



# AMERICAN MUSLIM CONSUMER CONFERENCE

October 31, 2009  
Piscataway, NJ

PRESENTED BY





# WELCOME

*As-Salāmu `Alaykum* Peace be upon you

## Welcome to the first annual American Muslim Consumer Conference!

As organizers of this landmark event, we would like to thank you for attending this conference. American Muslim Consumers have long been researched and talked about in the mainstream media, and without exception the tone of this research has been positive and exciting! What was lacking was the active community involvement in translating these messages into action. By establishing a platform, we feel, the conversation can be carried forward together with community leaders, entrepreneurs, corporations, and marketing/advertising professionals.

This conference will focus on the *scope, trends, and opportunities* behind this vast, largely untapped potential of the American Muslim Consumer market. In the coming weeks and months, we will be publishing additional research and making a video of this conference available for the wider audience, so be on the lookout for further exciting developments.

A decade ago, much was written about the Hispanic market and it was also lost in the mainstream media without any action until early 2000. At this time the ethnic market started to reach a sizeable opportunity for companies to target and today this market stands at \$1.4Trillion. American Muslim Consumers today stand at \$170Billion and this is expected to grow rapidly as the population expands and younger Muslims start working.

We hope you will enjoy the lineup of distinguished speakers who hail from Academia, Media, Marketing, Hollywood, Social Entrepreneurship, Finance, and a number of other disciplines and industries. What they all share is an expertise in this market and a bold vision of where things are headed.

As participants, we encourage you to take an active stand and get involved in this conversation. This dialogue that you are a part of will shape the discourse of American Muslims as consumers and participants now and in the future.

We would like to thank our partners and sponsors without whom this conference would not have been possible. In addition, our dedicated team of volunteers and advisors were able to take the vision from the drawing board into reality (with many, many working hours in between).

## Thank you,

Faisal Masood, Founder and CEO, MLink  
Mohammed Abdullah, Event Director, AMCC  
& The Organizing team of AMCC



# SCHEDULE

October 31, 2009

- 9:00 - 9:50 AM     **Registration** and Networking
- 10:00 - 10:10 AM     **Introduction: Faisal Masood**, CEO, MLink
- 10:15 - 11:30 AM     **Session I**  
American Muslim Consumer:  
Who? What? Where?
- 11:35 - 12:20 PM     **Session II**  
Where is the Market headed?
- 12:25 - 1:10 PM     **Lunch Break**
- 1:15 - 2:15 PM     **Session III**  
Selling to American Muslim Consumers:  
What & How?
- 2:20 - 3:40 PM     **Session IV:**  
Reaching the Consumers:  
Accessing the Right Media
- 3:45 - 4:15 PM     **Scheduled Speed Networking**
- 4:20 - 5:20 PM     **Session V**  
Challenges and the Road Forward
- 5:25 - 5:50 PM     **Keynote Speaker: Lubna Khalid**  
(CEO, Real Cosmetics)
- 5:50 - 6:15 PM     **Closing** and Networking

# WHO KNEW?

by **DinarStandard**

## The 99

A superhero comic series with characters inspired by Islamic traditions now has major theme parks based on its characters in the Middle East. DC Comics collaboration will soon show Superman and Wonder Woman along with The 99 characters.

## Fulla Dolls

The Fulla Doll caters to Muslim values and is becoming popular with girls in mostly Arab countries. Its growing merchandising and marketing savvy has resulted in Barbie doll's sales falling in the Middle East.

## Shukr Clothing

One of the brands in 'contemporary modest clothing' meeting the needs of Muslims and attracting non-Muslims. It aspires to be a model Islamic business by following fair trade and ethical labor practices, Islamic finance, and pursuing excellence.

## Nestle - Halal Food

Nestle is one of the biggest halal food manufacturer with 75 of its 481 factories worldwide producing Halal food. It has established 'farm to fork' best practices and is a leading example for global food manufacturers.

