

# Insight Bulletin

For People Who Want to Know

REGISTERED AT THE G.P.O. AS A NEWSPAPER • FIFTY FOURTH EDITION • JANUARY 2022

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## MAM CHAIRMAN URGES MUSLIMS TO GIVE ALMS



*Reelected Chairman and Shura Council.*

**M**uslim Association of Malawi-MAM Chairman his Eminence Idrisah Muhammad has urged fellow Muslims to developing a donating syndrome that will lead to development of association and improved operations.

The chairman said this in Blantyre following his re-election as MAM Chairman for the next 10 years.

TO PAGE 6>>

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# Contents

Covid Vaccines: Islamic Ethics and the Concept of Harm

Palestinians 2021: The Year Apartheid Went Mainstream

IVM Launches Fundraising Program

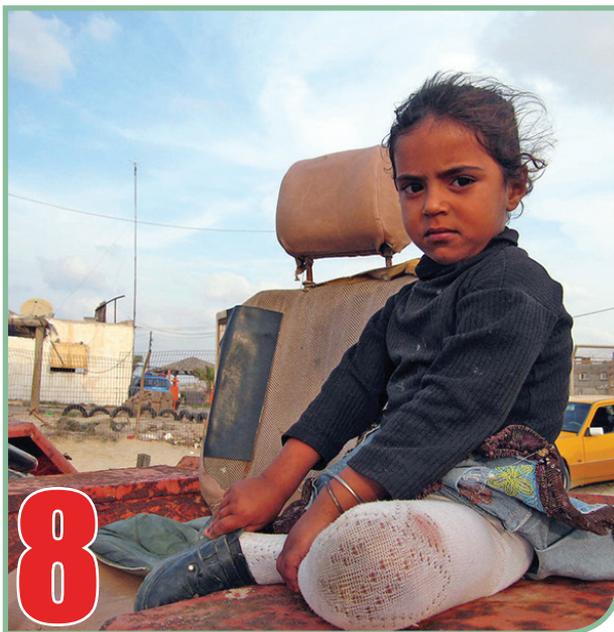
MAM gives Chilembwe Community Potable Water

Earning a Living Through Used Car Tyres

Government Paints Picture on Disability Fund

Islamic Banking

4  
8  
10  
11  
12  
13  
14



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Insight Bulletin, is a monthly publication which analyzes and promotes good governance, and policies that will further the creation of an absolute free society in Malawi. It is a news leader in opinion and analysis on Malawi's socio-political, religious and economic development.

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# COVID VACCINES: Islamic ethics and the concept of harm

By Osman Bwanali

Talking of vaccines and its effects without first understanding how our natural immune system works is an absurdity. According to medical experts, when disease-causing viruses and bacteria infect our bodies, they carry a sort of molecular “mark” that our bodies can recognize as foreign. To defeat an infection, our immune system generates an army of disease-fighting cells to identify the invaders by this particular mark. Generating this defence takes days, but after an infection has passed, immune cells called memory cells, which is a type of white blood cell, remain circulating in the body for a long time. This means the immune system is ready and stable to defeat a future infection before it has an opportunity to gain a grip and cause the disease again. The body, in this case, is immune. But a million-dollar question is how do vaccines work?

Vaccines contain weakened or inactive parts of a particular organism (antigen) that triggers an immune response within the body. According to the World Health Organization (WHO) and other medical experts, different types of vaccines work in different ways to offer protection. With all types of vaccines, the body is left with a supply of “memory cells” that will remember how to fight that virus in the future. WHO also says that no vaccine is 100% risk-free, just as no medical procedure is 100% without risk. At the

same time, opting out carries risks too to ourselves and to others.

However, there have been some divisions on whether Muslims should get Covid-19 vaccines or not. Being a relatively new disease, it is not surprising to find that people have been divided in their understanding of both the Covid-19 pandemic and the vaccines being produced to fight the pandemic. Among Muslims, there are those who do believe that the pandemic is real and that it is caused by a virus and that the vaccines are being made in good faith to help mankind. This group of Muslims will understand the need to take the vaccines in order to protect themselves and others by Allah’s permission through these vaccines.

