

LARIBA (Faith-Based) FINANCING

THE CANADIAN MARKET

By

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Benefits

1. Sound Investing – Avoiding Participation in Bubbles.
2. Full Integration in with The Rest of The Community.
3. Inducing Sense of Ownership and Loyalty to the Country.
4. Children Integration in Community School Districts will Produce a Better and Committed Canadian Muslim Youths.
5. Securitization of LARIBA Mortgages To Meet Investors' Demand for Fixed Income Faith-Based MBS'
6. Expansion of the Concepts to the French Muslims (from Quebec) and the UK Muslims (From Ontario.)

STATISTICS CANADA

2001 Population of Canadian Muslims

All Canada:

579,640 Representing 2% of The Population
Up by 128.9% Over 1991

Quebec:

108,620 Representing 1.5% of The population
Up by 150% Over 1991

Market Potential For LARIBA Financing

Assumptions

A. 5 Persons Per Household (HH)

Total Canada: 150,000 HH

Quebec: 22,000 HH

B. 50% Can Afford Buying A Home

Total Canada: 60,000 HH

Quebec: 10,000 HH

Market Potential For LARIBA Financing

Assumptions (contd.)

Only 10% Of Population Would Be Interested In LARIBA Faith-Based Financing

Market Potential (CAN\$ 150,000 Loan/HH):

All Canada:

6,000 HH or CAN\$ 900 Million

Quebec:

1,000 HH or CAN\$ 150 Million

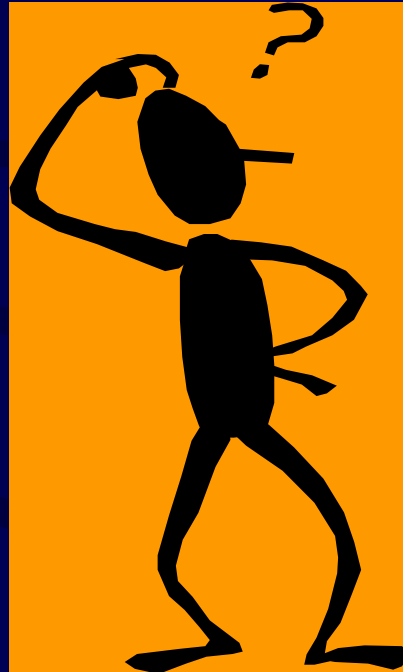
CONCLUSIONS

Based on 2001 Market Potential Is Approx.
CAN\$ 1 Billion

If Growth in Population Continues & Marketing
Efforts Intensify Can Easily Reach
CAN\$ 5 Billion

Based on US Experience LARIBA Financing
Reached US\$100 in 18 Months

Q & A



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