## Islamic Relief USA

Islamic Relief (IR) is an international charity, making an impact in alleviating poverty globally. IRUSA has a four-star rating by Charity Navigator (top 2.25% of charities in US.) It provided more than \$2 million to support aid victims of Hurricane Katrina.

## Amana Funds

With more than \$1.25 billion under management, this US based Fund offers investment products consistent with Islamic banking principles. It has ranked among best performers of any large-cap stock funds during past ten years.

## Maktoob.com

Maktoob.com, the largest online portal for Arabs was acquired by Yahoo in August 2009 for an estimated \$75-\$100 million. Its matrimonial site bentelhalal.com is one of the largest catering to the Arab Muslim population.

## Muhammad Yunus

Muhammad Yunus and Grameen Bank of Bangladesh won a Nobel Peace prize for pioneering micro-lending globally. Although it uses conventional lending practices, its role is addressing poverty in a profitable way globally.

## Sami Yusuf

Sami Yusuf is one of the most popular musicians whose songs talk of Islam. Time magazine has called him "Islam's biggest rock star" as his albums

## Dow Jones Islamic Market Indexes

In 1999, the Dow Jones Islamic Market World Index was the first benchmark of investment performance for the global universe of Islamic-compliant equities.

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# BACKGROUND

Notes by DinarStandard

*The background notes presented here and in other sections of this booklet have been prepared for the AMCC (American Muslim Consumer Conference) by our Knowledge Partner, DinarStandard, a market intelligence and strategy consultancy.*

*The purpose is to provide Conference attendees with a high-level overview of the topics to be discussed at the event giving them some context, background, and key facts to take away.*

## Global Muslim Market Overview

Approximately one-fourth of the world's population associate themselves with the Islamic faith. Certainly not a monolithic group, they are vastly diverse in their languages, ethnic background, geography, cultural nuances, socio-economic status and even the form and extent to which they adhere to this Abrahamic faith.

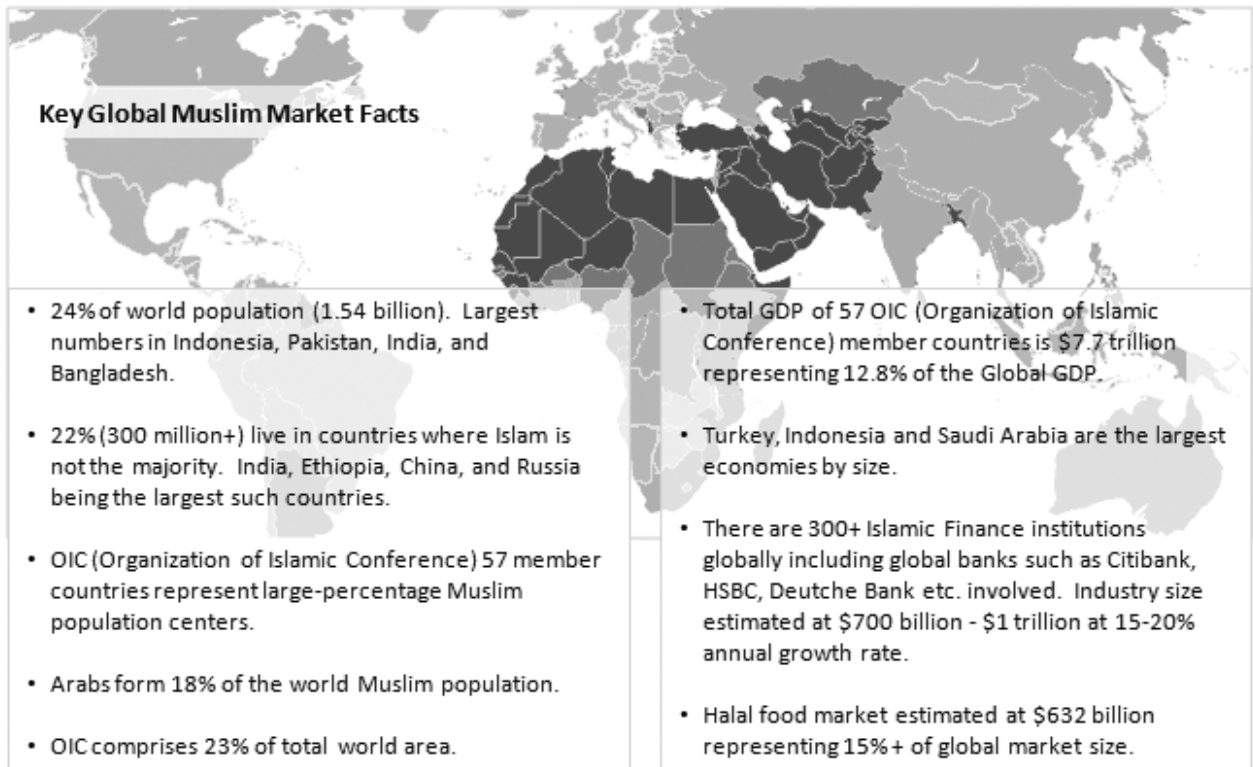
In the past few years, this common thread of their Islamic identities is increasingly influencing their consumption habits and needs. Also, as entrepreneurs, financiers, and innovators, Muslims are increasingly becoming affluent and productive participants of global economic development. This growing prominence is making them one of the fastest growing consumer markets in the world.