On the other hand, we have Muslims who either deny that the pandemic exists or believe that the vaccines are being made to harm people and thus will be made compulsory for everyone so as to harm everyone. For this group of Muslims, the first important reminder is that no harm can come to us except by Allah’s permission. The second reminder is that the most important thing to do as long as one is alive is to perform all obligatory acts of worship in the manner that Allah ordained for us.

Here we have a situation where places of worship are temporarily being closed due to the pandemic. The situation has reached to the extent that our ability to go for hajj, which is a pillar of Islam, is affected. One thing which would help

for the situation to get back to normal, is when authorities in each affected country see that the majority of their population has been vaccinated. If it is not possible for some to believe that the vaccines are being made in good faith, perhaps they could consider taking the vaccines with the intention that places of worship should be opened so that they can perform all their ibadah without restrictions. They could take the vaccines whilst knowing that Allah will protect them just like He protected Ibrahim Alyhi Salaam when the idol-worshippers threw him into the fire. If Allah allows the vaccine to harm them as this group of Muslims believe, then they will die victorious because of their intention to protect their ibadah by taking the vaccine.

In conclusion, medication is an Islamic issue and concern, as mentioned by the Prophet Mohammad (Peace Be Upon Him) “Make use of medical treatment, for Allah has not made a disease without appointing a remedy for it.” (Sunan Abi Dawud 3855). However, Muslims should be obligated to get vaccinated just as it is now an obligation to wear a mask, wash our hands frequently and practice social distance during this pandemic. And despite the fact that getting vaccines is voluntary, Muslims should make a wise decision upon having an accurate understanding of the vaccine’s safety and risks and weighing them properly.

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&lt;&lt;FROM PAGE 1

## MAM CHAIRMAN URGES MUSLIMS TO GIVE ALMS

"Almost 99% of funds that are used to run the organization are through donors and to be precise they go through me. Instead of us the Muslim community to contribute to the association we are busy questioning something that is not there," the Chairman said adding that Muslims should learn to give and make the mother body productive. Even the Quran says the hand that gives is blessed than the hand that takes.

During the media briefing held in Blantyre the Chairman announced the new executive that he has chosen to work with. The Vice Chairman is Sheikh Yusuf Chibwana, Secretary General is Alhaj Twaib Lawe, the Vice Secretary General is Alhaj Maulana Monjeza, Hon. Ilyas Abdul Kareem has been appointed as Treasurer General deputized by Alhaj Bujaj Kalera and Sheikh Dinala Chabulika has still maintained his Publicity Secretary position.

"As you can see the positions and faces are not new this is because I have greatly worked with this people and I

want to continue working with them in the given decade. I hope they will continue rendering great service that is expected from them," said Muhammad.

In his remarks the Secretary General for MAM Alhaj Twaib Lawe said the organization will continue to render development in the Islamic community and the country at large.

"There are number of projects that the organization has embarked on in the country among them include school blocks construction and currently we are constructing school blocks in the Northern region, Masjids, Gada farm, health facilities just to mention a few."

"It is also our mandate to look after the welfare of the Muslim community as such MAM will continue distributing food and assortments to the needy families. There are also several projects that MAM is delivering benefiting Malawians at large without discrimination," Lawe said.

It is on 21 November 2021, Sunday that the MAM Chairman Muhammad retained

his position through Shura. Shura is an Islamic manner of electing leaders through consultation of high ranking Muslim personalities with outstanding stature in the Muslim community. The shura council was comprised of 40 sheikhs from all regions in the country.

Speaking with Insight bulletin the Chairman of MAM's board of Trustees Sheikh Ali Kennedy said it is a very welcome development that Sheikh Muhammad has been reappointed on his position.

"It is a very memorable ceremony as all 40 sheikhs overwhelmingly chose Sheikh Muhammad to continue as MAM leader. That is a sign that the man is truly a very good leader that truly serves his people," he said.

Kennedy further said "We have changed the organization's constitution; henceforth elections will only be conducted through Shura by a council comprised of sheikhs entrusted to elect a leader of their choice in a free and fair manner."



Ali Kennedy Chairperson for board of trustees of MAM.



MAM Chairman centre, Vice left and right the secretary.

