



AMCC 2014

Muslim Market: Global Perspectives

Entrepreneurs Driving Change

SATURDAY, NOVEMBER 15, 2014 | 9 AM – 6 PM
DOUBLETREE BY HILTON HOTEL
NEWARK AIRPORT, NEW JERSEY

5TH AMERICAN MUSLIM CONSUMER CONFERENCE
AmericanMuslimConsumer.com



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WELCOME TO THE FIFTH AMERICAN MUSLIM CONSUMER CONFERENCE!

As organizers of this event, we would like to thank you for attending this conference. This is the fifth year in the making and many more to come.

The idea of AMCC was launched in 2008, since then we have made a sincere effort to create an awareness of the American Muslim Consumer market. Every year more and more companies are making an effort to address the needs of American Muslim consumers, more and more entrepreneurs are bringing creative ideas and products to this market segment.

AMCC has created a valuable arena for the relaxed exchange of ideas and activities between Muslim and non-Muslim business communities with diverse cultural backgrounds. Common ground and shared interests have emerged in an atmosphere of understanding and tolerance, and this all helps to confirm the value – economic, social and spiritual – of the Muslim community in the USA.

There can be little doubt that over the coming years, American Muslims will make increasingly significant contributions through their entrepreneurial and commercial activities. A new generation with fresh ideas about business, media, trade and finance will bring a new vision, nurtured by their faith, and forged by the needs and realities of life in America.

We have a very diverse lineup of distinguished speakers who hail from pharmaceuticals, food, natural beauty products, technology, banking, education, microfinance, media, retail, non-profit, and a number of other disciplines and industries. We hope you will support businesses who are participating as sponsors and showcasing their products or ideas. What they all share is an expertise in this market and a bold vision of where things are headed.

As participants, we encourage you to take an active stand and get involved in this conversation. This dialogue that you

are a part of will shape the discourse of American Muslims as consumers and participants now and in the future.

We would like to thank our sponsors without whom this conference would not have been successful. In addition, our dedicated team of volunteers who worked many hours to develop a quality conference.

Thank you,

Faisal Masood

Faisal Masood
Founder & President, AMCC

A SPECIAL THANK YOU TO OUR DEDICATED AMCC TEAM:

Sabiha Ansari, Co-Founder & Event Director

Saad Malik, Co-Founder & Chairman

Hoda Al-Beltagy, Program & Content

Sadiq Shariff, Program & Content

Tarek Abousalem, Marketing Director

Wasi Rahman, Financial Controller

Laila Alawa, Media Relations

Khadija Daya, Design & Support

Fatima Bahary, Intern

MEET THE TEAM



Faisal Masood
Founder & President



Sabiha Ansari
Co-Founder & Vice President



Saad Malik
Co-Founder & Chairman



Hoda Al-Beltagy
Program & Content



Sadiq Shariff
Program & Content



Tarek Abousalem
Marketing Director

ABOUT AMERICAN MUSLIM CONSUMER CONSORTIUM (AMCC)

American Muslim Consumer Consortium (AMCC) is a non-profit corporation (501-c3) registered in the state of New Jersey. The tax exempt status of American Muslim Consumer Consortium is pending with Internal Revenue Service.

The objective of AMCC is to develop the American Muslim Consumer Market by addressing the needs of American Muslim Consumers and empower businesses that are developing products for this market. Since its launch in 2008, AMCC has played a key role in fostering awareness about the American Muslim market. From 2009 to 2012 we organized an annual conference every year inviting practitioners, industry leaders, advocates of Halal industry and entrepreneurs to continue the dialogue and conversation around the growing needs of American Muslim Consumers and the opportunities it provides to create and innovate new products and services.

In 2013, AMCC took the opportunity to regroup and strategize its core objectives with a diverse and engaging board of directors. AMCC was also honored to be a participant at the Global Islamic Economy summit, Dubai, the Saudi Food Forum, Jeddah and the Natural Food Expo, Los Angeles. It was a unique opportunity to present the research and the findings on the American Muslim Consumer market that AMCC has gathered during the course of the last six years to a global audience. Our Key objectives continue to remain the following:

- Fund research, white papers, case studies, and surveys related to the American Muslim consumer market.
- Reach out to mainstream companies and share studies and research to highlight the opportunities that exist in this market.
- Establish a network of entrepreneurs and investors who are willing to share their success and experience through mentorship.

- Ensure that Muslim-owned businesses are committed to social responsibility and contributing their share of resources and funding towards community development projects.
- Share and collaborate with like-minded organizations whose objectives are to promote entrepreneurship by launching entrepreneurship development programs.
- Leverage our existing social media channels to aggregate and distribute Muslim consumer related news, white papers, research and case studies.
- Continuing with our objectives we have organized the 5th conference and launched the 2014 American Muslim market study in partnership with DinarStandard.

The schedule of upcoming activities of AMCC is as follows:

- 2015 – Entrepreneur Showcase (Venue and date to be announced)
- 2016 – Conference (Venue and date to be announced)

We encourage you to become a Member of the AMCC Community. Membership at AMCC will give you exclusive access to authentic knowledge and resources that will help you become more informed about the Halal market.

Following are the type of memberships currently available. Fees apply towards joining and the exclusive benefits you can avail as a member.

BUSINESS | \$1000 per year

- Exclusive access to partner with and advise AMCC on furthering the agenda.
- Top priority given to sponsor research, programs and events.
- Networking and information exchange at exclusive events.
- Invitation to all events and discounts on tickets.
- Listing in the online Membership Directory on the AMCC website.
- Secured members-only online access to resources including research reports and forums.
- Minimum 10% discount off online advertising.
- Minimum 20% discount for all events.
- Minimum 25% discount on vendor stalls and advertising at all events.

PROFESSIONAL | \$250 per year

- Exclusive access to partner with and advise AMCC on furthering the agenda.
- Top priority given to sponsor research, programs and events.
- Networking and information exchange at exclusive events.
- Invitation to all events and discounts on tickets.
- Listing in the online Membership Directory on the AMCC website.
- Secured members-only online access to resources including research reports and forums.
- Minimum 10% discount off online advertising.
- Minimum 10% discount for all events.
- Minimum 10% discount on vendor stalls and advertising at all events.

STUDENT | \$100 per year

- Networking and information exchange at exclusive events.
- Invitation to all events and discounts on tickets.
- Listing in the online Membership Directory on the AMCC website.
- Secured members-only online access to resources including research reports and forums.
- Minimum 25% discount off online advertising.
- Minimum 25% discount for all events.
- Minimum 25% discount on vendor stalls and advertising at all events.
- Volunteering opportunities.
- Fee waiver in lieu of volunteering time.

AMCC is building a platform to empower Muslim startups and entrepreneurs. For more information please email info@americanmuslimconsumer.com.

PRESENTED AT





AGENDA CONFERENCE SCHEDULE

AMCC PRESENTS 5TH CONFERENCE

MUSLIM MARKET: GLOBAL PERSPECTIVES ENTREPRENEURS DRIVING CHANGE

Saturday, November 15, 2014

9 AM - 6 PM

DoubleTree by Hilton Hotel Newark Airport, NJ

8:00 AM – 9:20 AM

REGISTRATION AND NETWORKING

Continental breakfast will be served

9:20 AM – 9:30 AM

OPENING

9:40 AM – 9:50 AM

AMCC WELCOME

Tarek Abousalem, Board Member, AMCC

LAUNCH OF THE 2014 AMERICAN MUSLIM CONSUMER MARKET STUDY

Faisal Masood, Founder & President, AMCC

Rafi-uddin Shikoh, Founder & CEO, DinarStandard

8:00AM – 9:20AM

SESSION I: AMERICAN MUSLIM CONSUMER MARKET STUDY 2014

(Produced by DinarStandard in partnership with American Muslim Consumer Consortium)

This session will focus on the Executive Summary of the 2014 American Muslim Market Study's findings. This latest national survey driven by the fact-based voice of the American Muslim community will present a pulse of their consumption needs and concerns including a special focus on Halal food, Finance, and Education categories. An interactive discussion will focus on actionable insights and strategies derived from the Study's findings and expert views to equip businesses to best address American Muslim Consumers.

Moderator: Iman Kouvalis, Senior Associate, DinarStandard

Dr. Hatem Bazian, Co-Founder & Academic Affairs Chair, Zaytuna College

Errol Schweizer, Executive Global Grocery Coordinator, Whole Foods Market

Adnan Durrani, CEO, American Halal Co.

Shahed Amanullah, Co-Founder & CEO, LaunchPosse; Founder, Zabihah.com

10:55 AM – 11:55 AM

SESSION II: GLOBAL OUTLOOK: AMERICA'S OPPORTUNITY IN THE GLOBAL ISLAMIC ECONOMY

Islamic economies (Muslim-majority emerging markets Indonesia, Turkey, Malaysia, UAE, Saudi Arabia, and others) and lifestyle sectors (Halal food, Islamic finance, modest clothing, travel, etc) are becoming an increasingly important part of the global growth opportunities. As America seeks further growth in its economy, how can it benefit from the rise of the global Islamic economy?

There is indeed much global attention but the US is clearly lagging behind. China is developing a Halal hub in the Northwest region with more than 120 companies and Dubai is establishing itself as a "Global Islamic Economy". The British government has established an Islamic finance task force, intended to rejuvenate the UK's Sharia-compliant industry after the conclusion of 9th World Islamic Economic forum which was held in London. What can America do to promote its own market as well as capture Islamic capital?

Moderator: Rafi-uddin Shikoh, Founder & CEO, DinarStandard
Michael Looft, Regional Director, Europe & Asia, Kiva
Aamir A. Rehman, Managing Director, Fajr Capital
Rick Altizer, CEO, Elevation Burger
Ziad Elkurjje, Co-Founder, Patchi USA

12:00 PM – 12:10 PM

AMCC UPDATES

Faisal Masood, Founder & President, AMCC

PRESENTATION OF THE 2014 MULTICULTURAL AWARD

Sabiha Ansari, Co-Founder & Vice President, AMCC
Honoree: The Halal Guys

12:10 PM – 1:10 PM

LUNCH

Dhur Prayer at 12:30 PM

1:10 PM – 2:45 PM

SESSION III: ENTREPRENEUR SHOWCASE

Five startups compete in a Shark Tank-style event for a chance to win \$10,000.

Moderator: Adnan Durrani, CEO, American Halal Co.
Larry Richards, International Investment Development Officer, Ontario Ministry of Economic Development
Shama Zehra, Founder & CEO, Aligned Independent Advisors
Ifty Ahmed, General Partner, Oak Investment Partners
Farah Khan, Principal, Catterton Partners

Companies selected to present: Alchemiya, Apna Ghar, Biyo, LaunchGood, My Halal Kitchen, Northern World Entertainment Software

2:45 PM – 3:45 PM

SESSION IV: MUSLIM CONSUMERS AT THE CROSSROADS

Muslim consumers are starting to become part of main-stream marketing (e.g. Coke ad in Super-bowl, Macy's Ramadan promotion, Muslim super girl in Marvel comics, introduction of modest sensibilities at New York Fashion Week by a Muslim designers, Launch of nail polish suitable for Muslim women by Inglot in New York – O2M, Halal burger franchise – Elevation Burger, etc.)