In addition to consumption drivers that would be common globally, their faith-based drivers include unique celebrations, dietary requirements, family values, ethical and equitable investment and financing needs, balanced education, philanthropic practices, and more.

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# Background Notes by DinarStandard



Source: CIA World fact book, Pew Forum, DinarStandard, Ninth Malaysia Plan, HaireDunya (Map)

*For a market as large as the Muslim population worldwide, there are still barely any brands that can claim a global market-wide presence – showing the tremendous potential that still exists.*

## Faith-Based Marketing Trends in the US

Faith-based marketing is not a new phenomenon. Christmas, Hanukkah and other faith-driven marketing events

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# Background Notes by DinarStandard

have been an integral part of the American and global marketing landscape. These practices provide a great framework and approach to addressing the emerging American Muslim consumer market.

Christian magazines today reach over 100 million Christian readers throughout the US every day (*National Mail Order Association*, 2008). Marketers from all categories of products and services advertise here and find this an effective way to build brand loyalty. These magazines also apply values based guidelines not allowing advertising for sex, gambling, alcoholic beverages, or tobacco products.

Similarly, the market for 'kosher' food products in the US is large as well. There are an estimated 5-6 million Americans of Jewish faith. According to the US Census Bureau (2005), 40% of US grocery sales were certified kosher. Also, the average number of kosher products in American supermarkets is 17,000 and 40% of the retail food products sold in the US today bear some type of kosher certification. Today, the kosher market has a much wider appeal than just for American Jews and is not limited to food products only. By some estimates, 16% of Kosher food consumers are in fact Muslims.

## About

**DinarStandard**<sup>SM</sup>  
Muslim Lifestyle Market<sup>SM</sup> (MLM) Services

DinarStandard<sup>TM</sup> is a growth strategy and market intelligence consultancy, focused on the OIC (The Organization of the Islamic Conference<sup>TM</sup>) markets and the global Muslim Lifestyle Market<sup>TM</sup>. Its anchor report, DS100--Top 100 Businesses of the Muslim World ranking, has become a key Muslim world benchmark. Its research has been covered by The Economist, Forbes, Zaman (Turkey), Malaysian Star, and many other prominent media outlets. Its Muslim Lifestyle Market<sup>TM</sup> services provide clients with effective market intelligence and strategies relating to the Muslim market. It's online media marketing partner is Muxlim Inc.

*The Background Notes prepared for this document have been excerpted from DinarStandard's Muslim Lifestyle Market<sup>TM</sup> position-paper.*

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# SESSION I

10:15 - 11:30 AM

## American Muslim Consumer: Who? What? Where?

**Description** Analysis, statistics and figures from those having performed an extensive study on this exciting, rich market.

