

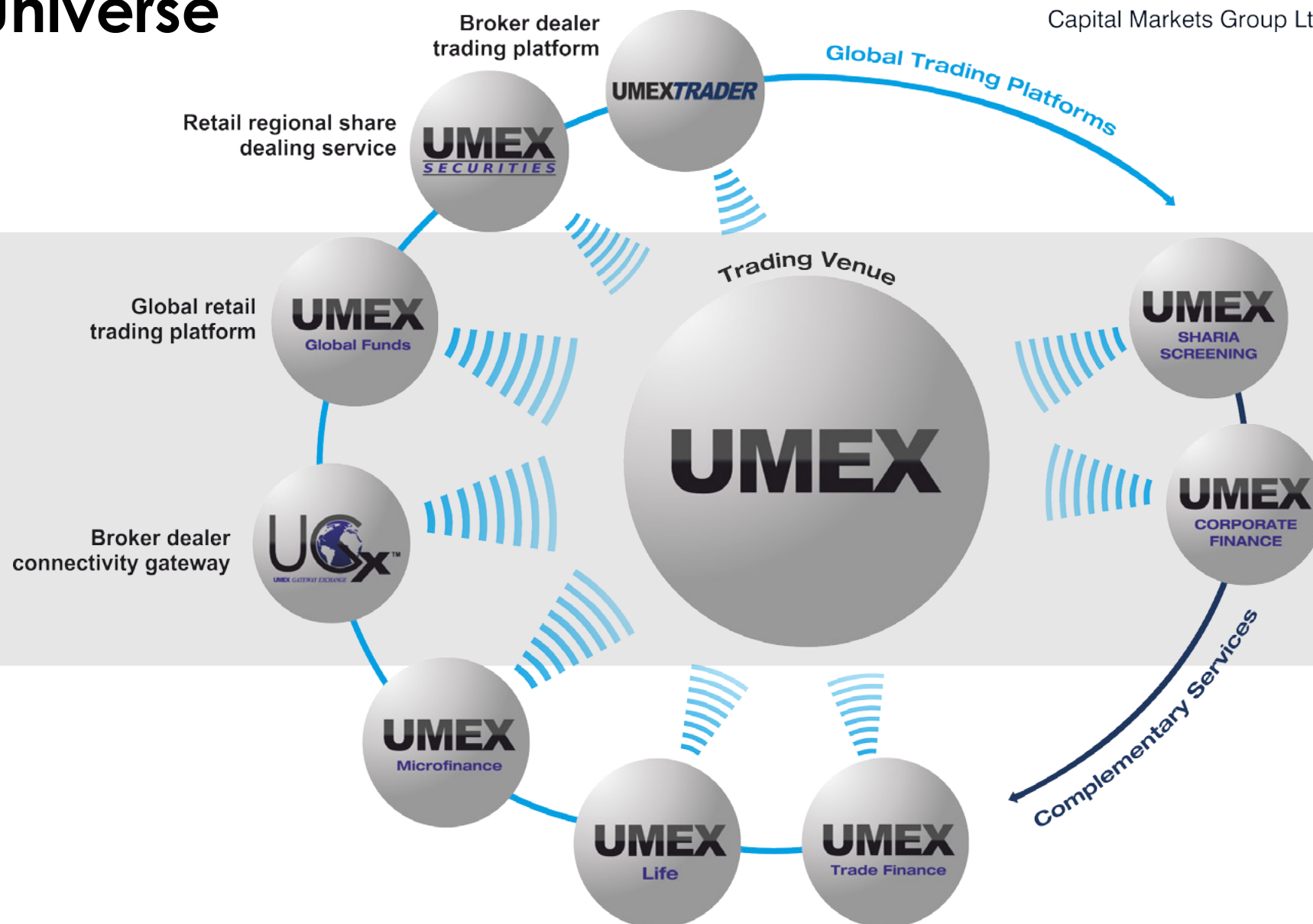


# Company Profile



A new paradigm in  
**Ethical Financial Services**

# UMEX Universe



# Introduction to Umex

## About Umex Capital Markets Group

Umex Capital Markets Group Ltd is a registered private limited company in the United Kingdom, which is the holding company of several companies providing financial services with a dedicated focus on ethical, ESG and Sharia-compliant investment solutions.

It is an Ethical and Sharia compliant enterprise that is fully dedicated to Sharia-compliant securities trading, facilitating market operators and participants to trade in an environment in accordance with Sharia regulations.



