

Wakalah Working Capital

SUPPORTING THE NEXT GENERATION OF MUSLIM-OWNED BUSINESSES

Starting a business is hard. Growing one can be even harder. Craft3's financing helps Muslim-owned businesses access working capital without compromising their faith.

Wakalah working capital can help you finance business needs, including startup funding, tenant improvements, equipment and inventory purchases, and more.

Craft3 is committed to removing barriers to accessing capital and opportunity. We look forward to working with you.

FEATURES




- Funding in as fast as 30 days
- Finance \$50,000 to \$250,000
- No reporting requirements

CERTIFICATION

Craft3's Islamic financing products have been developed under advisement and the certification of Mufti Muhammad Ibrahim Essa. Mufti Essa is a well-known Sharia Scholar in the field of Islamic Banking and Takaful.

Craft3 is an equal opportunity lender, provider, and employer. NMLS #390159. 02.12.2026

OUR WAKALAH WORKING CAPITAL FINANCING RELIES ON:

-  **Partnership**
Through a Wakalah agreement, you act as Craft3's agent to invest capital on our behalf.
-  **Shared Revenue**
Rather than a creditor-debtor relationship, Wakalah financing is based on shared projected revenue.
-  **Predictable Payments**
You make fixed monthly payments based on projected revenue, with periodic reviews with the financier to ensure the investment is performing as expected.

CONNECT

If you're interested in learning more about Craft3's Islamic Financing, please scan the QR code or visit us at:

www.craft3.org/wakalah-working-capital

We look forward to working with you!



CUSTOMER STORY

You Belong! Early Learning Center

Kent, Washington

When Shukri Olow, a Somali immigrant, sought to open an in-home early learning center in a high-poverty area she needed money for tenant improvements and working capital to purchase furniture and supplies. She also desired financing that would be consistent with Islam's prohibition against charging or paying interest. Craft3 Wakalah working capital financing enabled her to open her child care center which will serve up to 30 children.