It's young demographic, diverse ethnic makeup and now with a significant second-generation population is also evolving into a unique American Muslim identity navigating various challenges and opportunities. How unique are American Muslims consumption needs? Are they significant enough? What is their unique current/potential role in the developing American marketing/cultural landscape?

Moderator: Ibrahim Abdul-Matin, Author, Green Deen
Dr. Jonathan A.J. Wilson, Chief Editor, Journal of Islamic Marketing
Ibtihaj Muhammad, Member, U.S. National Fencing Team; CEO & Founder, Louella
Mohammed Issa, Founder & CEO, NoorVitamins
Sharif El-Gamal, Founder & CEO, Soho Properties; Co-Founder, Park51

3:45 PM – 4:15 PM

NETWORKING & COFFEE BREAK

Asr Prayer

4:15 PM – 5:15 PM

SESSION V: SOCIAL ENTREPRENEURSHIP AMONG MUSLIM ENTREPRENEURS

Just, equitable and healthy business practices serve as a central theme of Islamic values driven economic principles. With a national movement around social entrepreneurship, what unique role can American Muslim entrepreneurs play in this context in relation to Muslim entrepreneurs globally? What are some success stories or benchmarks from other communities? What specific areas or sectors should American Muslim social entrepreneurs pursue? How can the Halal food and Islamic finance sectors in America fully live up to its social relevance?

Moderator: Omar Woodard, President, Girard College Foundation
Ahmad Ashkar, Founder & CEO, Hult Prize
Khalid Latif, Executive Director & Chaplain, Islamic Center at NYU; Co-Founder, Honest Chops
Shainoor Khoja, Managing Director, Better Business Enterprise
Michael Strong, Co-Founder, Conscious Capitalism

5:15 PM – 5:25 PM

BREAK

Maghrib Prayer

5:25 PM – 5:50 PM

KEYNOTE

Magatte Wade, Founder & CEO, Tioissan

5:50 PM – 6:00 PM

ENTREPRENEUR SHOWCASE WINNER ANNOUNCEMENT

Hoda Al-Beltagy & Sadiq Shariff, AMCC Entrepreneur Showcase Directors
Irfan Khan, Founder & CEO Barkaat Foods



TERMS

KEY ISLAMIC TERMS

Quran

The holy scripture of Islam i.e. the words of Allah (God) revealed to the Prophet Muhammad (peace be upon him) in Arabic. Considered the authentic, most important source of guidance.

Sunnah

Practice and traditions of the Prophet Muhammad (peace be upon him) considered the second of the two most important sources of guidance for Muslims.

Source: Bank Islam Malaysia

Sharia

Islamic laws relating to all aspects of human life established by Allah for his servants. The laws are divided into three, i.e. those relating to belief ('aqidah), those relating to deeds (fiqh) and those relating to ethics (akhlaq).

Source: Bank Islam Malaysia

Fatwa

An opinion or pronouncement on Shari'ah issued by a group of scholars (fuqaha') whose are sufficiently qualified and knowledgeable of the methodology for the issuance of fatwa, as well-established under the discipline of Islamic jurisprudence (usul fiqh). In practice and depending on jurisdictions, fatwa may also be referred as Shari'ah "rulings", "edicts" and "opinions."

Source: Islamicity.com

Shahada

There is no god worthy of worship except God and Muhammad is His messenger. This declaration of faith is called the Shahada, a simple formula which all the Muslims pronounce.

Source: Islamicity.com

Salat (Salah)

Prayers – Salat is the name for the obligatory prayers which are performed five times a day, and are a direct link between the worshipper and God.

Source: IslamicFinanceTraining.com

Zakat

Charity – A religious obligation of alms-giving on a Muslim to pay a certain amount of his wealth annually to one of the eight categories of needy Muslims (asnaf). The objective is to take away a part of the wealth of the well-to-do to be distributed among the asnaf. According to the Shari'ah, zakat purities wealth and souls.

Source: Islamicity.com

Sawm (Fast)

Fasting – Every year in the month of Ramadan, Muslims fast from first light until sundown, abstaining from food, drink, and sexual relations. If they are physically unable to do this, they must feed a needy person for every day missed. Although the fast is most beneficial to the health, it is regarded principally as a method of self purification.

Source: Islamicity.com

Hajj (Pilgrimage)

The annual pilgrimage to Makkah – the Hajj – is an obligation only for those who are physically and financially able to perform it.

Source: Islamicity.com

Halal

An Arabic word meaning lawful or permitted. The concept of halal has spiritual overtones. In Islam there are activities, professions, and transactions that are explicitly prohibited (haram) by the Quran or the Sunnah. All other activities, professions, contracts and transactions are halal.

Source: IslamicFinanceTraining.com

Haram

Activities, professions, contracts and transactions that are explicitly prohibited by the Quran or the Sunnah.

Source: IslamicFinanceTraining.com

Riba

Riba means interest, which is prohibited in Islamic law. Any risk-free or guaranteed interest on a loan is considered to be usury.

Maysir

Gambling. One of three fundamental prohibitions in Islamic finance (the other two being riba and gharar).

Source: Islamic-bank.com

Gharar

An unknown fact or condition. In a commercial transaction, an excessive/major gharar. e.g. the fact or condition of either the contracting parties or the asset in the contract or the price of the asset are not known or made known to contracting parties makes a contract null and void.

Source: Bank Islam – Malaysia

Mosque (Masjid)

A place of worship for followers of Islam (Arabic: Masjid)

Ramadan

Islamic month of fasting based on its lunar calendar. One of the '5 Pillars of Islam'

Eid ul-Fitr

One of the two main Muslim holidays that marks the end of Ramadan, the Islamic holy month of fasting.

Eid ul-Adha

One of the two main Muslim holidays that occurs the day after the pilgrims conducting Hajj, the annual pilgrimage to Mecca in Saudi Arabia by Muslims worldwide, descend from Mount Arafat.



SPEAKERS BIOGRAPHIES



AAMIR A. REHMAN

Managing Director, Fajr Capital

Aamir Abdul Rehman is Managing Director of Fajr Capital Advisors, a specialist advisory firm focused on key Organisation of Islamic Cooperation (OIC) markets. The firm advises governments, multi-lateral bodies, and private investors on matters pertaining to public policy, investment flows, and Islamic finance. Prior to joining Fajr Capital, Mr. Rehman was Global Head of Strategy at HSBC Amanah, where he oversaw strategy development across the full range of HSBC Amanah's business lines and regions. Prior to HSBC, he was a consultant with the Boston Consulting Group, advising Fortune 500 and prominent global clients. He is author of *Dubai & Co.: Global Strategies for Doing Business in the Gulf States* (McGraw-Hill 2007) and *Gulf Capital and Islamic Finance: The Rise of the New Global Players* (McGraw-Hill 2009). He holds bachelor's and master's degrees from Harvard University, and an MBA from the Harvard Business School.



ADNAN DURRANI

Founder & CEO, American Halal Co.

Mr. Durrani is the CEO and founder of American Halal Co, Inc. – which markets the Saffron Road brand line of all natural, Humanely Raised, Gluten-Free Certified, Non-GMO Verified, or antibiotic free halal cuisines. Saffron Road is the first halal product to be sold nationally in the USA, initially in all Whole Foods Markets stores, and is now sold in over 10,000 retail food stores nationally.

According to A.C.Nielson/SPINS scantrak, Saffron Road is the fastest growing natural frozen entrée brand in USA and nationally ranked #4. In December 2013, at the Global Islamic Economy Summit in Dubai, American Halal received an award for the Best Halal Company in The World.

Mr. Durrani has been an entrepreneur and investment professional for almost 30 years, as President of Condor Ventures, Inc., a venture firm devoted to strategic investing in natural food companies. His entrepreneurial ventures have resulted in a successful track record of scaling and growing niche beverage and natural food product lines into mainstream branded companies. Mr. Durrani founded Vermont Pure in 1991. Today, Vermont Pure/Crystal Rock is the 2nd largest bottled water company in the Northeast. Mr. Durrani was also a principal investor and financial partner in Stonyfield Farms, Inc. which was sold to Groupe Danone in 2001. Stonyfield today generates almost \$400 million in sales annually. He was also a principal of Delicious Brands, Inc., which he scaled, with the financial backing of Carl Icahn, to become the 5th largest cookie brand in the U.S. He also served on the Board, and was Finance Chairman, of Social Venture Network.

Mr. Durrani has been recognized by BBMG and SVN as one of the entrepreneurs who engineered "20 Ideas That Changed The Way The World Does Business". The select list of these inductees

include: Ben Cohen (Ben & Jerry's), Gary Hirshberg (Stonyfield Farms), Muhammad Yunus (Nobel Peace Prize, Grameen Bank), and Steve Case (AOL).

Mr. Durrani received an undergraduate degree in electrical engineering and economics from Columbia University. He often lectures on Islam and remains active in facilitating interfaith forums in New York City and Connecticut area synagogues, churches, and mosques. He has also been hosted by the Vatican and Ambassador to the Holy Sees as one of only two American Muslims to be a speaker on "Interfaith In Business" in October 2010, at the Pontifical Gregorian University in Rome, Italy.



AHMAD ASHKAR
Founder & CEO, Hult Prize

Mr. Ashkar continues to lead the organization he himself founded in 2009 as CEO, named by President Bill Clinton and TIME Magazine as one of the top five ideas changing the world. Prior to Hult Prize, Mr. Ashkar held senior positions as a management consultant, banker and real estate executive. His experience in innovation, new market entry, and global expansion is backed by a total career dealbook of a half-billion dollars. Mr. Ashkar is also a World Economic Forum Global Shaper.

Ahmad also serves as an adviser to both private and government sector entities across the Middle East where he consults on youth empowerment and entrepreneurship, innovation, crowdsourcing and social entrepreneurship. Ahmad is a recognized expert in his space and has been profiled as a social innovator by Harvard Business Review. He has regularly appeared as a coach and speaker on social impact, entrepreneurship and innovation at the Clinton Global Initiative, Abu Dhabi Entrepreneurs Summit, Silatech, United Nations, and other notable gatherings. He has appeared on Bloomberg, CNN, CNBC, FOX, Al-Jazeera, MBC and other major media outlets worldwide and has been profiled by leading publications in the US, Brazil, UAE and across Europe.

As a Palestinian-American, Ahmad also serves as an independent advisor to the municipality of his hometown of Tulkarm, West Bank, Palestine. He holds a MBA from the Hult International Business School and undergraduate degrees in Finance and Marketing from Avila University.



