

# INVESTING

FBN HALAL FUND

Saye hannun jarin asusu  
da ya dace da adininka”

## SIFFAR ASUSUN HANNUN JARIN

Asusun Halal na FBN (Asusu) shi ne wani asusu na gama-gari wanda aka tsara don biyan bukatun masu saka hannun jari da ke neman samar da kudin shiga na dogon lokaci tare da tanada darajar Asusun ta hanyar jari na Shari'ah. Asusun zai sanya kaso na hannun jari a cikin wasu hannun jarin da suka dace kamar Sukuk na Gwamnatin Tarayya, Sukuk na Kamfanoni, Ijarah (Kasuwanci na Haya), Murabaha (Kasuwanci na saye da sayarwa), Musharaka (Kasuwanci na Abokin Hulda) da Mudarabah (Kasuwanci na Abokin Aiki).

Za a rarraba ribar Asusun sau biyu a shekara kuma Kwararun Manajoji zasu kula da hada-hadar Asusun a karkashin kulawar kwamitin kwararru a cikin harkan kasuwanci na Musulunci.

## MAKASUDIN ZUBA JARI DA DABARUN

Manufarmu ita ce mu samar wa masu zuba jari damar samun kudin shiga na dogon lokaci da kuma samar da dabarun tsare uwar kudi ta hanyar zuba jari a tatattun kasuwancin ko yarjejeniyar da Shari'a ta amince da su. Don haka asusun ba zai yi mu'amala da kasuwancin da ke hulda da kudin-ruwa ba kamar tsarin bankuna, sayen takardun baitul mali da takardun kasuwancin masu mu'amala da kudin-ruwa.

## BAYANAI KAN ASUSUN

Fasalin Asusun -	Asusun Mai dorewa
Takardar Kudi	(₦)
Tsarin kudin shiga	Babu kudin ruwa
Mafi Karancin Jari	₦5,000.00
Mafi Karancin Kwanaki	Kwana 90*
Samun Riba	Lissafi Yini Yini
Raba Riba	Rabin-Shekara (Afrilu da Oktoba)
Tsarin Asusun	Tsarin Samun Riba na Musulunci
Kudin Tafiyarwa a Shekara	Kashi 1.50% na darajar kadarar
Bayar da Bayanai	Kowane Wata
Yiwuwar Asara	Kadan - Matsakaciya **
Zangon Zuba Jari	Matsakaicin Zango (Shekaru 3-5)

# BAYANIN MAI SAKA JARI

Asusun yayi tanadi domin masu son sayen hannun jarin da ya tsare koyarwar Shari'a a hada-hadar kasuwanci masu darajja da kyakkyawan-fatar bayar da anfani lokaci zuwa lokaci. Fatarmu ce da cewa masu sayen hannun jari za su samu damar ajiye jarin har shekara uku zuwa biyar.

## FA'IDODIN ASUSUN

 <b>Saukin Samu</b>	Yana bai wa masu zuba jari masu aiki da shari'a ko wadanda ba su aiki da ita damar zuba jari a sassa daban-daban da suke so na abubuwan da suka dace da martabarsu da kyawawan dabi'u da koyarwar addininsu.
 <b>Gasar samar da riba</b>	Manufar ita ce a samar wa abokan kasuwanci riba abar sha'awa irin wadda ake samu a sauran bankuna ba tare da an yi harkokin kasuwanci da suka saba wa Shari'a ba.
 <b>Kudin shiga akai akai</b>	Samun riba sau biyu a cikin shekara
 <b>Fadada Harkoki</b>	Za a takaita yiwuwar samun asara ga masu hannun jari ko ajiya ta hanyar fadada harkokin kasuwanci ta wajen samar da wasu nau'o'in kadarori da harkoki da suka ginu kan zuba jari a kadarori/aiki
 <b>Kwararun Jami'ai</b>	Kwararru ne za su gudanar da Asusun a karkashin jagorancin fitattun wadanda suka goge tare da shawara daga Kwamitin Shawara na Shari'a a kaidodin harkokin Kudi bisa Koyarwar Musulunci (AAOIFI).
 <b>Samar da Kudi</b>	An tsara shi ne a matsayin Asusun na dogon lokaci wanda zai kawo sauki wajen samar da kudi bukatar na yau da kullun ta hanyar saukaka saye da sayar da hannun Jarin Asusun a ko da yaushe

