



# ISCUT



## INTERNATIONAL SHARE CREDIT UNION & TRUST (ISCUT)

CAPITAL TRUST & REAL ESTATE & INVESTMENT TRUST - US

Finance and Insurance: Commercial - Investment - Savings

### About

Ethic-safe-profitable-Islamic financial instruments is a centuries-old practice that is gaining recognition throughout the world and whose ethical nature is even drawing the interest of all investors.

**GULF-US CAPITAL & US SHARE FUND & GLOBAL TRADE & REAL ESTATE-COMMERCIAL INVESTING TRUST Group** is a leading Finance-Investing Services and Counselling company that offers you new investment opportunities for real estate and commercial assets in the USA with the alternative-ethic financial instruments.

US SHARE FUND our faith-based financial institution serves a large number of **Muslim, Hindu, Jewish, and Christian all Americans and expat customers in US** who have an ethical aversion will serve interest.

This financial institution will offer services with the **principles of the interest-free financial model with profit sharing, finance lease, and profit/loss sharing partnership** for Home- Commercial Mortgage, Car and Educational Finance, Re-Finance, Equity, Small Business, Foreign Trade, Leasing, Franchise Business Funding, Rental and Multi-Unit Property, New Construction Finance, Investment and Project Finance

### Potentials and Portfolio

Potential of working according to participation, sharing and ethical criteria free of interest financial institutions and Finance Market Estimates \$3.4 Trillion by end of 2018. Despite that global free of interest finance industry is projected to grow by 60% to \$3.2 trillion in assets by 2020.

Today, interest-free banks including classical banks such as Citibank, Barclays Bank, Commerzbank operate in a geography extending from South Africa to Kazakhstan and from USA to Pakistan and in more than 60 countries.



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The GCC (Gulf countries) are situated on the richest area of the world in terms of petrol and energy reserves and have 2.5 trillion dollars of fund source. The Gulf countries have been spending 1.8 trillion dollars of these funds for overseas investments.

Owning 35% of total fund sources of the world, the Gulf countries have been working with different instruments than western-sourced investments. The Gulf countries composing of the countries such as Qatar, Oman, Bahrain, United Arab Emirates, Saudi Arabia and Kuwait have preferred interest free instruments while investing.

Due to the economic stability in recent years, its trust, safety, in terms of investor protection and the business familiarity with Gulf countries, US has been a candidate to be the center of the investments of Gulf and other Countries. One of the best opportunities to enter banking in the USA.

We have the big business network in the US. Our potentials Gulf Countries, Turkish, Balkan, AVRASIA, Middle East, Pakistan-India Asia etc. **10 million Americans** foreign families people living in the US.

**The states with our network connection;** Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, Wisconsin

### **Our Country Business Council portfolio connectivity in the US;**

US-UAE Business Council, US-Bahrain Business Council, US-Saudi Business Council, US-Qatar Business Council, US-Kuwait Business Council, US-Turkish Business Council, US- Oman Business Council, Pakistan Business Council, India Business Council, Egypt Business Council, Balkan Business Council, Eurasia Business Council, Indonesia Business Council, Malaysia Business Council

### **Credit Unions**

Credit unions are chartered financial institutions which are authorized to accept deposits, cash checks, make loans, issue credit cards and provide many other financial services to their members. They can provide all of the basic financial services which can be provided by banks, savings banks, and savings and loan associations.



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**Credit Unions Worldwide**, 60,500 savings-led credit unions in **109 countries** provide access to financial services to more than **223 million members**. In developing and emerging economies alone, credit unions reach more than 93 million members who have mobilized more than **\$1.5 trillion** in savings and shares to lend to one another to promote local community development.

### **In the United States of America National Credit Union Data**

Credit Unions-6,100 , Members-103,709,631, Penetration Rate \*48.8%,

Savings (USD)-1,026,565,812,642, Loans- (USD)796,826,859,459,

Reserves (USD)-132,886,477,555, Assets- (USD)1,215,943,592,407

### **International Share Credit Union & Trust (ISCUT) Services;**

-Credit unions are cooperative, non-profit organizations run for the benefit of their members, credit unions are exempt from taxation. In part because of this exemption, credit union generally provide services at lower rates than do for-profit financial institutions.