**IT IS A VERY MEMORABLE CEREMONY AS ALL 40 SHEIKHS OVERWHELMINGLY CHOSE SHEIKH MUHAMMAD TO CONTINUE AS MAM LEADER. THAT IS A SIGN THAT THE MAN IS TRULY A VERY GOOD LEADER THAT TRULY SERVES HIS PEOPLE**



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Caption

# PALESTINE 2022

## THE YEAR APARTHEID WENT MA

By Maria Landi

**I**ndeed: this was the year in which the International Criminal Court – in a long-awaited decision – finally opened an investigation into Israeli war crimes; and in which the leading Israeli human rights organization (B'Tselem), and the most important

international one (Human Rights Watch), published lapidary reports in which respectively they accuse Israel of being an apartheid regime and of committing the international crime of apartheid; and both say that this is happening throughout the territory Israel controls, from the Mediterranean to the Jordan River. In other words, this was the year

in which the qualification of Israel as apartheid as people and groups in civil society and academia in Palestine and elsewhere have been saying for more than a decade became mainstream. And also, for the first time, the voices and narrative of the new Palestinian generations reached loud and far.



# 1: MAINSTREAM

To summarize the main events of this year, I will draw on the review by Yumna Patel, Mondoweiss' young correspondent in Palestine, which begins: "2021 was a watershed year for the Palestinian people. Their struggle for liberation saw unprecedented levels of global solidarity. From Jerusalem to the West Bank, Gaza and Palestinian

**IN OTHER WORDS, THIS WAS THE YEAR IN WHICH THE QUALIFICATION OF ISRAEL AS APARTHEID AS PEOPLE AND GROUPS IN CIVIL SOCIETY AND ACADEMIA IN PALESTINE AND ELSEWHERE HAVE BEEN SAYING FOR MORE THAN A DECADE BECAME MAINSTREAM**

communities inside Israel, people rose up together in defiance of Israeli occupation and demanded a better future. From the streets to the digital sphere, the Palestinian people were repressed and censored at every turn. And yet, their voice was heard around the world as never before."

It's apartheid... even in vaccination against Covid.

The first quarter of the year was marked by the publication of reports by B'Tselem (January) and HRW (April) on Israeli apartheid. The former states bluntly that: "Throughout the area between the Mediterranean Sea and the Jordan River, the Israeli regime implements laws, practices and state violence designed to entrench the supremacy of one group, the Jews, over another, the Palestinians". HRW in turn claims that Israel "systematically privileges Jewish Israeli citizenship over Palestinian citizenship through discriminatory policies", which amounts to the crime of apartheid as defined in international law. Moreover, HRW claims that such engineering to ensure Jewish supremacy is at the origin of the Jewish state.

Despite the complicit silence of the international media on these two reports, Palestinian society and its

allies around the world celebrated this development, and the BDS movement launched a campaign to demand that the UN investigate Israeli apartheid, as it investigated and sanctioned South African apartheid.

Israel was the first country in the world to vaccinate its population against Covid-19, and quickly became a reference for governments, scientists and public opinion. However, the media that highlighted it were careful to omit criticisms from Palestine denouncing the institutionalized discrimination with which the vaccination was implemented: inside Israel, without adequately informing Palestinian communities in Arabic, in the West Bank, vaccinating only the more than 400,000 illegal settlers who live there, and in the West Bank, vaccinating only the more than 400,000 illegal settlers who live there. Illegal settlers living there, but denying vaccinations to the Palestinian population (in clear violation of its international obligations as an occupying power towards the occupied population); and in Gaza, denying the shipment of vaccines and obstructing entry permits for them.

# IVM LAUNCHES FUNDRAISING PROGRAM



Architecture for IVM Kaisi articulate IVM plans to Minister Chimwendo Banda and MAM Chairman Muhammad Idrisah.

Islamic Vision and Mission - IVM on 8th December 2021 launched a fundraising program for the construction of an Islamic University to be known as Mufti Abbas Centre of Excellence in Mangochi.

The IVM group comprised by Muslims of different qualifications plans to construct the first Islamic university that will also be one of the best higher learning institutions in the SADC region.

Speaking during the lunch the Guest of Honour Richard Chimwendo Banda who represented President Lazarus Chakwera said the Head of State is happy with the project as it will help improve standards of education in the country which is also a vision that he has for the country.

"The university is in line with the President's vision of promoting quality education in the country. As you are all aware that the population is increasing and there are few tertiary institutions in the country, this university can help in accommodating the youths of the country in getting quality education," he said.