**Moderator** Rima Abdelkader

**Panelists** Michael Hastings-Black (Co-Founder, Desedo Advertising agency)  
Paul Barrett (Assistant Managing Editor, *BusinessWeek*; Author, "American Islam")  
Carla Power (Contributor, *TIME Magazine*)  
Rasheed Ahmed (Founder, Muslim Consumer Group)

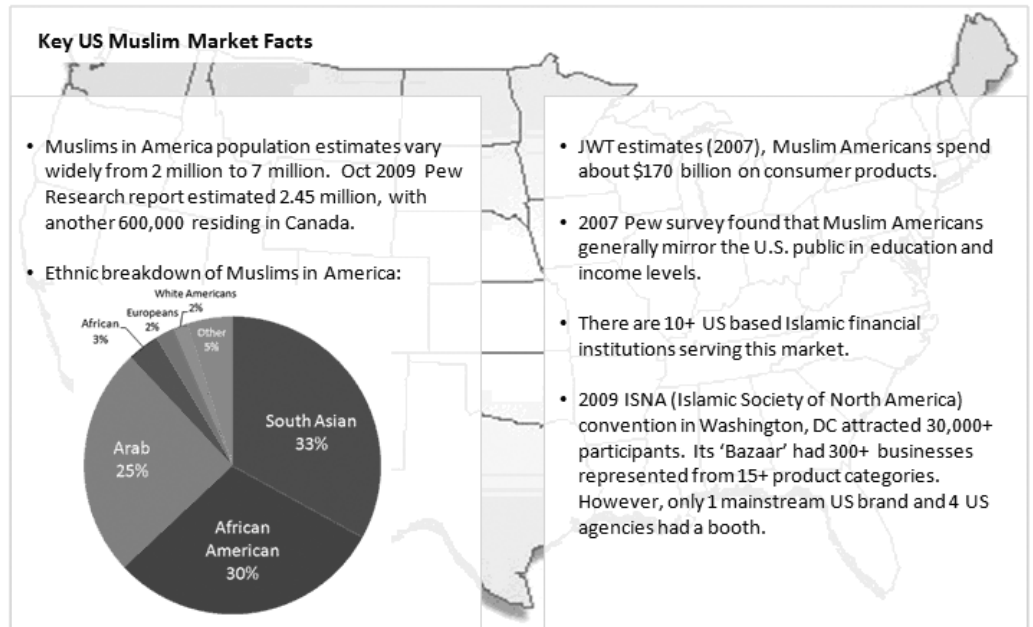
**Background Notes** American Muslims are a large, diverse, and growing segment of the American population contributing to all aspects of the American society as doctors, entrepreneurs, lawyers, educators, athletes, musicians, and more. They provide marketers – mainstream and niche – with tremendous opportunities. There are two broad opportunity categories:

- » Building brand loyalty and sales by reaching them through right media, custom messaging, and services.
- » Developing and delivering products and services unique to their needs.

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## Background Notes cont.



Source: Pew Forum, IslamiCity.com, DinarStandard, Council on American-Islamic Relations 2001 report, ISNA exhibitor list.

The events of 9/11 have created unique challenges for the growth of this market in the US. At the same time, given its large size and affluence, the American Muslim market has been slowly gaining attention. Serving this demand today are mostly American Muslim community-based small businesses. Conspicuously missing however, are mainstream American consumer brands that are yet to fully tap into this opportunity.

