

## INNOVATION

We relentlessly search for and create new ways to improve our products and services.

## Our People

We create an environment that attracts and nurtures talent.

## FAITH

At all times and in everything we do, we are committed accepted principles of Islam.

## •Board of Directors

### Chairman

#### Professor Akhtar Kalam

Director since November 2002 and Chairman since February 2005.  
Deputy Dean and Professor, Faculty of Health Engineering & Science,  
Victorian University, Melbourne.

### Secretary

#### Ahmet Kirca

Director and Secretary since October 2004.  
Secondary education professional since 1993.

### Treasurer

#### Ahmed Warsame

Director and Treasurer since April 2001.  
Accounting professional 1990.

### Board Members

#### Dr Aladin Zayegh

Director since December 2003.  
Head of School of Electrical Engineering, Faculty of Health, Engineering &

## The Muslim Community Co-operative (Australia) Ltd

### Introduction:

The Muslim Community Co-operative (Australia) Ltd, better known as MCCA®, was founded in 1989 with the aim of providing a practical model of Islamic finance in Australia. We have since become the largest and most widely recognised Australian provider of Islamic finance and investment services with 6,900+ member shareholders and more than \$240 Million in financial accommodations currently managed.

Our primary activities are offering Shariah compliant:

- Home financing (Murabaha, Ijara Muntahia Bittamleek, Tamleek, Ijara);
- Equipment financing (Ijara Waqtina);
- Cost/charge free personal emergency loans (Qard Hassan);
- Equity investment in MCCA®;
- Joint partnership investment in MCCA® (Mudharabah) and
- ASX listed equities investment (Crescent Ethical™ MDA Services).

Currently, over 70% of our on-balance sheet assets are secured housing finance assets whilst financial accommodations to members represent over 86% of total on-balance sheet assets.

All product offerings of MCCA® are currently only available to members.

At all times and in everything we do, we are committed to the accepted principles of Islam – and in particular the prohibition on receiving or paying interest. These principles extend to the way we provide finance.

### VISION

To be the leading provider of specialised financial and wealth catering to the needs of Australian Muslims.

### CORE PURPOSE

To provide goods and services to members in accordance to Islamic law of life and the principles of co-operation.

### CORE VALUES COMMUNITY.

We exist solely to empower the Australian Muslim community who are our owners, the source of our human resourcing our clientele.

### INTEGRITY

We are equitable and honest in our dealings with colleagues business partners and members.

### EXCELLENCE

We strive for excellence in everything we do.