSP | RDSP | Education Plans | TFSA
RRIF | Mutual Funds | LIRA | Pensions

Halal حلال

Why do hundreds of families trust and use NO INTEREST Investments?

- ✓ 20+ YEARS' experience advising 1300+ accounts in 7 provinces from BC to Nova Scotia.
- ✓ Credible - Invited to lecture at Canadian Universities, Media, Masjids & Islamic Organizations.
- ✓ Professional Investment Advice with personalized client service.



Br. Jaafer's team of Advisors, Rehan Amir & Iftikhar Ahmad speak Urdu, Hindi, and Punjabi

www.nointerest.ca



Don't settle for less! Experience & Honesty make all the difference.

Jeff (Jaafer) Gareau, B.A., I.R.Econ.

Financial Advisor / Dealing Representative (QC)

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COMMISSIONS, TRAILING COMMISSIONS, MANAGEMENT FEES AND EXPENSES ALL MAY BE ASSOCIATED WITH MUTUAL FUND INVESTMENT. PLEASE READ THE PROSPECTUS BEFORE INVESTING. MUTUAL FUNDS ARE NOT GUARANTEED, THEIR VALUES CHANGE FREQUENTLY AND PAST PERFORMANCE MAY NOT BE REPEATED. This is for information purposes only and does not constitute an offer to sell or solicit any business. You should consult your Advisor before acting on any information in this Material, which may be partially paid for by GGAI. Global Maxfin Investments Inc. (GMII) is related to Global Growth Assets Inc. (GGAI), which is the Manager of the Global Iman Fund. GGMI and GGAI are both 100% owned by a common shareholder.

WHAT IS SHARI'AH - COMPLIANT INVESTING?

- Shari'ah is the dynamic body of Islamic religious law.
- Shari'ah compliant investment funds are governed by the principles of Shari'ah law as sanctioned by a Shari'ah Supervisory Board and continuously monitored by a designated Shari'ah Advisor or Auditor.
- To ensure Shari'ah-compliance, investment opportunities are put through social and financial screens.



COMPANY ELIGIBILITY

To determine their eligibility, companies are screened to ensure that each meets the standards set out by the Shari'ah Supervisory Board. A company must meet Shari'ah requirements for acceptable products, business activities, debt levels, and interest income and expenses.

SCREENS FOR ACCEPTABLE BUSINESS ACTIVITIES

If a company primarily deals in the products listed below, they are NOT considered potential investments under Shari'ah law. Any firm falling into this category is eliminated from the eligible list.

- Alcohol
- Tobacco
- Pork-related products
- Conventional financial services (banking, insurance, etc.)
- Weapons and defense
- Entertainment (hotels, casinos/gambling, cinema, pornography, music, etc.)

During the screening process, each company is examined based on how it earns revenue. The sectors listed below are considered inappropriate for Islamic investment purposes and companies in those sectors are EXCLUDED from the list.

- Defense
- Brewers
- Distillers & Vintners
- Food Products
- Recreational Products
- Tobacco
- Consumer Finance
- Specialty Finance
- Restaurants & Bars
- Banks
- Full Line Insurance
- Insurance Brokers
- Property & Casualty Insurance
- Reinsurance
- Life Insurance
- Real Estate Dev. And Holding
- Food Retailers & Wholesalers
- Broadcasting & Entertainment
- Media Agencies
- Gambling
- Hotels
- Recreational Services
- Investment Services
- Mortgage Finance

SCREENS FOR ACCEPTABLE FINANCIAL RATIOS

After the business activity screening is completed, companies are then evaluated according to several financial ratio filters. These filters are based on criteria set by the Shari'ah Supervisory Board. This screen removes companies with unacceptable levels of debts or impure interest income.

All of the following ratios must be less than 33%:

- Total debt divided by trailing 12-month average market capitalization
- The sum of a company's cash and interest-bearing securities divided by trailing 12-month average market capitalization
- Accounts receivables divided by trailing 12-month average market capitalization

If a company passes both screens then they are considered as possible investments for the Fund. Each potential investment is also further scrutinized by the Portfolio Advisor for investment quality and potential.

ON-GOING REVIEW

The list of eligible companies is reviewed quarterly to ensure continued adherence to the established criteria. Liquidity is an additional criterion for inclusion. The list of eligible companies include only actively traded stocks that are easily accessible to investors. The very smallest and most thinly traded stocks are excluded.