DR. HATEM BAZIAN
Co-Founder & Academic Affairs Chair, Zaytuna College

Dr. Hatem Bazian is co-founder, senior faculty, and Academic Affairs Chair at Zaytuna College. He is also a senior lecturer in the Departments of Near Eastern and Ethnic Studies at the University of California, Berkeley. Dr. Bazian is also a visiting Professor in Religious Studies at Saint Mary's College of California and adviser to the Religion, Politics, and Globalization Center at UC Berkeley. In 2009, he founded the Center for the Study of Documentation of Islamophobia at UC Berkeley. Dr. Bazian is on the board of several organizations, including the Islamic Scholarship Fund and Muslim Americans for Palestine, for which he is also the founding president.



DR. JONATHAN A.J. WILSON

Chief Editor, *Journal of Islamic Marketing*

Dr. Jonathan A.J. Wilson is an academic, consultant, speaker, and journalist with industry experience spanning 20 years. His varied experiences, which include being a chemistry and life sciences graduate, alongside a career in advertising, have taken him throughout Europe, the Muslim world, and Asia. Jon is Editor-in-Chief of the *Journal of Islamic Marketing*; blogs for the Huffington Post; writes for *Zawya* Thomson Reuters, and *Aquila Style* magazine (Singapore); and is an Associate Member of the UK All Party Parliamentary Group (APPG) on Islamic Finance and Diversity in Financial Markets. Over the last 5 years, Jon has spoken at conferences on over 85 occasions to academics and practitioners internationally; and has published over 140 pieces of work. He has received media coverage from amongst others: Amilin TV, Astro Awani, BBC, The Guardian (UK), Republika, Sky News Arabia, Thomson Reuters, and The Times (UK).



ERROL SCHWEIZER

Executive Global Grocery Coordinator

Errol Schweizer has been with Whole Foods Market for over twelve years and has worked in Grocery leadership roles at store, regional and global levels. As Whole Foods Market's Executive Global Grocery Coordinator, Errol has helped to bring more than 6,000 culinary finds to the U.S. marketplace. Errol and the Grocery team continue to lead the charge on ethical sourcing and product innovation by expanding their selection of Fair Trade, Organic, and Non GMO products. The Grocery team has also led market innovation on all natural Kosher and Halal foods, have popularized Pasture-raised dairy and egg products, as well as launched the first ever household cleaning products rating system with full ingredient labeling. Through their network of supplier partnerships, the Grocery team is also playing a critical role in meeting Whole Foods Market's 2018 deadline for full GMO transparency. Errol is also on the Board of Directors for Farmshare Austin, a non-profit dedicated to training Organic farmers and enabling greater Organic food access.



FAISAL MASOOD

Founder & President, American Muslim Consumer Consortium (AMCC)

Faisal Masood is the Founder and President of the American Muslim Consumer Consortium Inc. American Muslim Consumer Consortium (AMCC) is a nonprofit organization dedicated to develop the American Muslim Consumer market. The key objective of AMCC is to address the needs of American Muslim Consumers and empower companies that are developing products for this market.

Faisal has more than 20 years of management consulting, business management, entrepreneurship and sales management experience. He graduated from the University of Illinois, Chicago with a M.S. Degree in Electrical Engineering and Computer Science in 1996. Faisal was one of the founders of *pcWonders.com*, which was sold to *Buyitnow.com* in 2000. *PcWonders.com* was primarily engaged in the sales of technology and electronics products to small businesses and consumers and had an annual sale of approximately \$80 Million. Faisal has been a featured speaker at many international conferences and is a subject matter expert on the Muslim Consumer market. He has spoken at the World Halal Forum, Kuala Lumpur; Global Islamic Economy

Summit, Dubai; Saudi Food Forum, Jeddah; Natural Food Expo, Los Angeles and the American Muslim Consumer Conference, New Jersey.

He is an active member in the community and has organized many fundraising events to support relief and humanitarian activities for Islamic Relief. Faisal was also an adjunct professor at the School of Business, Rutgers State University, New Jersey from 2002 to 2008. Currently he works for a major financial company in New York.



FARAH KHAN
Principal, Catterton Partners

Ms. Khan is a Principal at Catterton. Prior to joining Catterton, Ms. Khan was a Vice President at Sandler Capital Management where she focused on growth equity, leveraged buyouts and financings of middle market companies. Prior to Sandler, Ms. Khan worked at Apax Partners, a global private equity firm where she focused on growth capital and leveraged buyouts in the retail and consumer product sectors. Prior to Apax, she worked in the Investment Banking Division of Goldman Sachs, where she focused on corporate finance and M&A coverage of retail, media and technology companies based in both New York and Menlo Park.

Ms. Khan is a Phi Beta Kappa and summa cum laude graduate of Mount Holyoke College with a B.A. degree in Economics and Mathematics. She received an M.B.A from the Stanford University Graduate School of Business.



IBRAHIM ABDUL-MATIN
Author, Green Deen

Ibrahim Abdul-Matin is been a passionate voice for the planet and its people. Throughout his time in the public, private and civic sectors he has been at the intersection of innovation, sustainability, and civic engagement. Ibrahim is the author of Green Deen: What Islam Teaches About Protecting the Planet and contributor to All-American: 45 American Men On Being Muslim. He is a former sustainability policy advisor to New York Mayor Michael Bloomberg and former Outward Bound instructor. In 2002 he helped to found the Brooklyn Academy for Science and the Environment and he blended youth organizing and technology while at the Movement Strategy Center. Ibrahim has blogged since 2004 as the Brooklyn Bedouin and has appeared on FOX News, ABC News' "This Week," and the Brian Lehrer Show and on WNYC's nationally syndicated show The Takeaway and PRI's Marketplace.

His writing has appeared in The Washington Post, CNN.com, The Daily Beast, and GOOD Magazine. In In 2013 Ibrahim was honored by NBC's TheGrio.com as one of 100 African Americans Making history today. He is a regular contributor for PCMag.com and Thought Catalog.

Ibrahim has presented on Innovation in the Islamic World to the Chief Economist at the Islamic Development Bank, on Halal Green Business at the World Islamic Economic Forum, and on Principles of Islamic Environmentalism at the Green Middle East conference in Sharjah, UAE. Most recently he has advised corporate clients on the intersections between halal, kosher, vegan, non-gmo, and fair trade and opportunities for growth those areas.



IBTIHAJ MUHAMMAD
Founder & CEO, Louella

Ibtihaj Muhammad is a member of the United States Fencing National Team. She is the first Muslim woman to represent the United States in international competition. Muhammad is currently ranked number 2 in the United States and number 10 in the world. Muhammad's career highlights include 2014 World Champion and 3-time USA National Champion. Muhammad also serves as a sports ambassador for the U.S. Department of State's council to Empower Women and Girls Through Sports. As a sports ambassador, Muhammad engages audiences in the United States and overseas to elevate the global conversation on sports as a means of empowerment. She aims to inspire youth and increase the number of women and girls who are involved in sports. Muhammad hopes to become the first Muslim woman in hijab to represent the United States in the Olympics. Muhammad is also the founder and CEO of Louella, a fashion brand catering to fashionable modest dressing women. The Los Angeles-based brand has sold nearly 4,000 pieces since its launch three months ago.



IFTY AHMED
General Partner, Oak Investment Partners

Ifty Ahmed, General Partner, joined Oak in Jan 2004 and he currently focuses on investing across the technology sector with an active interest in Consumer Internet companies.

His current investments include Attvio (unified enterprise search), B5M (comparison search in China), B&M Holdings (parent of IMIExchange, the world's largest marketplace for virtual goods), Giosis Gmarket (pan-Asian e-Commerce), nomorerack (curated e-Commerce), Tikona Digital Networks (wireless broadband services in India), Wonga (online financial services) and Ybrant Digital (BSE: YBRANTDIGI). His realized investments include Airespace (acquired by Cisco); CDNnetworks (acquired by KDDI); GMarket (NASDAQ: GMKT, later acquired by eBay), iTouch (acquired by Buongiorno), Kayak (NASDAQ: KYAK, later acquired by Priceline), and Kenet (acquired by Intersil).

Prior to joining Oak, Ifty worked as an investment professional at Goldman Sachs and Fidelity Ventures. Right after college, he also worked in engineering and field operations with Schlumberger-Wireline & Testing across the Middle East, North Africa and the North Sea Region.

Ifty graduated in engineering from the Indian Institute of Technology (IIT), New Delhi, in 1993 and he earned his MBA from Harvard Business School in 1999, where he graduated with High Distinction and was selected to be a Baker Scholar.



IMAN KOUVALIS

Senior Associate, DinarStandard

Iman Kouvalis is DinarStandard's international strategy and business foresight consultant. Her recent work involved driving a comprehensive 15-year strategic roadmap report for the American Muslim community. She has 14 years of experience in growth strategies, business foresight and sustainable competitive advantage in disruptive environments in North America, Europe and the Middle East.

She has developed business and marketing research plans for investments up to \$2 billion, including for the royal family of a Gulf State and an organization funded by the Bill Gates Foundation. Previously, she worked as a project engineer for Ford Motor Company. Iman is a former national Board Director of Strategic Planning for the Muslim Association of Greece, where she collaborated with the government on national immigration, education and faith issues.

Iman holds an MBA with Strategic Planning specialization from Scotland, and a B.A. in Mechanical Engineering from Canada. She is a United Nations volunteer and a Board Member of the Association of Strategy Professionals, DC chapter. She has taken professional courses from Stanford University and Wharton School of Business on topics such as innovation design and global trends.



KHALID LATIF

Executive Director & Chaplain, Islamic Center at NYU; Co-Founder, Honest Chops

Khalid Latif is Executive Director and Chaplain (Imam) for the Islamic Center at New York University (NYU).

In 2005, Imam Latif was appointed the first Muslim chaplain at NYU. At NYU, Khalid initiated his vision for a pluralistic American Muslim community, rooted on campus and reaching out to the city. In 2006, Imam Latif was appointed the first Muslim chaplain at Princeton University. In 2007, Imam Latif's position was fully institutionalized at New York University, and so he committed himself to that institution and the building of a Muslim life institution. Today's Islamic Center is a leader among American Muslim organizations, uniquely shaped to contribute to the future of Muslim practice in the West.

Imam Latif's exceptional dedication and ability to cross faith and cultural boundaries on a daily basis brought him recognition throughout the city, so much so that in 2007, Mayor Michael Bloomberg nominated Imam Latif to become the youngest chaplain in history of the New York City Police Department. He was 24. Since then, Imam Latif has dedicated himself to America's largest Police Department, and has developed tremendously valuable skills as a spokesperson for co-existence, mutual understanding and productive relationships between cultures, communities and religions.

At NYU, Imam Latif has not only managed to build a strong Muslim institution at NYU, but he has offered his experience and awareness to the U.S. State Department, various institutions, corporations, mosques and other communities in the United States, Canada, Denmark, the Netherlands, Spain and Egypt. He is a highly sought-after speaker, offering to diverse audiences his unique blend of motivational speaking, leadership insights, spiritual development and religious awareness. Imam Latif has been quoted or otherwise featured on numerous media outlets

including BBC, NPR, CNN, the New York Times, Newsweek, Time Magazine, BET and GEO TV. Amongst many awards and distinctions for leadership and community service over the last few years, Imam Latif was most recently named one of 500 most influential Muslims in the world in 2009 by Georgetown University's Prince Alwaleed Bin Talaal Center for Muslim-Christian Understanding and The Royal Islamic Strategic Studies Centre.



