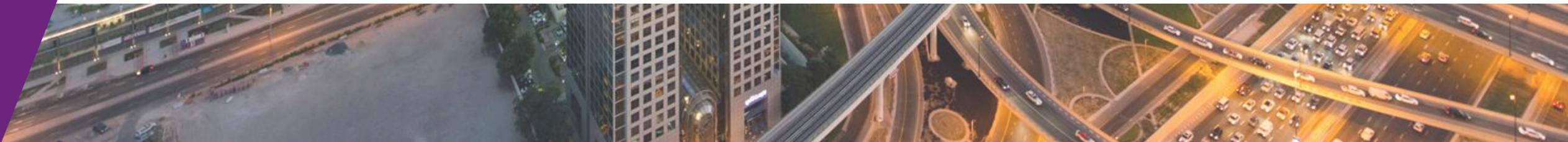




# **SABIQ INSTITUTIONAL OVERVIEW**





# About Sābiq

Sābiq is a discipline-driven Shariah business partner, advancing Islamic finance through **Shariah ValueChain Integration** – our proprietary approach that unifies governance, execution and oversight into a single coherent system.

Founded in 2021, we exist to ensure that Shariah intent is not only defined, but operationalized with clarity, transparency and integrity across the full lifecycle of a transaction. Through integrated platforms and expert advisory, Sabiq transforms complexity into a seamless, trusted Shariah-compliant operating ecosystem.



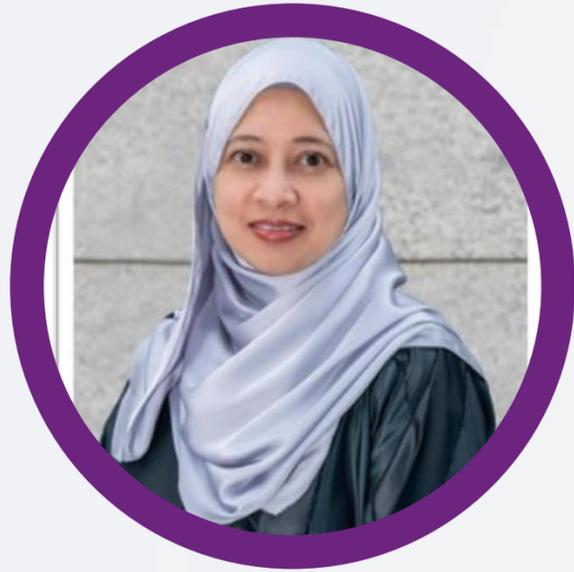
# *Excellence at Every Shariah Step*

Sabiq is redefining how **Islamic finance is understood and operationalised**. Through our discipline of Shariah ValueChain Integration, we ensure that Shariah intent is carried consistently through governance, execution and oversight – creating a lifecycle where each stage reinforces the next.

Supported by expert Shariah advisory and integrated Shariah systems such as **Sābiq Core** and **Sābiq Orbit**, we connect principles with practice and governance with frontline operations. Our unified model strengthens trust, clarity and institutional resilience across the value chain.

For us, Shariah compliance is not a checklist; it is a dynamic partnership that elevates standards and builds confidence at every step.

**MEET THE  
FOUNDER/CEO**



**AND RESIDENT SHARIAH  
ADVISOR**

**MAYA  
MARISSA MALEK**

Maya Marissa Malek is a recognized leader in Islamic finance with more than two decades of experience creating Shariah compliant solutions and practical mechanisms across global markets. She works at the intersection of Shariah advisory and industry development – ensuring Shariah integrity while building the mechanisms, partnerships and pathways that expand the reach of Islamic finance beyond its traditional boundaries. This dual focus underpins the vision behind Sabiq, towards advancing a more connected, accessible and future-ready Shariah ecosystem.

Drawing on her prior role as CEO within the global Shariah advisory industry, Maya has advised regulators, standard setting bodies, multilateral institutions and major financial entities among others, contributing to the development of market-ready mechanisms that enable broader participation in Islamic finance.

She has held senior advisory roles with the World Bank, the International Finance Corporation and the Astana International Financial Centre to name a few and serves on regional and international Islamic finance working groups.

Her contributions have been recognized through distinctions such as the Top 50 Most Influential Women in Middle East Finance by Financial News UK of Dow Jones Group and the Top 15 Women Leaders in Middle East Finance.

