

اقتصادية
جماعة المؤمنين

FINANCE & BUSINESS
DEVELOPMENT

Umoor Iqtesadiyah
The Economic Development Division

Empowering Economic Growth

Introduction

Umoor Iqtesadiyah is the Economic Development Division of Daawat - e - Hadiyah that encourages the Dawoodi Bohra community to earn a livelihood in the best possible way so that they can achieve economic growth in all aspects of their lives.

Umoor Iqtesadiyah division assists Mumineen throughout their business journey, offering a comprehensive range of products and services that address every stage of their business journey. Its mission is to empower business entrepreneurs by providing educational resources, fostering continuous learning, delivering practical solutions for challenges, facilitating community networking, and encouraging innovation. The goal is to equip them with the knowledge, tools, connections, and financial aid essential for success.

Under the umbrella of Umoor Iqtesadiyah, there are two departments **Idaarah al-Tijaarat al-Raabehah** and **Idaarah Hasanaat al-Qard al-Hasan al-Burhaniyah**



**Idaarah
al-Tijaarat
al-Raabehah**



**Idaarah
Hasanaat al-Qard
al-Hasan
al-Burhaniyah**



Idarah al-Tijarat al-Raabehah

Idarah al-Tijarat al-Raabehah is an organization that helps business entrepreneurs by offering resources, education, guidance, and a networking platform to elevate businesses, by applying the councils of al-Dai al-Ajal Syedna Aali Qadr Mufaddal Saifuddin ^{TUS}.

It's mission is to empower the community to support entrepreneurship, drive economic growth, and make a positive impact.

List of products and services offered by **Idarah al-Tijarat al-Raabehah to provide relevant support to business entrepreneurs at every step of their business journey.**

TR Learning

Empowering businesses with knowledge

TR Learning is dedicated to assist and acquire in-depth expertise within their respective fields to elevate their businesses. It offers a wide range of learning opportunities, including webinars, business modules, and training sessions, all curated to facilitate their business growth journey.

Learning material is offered to facilitate growth, including Newsletters, emailers, and various social media channels to communicate effective learning about Business through insightful messages to assist them to prosper.

Training and Acceleration Program - TAP is a program that helps business entrepreneurs with the required skills and knowledge to progress in their business or explore a new field of expertise. It includes on-ground/Live programs conducted in different cities and monthly webinars are conducted on various topics that cover the on-going trends in the business sector.

Learning Management System - LMS facilitates online programs that helps individuals to accelerate business growth with certified courses taught by subject experts.



TR Solution

Empowering businesses to grow and expand through strategic solutions and support

TR Business Solutions offers a range of modern solutions tailored for businesses. It empowers them with essential services crafted for strategic growth and success necessary for their business growth.

- **Business Counseling** - This department offers valuable assistance to entrepreneurs, connecting them with experienced consultants and subject experts. It is offered through personalized plans and individualized guidance, these services help identify new opportunities, tackle potential challenges, and leverage the strengths of their business.
- **Industrial Development Division** - The Industrial Development Division helps entrepreneurs to start manufacturing units and introduce innovative products into the market. It upscales existing small-scale industries by providing relevant guidance and assistance.
- **Partnership Deed** - This department assists entrepreneurs in running a partnership deed according to the tenets of Shariat Mohammediyah and engaging in business with mutual consent and transparency.
- **Legal Consultancy** - This department is dedicated to providing essential legal assistance to those who require support with legal matters or formalities related to their business endeavours.
- **HR Consultancy** - The HR Consultancy department helps businesses by providing necessary outsourcing solutions for small, medium, and large-sized organizations to help them with expertise and resources to support their requirements.
- **Digital Transformation (TRED)** - This platform assists businesses to establish a strong digital presence by offering essential support for continuous growth.
- **Renewable Energy Solutions** - This platform serves as a valuable resource for entrepreneurs in solar projects, offering potential business opportunities and relevant guidance to successfully execute their projects.



TR Business Network

**Connecting businesses
and people**

TR Business Network offers networking opportunities to entrepreneurs across various sectors. It includes products and services like DBohra, Trade Desk, Bohra Connect, and Business Expo, for potential business growth.



DBohra™ - DBohra™ is a networking portal for entrepreneurs that facilitates connections between buyers, sellers, manufacturers, wholesalers, exporters, and importers. It supports entrepreneurship, especially for start-ups and women entrepreneurs, fostering a dynamic environment for networking and business development.