LARRY RICHARDS

International Investment Development Officer, Ontario Ministry of Economic Development

Larry Richards has over thirty-five years' experience in executive management, business development, and technology. He currently works as International Investment Development Officer for the Ontario Ministry of Economic Development, Trade, and Employment. He also works closely with the Canadian (Federal Government) Technology Accelerator in Philadelphia. Within these roles he supports a number expanding of cross-border and international companies.

From 2004-2005 Mr. Richards served as CEO of Diversified Information Technologies, a multi-line information management company serving financial services and healthcare companies in Scranton, Pennsylvania. From 2005-2008 he served as CEO of the Diversity Financial Network, a financial services distribution company focused on large affinity groups.

Mr. Richards' expertise includes management, business development, market strategy, and the strategic use of technology. He helps individual organizations design innovative products; respond to evolving market trends; and improve their strategic, financial, and competitive performance. He currently focuses on efforts by the financial services industry to recover from the 2008/09 financial crisis and the efficient use of technology to reduce costs and improve patient outcomes in the healthcare industry.

Mr. Richards lives in Princeton, New Jersey with his wife and four children. He is the author of several articles about strategy management and technology design. He has been a frequent speaker at trade association meetings and client-sponsored events. He holds a BA in History, Summa Cum Laude, from the University of Maine and a MBA in Management from the Wharton School at the University of Pennsylvania.



MAGATTE WADE

Founder & CEO, Tiossan

Magatte Wade is passionate about entrepreneurship and about creating high-end retail brands, based on diverse African traditions, that change the perception of Africa. She was born in Senegal, educated in France, and launched her entrepreneurial career in San Francisco. She is fluent in, and conducts business in, Wolof, French, and English.

She is the founder and CEO of Tiossan, a high-end skin care products line based on indigenous Senegalese recipes and ingredients. At least ten percent of Tiossan profits are dedicated to the creation of innovative schools in Senegal, designed to developing the next generation of Senegalese genius.

Magatte writes for The Guardian, The Huffington Post, and Barron's. She is a frequent speaker at business conferences and college campuses, including Harvard, Yale, Columbia, Cornell, Brown, Dartmouth, MIT, Wharton, Babson, etc. She was named a Young Global Leader by the Davos Global Economic Forum as well as one of the "20 Youngest Power Women in Africa" by Forbes in 2011. In 2014 she was featured on the cover of Forbes Afrique for being the person in Francophone Africa having the greatest positive impact on the future. In 2014 she received the award for the "leading Woman in Wellness" from the Global SPA and Wellness Summit, the premier international organization that brings together leaders and visionaries to positively impact and shape the future of the global spa and wellness industries. She serves on the board of ASNAPP and the SEED Academy (Sports for Education and Economic Development), a private school in Senegal that prepares young people academically and athletically so that they can win NCAA basketball scholarships in the U.S.



MICHAEL LOOFT
Regional Director, Europe & Asia, Kiva

As Regional Director for Europe and Asia, Michael is responsible for setting strategy and managing both portfolio and field staff. He holds an undergraduate degree in International Business with a concentration in finance from San Francisco State University, and graduate degrees from both St. John's College and Harvard. At Harvard, Michael focused on designing Shariah compliant microfinance products for Muslim communities, as well as researching the impacts of faith-based involvement in the microfinance industry. While at Kiva, Michael has been instrumental in creating and building out Islamic microfinance programs throughout the Middle East. Michael writes and speaks extensively on the topic of ethical and responsible finance, specifically on how to incorporate Sharia principles into mainstream finance in order to increase the risk burden on lenders and to ensure borrower protection. His book, entitled *Inspired Finance: the Role of Faith in Microfinance and International Economic Development* is due out in late October.



MICHAEL STRONG
Co-Founder, Conscious Capitalism

Michael Strong is a co-founder of Conscious Capitalism, the premier organization integrating conscious behavior and capitalism. He is the lead author of *Be the Solution: How Entrepreneurs and Conscious Capitalists Can Solve All the World's Problems*, co-authored with Whole Foods Market co-founder and CEO John Mackey, Nobel Peace Prize Laureate Mohammad Yunus, founder of Instituto de Libertad y Democracia Hernando de Soto, and others. For the past ten years Michael has worked with the leaders of some of the world's leading purpose-driven companies to create a more effective integration of purpose and profit. Michael is currently working on "Startup Cities," a city-scale project designed to create jobs and prosperity in developing nations, based in part on the model piloted by the Dubai International Financial Centre (DIFC). He serves on the board of his wife's company, Tiossan, a high-end skin care products company based on indigenous Senegalese recipes. Prior to his work on Conscious Capitalism, Michael spent fifteen years as an educational entrepreneur, creating several high performance schools across the U.S.



MOHAMED ISSA
Founder & CEO, NoorVitamins

Dr. Mohamed Issa started his career in pharmaceuticals at Genentech as a manager working on commercializing drugs for infectious diseases after receiving his doctorate in pharmacology from St. John's University. In 2007 he joined Pfizer to lead their neuroscience team responsible for annual revenues in excess of \$800 million dollars working in disease states such as bipolar, depression and schizophrenia. While at Pfizer Dr. Issa assumed roles of increasing responsibilities including leading US and global marketing teams as well as mergers and acquisitions for Pfizer's specialty care portfolio. In 2012, Dr. Issa was recruited by Johnson and Johnson (J&J) to lead the launch of a cure for Hepatitis C which eventually became the second most successful launch in pharmaceutical history. During his tenure at Pfizer and J&J, Dr. Issa started and completed his MBA at NYU stern school of business with a focus on economics and finance and while at Stern he reunited with Muslim doctors to start Noor Pharmaceuticals, the first and only US based halal pharmaceutical company and makers of NoorVitamins™. As CEO, Dr. Issa led Noor to become the premier halal vitamin company in the world by leading the organization through seed and investor financing, launching NoorVitamins™ both in the US and select global markets and contract negotiations with major retailers. Today, NoorVitamins™ are found in several hundred pharmacies across the US including select Walgreen's, Whole Foods, Duane Reade Stores. Noor's goal in 2015 goal is to expand its footprint both in the US and across key international Muslim markets. Finally, Noor recently partnered with Vitamin Angels, the leading nonprofit vitamin distribution agency to develop and distribute Halal prenatal vitamins to countries in need. Today, Dr. Issa serves as chairman of the board for Noor Pharmaceuticals and Regional Business Directory at J&J.



OMAR WOODARD
President, Girard College Foundation

Omar Woodard has a decade of experience working across the government, business, and non-profit sectors.

He is president of the Girard College Foundation, which receives gifts on behalf of Girard College, a 166 year-old private boarding school for children from low-income, single parent families. Most recently, he was a principal at Venture Philanthropy Partners (VPP), one of the nation's earliest philanthropic investment firms, based in Washington D.C. He co-managed a \$20M portfolio of charter school and other education-related investments and managed youthCONNECT – supported by President Obama's Social Innovation Fund – focused on systems change, scale, and social impact. Prior to VPP, Omar was a consultant, and associate director of business development and marketing at the Advisory Board Company, where he closed \$1.5M in new business and worked with over 200 senior executives to address pressing business challenges. For two years he was a federally registered lobbyist and consultant for the Whitaker Group, a premier strategic consulting firm focused on increasing economic prosperity through US-African trade and investment. He also worked in the Office of Corporate and Foundation Relations, and in the Office of the Senior Vice President for Student Services at George Washington University. He started his career as an education and urban policy intern for Rep. Chaka Fattah (D-PA).

Omar has over a decade of experience as a board member/adviser to numerous nonprofit and for-profit social enterprises, including the George Washington University Board of Trustees, the Washington Nationals Youth Baseball Academy, the Hispanic Heritage Foundation, and the Elliott School of International Affairs Board of Advisors. He is a Fellow with the Association of Black Foundation Executives, and received the Toyota Presidential Fellowship from the Center for the Study of the Presidency and Congress, and the Hansjoerg Wyss Award for Social Enterprise from Harvard Business School.



RAFI-UDDIN SHIKOH
Founder & CEO, DinarStandard

SRafi-uddin is the Founder and CEO of DinarStandard—a specialized market research and advisory firm focused on the emerging Muslim markets of Halal/Tayyab food, Islamic/Ethical Finance, and OIC member countries. He is passionate about empowering organizations for profitable and responsible global impact. Since 2008, Rafi-uddin has been advising global multi-nationals, Islamic financial institutions, Halal market startups and NGOs on market expansion analysis, business/investment strategy, and innovative marketing strategies. Rafi-uddin has led various market studies on the Muslim markets globally including the State of the Global Islamic Economy 2013, DS100™ ranking of Top 100 Businesses in the Muslim World, Social Responsibility Survey of Islamic Financial Institution, State of Food Insecurity & Opportunities in OIC Countries, American Muslim Market, Productivity in Ramadan Survey, and various other such reports. He is a frequent speaker on innovation, marketing, social business, and Muslim customer strategies, and has presented at prestigious industry conferences at Oxford University, Harvard University, Jeddah Economic Forum, Dubai International Conference for Awqaf, International Food Conference Turkey, and IIUM Malaysia. Prior to DinarStandard, Rafi-uddin had been a Vice President with Marsh Inc, a global risk-brokerage firm, where he led and successfully delivered multi-million dollar knowledge management and marketing technology related initiatives. He had previously served as a Senior e-Business Consultant at a Boston based firm. Rafi-uddin has an MBA from UNC-Charlotte, North Carolina, and a BSc. in Marketing from Southwest State, Minnesota, USA.



RICK ALTIZER
CEO, Elevation Franchise Ventures

Rick Altizer is the CEO of Elevation Franchise Ventures based in Arlington, VA. Rick joined the Elevation Burger franchise as CEO on April 1, 2014 following the visionary founder Hans Hess who now serves as Chairman. Elevation Burger is growing by 30% this year and will have over 50 restaurants in seven countries by year-end 2014. Elevation is the world's first and largest grass-fed organic hamburger chain and is committed to promoting healthy food for families through their elevated burger offering.

Prior to joining the organic burger franchise, Mr. Altizer served in executive leadership roles across three industries but has spent most of his career leading retail franchise organizations. Rick began his franchising journey with McDonald's Corporation in 1989 and spent 14 years in various finance and operational leadership roles including VP and GM of two US regions. After McDonald's, he served as VP of Operations and Training for Midas International and later as

President of Jiffy Lube International until 2011. Before joining the Elevation Burger franchise in 2014, Rick served as the Marketing GM for Shell Retail Fuels, responsible for over 14,000 retail fueling sites across North America.