Chimwendo further said that the President

is contented with the project and is ready to support IVM through MAM to get donations.

"The President understands that the project is a self-help project that is why he wants to help the organization in getting donors from international organizations who will contribute towards the construction of the university."

President Chakwera donated 5 million Kwacha that will help in the construction



From left: Muluzi, Chimwendo and Muhammad.

of the university.

In his remarks the Muslim Association of Malawi Chairperson His Eminence Sheikh Idrisah Muhammad encouraged IVM to utilize the funds sourced to speed up the construction of the university.

"When sourcing funds to be used for the project be sure of what you are asking for. Do not say the little you have. It will not help the project to move forward," he said.

The Chairman also came with guests from Turkey to appreciate the project for future contribution. He has also advised IVM members to work voluntarily and not expecting to gain something at the end.

"It is very unfortunate that people start a project for personal gains. Anything that starts with I should gain something from this ends up in shambles, we do not expect that from IVM members, people have trusted you with their money, time and resources please do what is expected of you to accomplish," he said.

After his speech the Chairman donated the sum of 2 million Kwacha towards the project.

Meanwhile, the Chairperson for IVM Ambassador Yahaya Mmadi said 20 billion Malawi Kwacha is required to finish the University project.

“So far, we have managed to raise the sum of 1 billion Kwacha. People are generously contributing towards the project and that is very encouraging and as such we urge more people to fall suit so as to speed up the project,” said Ambassador Mmadi.

Mmadi further said that it is their dream to have the project completed in the next

5 years.

“We want to complete this school project in the next 5 years, that is why we are calling on well-wishers to come forward with financial help towards the project as it will benefit a number people through attainment of education and job creation,” he said.

The function also attracted top guests like former president Dr Bakili Muluzi, Chairman for Board of Trustees for MAM Sheikh Ali Kennedy, Members of Parliament from different constituencies in Mangochi and traditional leaders among others. IVM managed to raise almost 10 million Kwacha on the launch day.

# MAM GIVES CHILEMBWE COMMUNITY POTABLE WATER



MAM Chairman Sheikh Muhammad and Burak from Turkey cut the Ribon.

**M**uslim Association of Malawi has urged people from Chilembwe community to take care of solar powered borehole that has been installed at Chikapa Masjid.

On 10 December 2021 during the official opening of the water panel at Chilembwe Village Traditional Authority Machinjiri in Blantyre district, the guest of honour MAM Chairman His Eminence Sheikh Idrisah Muhammad said the solar piped tanks will be able to provide water throughout the year to the community.

During the hot season women and girls are forced to work long distances in search of water. This mostly happens in the rural areas of the country.

“As we all aware that it is about 12.7 percent of people in the country that do not have access to clean water, provision of clean water is our priority because every human being deserves potable water,” he said.

Sheikh Muhammad further said MAM has handed over 12 water tanks in Chiradzulu, Balaka, Machinga and Blantyre districts. The water tanks are a donation by the Diyanet organization of Turkey in conjunction with MAM.

“These are the kind of projects that we will be giving to the community. The water tank can be used by everyone around here. It is now the responsibility of the members of mosque jamaats to take care of it,” he added.

Addressing the community the Director for Diyanet for SADC region Burak Ince said they have spent over ten thousand US dollars for each of the solar water tanks.

“We understand how potable water is scarce in Malawi, even those that have access to clean water are also facing problems to have it. That is why we came up with this project in Malawi,” he said.

Burak pledged that his organization will continue doing the projects in Malawi including a number of other activities like provision of food packs to the needy.

“With MAM as our local partner we are able to reach out to the people. During Ramadan and Qurban period we distributed food packages to a number of households in the country,” said Burak.



The solar panel borehole.

TO PAGE 12>>

# EARNING A LIVING THROUGH USED CAR TYRES

By Rahim Kamwana

**B**roken and damaged cars may seem to be useless but to children who use them as toys play a vital role because they are entertained and they even forget their day until they are reminded by their parents. But not only these suburb children find fun and entertainment from these used car tyres, Alex Nkhwimba a 28-year-old man from Lilongwe is earning a living in the city through the income he is getting by recycling used car tyres.

A graduate in Business Administration from Lilongwe Technical College emerged as one of the best innovators in 2018 through his skills of making ottomans from used car tyres which some people find them unusable.