For more information,



Jeff (Jaafer) Gareau, B.A., I.R. Econ.
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In addition to over 20 years in Investment Advisory/Management as a Financial Advisor/Dealing Representative (registered in 7 provinces from N. Scotia to B.C. with hundreds of accounts), Jeff (Jaafer) Gareau is or has been very active with many Corporations, Registered Charities, and non-profit organizations in Executive/Officer positions. He graduated from the University of Toronto having studied Economics, Industrial Relations (Organizational Mgt.), and Sociology. He has been interviewed in the media on Islamic Investment and Finance including ROBTV (BNN), Toronto Star, Globe & Mail, various magazines, and has lectured at many universities including the Rotman MBA Program at the U. of T., Ryerson Business School, Trent University and over 100+ educational seminars across the country in more than 5 provinces.

A testament of his accomplishments is that Jeff has been nominated for the Town of Oakville's prestigious Community Spirit Awards for Individual Volunteer of the Year in three consecutive years (Recipient in 2005). Here are some of the positions he holds or has held in the past:

- Founder, former President, and majority owner of T.Y. Financial Group, registered Mortgage Broker (FSCO-Ontario - 2006-09, Dormant 2015);
- #1 Advisor in Canada's largest publicly distributed Islamic Mutual Fund, the Global Iman Fund since inception in 2009;
- #1 Advisor in Dynamic SAMI Fund (2000-2006) as well as the FrontierAlt Oasis Funds (2006-2009), and
- Casvin Industries (Casvin Fluid Systems), Brampton/Mississauga/ Etobicoke. Director - Corporate decision making relating to North American operations in Sales, Consulting, and Engineering divisions (March 2001 to March 2005 for two 2-year terms);

Executive or Committee positions (current and past)

- Current Chair -> Founding Treasurer of the Muslim Children's Aid and Support Services, a registered charitable Toronto-based Social Services organization (since 2004). Has served as Acting CHAIR and was responsible for the initial incorporation of the not-for-profit organization;
- MYSL -> Started Aug. 2004. Retired as Exec. V.P. - April 2015. Previous duties included many concurrent positions: League Head Coach, Executive, Head Coach and Convener of multiple divisions in House League and All-Star -> U4 Co-ed through to Boys U15; Boys Head Coach OSC 2007-2008
- Former Director of MADD Halton/Peel Region (Mothers Against Drunk Driving) -> Served as President from 2003-2005;
- Founding member of Al-Falah Centre and Al-Falah Private School in various key fundraising (annually since 1998) and other Advisory positions;
- Active member of ICNA CANADA since 1994 in various past executive roles in the Halton/Peel Region Office: Secretary, Assistant Secretary, Director of Communications and Public Relations, Conference Marketing Manager, Community Outreach Co-ordinator for high schools, ICNA Relief, etc.;
- Director, Oakville Chamber of Commerce, served a 3-year term -> Advocacy Committee member and lead Director for the OCC Charity Dragon Boat (3 years) raising money each year for the Halton's Children's Aid and Halton Big Brothers & Sisters;
- Past President and Director of ISSRA. The Islamic Social Services and Resource Association was founded by Dr. Abdullah Hakim Quick 15 years ago and is a registered charity based in Toronto with affiliations with the City of Toronto and the United Way;
- Former member of the Mayor's Special Committee Against Drunk Driving (Town of Oakville) - Member of Annual Essay Contest Panel;
- Town of Oakville's Parks and Recreation Advisory Committee; Served as Chair for a one-year term and two terms as Vice-Chair. Member of the Parks and Trails sub-committee (Also a casual volunteer planting trees with Evergreen and Groundbreakers in different areas of Oakville);
- Appointed member - Halton Region Bronte Heritage Waterfront Park Community Liaison Committee (3 years);
- Member of the Oakville Unit Council of the Canadian Cancer Society, one of the highest fundraising units per capita in Canada since 2007;
- Former Chair of the Halton Easter Seals District Council as well as a former member of the Mississauga Safe Driving Committee and one of the founding members of the Brampton Safe City Committee;
- Chair, Media Relations and Community Development -> Rick Hansen Wheels in Motion (Oakville) for 4 consecutive terms until 2009 & many years of volunteering and supporting the Ontario March of Dimes;
- Served two years on a Federal Immigration and Citizenship Committee for the Halton Riding M.P.;
- Founding Executive Member of a political Riding Association and served as the V.P. Treasurer and V.P. Membership at the Federal level;
- Director, Provincial Riding Association, which assisted its candidate in becoming elected as M.P.P. and maintaining the seat over two elections including a Cabinet position; Past Director for Oakville Minor Baseball Association as well as Sport Oakville (Former Oakville Sports Council)
- Participated on many multicultural/inter-faith & diversity boards and focus groups, including Community Development Halton's Diversity Breakfast Series, churches, temples, and mosques; Special Services Certificate Award Winner for 100+ volunteer hours helping the blind & disabled (U. of T.)
- Co-Producer of an inter-faith TV Series pilot program that was accepted by CTS (Christian Television Network);

