



Advice Muslims Can Trust Since 1995

Depending on which province you live in, you could save up to 46% in taxes! Save for your retirement with HALAL investments before the RRSP and RESP deadlines



Halal

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

Halal

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

Experience

More than 15 YEARS of Investment Industry experience with 10 yrs specializing in investments that meet strict ISLAMIC CRITERIA for retirement, education and tax-free savings accounts.

Credibility

Invited by the media, Canadian universities, masjids and Islamic Organizations to give Educational Seminars and Academic Lectures on Islamic Investments, Finance and Economics.

Trust

Hundreds of clients across Canada from Nova Scotia to British Columbia rely on our advice to ensure that their investments and financing products are 100% Shariah-Compliant yet we still maintain personal customer service with unmatched community involvement.

Professionalism

Providing unbiased PROFESSIONAL Investment ADVICE and one of the highest levels of CLIENT SERVICE in the industry with very low or NO FEES at all!

Commitment

Jaafer always invests in Islamic Mutual Funds personally himself and for his family. He advises hundreds of families in HALAL mutual funds for RRSPs, RESPs, LIRAs and TFSAs. He has been a key contributor to all Islamic Mutual funds including the SAMI Fund from 2000-2006, the FrontierAlt Oasis Funds from 2006-2009 and now leading the launch of Canada's newest Shari'ah compliant mutual fund, the Prosperata Global Iman Fund.

Dedication

Jaafer has helped seed and launch three Islamic mutual funds in Canada based on the Dow Jones Islamic Market Index. He is one of the founding members of the Global Iman Fund Investment Management Committee as well as Vice-President, Business Development for Global Prosperata Funds Inc.

Please visit www.nointerest.ca for our upcoming ISLAMIC investment & RRSP seminars and guest lectures at universities throughout Canada

I personally recommend Jaafer and his investment presentations. It doesn't have to be in a Masjid; any group of people can contact him for presentations anywhere and benefit.

Imam Abdul Hai Patel
Former Ontario Human Rights Commissioner

I've known Mr. Jeff (Jaafer) Gareau for more than 5 years now and honestly it's been one of my best relationships...I needed a Financial Advisor I could trust to guide me in investing in 100% halal investment securities.

Mr. Gareau just exceeded my expectations...

Sheikh Riad Ouarzazi,
Milton, ON & Dubai

Jeff (Jaafer) Gareau has been helping me with my investments since I started my professional career.... With the complications of Islamic investments...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

www.nointerest.ca



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

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

Dealing Representative

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COMMISSIONS, TRAILING COMMISSIONS, MANAGEMENT FEES AND EXPENSES ALL MAY BE ASSOCIATED WITH MUTUAL FUND INVESTMENTS. PLEASE READ THE PROSPECTUS BEFORE INVESTING. MUTUAL FUNDS ARE NOT GUARANTEED, THEIR VALUES CHANGE FREQUENTLY AND PAST PERFORMANCE MAY NOT BE REPEATED.

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,



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