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# SESSION II

11:35 - 12:20 AM

## Where is the market headed? Case studies of major driving forces in food & finance

- Description** Seasoned practitioners highlight where things are headed in both the short and long term with a special focus on the nascent food and finance industry.
- Moderator** Farah Ahmed
- Panelists** Adnan Durrani (Chief Halal Officer, American Halal Co.)  
Monem Salam (President and CEO, Saturna Brokerage Services)
- Background Notes** Islamic Finance (IF) has become a major global growth story. Amidst the global financial crisis, IF Institutions have fared relatively well and are providing a valuable guide to address some of the causes of the crisis. With major global players such as Citibank, HSBC, Deutsche Bank and 300 plus financial institutions participating in it, Islamic Finance has assets estimated at \$700 billion to \$1 trillion in size with a 15-20 percent annual growth rate. In Malaysia, one of the most mature Islamic Finance markets, majority of customers are non-Muslims.
- In food services, 'Halal' food demand is also shaking the global food industry. This food market, which is now worth an estimated \$632 billion annually<sup>1</sup>, has the attention of global brands such as McDonalds, KFC, and Nestle. Nestle with 75 of its 481 factories worldwide producing Halal food, is setting global best practices within this market.<sup>2</sup> Nestle also sees a broader appeal to Halal food as its Halal policy document states,

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## Session II 11:35 - 12:20 AM

### Background Notes cont.

*Halal does not cover only the religious aspects but it adheres to very strict quality and hygiene compliance which are in line with good manufacturing practices. As such, certified Halal products benefit all consumers who will have the peace of mind of knowing that the food they are consuming was produced according to the high standards as required by the Halal Certification System.<sup>3</sup>*

Besides finance and food, a whole host of sectors are also being influenced by Muslim consumption needs including entertainment, hospitality, fashion, media and many others.

1 HalalJournal.com

2 Forbes: Meeting the Halal Test. April 16, 2007. <http://www.forbes.com>

3 Nestle Halal Policy. <http://www.nestle.com>

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# SESSION III

1:15 - 2:15 PM

## Selling to American Muslim Consumers: What & How?

Description	Key considerations in strategically and successfully selling products and services to American Muslim Consumers.
Moderator	Khaled Elraie
Panelists	Ahmad Adam (President/CEO, Crescent Foods) Bob Burg (Co-Author of <i>Wall Street Journal</i> and <i>BusinessWeek</i> bestseller, <i>The Go-Giver</i> ) Farrukh Siddiqui (EVP and COO, Zayan Finance)
Background Notes	<ul style="list-style-type: none"><li>» To what extent does the Muslim market relate to your product category?</li><li>» How does a Muslim's level of affinity to their faith affect their consumption behavior?</li><li>» How can you best assess the level of customization?</li><li>» What is the relevant market size for your product category?</li></ul>

These are some key questions that arise for marketers in formulating an effective American Muslim marketing strategy. Almost half of the American Muslims are indigenous and the recent immigrant populations are already into their second or third generations. As a result, many consumer behavior aspects are reflective of the general American consumption patterns. From buying cell phones to drinking soft-drinks, the American part of their identity prevails. However, a variety of Muslim market specific product categories and levels of customization

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Background  
Notes  
cont.



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opportunities do exist.

To identify relevance of your product category to unique Muslim needs, it is important to identify how key Muslim values affect your product category. In regards to level of customization strategy, the Muslim Lifestyle Market™ framework provides an approach based on level of religious affinity and five different levels of customization. Currently, most mainstream brands are at Level 1 (no customization) and should be evaluating level 2 (unique media access) and 3 (unique messaging/service).

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TAKAFUL

# SESSION IV

2:20 - 3:40 PM

## Reaching the Consumers: Accessing the Right Media

- Description** An analysis of the current media landscape, both traditional and grassroots, which exists and reaches Muslim Consumers.
- Moderator** Abdalhamid Evans
- Panelists** Shahed Amanullah (Founder, Halalfire Media)  
Tayyibah Taylor (Founder and Publisher, *Azizah Magazine*)  
Mohamed El-Fatary (CEO, Muxlim.com)  
Janet Meiners Thaeler (Online PR and Social Media specialist)
- Background Notes** To effectively target any niche market, marketers seek cost-effective access to the right media mix to integrate into their overall marketing plans.

The American Muslim market today has a fast growing diverse set of media and forums that enable access to it. From fast growing online networks such as Zabiha.com (Halal food portal), Muxlim.com (global Muslim social media), to publications such as *Azizah Magazine* (for American Muslim women,) and regional newspapers, a variety of media are fast maturing with captive audiences that reflect the full fabric of American Muslim society.