SHAHED AMANULLAH

Founder & CEO, LaunchPosse; Founder, Zabihah.com

A serial entrepreneur who has founded several Silicon Valley new media startups, Shahed Amanullah currently serves as CEO & co-founder of LaunchPosse, a DC-based startup that helps people leverage their social networks to shape and launch ideas for entrepreneurship. Prior to starting LaunchPosse, Shahed served as Senior Advisor for Technology at the US Department of State, where he worked on digital diplomacy in the bureaus of Secretaries of State John Kerry and Hillary Clinton, and was responsible for building and launching the Generation Change and Viral Peace projects. Shahed also worked closely with the White House and other government agencies on social entrepreneurship, social media policy, combating online extremism, and fostering innovation.

Shahed also serves as CEO & founder of Halalfire, a producer of online content and market research for global Muslim communities. He founded altmuslim.com, an online magazine with 2.5 million annual unique users, and served as its editor-in-chief for 10 years before its 2011 acquisition by Patheos. In 1998, he created zabihah.com, the world's largest Halal restaurant guide, with 10 million annual users and 500,000 mobile app downloads. Shahed was also co-founder and CEO of Relatia, a venture-backed mobile software company acquired in 2001.

Shahed has written and/or been featured in pieces about technology, foreign policy, and media trends in venues such as CNN and Newsweek, has spoken at the Council on Foreign Relations and Center for American Progress, and has published essays in academic journals and newspapers such as the Washington Post and Chicago Tribune. He has been named three times (2009, 2010, and 2011) as one of the 500 most influential Muslims in the world by Georgetown University & the Royal Islamic Strategic Studies Centre in Jordan, one of the top 10 most visionary young Muslims by Islamica Magazine (2007), and the winner of the SXSW Dewey Winburne Award for Community Service (2007). He has also served on the boards of nearly a dozen national non-profit organizations focused on building stable Muslim-American identities. Shahed has a BS from UC Berkeley (where he served as Student Body Vice-President) and an MBA from Georgetown.



SHAINOOR KHOJA

Managing Director, Better Business Enterprise

Shainoor Khoja operates Better Business Enterprise (BBE), a consultancy identifying new opportunities in emerging markets and the developed world for businesses to address the needs of base of the pyramid populations, to explore commercial opportunities using technology and to develop innovative business practices. Since January 2012, BBE has secured projects in Kyrgyzstan, Maldives, Zambia, Afghanistan, Tajikistan and the Middle East and in the USA. Projects have involved market research, product development, platform selection, business modeling and execution. Sectors focused on include mobile money, telemedicine, and commodity prices for farmers, human resource development, leadership training and funding high impact infrastructure projects. The objective is to invest in communities with multiple stakeholders to build capacity, develop and grow business.

Shainoor held the position of Managing Director Roshan Community, at Afghanistan's #1 mobile operator, Roshan, an Aga Khan Fund for Economic Development Company, since 2004 and concluded her full-time role in 2012. Apart from her daily operational role, Shainoor has been an integral part of the fund raising cycles for Roshan that have raised in excess of US\$180 million for the company. Shainoor's contribution has been focused around innovative strategies that bring strategic value to the growth and development of the group companies. This has entailed incubating initiatives and evolving them into viable commercial products that go to market.

Shainoor holds several board positions: Social Venture Networks, Trustee Global Council for Compassion, Global Diversity and Leadership Exchange and MODiSE (telemedicine).



SHAMA ZEHRA

Founder & CEO, Aligned Independent Advisors

Shama Zehra is the CEO of Aligned Independent Advisors. Shama started her career as one of the youngest female entrepreneurs in the apparel industry in Pakistan in 1991 when she started a women apparel firm with her mother and sister. After building her family business to include a factory and three sales channels, she sold it and transitioned to financial services industry in 1995 where she has worked in Investment Banking, Consumer Credit Products and Private Wealth Management. Prior to forming Aligned, Shama worked with Goldman Sachs, Morgan Stanley, Standard Chartered Bank (top 20 FTSE company) and MCB Bank (the largest private sector bank in Pakistan in early nineties).

When Shama entered the financial services business in 1995, her first major assignment was with a team that pioneered the asset management business in Pakistan. In addition to supporting closed ended funds, Shama helped her team in launching the first private sector open-ended mutual fund in the country. Shama then moved to the investment & wealth management business where she built the largest personal wealth management business at Standard Chartered Pakistan in 1999 and then later progressed to the US markets where she worked at Goldman Sachs and Morgan Stanley advising high net worth and institutional clients for their investments.

Shama holds two MBA degrees: One in International Business from IBA Karachi (one of the oldest business schools outside North America formed under affiliation with Wharton, University of Pennsylvania) and a second MBA in Finance & Strategy from Michigan Ross School of Business. Shama holds series 7 and 66 licenses. Shama is also the founder and chairperson for Michigan Ross Entrepreneurs Club and a member of NYBSC which is a group of 30 global business school alumni clubs including Columbia, MIT, Chicago Booth, Michigan, LBS, Insead etc. Shama lives in Greenwich Village in New York City and enjoys travel, pilates and adventurous sports.



SHARIF EL-GAMAL

Founder & CEO, Soho Properties; Co-Founder, Park51

Sharif El-Gamal is the founder & CEO of Soho Properties, a Manhattan-based real estate company. Sharif is responsible for overseeing the complete operations of the company, including identification, evaluation and execution of investments and the formulation of policies and strategies for the ongoing asset management and disposition of investments.

With a 15-year career in New York City real estate, Sharif has a broad array of experience in investment, including the acquisition, disposition and management of office, retail and residential developments. Sharif founded Soho Properties in order to invest and develop residential and commercial real estate projects.

Currently, under Sharif's leadership, Soho Properties is developing a museum of Islamic art in lower Manhattan designed by Pritzker Prize winning architect, Jean Nouvel. Sharif has engaged legendary Italian designer Piero Lissoni and legend in the making, Michel Abboud of SOMA, as part of his plan to develop the adjacent property, building a 690-foot tall residential tower as a neighbor to the museum. Additionally, the company has partnered with Hampshire Hotels to bring their flag to Times Square. The transaction provided the opportunity to secure the future of the Garment Center Congregation, the property's synagogue tenant, furthering Sharif's commitment to preserving the rich multicultural fabric of New York City.

A charismatic and sought after public speaker, Sharif has appeared in national and international media such as NBC, CBS, CNN, NPR, MSNBC, NY1 and the BBC. He has been quoted in the New York Times, New York Post, Washington Post, The Wall Street Journal, New York Daily News, The Real Deal, and the Financial Times.



SUSAN LABADI

Project Coordinator, American Halal Association

Susan Labadi believes that education is the solution to many world challenges, and she develops teachers and administrators for schools. Recognized as a notable instructor, public speaker, coach, and administrator, she is a leader and team member serving accreditation agencies for AdvancEd, New Jersey Association of Independent Schools, and the Illinois State Board of Education, the later for which she is also a certified Professional Development Provider through her company, Genius School, Inc. She has led teams orchestrating the ISNA Education Forum for which she has presented a number of topics since 2005, and has presented twice for the National Middle School Association on the topic of Diversity. As an entrepreneur and academician with an appreciation for international trade, Susan's other company, Actionnet Trade, Inc., is a collaborative effort with her husband. She is project coordinator of the American Halal Association, managing their website, social media, editing and writing for HalalConnect magazine. Susan also writes for ISNA's Islamic Horizons, and other publications. Currently, she is taking interest in the growth of Islamic Finance, developing curriculum, and consumer awareness of the Halal sectors.



ZIAD ELKURJIE

Co-Founder, Patchi USA

Ziad has been working in product development and operations leadership roles for e-commerce and technology startups since 1997- various venture backed internet startups in Silicon Valley like Excite, Software.com, Clip2.com, There.com, etc.

Most recently, Ziad co-founded Patchi USA in 2008, where he led the build out of the online commerce and brand presence for the luxury 40-year old international retailer Patchi (www.Patchi.us). He executed on a grass roots, targeted branding strategy for the unique couture-gifting concept, product lines, and services. Ziad's extensive experience in building consumer software products was put in place at Patchi USA, where website design and features, information architecture, user experience, and corresponding backend operations were setup in a scalable unique boutique-style approach.

Prior to Patchi USA, Ziad was VP of Technology and Network Operations for over 5 years at Bargain Network/Vertrue Inc. Ziad was in charge of the product and technical operations for the \$60MM B2C subscription services startup for online real estate and auto shopping information services.

Ziad is a graduate of the University of Toronto in Computer Science and Economics.



HOW DOES YOUR COMPANY BENEFIT THE AMERICAN MUSLIM CONSUMER?



Amana Mutual Funds Trust

AMANA MUTUAL FUNDS

The Amana Mutual Funds commenced operations on June 23, 1986 and has provided the Muslim Consumer with an alternative to the typical mutual fund. The Amana Mutual Funds provide the Muslim consumer with three shariah compliant mutual funds; Income Fund, Growth Fund, and the Developing World Fund that avoid companies focused on non-permissible business activities such as liquor, gambling, pornography, pork, insurance, banks, etc. The Funds also avoid high debt companies, bonds and any interest-based investments. The Amana Mutual Funds are the oldest and largest funds of their kind in the world with over \$3.5 billion in assets.

The Amana Mutual Funds limit the securities they purchase to those consistent with Islamic principles. This limits opportunities and may increase risk. Please consider an investment's objectives, risks, charges, and expenses carefully before investing. To obtain this and other important information about Amana Mutual Funds in a current prospectus or summary prospectus, please visit www.amanafunds.com or call toll free 800/SATURNA. Please read the prospectus or summary prospectus carefully before investing.



AMERICAN LAMB

More than 80,000 family farmers and ranchers raise lamb across every state in the US. 10,000 miles fresher than imported lamb, American is fresh and locally produced resulting in a mild, succulent, and tender lamb. Only American Lamb goes from pasture to plate within a few days, which makes it always fresh. American farmers and ranchers take great care in making sound production management decision that keep the health and welfare of the animal and the environment in mind, which naturally yields wholesome, lean and flavorful meat. There are no synthetic or artificial hormones used in the US lamb industry. The majority of American Lamb suppliers have Halal certified programs. Each company has their own documented procedures to ensure Halal processing requirements.



BARKAAT CAPITAL
GROWTH CAPITAL & ADVISORY

BARKAAT CAPITAL

Barkaat Capital is a boutique investment and advisory firm that provides growth capital, strategic guidance, and operating expertise to help companies successfully maneuver the challenges that come with growth. The mission of Barkaat Capital is to offer companies primarily serving the Muslim community the best attributes of a strategic and financial partner and to put their own capital to work. The founders of Barkaat Capital have experienced the challenges of Shariah-compliant funding first hand and are focused on leveraging their experience and capital in helping fellow Muslim entrepreneurs grow and succeed in their enterprises.