-Like other financial institutions, the Credit Union accepts deposits and makes loans.

-Member accounts are insured by the National Credit Union Share Insurance Fund (NCUSIF), a component of NCUA. **The deposits of each member are insured up to \$250,000.**

-Share Certificates earn a higher percentage rate over a traditional savings account and offer automatic renewal options.

-As part of our commitment to provide convenient, low-cost financial services, the credit union offers a competitive credit card program.

-To accommodate members to send money fast, the Credit Union offers wire transfer services.

-In addition to deposit accounts, loan products, investments, and budgeting, the Credit Union offers a variety of insurance products to protect members' assets.

-Credit Union members can access their accounts via Member Access, wherever Internet access is available. Online, members may perform most of the same transactions and maintenance that is conducted at a branch.



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- The customers can easily perform investment fund purchase and sale transactions at Online Branch through the Investment Account the can open at ISCUT. Different capital market instruments are used in the valorization of investment funds. Thus, the market risk is distributed and a safe investment is ensured.
- Share Card covers customers transactions 24/7 both at ISCU ATMs and other banks' ATMs with Visa Electron, V PAY, Maestro and Cirrus emblems in the USA and abroad.
- The customer can send money to or collect the money transfers from 200 countries in the world within 10 minutes on average from ISCUT Online branches with Share Account.
- Our Payments & Services; Invoice, Tax, Social Security Institution, Pension, Donation, Card, Rental, Payments
- Other Services; Transfer & EFT, Foreign Currency Transfer (SWIFT), Cheques & Promissory Notes  
Safety Deposit
- Personal Finance; Car Finance, Education Finance, Travel Finance..
- Home Finance; Owner To Owner, Buyout, Developer Purchase, Construction Finance,
- Small Business Finance; Working Capital Finance, Goods Finance, Flexi-business Finance
- Private Equity, Invest and Project Finance

## **Global Ethic Criterias**

International Share Credit Union & Trust (ISCUT), says it is the first credit union in the nation to offer mortgages that comply with free of interest and ethic in the criteria, which prohibits paying or receiving interest.

Ethic finance is a form of ethical financing, defined by the fair distribution of wealth, concern for the welfare of communities and economic stability. Ethic finance principles promote the protection of consumer rights and prevent investment in businesses that are considered "harmful," including gambling, armaments, alcohol and pornography. The creation of economies based on physical assets is at the heart of Islamic finance — a key reason why the Islamic financial sector was largely unaffected by the recent global financial crisis. Providing financial services to members of the Islamic faith requires sensitivity to both religious and social mores.



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## **What do you do if you want to buy a home or borrow money for your business but your religion prohibits you from paying interest?**

Millions of Muslims in the United States face that question. A set of Islamic principles—based on the goal of providing economic justice for all—prohibits Muslims from paying or receiving interest during financial transactions. Some Jewish and Christian groups face a similar prohibition. Some have taken conventional home, car and credit card loans from banks and suffer from guilt as a result, while others believe they have no option but to rent. Since the financial-services industry in the United States is interest-based, there is great demand among Muslims and certain other faith-based populations for alternative financial products that provide access to credit in a manner consistent with their religious beliefs.

### **What is a International Share Credit Union & Trust (ISCUT)?**

Our approaches are centered around our main philosophy – **human-centered-ethic finance** – we design for a person's life & community. We measure success by how much we maximize the economic benefit of the customer. Like banks, credit unions accept deposits and make loans—but unlike banks, credit unions are not in business to make a profit. Earnings are returned to members through services like free ATMs, better rates and lower fees.

ISCUT is a customer/member owned financial institute , democratically controlled by its members, and operated for the purpose of maximizing the economic benefit of its members by providing financial services at competitive and fair rates.

ISCUT are not-for-profit, member-owned financial institution that exist to serve the financial needs of their member owners. Their main focus is their members and their local community. ISCU and all Credit Unions have members, not shareholders.