### Statutory Information

Registered name:  
**Umex Capital Markets Group Ltd**

Registered address:  
**Unit 6, Shaftesbury Centre,  
85 Barlby Road, London W10 6AZ, UK**

Date of Incorporation:  
**30th October 2009**

The group operates under core values of

**TEEA** – Transparent, Ethical, Equitable and Accountable

This is the hallmark of the company.



# Board of **Directors** and **Sharia Advisors**



## **Mahesh Jayanarayan**

**Founder, Director & CEO**

Mahesh is the founder and visionary behind the concept of Sharia UMEX. He is a non- Muslim, however he has spent a large part of his life in association with Muslims around the world.

Mahesh is a British national who has held a number of Directorships in both private and public limited companies. He has a wide range of experience in finance and commerce having worked as a stock broker for two of Wall Street's leading firms over a 12 years period. He has been involved, for the last 10 years, with a number of international technology companies working with companies in both in developed and developing countries as well as with several start up companies and advised on the development and deployment of several products on the global market.

He is the Founder and Chairman of Halal Industries Group Ltd and also recently initiated the Children Charity, Innocent Colours, to address the plight of displaced children and single mothers in extreme poverty.

UMEX is the brainchild of Mahesh and he has brought together an excellent team of financial professional and strategic partners to run and operate this exciting venture.

He foresees that UMEX Group will play a strategic and significant role in the development of Islamic finance in the coming years.

# Board of **Directors** and **Sharia Advisors**



## Per Bergstrom

**Co - Founder**

Per Bergstrom is a Swedish national of excellent standing and reputation. He is a self-made entrepreneur having several business interests in Sweden as a private shareholder.

He was also the co-founder of Cybercom Consulting Group Scandinavia AB, a successful IT consultancy firm which was publicly listed in December 1999 on the Swedish Exchange.

Subsequently Mr. Bergstrom has invested in many other start-up ventures and has also listed several of his ventures on the Swedish exchanges.

He is also currently a Director of the following companies in Sweden:

- Servage AB
- Jobexecute Nordic AB
- Timecut AB
- Levrikare AB
- PBM Management AB
- B3rgstrom Holding AB
- B3rgstrom Invest AB
- Stora Björkby Industripark AB

# Key Sharia Advisors



## Sheikh Nizam Yaquby

### Sharia Advisor

Nizam Mohammed Saleh Yaquby is an Islamic Shari'ah advisor, and one of the most powerful figures in the field of Islamic finance studies. A Bahraini, who holds a Ph.D in Islamic Law from the University of Wales and a BA in Economics and Comparative Religion from the McGill University in Canada, he sits on the boards of various banks as a Shari'ah advisor.

He is a member of 46 Sharia Boards including Abu Dhabi Islamic Bank, Barclays, BNP Paribas, Credit Agricole CIB, Dow Jones Islamic Index, HSBC Amanah, Lloyds TSB, and Citi Islamic.

Yaquby has spoken in favor of the creation of an Islamic finance mega-institution by countries such as Malaysia, Sudan, Pakistan, Lebanon, Bahrain and others to streamline industry management and minimize risks.

He is also known for his market-friendly rulings, including backing the use of the organized tawarruq structure, which the OIC Fiqh Academy declared to be a "deception" which contains elements of interest-based lending.

He also received guidance in classical Shari'ah from prominent scholars such as Abdulla al-Farisi, Yusuf al-Siddiqi, Muhammed Saleh al-Abasi and Muhammed Yasin al-Fadani. Experience includes khatib in Bahrain mosques (1981-1990), teaching tafsir, hadith, and fiqh in Bahrain.

# Key Sharia Advisors



## Mufti Aziz

### Sharia Advisor

Mufti Aziz is a qualified Mufti from Dar Ul Uloom Akora Khattak of Pakistan, he specializes in Fiqh Ul Mu'amalaat (with a specialism in Islamic commercial transactions).

He has successfully graduated from AAOIFI's CSAA as well as CIPA programs. He is a Certified AAOIFI Trainer, to deliver training courses related to AAOIFI Sharia Standards and a Certified Islamic Finance Arbitrator (CIFA). Mufti Aziz is a regular speaker on the Islamic Finance conference circuit, especially at the annual AAOIFI Conferences.

Mufti Aziz has authored numerous books and research papers as well as delivering training, and conducting industry leading market research on the prospects of Islamic finance within the UAE and internationally. With a keen aptitude for innovation and learning, he brings the highest standards of Sharia counsel expertise to any Islamic financial institution he is asked to assist, being ideally suited to support multi-discipline services such as consultancy, training and Sharia guidance

# Key Sharia Advisors

## Muhammad Zubair Mughal

### Sharia Advisor

Muhammad is the CEO of AlHuda Centre of Islamic Banking and Economics (CIBE), Lahore – Pakistan.