"I was doing research on waste management, that's when I discovered ottomans from used car tyres and then I introduced it as used car tyre recycling project. I was trying to figure it out how best to manage used car tyres instead of burning and dumping then anyhow which is very harmful to the environment," Nkhwimba said.

For some they may think that Nkhwimba ottomans production is just a waste of time and energy because there are many carpenters who are also into the business of making good and comfortable ottomans from timber and cotton and not hard ottomans from used car tyres of Alex Nkhwimba.

But this may not be the case because

from research on waste management Nkhwimba came up with a company called Nyasa Points Enterprise. The company has managed to employ many people.

Many youths are able to sustain their lives from the piece work that they are doing at Nyasa Points Enterprise a company situated in Lilongwe.

"We are almost two years in this business,



*Ottoman made from tyres.*

I would say so far business has been good just trying hard to invest in it more. As of now we are able to pay to some of our commission-based employees and also we are managing to pay bills and rentals from the ottomans," added Nkhwimba.

Making ottomans from used car tyres has made Nyasa Points Enterprise to be the best ever registered used car tyres recyclers in Malawi and abroad.

"We have been introduced to people in Canada who are willing to support us financially for our company to grow and export our product".

Collection of these tyres is a hard task for

Nkhwimba and other employees as they have to travel long distances in garages around Lilongwe to buy used car tyres and sometimes they return empty handed as there is more competition from people looking for them.

"We walk long distances along all garages in Lilongwe to look for used car tyres and sometimes we do not find them because our friends from shoe making companies also need them, so it is a hard task," said Nkhwimba.

Although the company looks promising but it is facing a lot of challenges for it to survive and reach a wide range of customers. Capital and low customer turnover are some of the challenges that Nyasa Points Enterprise is meeting. Among other things that the company produce is baby chairs and beds and it also intends to produce more other products.

"We make a lot of goods but to find customers has always been a challenge because we are new on the market and most people are not used to our products. We have also not reached a point whereby we can produce 100 plus ottomans as a company due to lack of capital," he explained.

Nkhwimba is an innovator in recycling used materials with an intention of conserving the environment through which he could earn a living; hence he needs financial support from individuals and stakeholders for them to prosper and create job opportunities for youths who are idle.

<<FROM PAGE 11

## MAM GIVES CHILEMBWE COMMUNITY POTABLE WATER

In his remarks the Project Manager Sheikh Omar Abdullah Mdala said this demonstrates the good relationship that exists between Malawi and Turkey.

"These water tanks are free and they are not for Muslims only. They will serve the community around it, hence we urge

the community to be contributing some funds for the maintenance of the water tanks maintenance," he said.

"A lot of projects and water tanks are coming. People should expect more activities and we will construct evenly," said Mdala.

One of the jamaat members at Chikapa Masjid Sheikh Fabiano applauded MAM for the assistance.

Fabiano also thanked MAM for considering people of Chilembwe village to be part of the beneficiaries of the potable water project.

# GOVERNMENT PAINTS PICTURE ON DISABILITY FUND

By Kassim Kajosolo

**G**overnment through the Ministry of Gender, Social Welfare and Community Development has explained how the disability trust fund will work.

Principal Disability Officer in the Ministry, Grace Massa said the fund is not an individual loan as most people think.

Massa was speaking in Lilongwe at the end of a 5-day disability training workshop organized by the Spinal Cord Injury Association of Malawi (Siam).

“People with disabilities may access the fund if they are in a group and want to do something beneficial to themselves,” Massa said.

She, however, asked organizations to safeguard the fund when it rolls out so that many people should benefit from it.

On the training, Massa said she was delighted with the training sessions that people had and he was optimistic that the training played a paramount role.

“We have seen a number of topics that the team has been trained on ranging from health, human rights and law. It’s my hope that these trainings will be organized frequently so that our friends should be equipped with information,” she said.

She also applauded Siam leadership for coming together and forming the organization saying this will help government particularly the Ministry of Gender, Social Welfare and Community Development to easily identify the type of disability for planning purposes.

Speaking on the same, chairperson for Spinal Cord Injury Association of Malawi, Bylon Kondowe said he was delighted to learn a lot from the Ministry.

He said the training was to build the capacity of the participants in human rights self advocacy according to UNCRPD, Disability Act, SDGs and the Constitution of Malawi.