# GUDANARWA

Saboda mu samarwa masu hannun jari kwarin gwiwa dangane da bin ka'idojin Shari'a, Asusun ya amince da kyawawan ayyuka tare da tsarin gudanarwarsa. Shari'ar ta samo asali ne daga hanyoyi guda uku, watau Alqur'ani mai girma, Sunnah da Ijtihad (fatawar kwararrun malamai). A sakamakon haka, Asusun zai kasance yana da Kwamitin Shawara na Shari'a, Kwamitin gudanar da hidimar Asusu, Jami'in Tsaro, Wakilin masu Hannun Jari da Ma'aikatar da ke kula da kasuwar hannun jari (Securities and Exchange Commission) wanda ke ba da izinin daidaitawa.

Kwamitin Shawara na Shari'ah zai amince da manufofi da ka'idoji na Asusun, tare da tabbatar da cewa mu'amula ta Asusun hannun jari ta bi sharadin Shari'a lokaci-lokaci. Kwamitin gudanar da hidimar Asusu zai lura da tsarin saka hannun jari. Jami'in Tsaro Asusun zai rike shi a madadin masu saka hannun jari.

## BAYANI MAI MAHINMANCI DA GARGADI

Wannan kundi, da abin da ya kunsu da duk wani hakki da aka jingina masa a nan matukar bayani bai nuna akasin haka ba, to kayan FBNQuest Asset Management ne tare da sauran kamfanoninsu ('Rukuni'). Amana ce kuma ta kashin kai da aka yi niyyar ta isa ga wanda aka nufa da ita. Ra'ayoyi da fahimtar da aka bayyana a wannan Kundi ra'ayoyine na FBNQuest Asset Management ne da sauran kanfanoninsu ('Rukuni') face ra'ayoyin da anka bayyana akasin haka a fili.

Bayanan da ke cikin wannan Kundi suna iya kunsar harsashe da anfanin da ake fatar a samu a ciki Asusun. Duka ra'ayi ne na FBNQuest Asset Management da da sauran kanfanoninsu a kam abin da ya shafi abubuwan da za su faru a gaba da bunkasar kudi. Wadannan ra'ayoyi sun ginu ne kan harsashe na yanzu da ya dogara kan mabambantan yiwuwar samun akasi wadanda suna iya sauyawa zuwa wani lokaci. Ba a bayar da tabbaci cewa harsashen zai iya faruwa gaba ba, ko cewa wannan harsashen zai cimma nasara daidai da yadda ake harsashe.

Bayanan da suke kunshe a cikin wannan kundi, FBNQuest Asset Management ne tare da sauran kanfanoninsu ne suka tsara domin kasancewa abin fahimta gare ka da kuma samar da bayani kawai. Bayanin ba ya nufin ya kunshi dukkan bayanin da suka shafi Rukuni ko Asusun, kuma ana iya canja su ba tare da sanarwa ba. Sake bugawa da yadawa bayanin da ke cikin wannan kundi ko tura wannan Kundi ko bayanin da suke cikinsa haramtacce ne.

Akira Lamba +234 703 305 7232 and +234 708 065 3190-4 Ko kuma a aika sako a yanar gizo [invest@fbnquest.com](mailto:invest@fbnquest.com) domin magana da Kwararre a hannun jarin

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Saboda karin bayani ta yadda za'a saye hannun jarin assusun FBNQuest Asset Management, kuma a dauki kula da bukatun kudi a gaba, a tuntube mu a reshen banki na First Bank da ke kusa"

*Sakamakon da ya gudana bai zama tabbacin sakamakon da zai faru a gaba ba. Farashin hannun jarin assusun da kudin shiga zai iya faduwa ko a chi riba"*

*Don Allah a karanta prospectus din. Idan kuma ana cikin shakka, a tuntubi mai jari, ko assusun/jigilar mai gudanarwa ko mai asusu ko kuma*

*Da "Karancin kudin farko zai canza saboda ababenda aka hada daga hannun jarin assusu"*

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