ELEVATION BURGER

Elevation burger provides healthy great-tasting organic grass-fed (and halal) beef hamburgers, amazing hand-cut fresh fries cooked in heart-healthy Bertolli's olive oil and our hand-dipped and hand-spun premium ice cream shakes to thousands of guests each week in our nearly 50 restaurants in seven countries. We seek to deliver consistently elevated burgers, fries and shakes with fast, friendly service every day. We value real healthy food that is sensitive to a wide range of dietary restrictions including halal, vegan, paleo and we strive to make the restaurant inviting and safe for special guests who have wheat and nut allergies. We are excited to expand our unique brand offering to more and more local communities each year through locally owned and operated franchise restaurants.



JOHNSON & JOHNSON (AMENAH)

Johnson and Johnson is guided by its Credo. The Credo starts with: "We believe our first responsibility is to the doctors, nurses and patients, to mother and fathers and all other who use our products and services. In meeting their needs everything we do must be of high quality." By providing high quality and life saving medical devices, and pharmaceuticals, we put the needs of the patients first, all over the world. We comply with the local laws of Muslim countries to produce product compliant with the restrictions on ingredients. Johnson and Johnson is responsible to the communities in which we live and work and the world community as well, providing disaster relief assistance and supporting civic improvement, better health and education.



NOORVITAMINS

NoorVitamins™, a division of Noor Pharmaceuticals, specializes in developing high quality, Halal vitamins and dietary supplements made with all natural ingredients to promote a healthy and Halal lifestyle. Noor is committed to ensuring that its products meet the highest possible scientific and Halal standards. Noor Pharmaceuticals was founded by Muslim doctors and pharmacists with the objective of balancing science and Islam. Specifically, NoorVitamins are scientifically formulated and comparable, if not more complete than leading vitamin brands. The products are Halal certified, produced in US based FDA certified facilities and all natural. Noor's goal is to provide Muslims worldwide a Halal vitamin alternative that does not sacrifice quality.



QUALITY ETHNIC FOODS

At Quality Ethnic Foods we strive to provide Hand Zabiha Halal products. Our goal and mission is to provide the very best quality and services at affordable prices. In addition to serving ethnic/Halal businesses we are in Restaurant Depot/Jetro Cash and Carry and supermarkets like Key Foods, C-Town, Western Beef and Shoppers.

If you are craving for the taste of Caribbean Island try our Halal Jamaican Patties, sauces, spices and beverages directly imported from the Caribbean Islands. If you are in need for premium Hand Zabiha Halal beef, chicken and lamb products give us a call at 410-636-3002 or visit our website www.qualityethnicfoods.com.



SAFFRON ROAD

Saffron Road offers the only line of nationally available: zabihah Halal, tayeeb, humanely raised, antibiotic free, hormone free, organic, verified gluten free, or Non-GMO Verified products sold in the U.S. No other Halal brand in the world has adhered to such a gold standard of sourcing transparency by obtaining totally unaffiliated and well established third party certifiers to guarantee all of its certification claims. In addition, Saffron Roads livestock are all humanely raised—delivering on the best embodiment of the tayeeb values that all Halal brands need to embrace as well as the Sunnah of the Prophet, peace be upon him, who heavily stressed proper, humane, and compassionate welfare of animals and livestock. Our Halal tayeeb values are also embedded in Saffron Road's mission which is to improve the lives of farm animals by raising awareness and championing consumer activism for kinder and more responsible farm animal welfare. Also note that all of Saffron Road's livestock are raised with 100% vegetarian feed, another critical protocol that ensures all the Halal meats consumed by Saffron Road consumers are not being fed toxic byproducts and are treated in an Islamically holistic manner.



SHARIA PORTFOLIO

ShariaPortfolio is a market leader in offering Sharia-compliant investment solutions. For Muslim consumers, ShariaPortfolio offers a vehicle in emphasizing social responsibility and ethics in investment choices. In accordance with Islamic principles, we completely avoid industries related to alcohol, tobacco, gambling, adult entertainment, pork products, and other non-compliant income sources without sacrificing returns. What makes our investment management truly unique is that we offer a comprehensive solution that utilizes individual stocks and a handful of mutual funds. We apply our years of experience and diligent research processes to deliver a time-tested strategy to help our clients achieve their financial goals. Ultimately, we give Muslims and Muslim businesses across our nation the opportunity to secure their future in a Halal, socially responsible way. ShariaPortfolio is the Halal Way to Invest.



SPRINJENE

SprinJene is a Halal Certified toothpaste brand providing the Muslim community with a safer, healthier and better alternative to everyday toothpaste products. As a Muslim immigrant who brings over 20 years of experience as a chief scientist at one of the largest oral care companies in the world, Dr. Sayed Ibrahim founded and created SprinJene on the concept of his community having easy access to Halal toothpaste that has purer, natural, ethical and traditional ingredients while keeping the integrity and freshness of the toothpaste itself. SprinJene is able to provide Muslim consumers with a naturally sourced and viable alternative to traditional toothpaste products. With its Halal certification and patented oral care technology, SprinJene is providing the Muslim community with a significant and hygienic Halal commodity that is both scientifically advanced and Sunnah-based. No more do Muslim consumers have to depend on one brand name alone now that SprinJene is paving the way to how oral care products should be for the Muslim consumer.

*SprinJene toothpaste is based on a special Black Seed Oil. Black Seed is proven medicine and recommended by Prophet Mohammad SAWS.



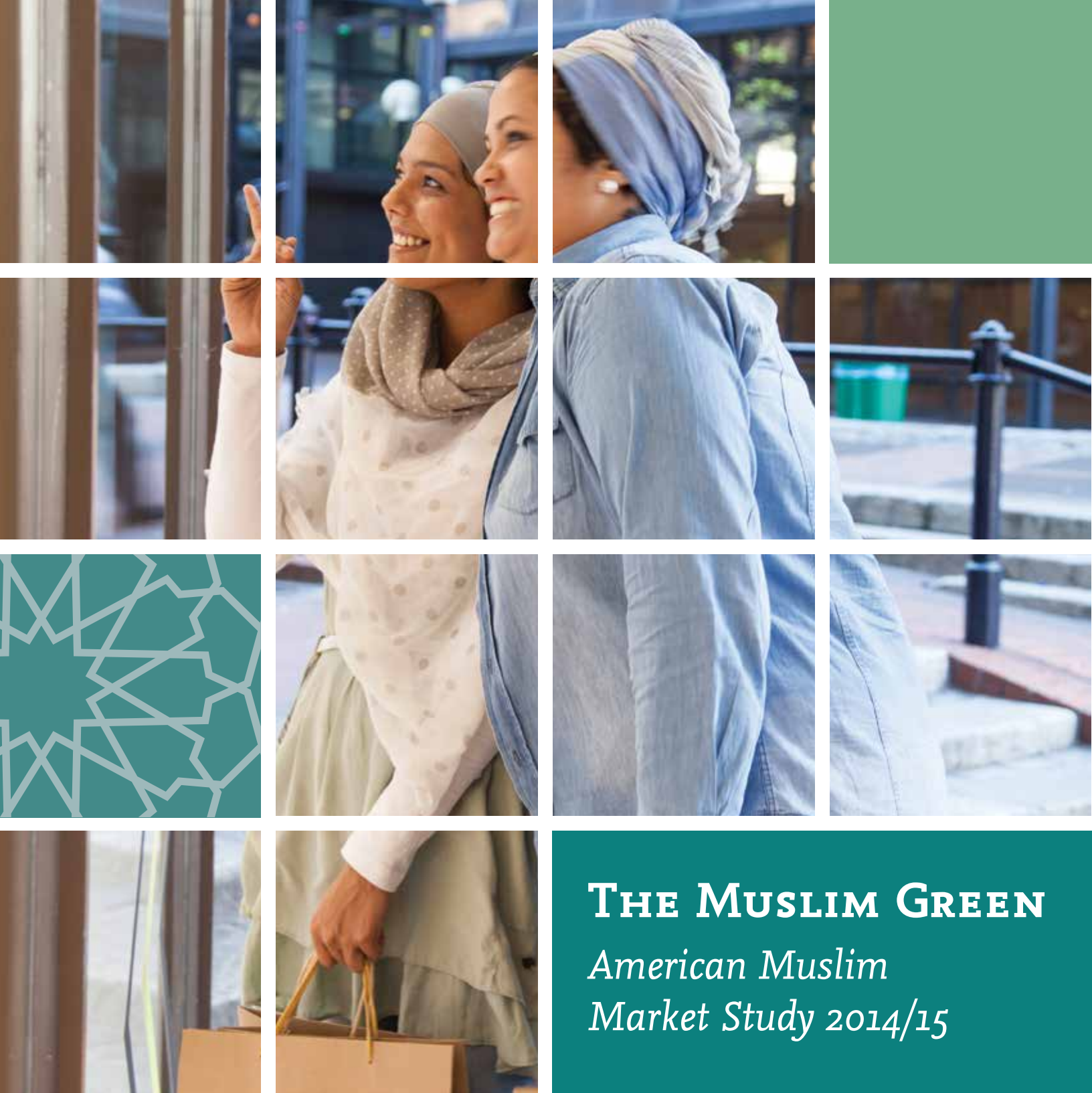
STRATEGIC REALTY SOLUTIONS

Strategic Realty Solutions provides an alternative asset class for investors and busy professionals to invest in real estate while being compliant with their Islamic faith. Properties are purchased at a deep discount and renovated and then resold at significant profits, providing strong returns for the investors that fund the acquisition and rehabilitation of the property through our profit-sharing program. The company also offers a buy-and-hold program which allows investors to build a rental portfolio for long-term passive cash flow.



TAAZA2U

Inspired by the last mile supply chain model, Taaza2u.com has built a brand new category disrupting the traditional ethnic store. Taaza2u is a Zabiha halal meat processor and direct to consumer distributor of fresh, ready to cook, and ready to eat food products. It is a B2C company with a local distribution center in Chicago, catering to Muslims within Chicago and surrounding areas. The direct consumer model has proven to be extremely effective in rapid Brand development. Based on its substantial growth in Midwest, Taaza2u has an aggressive expansion strategy to roll out Distribution Centers in major U.S. metropolitan markets over the next few years.



THE MUSLIM GREEN
*American Muslim
Market Study 2014/15*

**SELECT INSIGHTS FROM
EXECUTIVE SUMMARY**

PRODUCED BY:

DinarStandard

IN PARTNERSHIP WITH:

AMCC 
American Muslim Consumer Consortium

THE MUSLIM GREEN

AMERICAN MUSLIM MARKET 2014-15: BUSINESS LANDSCAPE & CONSUMER NEEDS STUDY

Produced by *DinarStandard*
In Partnership with *American Muslim Consumer Conference (AMCC)*

SELECT INSIGHTS FROM STUDY

Study Purpose:

The 2014-15 Study builds on DinarStandard's 2011 Report on the American Muslim consumer market. Given growing interest in American Muslim consumers, this 2014 Study presents the latest pulse of the American Muslim consumers' wants, needs and habits. The Study also introduces the growing global Islamic market opportunity for American businesses.