An important aspect to the media equation is the cross-over of ethnic media with Muslim media. Major segments of American Muslim consumers access their relevant ethnic media rather than Muslim media. This is a core aspect

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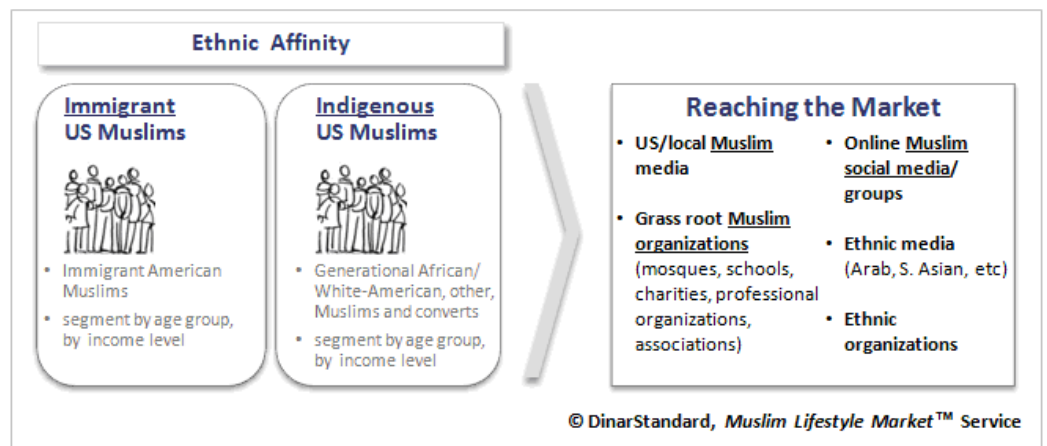




## Session IV 2:20 - 3:40 PM

Background Notes cont. and the various segments within the American Muslim consumers and their relationship with their preferred media have to be understood to effectively benefit from it.

An approach to viewing media choices is illustrated below:



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# SESSION V

4:20 - 5:20 PM

## Challenges and the Road Forward

Description	Experts candidly discuss obstacles and how best to overcome them in this challenging environment.
Moderator	Arif Zaman
Panelists	Midhat Syed (Partner, Murtha Cullina) Rafi-uddin Shikoh (Founder, DinarStandard.com) Kamran Pasha (Hollywood Screenwriter and Director)
Background Notes	<p>The American-Muslim market is faced with a variety of daunting challenges.</p> <p>The aftermath of the 9/11 terrorist attacks has had a dominant influence on the perception of American-Muslims by their fellow Americans. According to a Pew Research Center report published in September 2009, 58% of Americans say that Muslims are subject to a lot of discrimination, far more than any other faith. However, the study also reflects that the negative perception towards American Muslims is subsiding.</p> <p>Consequently, as Islamic Finance flourishes globally, expanding on the choices available to consumers, it has been faced with a variety of public relation and legal challenges here in the US. The latest being criticism of AIG offering Islamic-compliant homeowners insurance to the US market.</p>

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## Session V 4:20 - 5:20 PM

**Background Notes** cont. Besides the perception challenge, the American Muslim market is also challenged by fragmentation owing to its vast ethnic diversity and geographic distribution.

As a result, this sizeable market's potential is far from being realized. However, in an economic downturn, as the American-Muslim perception improves and its targeted media matures, marketers from major brands to entrepreneurs will find this market increasingly hard to ignore.

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# SPEAKERS

## Biographies



Rima Abdelkader  
Moderator

Rima Abdelkader is a Time, Inc. scholar currently pursuing a Master's degree at the City University of New York Graduate School of Journalism. She has worked as a print journalist at the United Nations and interned for NBC, CNN, and Al Jazeera English. She covered the recovery effort in New Orleans following Hurricane Katrina. She is also a blogger for The Huffington Post, Arabisto, and is co-founder of NewYorkIraqis.com, a multimedia Web site that covers the underreported social, economic, professional, and personal lives of Iraqis living in New York City.