Maya has also spoken at global policy and thought leadership forums, including Chatham House – widely regarded as one of the world’s foremost think tanks – where she contributed to its inaugural session on Islamic finance, reflecting her role in shaping the global conversation on the industry’s future.

## OUR DISCIPLINE

### Shariah ValueChain Integration

Islamic finance is built on strong Shariah foundations. Collective efforts have enabled institutions to operate within a financial system grounded in clarity, responsibility and ethical purpose. Yet, as markets accelerate and expectations rise, the most material risks now emerge at the intersections of governance, execution, oversight and accountability - where no single function was designed to operate in isolation.

#### **This is where Sābiq begins.**

Shariah ValueChain Integration is our response to this new reality. It ensures that:-

- Shariah intent is translated into governance
- Governance is translated into execution
- Execution reflects the purpose for which the structure was designed
- Oversight reinforces transparency and resilience
- Every link in the chain strengthens the next

It is a system, not a service

A mindset, not a checklist

A commitment to coherence across the full lifecycle of a transaction.

# Translating Discipline into Practice

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Sābiq operationalises Shariah ValueChain Integration through:

- Structured governance design
- Value-chain mapping
- Shariah-aligned operating models,
- Execution oversight
- Integration frameworks that operate across institutional and transactional ecosystems.

These mechanisms ensure that Shariah intent is embedded not only in documentation, but in operational reality - where most Shariah risks actually arise.



# Brand Manifesto

We believe meaningful progress begins with a mindset — a way of recognising what is right, fulfilling what is due and acting with integrity.

This is the idea behind Sābiq: not a claim of status, but a commitment to strive. To pursue excellence with intention. To elevate standards through clarity, responsibility and meaningful contribution.

We move with purpose — not to stand above others, but to advance what is beneficial, practical, and built to last.

We work collaboratively, creating pathways with clients and partners that support responsible growth and long-term value. To ensure this mindset is carried into practice, we translate it into structured governance design, value chain mapping, Shariah-aligned operating models, execution oversight, and integration frameworks that operate across institutional and transactional ecosystems.

These mechanisms embed Shariah intent into decisions, processes, behaviours and market interactions - ensuring that principles are not only articulated but lived.

Our role is to help shape a financial landscape where principles and performance reinforce one another. Where ethical clarity is not a niche, but a norm. Where Islamic Finance stands confidently in the global mainstream - understood, respected and accessible.

We are **forerunners** in mindset - forward-looking, values-driven, and committed to meaningful progress. Together, we build what comes next.

# The Sābiq Solution

A Unified  
**Architecture** Built  
on Shariah ValueChain  
Integration

# SĀBIQ AXIS

The advisory core of Sābiq's Integrated Shariah Solutions framework

**A comprehensive, end-to-end Shariah advisory solution delivering independent oversight, senior-level expertise and structured governance across the Islamic finance value chain.**

- **Independent Shariah Advisory Board** providing consistent, expert guidance, supervision and approvals.
- **Senior-level advisory** coverage across product structuring, transaction reviews, Shariah compliance assessments and fatwa support.
- **Structured governance frameworks** that map the value chain and embed Shariah-aligned operating models across all functions.
- **Continuous alignment with global standards** through regular updates on regulatory, market and Shariah developments.

# SĀBIQ CORE

Integrated  
Commodity Murabaha  
Execution System

**A first-of-its-kind platform centralizing multiple Shariah-approved commodity brokers into one seamless ecosystem.**

- **Introduces significant operational efficiency** by simplifying access to approved brokers and enabling unlimited transaction volume.
- **Reduces operational and documentation burden** while lowering system-downtime risk.
- **Ensures continuous Shariah compliance** through active validation of participating brokers.
- **Delivers structured, timely, AAOIFI-aligned execution** for every commodity Murabahah transaction.