“Apart from capacity building, we also wanted to give peer support training on how to manage secondary health related complications, enhance their wheelchair mobility skills like transfers from their wheelchairs to bed, to avoid further injuries,” Kondowe said.

He, however, asked the trainees to be exemplary models and also train their friends in various areas as to increase the capacity and knowledge to fellow friends with spinal code injuries.

“Let’s help our friends in our areas so that they may also be assisted accordingly. We would have loved to call all people with such injury to be trained but we will be doing that whenever we have funding,” said Kondowe.

Kondowe also thanked the Disability Relief Fund for providing the funds for the training while asking them for more funding saying many people with spinal code injuries need to be trained.

One of the participants, Bertha Majakata, was happy to have participated in the training and vowed to train others using

the skills and information she has acquired during the training.

She said before the training, she was blank on the rights concerning people with disability especially due to spinal code injury.

“I did not have any knowledge on the rights and the law, but now I know my rights and duties and responsibilities. I am also capable of training others and I will make sure those who did not have the privilege to come here have the knowledge through me.

One of the trainers, Benadator Vaz said the training was meant to equip the trainees with information of all the needs that they require.

Director of Joy abilities Empowerment, Vaz said some people have difficulties to move with the wheelchair and also transferring from the wheelchair to the bed.

“Among other things, psychological counselling and human rights were included in the training.

With funding from the Disability Relief Fund, Spinal Cord Injury Association of Malawi trained eight people with spinal cord injury disabilities.



*Massa presenting a certificate.*



Takaful  
Islamic

# ISLAMIC BANKING

Islamic banks (aka Islamic banks) are financial institutions that operate under Sharia law and regulations. On the surface, there is little difference between Islamic banks and other (more conventional) financial institutions. In fact, most people completely oblivious as to how these institutions work. However, following Sharia law has major implications for how these banks make money and keep profits flowing (i.e. Islamic banks do not charge interest). This hub will hopefully add to your knowledge and help you to understand the quirks of this narrow but growing sector of the financial industry.

## BIGGEST DIFFERENCE BETWEEN ISLAMIC AND CONVENTIONAL BANKS

Even though this is oversimplifying things quite a bit, Islamic banks and related financial institutions follow three broadly specific conditions (constraints) that are based in Sharia Law.

### 1. Islamic banks and related banking institutions are not allowed to charge interest

This is probably the biggest constraint and the one big characteristic that most Islamic banks are known for. It is such a distinguishing characteristic that in some non-Muslim countries where Islamic banks operate, they operate under the broad term of “no-interest banking”

instead of Islamic banking for marketing reasons.

The reason for charging no interest stems from an interpretation of Sharia Law that states how “one must work for profits,” and that the act of simply lending money to someone in need does not count as work. In short, “Money cannot be used to create more money.” Therefore, for a bank to be considered Islamic, it must always provide some kind of service in order to earn its money/profits.

### 2. Islamic finance does not allow for high levels of uncertainty, also known as “argharar”, in business transactions

In order to comply with this constraint, Islamic banks are required to disclose all information to prospective investors and to request all information from potential business interests. An important caveat that follows from this rule is that an Islamic financial institution cannot sell something that it does not own. Selling something that you do not own outright is considered the highest degree of risk because the risk of unavailability is extremely high. Therefore, the selling of financial products such as derivatives or CDO’s (Collateralized Debt Obligations), products that brought the global economy to its knees a few years ago, are prohibited or considered “haram.”

### 3. Islamic finance requires that you invest only in morally upright and ethical causes

Therefore, Islamic banks are prohibited from investing in certain vices and morally-gray business prices such as gambling, prostitution, slavery, or drug-trafficking.

## MAKING MONEY ON THE NO INTEREST MODEL

Since it is such a large part of Islamic finance, I wish to provide two examples of how no-interest banking affects business operations in Islamic banking situations. First, let’s take the simple case of setting up an account at a bank. In many conventional banks, interest-bearing savings accounts are offered to customers. The interest rates are promoted and marketed as a way to get customers to invest and keep their money with the bank.

However, in Islamic finance, savings accounts are typically advertised or marketed according to some record or profit/loss. Profits from the Muslim bank’s successful transactions are redistributed to individual savings accounts. However, losses from the bank’s unsuccessful transactions can affect savings account as well.



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