### **What makes us different?**

The customers can safely perform **foreign currency and precious metal purchase and sales** at ISCUT, at ATMs and XTMs, or on the Online Branch with the best rates and keep their foreign currencies and precious metals in forward and checking foreign currency accounts under the guarantee .

**Share Gold Accounts**; is an indefinite term account opened to valorize accumulated savings as gold. You can purchase **Share Gold Cheque** with USD or gold in your account. Gold Cheque provides convenience especially when giving gold gifts.



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**Share Rent certificates** are marketable securities issued with the aim of financing the assets purchased or leased by the Asset Leasing Corporation of the Treasury for the benefit and on behalf of the owners of the certificates. These certificates yield dividends based on the revenues obtained from these assets to the bearers equal to their shares

#### **Our financial studies and financial instruments;**

The customers can easily perform **investment fund** purchase and sale transactions at Online Branch through the Investment Account they can open at ISCU. Different capital market instruments are used in the valorization of investment funds. Thus, the market risk is distributed and a safe investment is ensured. **Investment Fund** is an easily cashable investment instrument.

**Share Card** covers customers' transactions 24/7 both at ISCU ATMs and other banks' ATMs with Visa Electron, V PAY, Maestro and Cirrus emblems in USA and abroad.

Responding to all of customers' banking needs with its wide range of products, ISCU partners **Tekaful Insurance** companies with its insurance services. Asset Insurance, Comprehensive Insurance, Home Insurance, Dask - Compulsory Earthquake Insurance, Compulsory Traffic Insurance, Travel Health Insurance, Unlimited Voluntary Pecuniary Liability

The customer can send money to or collect the **money transfers from 200 countries** in the world within 10 minutes on average from ISCU Online branches with Share Account.

**Our Payments & Services;** Invoice, Tax, Social Security Institution, Pension, Donation, Card, Rental, Payments

**Other Services;** Transfer & EFT, Foreign Currency Transfer (SWIFT), Cheques & Promissory Notes Safety Deposit

**Personal Finance;** Car Finance, Education Finance, Travel Finance..

**Home Finance;** Owner To Owner, Buyout, Developer Purchase, Construction Finance,

**Small Business Finance;** Working Capital Finance, Goods Finance, Flexi-business Finance Private Equity, Invest and Project Finance

#### **Why should I join a Credit Union?**

Credit unions are focused on people, **not profits**. Credit unions operate by a "people helping people" philosophy that is hard to find at other financial institutions.

Financial education is available to all members. Credit unions assist members in becoming better-educated consumers of financial services. As not-for-profit institutions, credit unions offer better rates on credit cards—up to two percentage points lower than the average bank card rate.

As a member of a credit union, no matter how much money you have on deposit, you have an equal voice in how your credit union is run.



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Superior service, convenience, and technology. Credit union members receive the service convenience of today's technology through online and mobile banking.

Use the credit union services you need. Many credit unions provide online loan applications and remote deposit capture for member's convenience. Even if you don't need the credit union's sophisticated website or 24-hour loan services, you can use the credit union services you need most. Many credit unions offer no-surcharge ATMs that any credit union member can use. National shared ATM networks mean you can find ATMs where you live and work.

Your credit union can put you in business with a small business loan. And some credit unions have established a relationship with the Small Business Administration to expedite loans to credit-worthy small businesses.

**The National Credit Union Share Insurance Fund**, administered by the National Credit Union Administration, an agency of the federal government, insures deposits of credit union members at more than 98% of federal and state-chartered credit unions nationwide, and the remainder are insured by safe private insurers. **Deposits are insured up to \$250,000.**

You can fill out this pre-participant -form if you want to become a partner and share for this new financial institution and can you return it to the online.

<https://docs.google.com/forms/d/1n1GcA6XgrM5qAd63PAuTwqiGj6VpEOoBvdzzU1ESx4M/edit?userstoinvite=globaltradenj@gmail.com&ts=5c965e1b&actionButton=1>

Wishing you all the success..

Ahmad Sheyban

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BAHRAIN: Diplomatic Area , Trust Tower, 2nd Floor, Manama

QATAR: Al Fardan Office Tower, 8th Floors , Doha,

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