Key objectives of the Study are to:

- a) Identify demand profile of American Muslim consumer needs focused on food, finance, education and retail segments.
- b) Deliver original insights utilizing a nationwide 'American Muslim Consumer Advocacy' Survey. The national Survey received a total of 973 full responses covering every major ethnic and geographic segment of the American Muslim community.
- c) Profile key global Islamic market opportunity areas for American businesses.
- d) Present case-studies and best practices based communication and engagement strategies.

Following are select insights from the full Study being released at the 2014 American Muslim Consumer Conference. The purpose is to provide Conference attendees with some context relating to the topics to be discussed at the event and supplement the rich diversity of thoughts, experiences and point-of-views to be presented by Conference speakers.

AMERICAN MUSLIM MARKET STUDY 2014/2015

SELECT INSIGHTS

\$1.62 Trillion Global Muslim Lifestyle Market Context:

DinarStandard estimates that the Global Islamic/Muslim lifestyle economy represents a \$1.62 trillion consumption market (2012.) These Muslim lifestyle sectors include global 'Halal' food, family-friendly travel, modest clothing, Halal pharmaceutical/ cosmetics, media, education and recreation sectors. These are core sectors and their ecosystem that are structurally affected by Islamic values driven consumer lifestyle and business practices.

At the highest level, the values-based customer needs that are driving these Islamic economy sectors include Islamic/ethical financing, Halal (lawful) and Tayyab (pure) food, modest clothing, family friendly travel, gender interaction considerations, and religious practices. These needs also extend to business practices that seek Islamic business financing, investment and insurance services.

U.S. Domestic market opportunity:	U.S. Export market opportunity:
Est. American Muslim population: 5.4 million-5.7 million Est. 2013.	Global Muslim food & beverage market: \$1,008 billion (larger than total US food & beverage market of \$736 billion (2012).
Est. food & beverage consumption expenditure: \$13 billion in 2012 (17th largest global Muslim food consumption market).	Meat & live animal imports by mostly Muslim majority 56 OIC* member countries: \$14 billion.
Est. outbound tourism expenditure \$1.9 billion in 2012 (20th largest global Muslim tourism source market).	

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SELECT CONSUMER SURVEY INSIGHTS

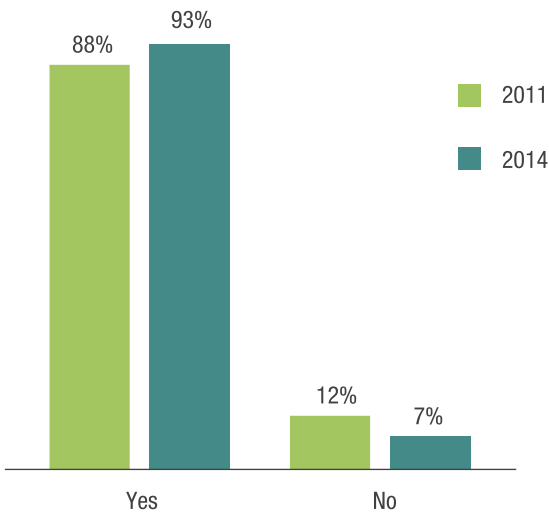
A nation-wide survey was conducted Jul 1st- Oct 10th 2014 to deliver original insights on American Muslim community’s consumption wants and needs. The national Survey received a total of 973 full responses covering every major ethnic and geographic segment of the American Muslim community.

‘Halal Food:’ Select insights*

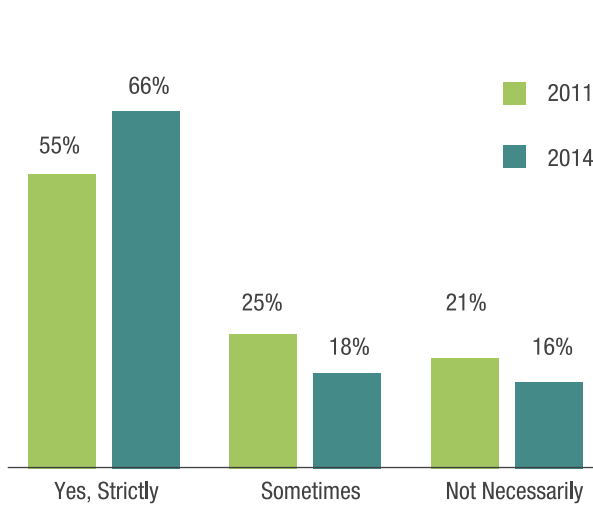
- A vast majority of respondents (93%) stated that they purchase Halal food products to eat at home. Among those who purchase Halal food products, only over half of those respondents adhere to the full requirement of zabihah Halal (66%). There is big variance to this response among the various major ethnic segments.
- From among the short list of major brands identified for the survey, Al Safa stands out as the most regularly consumed brand (55% said they purchase it ‘regularly’ or ‘sometimes’). Crescent Halal, Midamar, and Ziyad were identified as the next three most purchased brands, with Saffron Road as the fourth. Saffron Road improved the most since the 2011 survey results, with Crescent Halal and Al Safa also gaining traction. 83% of respondents said that they ‘regularly’ or ‘sometimes’ shop at the local butcher.

**The full study provides other survey insights on services satisfaction, requested services categories and attributes, and business finance service needs, with analysis capability by ethnic, geographic, and income segments.*

Question: Do you purchase Halal food products to eat at home?



Question: For the halal food products you buy, do you prefer zabihah halal?*



* From respondents who said they purchased halal food products to eat at home.

Zabihah halal: Animals slaughtered according to Islamic rites in order to be suitable for consumption and part of the criteria for allowable dietary practice in Islam (halal). Meanwhile, the animal itself should also be permissible to eat, e.g., pigs are not allowed. Animals such as cows, sheep, goats, chickens, ducks, etc., are halal.

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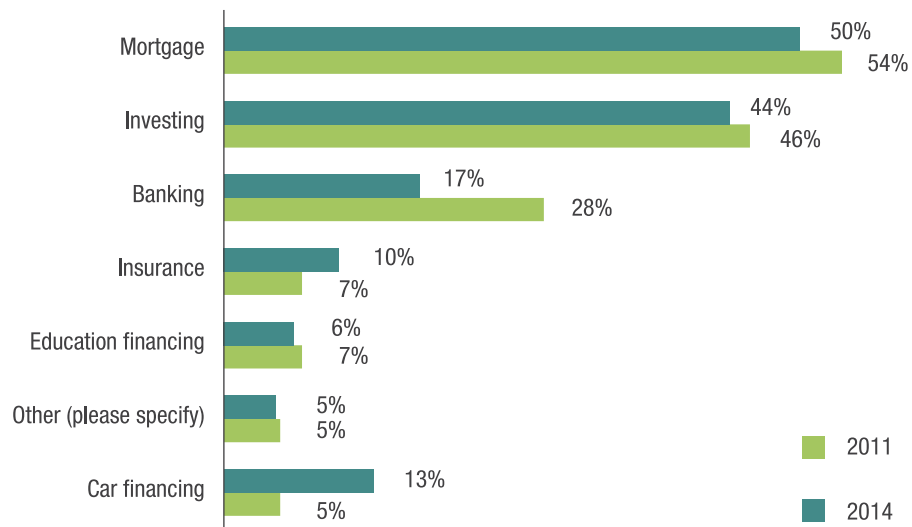
SELECT INSIGHTS

'Islamic Finance:' Select insights*

*The full study provides other survey insights on services satisfaction, requested services categories and attributes, and business finance service needs, with analysis capability by ethnic, geographic, and income segments.

- The most commonly used Islamic finance services are mortgage services (50% of respondents,) investment products (44%), and banking services (17%).
- There has been an 11% decrease in banking services compared to the 2011 survey. Meanwhile car financing responses increased by 8% and insurance services by 3%.
- However, while a vast majority of respondents adhered to consuming Halal food (93%), an equally vast number (85%) said they do not use Islamic finance. This sentiment holds for mid-to-high income respondents as well.

Question: What type of Islamic finance services do you use?*



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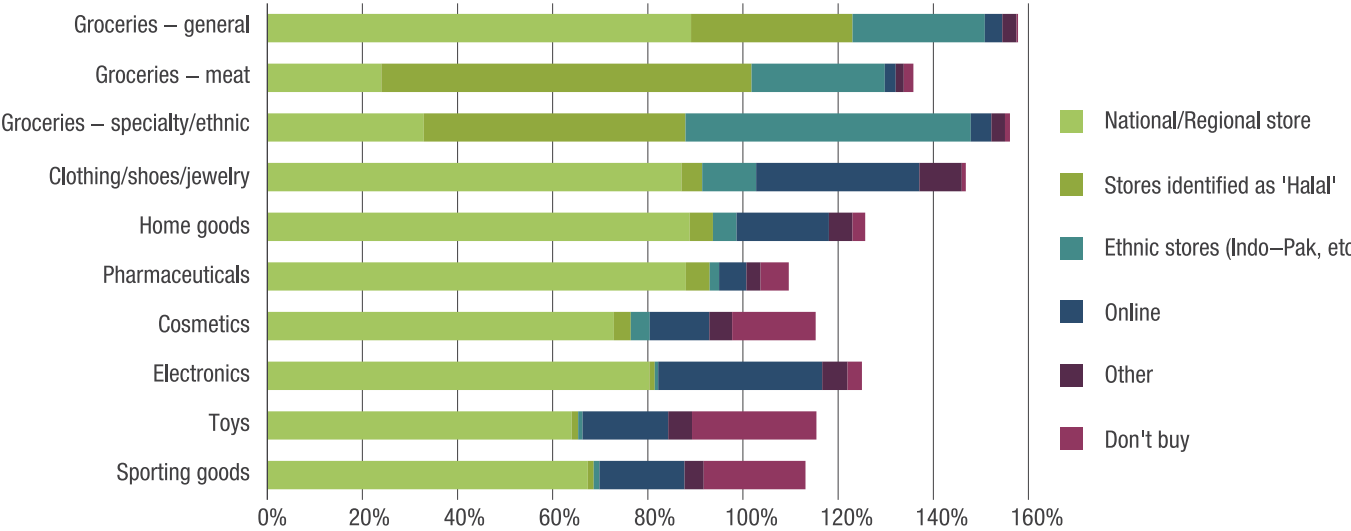
SELECT INSIGHTS

Retail: Select insights*

- 86% of the respondents want Halal food products to be available at their local supermarket. This applies to all major demographics and should be a call-to-action for national retailers.
- For every product category except meat and specialty/ethnic groceries, the vast majority of respondents (over 64%) said they shop at national/regional stores. Since consumers are shopping at national/regional stores, retailers can leverage this opportunity by providing products geared to the needs of Muslim consumers.
- The majority of respondents (up to 66%) look for best value (price and quality) when shopping for groceries, home goods, consumer electronics and clothing/accessories.