# SĀBIQ ORBIT

Integrated  
Shariah Infrastructure  
for Investments

**A fully integrated system that connects multiple components into one cohesive, end-to-end Integrated Shariah Solutions framework**

- Operates as a **coordinated network** enabling efficient execution across the full investment lifecycle.
- **Expands access** for Islamic investors to a broader, more diverse range of global asset classes.
- Ensures continuous **adherence to Shariah** requirements throughout all lifecycle stages, aligned with the adopted Shariah structure.
- Embeds Shariah compliance directly into operational processes - not only documentation - **reducing both operational and documentation burden.**
- Consolidates all Shariah prerequisites into a single, unified **Integrated Shariah Solution** model

# SĀBIQ CONDUIT

Shariah Infrastructure  
for Islamic Factoring  
& Supply-Chain Finance

## Shariah-compliant infrastructure for Islamic alternatives to conventional factoring and supply-chain finance

- Creates structured channels for **Shariah-compliant cashflows** in line with Shariah principles.
- Re-engineers receivable-based exposures into permissible, asset-based or service-based arrangements, **avoiding prohibited direct debt trading.**
- Ensures that every transfer is executed through **approved Shariah contracts**, fully aligned with recognized Shariah principles.
- Enables institutions to offer **Islamic factoring, invoice financing, and supply-chain solutions** that preserve commercial objectives while maintaining full Shariah integrity

# SĀBIQ VECTOR

Empowering institutions with the capabilities to operate confidently in Shariah-aligned markets.

- **Direct-to-Client:** Bespoke in-house workshops & high-level institutional coaching.
- **Strategic Partnerships:** Collaborative programs, institutional capability.
- **Specialised Training:** Tailored modules for Frontline, Legal, Risk & Compliance teams on complex structuring (Private Credit, Sukuk, RE).
- **Operational Integration:** Bridging the gap between Shariah intent and day-to-day practice.
- **Regulatory Navigation:** Alignment with AAOIFI, IFSB, and global standards.

# MEET OUR DISTINGUISHED SHARIAH SCHOLARS



**DR. MOHAMED ALI  
ELGARI (CHAIRMAN)**

Dr. Mohamed Ali Elgari is a professor of Islamic economics and the former director of the Centre for Research in Islamic Economics at King Abdul Aziz University in Saudi Arabia.

Dr Ali Elgari is an advisor to several Islamic financial institutions throughout the world and is also on the Shariah board of the Dow Jones Islamic Index. He is also a member of the Islamic Fiqh Academy as well as a member of the Islamic Accounting & Auditing Organisation for Islamic Financial Institutions (AAIOFI).

Dr Elgari has written several books on Islamic banking. He graduated from the University of California with a PhD in economics.



**DR. MUHAMMAD  
AMIN ALI QATTAN**

Dr. Qattan has a PhD in Islamic Banking from Birmingham University and is himself a lecturer, as well as a prolific author of texts and articles on Islamic economics and finance.

He is currently the Director of the Islamic Economics Unit, Centre of Excellence in Management at Kuwait University.

Dr Qattan also serves as the Shariah advisor to many reputable institutions, such as Ratings Intelligence, Standard & Poors Shariah Indices, Al Fajer Retakaful, amongst others.

He is a highly regarded Shariah Scholar and is based in Kuwait.



**DR. OSAMA  
AL DEREAI**

Dr. Osama Al Dereai is a Shariah scholar from Qatar with extensive experience in teaching, consulting and research in the field of Islamic finance.

He received his Bachelor's degree specialising in the Science of Hadeth Al Sharef from the prestigious Islamic University of Madinah. Dr Al Dereai obtained his Master's degree from the International Islamic University (Malaysia) and was later conferred his Doctorate in Islamic Transactions from the University of Malaya.

Dr Al Dereai is a Shariah board member of various financial institutions, which include the First Leasing Company, Barwa Bank, First Investment Company and Ghanim Al Saad Group of Companies, amongst others.

A world map with glowing orange and yellow network lines connecting various points across the continents, set against a dark blue background.

# ***Worldwide Expertise Across One Global Team***

## **We are not bound by geography.**

Our team spans continents, bringing together world-class expertise, diverse perspectives and real-time collaboration across borders.

# OUR GLOBAL DEPARTMENTS



# Get In Touch

To learn more about our services and how Sābiq can support your organization, we invite you to get in touch with us using the contact details below. Our team is ready to provide further information and guidance tailored to your needs.

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

[support@sabiqadvisory.com](mailto:support@sabiqadvisory.com)

Office 484, Floor No. 04,

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Dubai UAE



**Thank You**



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