

# Isam Shahrour & Partner Co.

## Real Estate - Islamic Banking - Business Strategies Developers

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**Inspire the Next Smarter Not Harder.**

We are Isam Shahrour and Partner Company (ISPC) the owner and the developer of ATAA'EE© product .the new Islamic banking financing product, the only one of its kind worldwide and bank's best choice. ATAA'EE© Innovation that re-create the way of financing from this day and forward.

Our mission is to create and develop strong Czech Islamic banking development center. A specialist center focusing on:

1. Developing
  - A. A 200.00 billion \$ market.
  - B. 300 Islamic banks in 22 targeted country.
2. Being a core center for capturing Islamic banking products innovators

Our vision is clearly focusing on help Islamic financial institutions to be more successful SMARTER. NOT HARDER and overcome their fear of future by delver amazing solutions such as:

- A. Using and promoting our product ATAA'EE©.
- B. Using the seven strategies of highly effective Islamic banks.
- C. Applying the usage of new up to date technology.

Mrs. True Leaders are those who looks into the future, believes that opportunities are just a wait to be found and see the organization not as it is but as it can become.

ATAA'EE© product Blows Away the Seven Major Threats That effects the Islamic Bank and Present The True Success of your bank

In order to know how ATAA'EE© works, Please kindly take a look on the table below

ATAA'EE© product Blow Away the Seven Major Threats That effects the Islamic Bank and Present The True Success of your bank			
The Seven Major Threats That effects the Islamic Bank achievements		Threats	ATAA'EE's © Success is up to
1	Financial Risks	bank's fixed and low growth percentages	(16%) Increase in total deposit (60%) Increase in net profits after tax (60%) Increase in profits before tax (20%) Increase in total accomplished contracts (16%) Increase in total accounts (20%) Increase in total investments (60%) Increase in total market share in stock
2	Liquidity Risk	liquidity & inability interest	Additional source of fund, low cost and Shari'ah accepted leads to (10 – 15%) increase total deposits

\* Numbers are based on our sample

3	Shari'ah Risks	procedure threats	Eliminating the process of transferring goods to cash
		development threats	ATAA'EE© has the sharia council approval.
4	Legal Risks	Cancellation risks	ATAA'EE© is not an Amana (trust worthy) contract ( no need to declare the profit % or the cost amount)
		Non-binding	ATAA'EE© uses the optional terms or conditions
5	Technology Risks	Failure of Teck.	ATAA'EE© based on the latest high tech systems
6	Credit Risk	fails to meet monthly payments	ATAA'EE© concentrates on economy of scale benefits & paying before the due date.
		fails to meet checks due date	Based on developing financing procedures and the client benefits.
7	Market Risk	benchmark rates (interest rate risk)	No interest rate
		foreign exchange rates	Our financing product is developed for local markets
The seven strategies of highly effective islamic banks		Strategy types	Number of strategies
The new source of Profits		Financial Strategies	Three
		Technological Strategies	One
		Managerial Strategies	Three
Procedures		Determine the name of the bank, Sign the NDA agreement and sign a service provider agreement.	
<b>Conclusion</b>			
The New Product Is Designed To Reward All Parties, The Bank, The Customers And The Surround Environment.			

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