Rima is an active member of the student affairs committee of the New York Women in Communications and a student liaison officer of the Arab and Middle Eastern Journalists Association. She received her BBA in Marketing with a specialization in Management and Political Science at Pace University magna cum laude and gave the commencement address at her graduation. In her spare time, Rima mentors students find the tools necessary to succeed in college and in their internships.



Ahmad Adam  
President/CEO, Crescent Foods

Ahmad Adam is the President and founder of Crescent Foods in Chicago and founder of the American Halal Association. With an engineering degree and extensive experience of building businesses from the ground up, he founded Crescent Foods in 1995 to supply the highest quality 100% grain fed Halal chicken products to the US market. Today, Crescent Halal products are available at select WalMart Supercenters, Shop Rite/Giant supermarkets, local multi-unit stores, and many community grocers nationwide.

With a clear commitment to the mission of developing Halal as a socio-economic force, Ahmad has been the driving force behind the formation of the American Halal Association, a not-for-profit trade association to represent the collective interests of the Halal industry as well as to protect the integrity of Halal products by encouraging the highest levels of ethical and professional expertise. He is also the Executive Director of Halalconnect, a new consumer-Halal-Industry magazine.

An active member of the Muslim community in Chicago, Ahmad is well-known and respected for his work for Islam, both in the Mosque and in the community.

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## Speaker Biographies



Farah Ahmed  
Moderator

Farah is a recognized expert in the field of cosmetics marketing in the U.S. and foreign markets. She develops strategy on behalf of The Personal Care Products Council (formerly the Cosmetics Toiletry and Fragrance Association), which is comprised of over 600 member companies including L’Oreal, Estee Lauder, Procter & Gamble, Unilever, Johnson & Johnson, and others. She leads the industry’s Sunscreen, Anti-aging, and Organic/Natural/Green Task Forces. Most recently, the Organization for International Standardization (ISO) appointed Farah as Convenor of the Cosmetic Marketing Group.

Farah has been interviewed by a number of news sources, including The New York Times, The Washington Post, Oprah Magazine, Politico, WebMD, CBS News, ABC News, and Womens Wear Daily. Farah is a graduate of the University of Virginia, School of Law, and a Co-Founder and Board Member of SAMMA (South Asians in Media Marketing and Entertainment).



Syed Rasheeduddin Ahmed  
Founder and President, Muslim Consumer Group

Syed Rasheeduddin Ahmed is a senior food scientist consultant. He is the founder and president of Muslim Consumer Group For Food Products (MCG), an organization that has been providing Halal food certification since 1993. Mr. Ahmed began writing, “A Comprehensive List of Halal Food Products in US Supermarkets” in 1991; today he is working on publishing the eighth edition. Established in 2000, the organization’s website, [www.muslimconsumergroup.com](http://www.muslimconsumergroup.com), has logged over a million hits from more than 110 countries.

Mr. Ahmed earned a M.Sc (Agriculture) degree in Horticulture from AP Agriculture University Hyderabad, India, and a MS degree in Cereal Chemistry and Technology from North Dakota State University Fargo, North Dakota. He has been a frequent speaker at food industry conferences across the world, from Futrajaya, Malaysia (2004) and Orlando, Florida (2007).

Prior to establishing MCG, Mr. Ahmed worked in the U.S. food industry for over 27 years, in roles such as product development, quality assurance, and nutritional analysis. He has developed products for Starbucks, Kraft Foods USA, Biscotti, and Eli’s Cheesecake Company.

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# SPEAKERS

## Biographies



Shahed Amanullah  
Founder, Halalfire Media

Mr. Shahed Amanullah is a technology professional and founder of Halalfire Media (<http://www.halalfire.com>), the leading network of Islamic-themed websites with over 6.5 million annual visitors and 22 million annual page views. Halalfire's flagship product is [zabihah.com](http://zabihah.com), the world's largest database of Halal restaurants and markets and recipient of the Halal Journal Award at the 2008 World Halal Forum in Kuala Lumpur, Malaysia.

