



To Our Dear LARIBA Family Members:

Since the dawn of the Islamic Civilization, scholars have differed in their opinions and methods. Today, we have Jafari, Hanafi, Shafii, Maliki and Hanbali schools of thought (Madhab). That is what creates diversity; and diversity is a mercy from Allah (as Prophet -S- said). We respect and value the work of all researchers in the field of Islamic Finance. We realize that there are many models and ways and means to uphold Shari'aa.

LARIBA is a 28 year old movement to rid societies from riba at the lowest cost to our customers and followers.

LARIBA uses a model which has been developed by at least 10 major scholars with at least 60 years of experience and a track record throughout the world. We continually enhance it to include new scholarly research findings &/or changes in the local legal environment.

We, at LARIBA, do not claim that we are the ONLY entity that is correct and others are not upholding the Shari'aa. That is wrong. We are taught by our scholars to respect those who disagree and who use a different method of delivering scholarly Shari'aa solutions.

We have respectfully disagreed with AMJA since 2005. The group formed their opinion then, based on an incomplete set of documents (obtained from a former customer and not directly from us) without following, as is well known, the proper methods called for by Shari'aa protocols. LARIBA has tried on multiple occasions since 2005 to meet with them to explain without success. We feel that it is unfair and improper to judge people and their work without using original documents from source, understanding and listening.

We make a du'aa that Allah will forgive us all and guide us to serve Him and to follow the Sunnah of His Prophet (s).