Testimonials from Clients and Community Leaders

"I've known Mr. Jaafer Syed Gareau since 2006 and honestly it's been one of my best relationships. I have seen nothing but sincerity and professionalism for his services as well as his commitment to our community. After my move from the United States to Canada in 2001, I needed a Financial Advisor I could trust to guide me in investing in 100% halal investment securities. Mr. Gareau just exceeded my expectations and I am glad that the media and dozens of masjids over the years have been inviting him to speak on Islamic Investments & Finance to get the message out about riba. In life, there are bad things, good things, better things, and best things; being Jaafer's client has been one of the best things I've done in my professional career and I recommend him highly."

Sheikh Riad Ouarzazi - Milton, Ontario and Dubai, U.A.E.

"Dear Jaafer,

I hope you and your family are in the best of health and spirits. I would like take this opportunity to thank you for your efforts to educate the Muslim Community on RIBA investments and halal financing. As a guest speaker at our "WELCOME RAMADAN PROGRAM" for our congregation here in Scarborough, I found your seminar to be very informative and commend you for incorporating very creatively some interesting Dawah techniques during this Investment Seminar. This helped maintain the enthusiasm of the members enhancing their ability to stay focused while also learning how to save taxes and make investments according to Islamic guidelines.

May God reward you both in this life and in the hereafter. Ameen.

Jazzak'Allah Khair."

Abdulhamid Hathiyan, B.A., M.A. (Impartial - NOT a client)

Past President of NASSERPURIA MEMON JAMAT - CANADA www.nmjcanada.com

"Jeff (Jaafer) Gareau has been helping me since I started my professional career.... With the complications of Islamic Investments and Finance...being a client of Jaafer's and NO INTEREST Investments takes much of the burden away...I recommend Jaafer without hesitation."

Dr. M. Ziad Omar, BSc, DDS, MCID, FRCD(C), Adjunct Clinical Professor, University of Western Ontario, Certified Specialist in Orthodontics

"We have known Jaafer Syed Gareau for over 18 years. He has been our trusted financial advisor since our arrival in Canada and continuously helps us with Halal RRSP and RESP investments. I am very much impressed by his efforts on delivering Investment Seminars and his dawah techniques in educating Muslim communities on Halal investment opportunities in Canada. May Allah reward him for his true efforts.

I strongly recommend fellow Canadian Muslims to take this opportunity of Halal investments Allah has granted as "NO INTEREST Investments" with Jaafer Gareau to grow our investment and get rewards both in this life and in the hereafter." **F.Azhar & Family** – Vancouver, B.C.

Brother Jeff,

"I am happy to be your client for well over 18 years. You had promoted the Ark of Islamic Mutual Funds in the 1990's and no one seemed to care. Before we found you, my family and my brother's family researched the whole market meeting and talking with several advisors/institutions and not one (Muslim or otherwise) knew about publicly traded liquid Islamic Investments except you. Now, every Advisor and institution is trying to jump in the Ark that you had endorsed. However, they are more profit-oriented rather than following the tenets of Islam in their professional and personal lives like you have always done.

When I refer other practicing Muslims to you, I am at ease knowing they will receive true advice that is both professional and 100% within Islamic guidelines. May God reward you and your staff at NO INTEREST Investments for all of your professional and community work with the Muslim Children's Aid, ISSRA, and so many more."

Dr. Ashraf Naim, MA, MBA, OCP, PMP, SSGB
Oakville, Ontario

"I've been a client of Jeff (Jaafer) Gareau of NO INTEREST Investments for over 4 years and they have provided me with great service. I no longer have to worry about where to invest my retirement and education money. Jaafer ensures that it is done professionally and it's invested in funds that follow strict Islamic guidelines. Jaafer's regular updates and prompt responses to my questions assures me that he's doing his job, and that's very important to me. If you're looking for financial advice, call Jaafer today."