He is a skilled Islamic financial professional and a keen learner of Islamic Microfinance with good public speaking and training skills.

His areas of expertise include amongst other: Islamic Banking and Finance Techniques, Islamic Micro Financial Engineering, Development of Islamic Microfinance Products, Training & Research, Structuring of Islamic Micro Financial Products for poverty Alleviation, designing and implementation of poverty reduction strategies, Islamic Banking and Finance Trainings, Publication of Banking & Islamic Finance, Transformation of Conventional Microfinance into Islamic, Shari'ah Auditing & Accounting.

Our team brings  
**decades of varied  
experiance**  
and a history  
of accomplishment



# UMEX CMG's Subsidiaries



## Umex Securities Group Ltd

**Umex Securities Group Ltd** is a holding company and a subsidiary of Umex Capital Markets Group Ltd.

## UMEX Securities & Finance Ltd

**UMEX Securities & Finance Ltd** is a wholly owned subsidiary of Umex Securities Group Ltd.

It provides turnkey Sharia trading solutions to include Share dealing services to the investment community and has the world's first dedicated Sharia Compliant trading environments. (The company is in the process of becoming and appointed representative of Curzon Corporate Finance Limited which is authorized and regulated by the Financial Conduct Authority, United Kingdom)

**Umex Securities & Finance Ltd.** is a wholly owned subsidiary of Umex Capital Markets Group and managed and operated by Festival International AB which is a fully regulated financial service firm authorised and regulated by the Swedish regulatory authority FINANSINKPEKTIONEN. FI number: 035220)

For the regulatory proof, please visit the following links:

**Sweden** <http://www.fi.se/Folder-EN/Startpage/Register/Company-register/Company-register-Details/?idx=081427>

**UK** <http://www.fsa.gov.uk/register/firmBasicDetails.do?sid=272178>

**Romania** <http://www.cnvmr.ro/pdf/buletin/Buletin-23-2011.pdf> (p18)

# UMEX's Core Activities



UMEX offers **Umex Trader**, an electronic trading platform for institutional investors.

A screenshot of the UMEX Trader website. The header includes the "UMEXTRADER" logo, navigation links (Home, About UMEXTrader, UMEX Market Place, UMEX Events, Partners, Contact Us), and a search bar. The main content area features a "GLOBAL TRADE BRIDGE" section with a world map highlighting major financial hubs like London, Paris, Stockholm, and others. Below the map is a list of cities and their corresponding markets. To the left, there are "Headlines" and "Sukuk and Funds" sections with news snippets. To the right, there are sections for "New Issue Calendar", "Weekly Watch List", and "Corporate News". A "Download Demo Version" button is also visible.

On our dedicated fund platform, Umex Global Funds investors have the opportunity to select from a range of more than 800 ethical and Sharia-compliant funds.

Our hallmark is that all our services are fully Sharia-complaint and all securities must pass through an ethical and Sharia-compliant screening process to monitor financial ratios and core business activities.

[www.umextrader.com](http://www.umextrader.com)

# Client Model



**Festival, through its managing partner Festival International AB has adopted two business models for trading through Umex Trader.**

The structure of the business model is dependent on the size of the client and their expected trading volume, as described below:

The model applies to **larger institutions** where Umex expects very high trading volume, where the client gets DMA (direct market access) to the sell-side broker.

In this model, Umex acts as an IB (Introducing Broker) to the sell-side broker. Our clients will be provided with a terminal but the order will go directly to the sell-side

broker. The client will paper (KYC, account opening etc.) with the introduced sell-side broker. The target audience for this model includes large regional broker dealers, banks, and fund managers (if high trading volume is expected.)

The sell-side broker will offer a competitive rate to the client and Umex will inform the sell-side broker about the mark-up as a rebate for the instruction. Ideally, this will include execution and clearing. However, as the client is not papering with Umex, the client may choose its own preferred clearer.

On the equity side, we can currently provide access to over 200 sell-side brokers.

# Group activities and global developments

## Establishment of partnerships

Umex continuously establishes partnerships with financially regulated entities to further enhance and extend the business activity. The company has already arranged for strategic partnerships in Mauritius, the UK, Luxembourg, Gibraltar, Sweden and Pakistan.

## Introducing Brokers

Umex appoints regulated introducing brokers in the MIFID zone to further enlarge its customer base and form strategic partnerships.

## Strategic Partners

In order to offer a wide range of highly qualitative products and services to its customers, Festival enters into strategic partnerships.



Below some of  
the main strategic partners:



[www.umexcmg.com](http://www.umexcmg.com)



## Contact

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