**The full study provides other survey insights on services satisfaction, requested services categories and attributes, and business finance service needs, with analysis capability by ethnic, geographic, and income segments.*

Question: What type of Islamic finance services do you use?*



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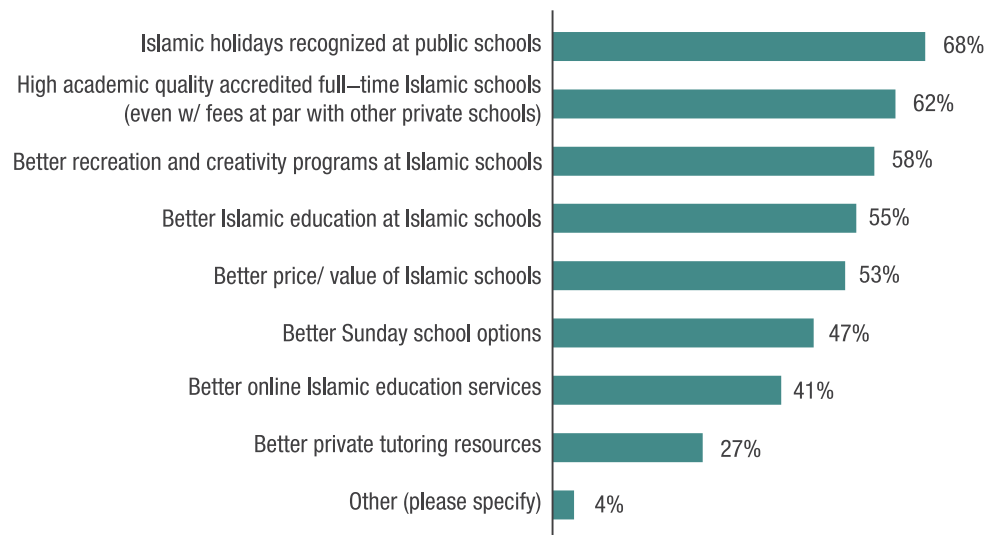
SELECT INSIGHTS

'Education:' Select insights*

**The full study provides other survey insights on services satisfaction, requested services categories and attributes, and business finance service needs, with analysis capability by ethnic, geographic, and income segments.*

- 42% of respondents said they are 'somewhat satisfied' with educational services, from both Islamic and mainstream offerings. They would like to see more Islamic holidays recognized at public schools (68%), high academic quality accredited full-time Islamic schools (62%) and better recreation and creativity programs at Islamic schools (58%).
- Respondents wish they had the option for Islamic universities (48%), Islamic full-time school (23%), and Islamic institutions - continuous learning (21%).
- 80% of respondents would like to see more 'interest-free college education loans' and that is across all major demographics. 59% of respondents would like to see more offerings that 'convert existing college loans to interest-free.'

Question: What attributes would you like to see more of in education offerings today?



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*Download Full Study Fact-Sheet and Survey Content Profile or Purchase at:
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SELECT INSIGHTS

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american-market-2014/](http://www.dinarstandard.com/american-market-2014/)

Retail market:

Do you have unpleasant customer service experiences that you feel are because of your Muslim identity?
Where do you shop most for following? (by product category)
For each of the main shopping categories, what is most important to you? (price vs. quality)

Halal Food market:

Do you purchase 'Halal' food products to eat at home?
For the Halal food products you buy, do you prefer zabihah Halal?
What type of Halal food products/services do you buy?
Which Halal food brands do you buy most often?
How do you rate your overall satisfaction with the Halal food brands that you buy?
What categories would you like to see more of in Halal food offerings today?
What attributes would you like to see more of in Halal food offerings today?

Islamic Finance market:

Do you use any Islamic banking or investment services?
What type of Islamic finance services do you use?
How do you rate your level of overall satisfaction with the Islamic finance companies you use(d)?
What categories would you like to see more of in U.S. Islamic finance offerings today?
What categories would you like to see more of in business financing offerings today?
What attributes would you like to see more of in U.S. Islamic finance offerings today?

Education market:

How satisfied is your household with following education services usage?
What attributes would you like to see more of in education offerings today?
Which education offerings does your household spend most on today?
What offerings would you like to see more of in U.S. education financing options today?

For all markets:

In which areas below would you like to see more products/services geared to your needs as a Muslim?
What type of news or entertainment media do you follow?
How does your household budget break down?

Respondent demographics (segmentation capabilities by demographic on all questions)
State residence, Country of birth, Ethnicity, Occupation, Gender, Age, Education, Income

PRICE

US \$1,995 (Includes a print copy and a secure PDF digital copy with data spreadsheet)
US \$1,495 (Print copy only)
50% discount for American Muslim Consumer Conference 2014 attendees
10% discount for Non-Profits

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DinarStandard™ is a growth strategy research and advisory firm empowering organizations for profitable and responsible global impact.

DinarStandard specializes in the Halal/Tayyab food, Islamic/Ethical Finance, Halal travel, Islamic NGO's and OIC member country sectors. Since 2008, DinarStandard has been advising organizations globally on market expansion, business/investment strategy, and innovative marketing strategies. Its clients include global multi-nationals, Islamic financial institutions, Halal market startups and NGO's.

In Partnership with:



DinarStandard is a specialized global market research & advisory firm. Clients include: *Marriot International, Wilson Sports, Fajr Capital, Ibdar Bank, ThomsonReuters, and Pan-Arab TV Network*. DinarStandard American Muslim market estimate uses as baseline, the independent *Association of Statisticians of American Religious Bodies'* (ASARB) *2010 Religious Congregations and Membership Study* data on Muslim congregations. The study had input from respected American Muslim demographer Dr Ihsan Bagby. Using their mosque attendance data per state, we applied a regular non-mosque attendee estimate from the year 2010 to derive that year's total Muslim population. We then applied a conservative US Muslim population growth rate of 1.7% (various estimates put it at 4-6%) to get 2013 estimates. The US population growth rate has been 0.91%. DinarStandard sees this as a conservative figure.



ENTREPRENEUR SHOWCASE

Every year, we look for companies, entrepreneurs and outstanding candidates to present their business, product, or service which is benefiting the American Muslim Consumer, either directly or as a by-product. During the session, the selected candidates present to the audience and a panel of experts who provide guidance on furthering their company's growth and exposure. We received numerous submissions across a number of industries and went through a rigorous application review process to select the best candidates.

This Shark Tank-style event has become our most popular session at AMCC and this year, for the first time ever, we are presenting one of the companies with \$10,000 in prize money, sponsored by Barkaat Capital.

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ALCHEMIYA MEDIA LIMITED

www.Alchemiya.com

Alchemiya is a UK based online television platform company, offering programs and films and that can be accessed through a pc or mobile device. Their programming centers around Muslims and the Islamic culture to include history, arts, people, culture, food, travel, and lifestyle.

APNA GHAR HOME CARE

Apna Ghar is the first assisted living home care agency specializing in serving the needs of the aging Muslim community in the United States. Apna's Ghar's nursing aides services include long and short term care, transportation, companionship, and meal preparation in accordance to cultural and religious practices. Partnership agreements include American Red Cross, Ciena HealthCare, and Access.

BIYO

www.Biyo.com

Biyo develops and distributes unique point-of-sale systems that allow consumers to link their financial information to their biometrics (palm vein patterns) and credit card processing services to merchants.

LAUNCH GOOD

www.LaunchGood.com

Launch Good is a crowdfunding platform for the Muslim community where they seek financial support for their projects, with a special emphasis on creative, entrepreneurial & community-based campaigns. Since launching 2 years ago, 112 projects have been supported with more than 1.3 million USD pledged to date. Projects include children books, community center expansion, music albums and scholarships.

MY HALAL KITCHEN

www.MyHalalKitchen.com

My Halal Kitchen provides online resources for halal cooking such as recipes, product reviews and demonstrations. My Halal Kitchen™ is led by CEO & Founder Yvonne Maffei, a former teacher and experienced home cook who started the company as a blog. Her company has been featured on CBS, CNN's Eatocracy, The Chicago Tribune and NPR and her online following has grown to over 890k followers.

NORTHERN WORLD ENTERTAINMENT SOFTWARE

www.NWESoft.com

Northern World Entertainment Software is an application and gaming development company. The company's first title "My Digital Coloring Book – It's Coloriffic!" is available on iTunes which caters to the needs of individuals with Autism. The company is currently focused on producing and commencing its second title "Beyond Badr" to the gaming market. "Beyond Badr" is the first epic series of 3 video games encompassing the rise of the "Islamic Golden Ages."

SPECIAL THANKS



IMAN FUND

The Iman Fund (symbol: IMANX) invests in Shariah-compliant companies, in response to the needs of Muslim investors, who not only want to have a financially rewarding investment, but a Shariah compatible one as well. Since June 2000, IMANX has provided Muslims with an investment option based on Islamic principles. The Iman Fund is offered by Allied Asset Advisors and offers the following benefits: Shariah compliance, Diversification, Low Expenses, Accessibility and Flexibility, Active Portfolio Management.



HALAL HEALTHY

Do you have a hard time finding Halal meals on the go? Try a Kwik-Cuisine meal kit by Halal Healthy. Halal Healthy is your total Halal resource for information and product supply in the foodservice and C-Store industry. Our kits are shelf stable so you can take them anywhere and eat them anytime. There are two Halal meal options to choose from, Tuna with Pita Chips and Hummus with Pita Chips. Kwik-Cuisine meals are perfect for travel, grab n' go, hotel room service or college campuses. Order through Sysco and Foodservice Express. For more information, visit our website at www.HalalHealthy.com.



IJARAUSA

IjaraUSA is a 100% Muslim owned non-profit. In business since 2005, our company assists customers with both Residential and Commercial Sharia Compliant Finance solutions. Simply put, our goal is to help our communities be free from Riba by providing affordable finance solutions. We currently operate in all 50 States and all Provinces in Canada. Contact us now to see how we can help you with a Sharia Compliant solution that is competitively priced. Get Sharia Compliant, Go Ijara.



PATCHI USA

Patchi is truly a unique chocolatier and chocolate gifting brand unlike any other in the world. Our brand has been notably recognized around the world for our unique approach to the art of chocolate gifting. Patchi's exclusive presentation concept caters to the highest level of luxury chocolate for personal and corporate needs. Offering these superior chocolates in a variety of hand-wrapped and decorated lines, our innovative gifting model includes corporate gift arrangements, co-branding, private label, and customized gift boxes for the most elite of clientele. In North America Patchi's products are available exclusively to consumers throughout online boutique at www.patchi.us. Our offices and distribution center in Santa Barbara, California, are dedicated to support the local market needs in product development, customer management and logistics.

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Lined writing area with 25 horizontal green lines.





A sheet of white paper with horizontal green lines, framed by a green border with a white hexagonal pattern. The lines are evenly spaced and cover most of the page area.



Handwriting practice lines consisting of 21 horizontal green lines spaced evenly across the page.



A series of 24 horizontal green lines spanning the width of the page, providing a guide for writing.

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