Mr. Y. Al-Kishawi, IT Consultant
Halifax, Nova Scotia

"Finding investments that met our Faith for our retirement & education plans was hard. We found Jaafer Syed Gareau of NO INTEREST Investments, the #1 expert in Islamic & Ethical Investments. 15 years later, we're still happy clients with excellent investment returns and service."

Anwar Naim, MBA, MCSE, OCP
ING Direct Bank of Canada, IT Department

"I would like to congratulate and thank you for doing such a special job to serve and help the Muslim community for 20 years. You have helped hundreds of clients like my husband and I who want to use halal investments for their retirement plans. May Allah bless you & your family and give you prosperity in your business."

Sharifah Dusoruth - Toronto, Ontario

Testimonials from Clients and Community Leaders

"Jafer Syed Gareau has been handling my family's investments for 15+ years. I always recommend Br. Jafer to my family, friends, and clients throughout Ontario. Referring someone to an Advisor involves trust and I know from being a client myself that Jafer is a professional giving superior customer service and that he will advise on investments for RRSP and RESP's that are always halal. I like that Jafer contributes so much to the Muslim community and general society in dozens of charities and inter-faith programs. With his expertise in Islamic investments, anyone should feel at ease when seeking Financial Advice from Jafer and his company, NO INTEREST Investments."

MOHSIN CHOWDHURY, CGA
Accountant and Controller - Mississauga, ON

"My family has been using Jafer's services since 1995. He is an experienced, reliable Financial Advisor with a strong understanding of his clients' needs. Jafer is an expert in his field of Islamic Investments and Finance with a very high level of integrity and has always provided us with excellent service. I recommend him and NO INTEREST Investments to anyone who wants professional and honest investment and financial advice."

Hossam Khedr, MBA
IT Solutions Project Manager, Mississauga, Ontario

"I have known Jafer for more than 10 years now since I first immigrated to Canada. What I like about working with him is that he is honest, knowledgeable, responsive, and a community leader. I have never asked him a question without getting a clear reply within 24 hours or less (sometimes 24 minutes!)

I am not an expert when it comes to investments and even less of an expert when it comes to shariah compliance and I fully trust Jafer on these topics. May Allah bless all his efforts. Wal-salam,"

Ehab Jaber
Toronto, ON (Harvard University Grad)

"I would like to pay tribute to Jeff (Jafer) Gareau for his immense contribution and doing everything humanly possible in helping our Muslim community avoid riba (interest).

I admire Brother Jafer for his support of Islamic Mutual Fund options (NO INTEREST Investments) in the late 1990's. I had personally known him as a friend and then became a client since 2003 when I registered both RRSP for my retirement and RESP for my children. Not only are the investments you specialize in HALAL with International Shariah Scholars, but they actually performed well on top of that.

This achievement could never have been accomplished if it were not for Br. Jafer's hard work, dedication, excellent customer relations on one-to-one basis and above all, his strong commitment in advising clients in their best interests at the expense of his own income. Thus, for anyone who is interested in securing significant value on 100 % halal based investments, Jafer is a great person to do the business with."

Dr. Garba O. Yahaya, Ph.D.
Chemical Engineer
Mississauga, Ontario

"Br. Jafer,

I trust on you 100% knowing that you will not settle for anything less than HALAL investments for my Retirement and Education Plans. Hundreds of clients, like us, across the country appreciate that you have been in the investment business so long yet you have NEVER sacrificed Islamic principles for the sake of earning money from interest."

I have witnessed your sincerity and professionalism as your client but I have really enjoyed working with you over the last 10 years in dawah and other social programs through ICNA (Islamic Circle of North America) and MYSL (Muslim Youth Soccer League). Your contribution to the community is exemplary and may God give you the health to continue your work in helping the Ummah in so many ways. Ameen."

Arif Jahangiri
Telecom Specialist
Mississauga, Ontario

"I have known Br. Jafer Gareau since 2002 and have been investing in his Islamic products since that time. He is without a doubt the most sincere and knowledgeable Financial Advisor that I have come across. Br. Jafer's continuous mission has been to help people through dawah and also through educational seminars and investment strategies.

I am glad that he has been my friend and trusted personal Advisor ensuring that my investments meet strict Islamic criteria while being professionally managed with full transparency and liquidity. He has been the first person to introduce and support Islamic Mutual Funds in Canada, to me, and I commend him for being one of the only Muslim Advisors who can manage and thoroughly defend his investment products as being Shariah compliant. His support of the community is also exemplary and I always take the time to refer his services to other Muslims in Canada."

Omar Zahir - Mississauga
Strategy Manager