Trade Desk - Trade Desk is a platform designed to assist entrepreneurs in expanding their business and creating synergies amongst the community members for business growth on a regional level. It facilitates connections and collaboration for entrepreneurs in various sectors across all levels of the supply chain.



Bohra Connect - Bohra Connect helps entrepreneurs to unlock business opportunities for the consumer-based business through its app. It empowers the individuals to independently connect with buyers and sellers online. It assists in selling, promoting, and finding opportunities with in-built e-commerce.

Business Expo - This platform provides details of networking events, and trade fairs for business entrepreneurs to connect and discover potential prospects. Saifee Burhani Expo is an annual expo organised by Idaarah al-Tijaarat al-Raabehah to provide entrepreneurs a platform to explore various business opportunities and expand their network.



Women Entrepreneurship

A dedicated platform designed to empower and uplift women entrepreneurs.

It offers comprehensive support, including insightful sessions, seminars, networking opportunities, and personalized business counseling to provide essential guidance for women entrepreneurs to thrive in their businesses or start-ups.



Financial Aid for Business Entrepreneurs

The Saifee Foundation

Empowering businesses with financial assistance

The Saifee Foundation has been established with the primary objective of business upliftment through Financial assistance. The Trust provides financial assistance towards the establishment of small scale industries, expansion, and diversification of business ventures.



The Saifee Foundation

SND Scheme

Shukrānu Ni‘amin Daṭhrah

Start-up and Diversification scheme helps Mumineen with relevant counseling and financial assistance they need for their start-up. It provides business counseling, mentorship, and financial assistance to transform their ideas into thriving ventures.

Financial aid obtained by the beneficiaries through SND can be divided into purposes as,

- Setting-up a business venture
- Transition from Service to Business sector
- Upscaling the existing business venture
- Setting up a Manufacturing unit/ Industries
- Diversifying their business



Idarah Hasanaat al-Qard al-Hasan al-Burhaniyah

Idarah Hasanaat al-Qard al-Hasan al-Burhaniyah has been set-up with *raza mubarak* of Syedna Mohammed Burhanuddin^{RA} and Syedna Aali Qadr Mufaddal Saifuddin^{TUS} under the guidance of Alvazaratus Saifiyah, for instilling the conceptual essence of Qardan Hasana into the Dawoodi Bohra community, and devising policies and procedures for the Qardan Hasana institutions functioning across the globe.

Qardan Hasana is a financial aid provided to Mumineen for various purposes. For the conceptualizers of the Qardan Hasana Scheme, this is not simply a mechanism for the giving out and receiving of funds. The intent is to leverage and promote the nature of giving and increase the quality of selflessness within the community. Through a variety of schemes, i.e. Mohammedi, Taher, and Husain, which allow small to large contributions, it has been made possible for any *Mumin* to become a 'contributor'.



Husain Scheme

The Qardan Hasana amount is given for a specific time. The contributed amount shall be returnable on its due date. The concept is to develop Mumineen's mindset for giving Qardan Hasana as an integral aspect of their life.



Taher Scheme

This scheme focuses on contributions made by Mumineen individually. The amount can be contributed in multiples of 215, 2015, or other units. This scheme is perpetual in nature, i.e., once the amount is contributed the amount becomes part of the corpus of the relevant Qardan Hasana Scheme/Trust.



Mohammedi Scheme

This scheme focuses on contributions made by Mumineen at large, collected on significant occasions such as on *lailat al-jumu'ah* or *yaum al-jumu'ah*, 16th of each month, Asharah Mubarakah, *'urs* or *meelaad* of Hudaat Kiraam^{AS}. This scheme is perpetual in nature, i.e., once the amount is contributed the amount becomes part of the corpus of the relevant Qardan Hasana Scheme/Trust.

The Qardan Hasana program is a platform to benefit and uplift individual members and households of Mumineen, by providing them financial support with some necessary elements like knowledge, technical know-how, contacts, and connections. The Qardan Hasana obtained by the beneficiaries can be divided into 5 purposes as:

- **Business;** for setting up of industries and manufacturing units, for starting a business or home industry, for capital growth, and for diversification.
- **Housing;** for purchasing, constructing, or renovating a house.
- **Education;** for schooling or specialization and advanced training in professional fields.
- **Medical;** for medical requirements like consultation, purchase of medicines, and paying medical bills.
- **Religious affairs;** for fulfilling religious obligations like Ziyaarat, attending Ashara Mubarakah, and other expenses.