As editor-in-chief of [altmuslim.com](http://altmuslim.com), Amanullah writes and speaks regularly about the opportunities and challenges facing Muslims in America. His work and writings have been featured in Newsweek, Time Magazine, The New York Times, and The Washington Post. His television appearances include CNN, Nightline, the "Today Show", and Hannity & Colmes.

Amanullah has over a decade of experience using cutting-edge online media to mobilize internet traffic and drive click-through customers into Halal brands. Amanullah is also a general partner in the Zakat Community Ventures, the first "venture philanthropy" fund dedicated to promoting Islamic charitable values. Mr. Amanullah received his MBA from Georgetown University, and a BS in Civil Engineering from UC Berkeley.



Paul Barrett  
Assistant Managing Editor, BusinessWeek

Paul Barrett is an Assistant Managing Editor at BusinessWeek. He is responsible for overseeing investigative projects. The magazine has won a series of national awards for articles he has supervised.

Prior to joining BusinessWeek, Mr. Barrett was an editor and legal affairs reporter for The Wall Street Journal. At various times, he held the positions of Supreme Court correspondent, page one special projects editor, and page one news editor at the Journal. Prior to that, he was a staff writer and editor for The Washington Monthly. Mr. Barrett is the author of *American Islam: The Struggle for the Soul of a Religion*, which was named to best books of 2007 lists by The Washington Post and Publishers Weekly. He is also the author of *The Good Black: A True Story of Race in America* (Dutton, 1999; Plume, 2000).

Mr. Barrett is a graduate of Harvard Law School and holds an A.B. from Harvard College.

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## Speaker Biographies



Bob Burg  
Author

Bob Burg is best-known for his book *Endless Referrals: Network Your Everyday Contacts Into Sales* which has thus far sold well over 175,000 copies. His newest book, *The Go-Giver*, reached #6 on *The Wall Street Journal Business Bestsellers* list. It's also Bob's fourth book to top the 100,000 mark in sales.

Bob regularly addresses audiences ranging in size from 50 to 16,000 – sharing the platform with notables including today's top thought leaders, broadcast personalities, Olympic athletes, and political leaders. He speaks for corporations and associations internationally, including fortune 500 companies, franchises, and numerous direct sales organizations. An animal advocate, Bob is a past member of the Board of Directors for Safe Harbor, which is the Humane Society of Jupiter, Florida.



Adnan Durrani  
Chief Halal Officer, American Halal Co.

Adnan is currently Chief Halal Officer at American Halal Co., Inc., a socially conscious food brand committed to ethnically-authentic, super-premium organic halal foods. He previously served as a Board Member and Finance Chair of Social Venture Network ([www.svn.org](http://www.svn.org)). Adnan has been recognized by BBMG, SVN, and SRB (Socially Responsible Business Organization) as one of the entrepreneurs and venture investors who engineered "20 Ideas That Changed The Way The World Does Business".

Adnan is also president of Condor Ventures, Inc., a venture firm devoted to strategic investing in natural food companies, as well as a Venture Partner of Blue Chip Venture Co. A serial entrepreneur, Adnan was the founder of Vermont Pure Holdings, the second largest bottled water company in the Northeast; a financial partner of Stonyfield Farms Inc.; a principal of Delicious Brands, Inc., whom he guided, with the financial backing of Carl Icahn, to become the fifth largest cookie brand in US.

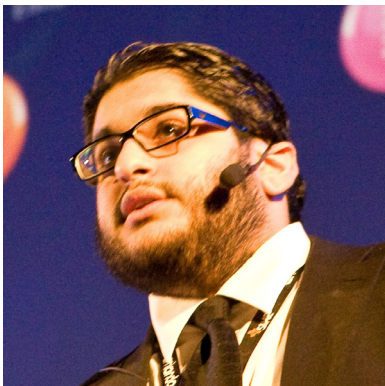
Adnan is also a director, treasurer, and finance chair of READ Nepal, a non-profit devoted to building community libraries in rural communities in Nepal & India. Adnan received his BS in electrical engineering and economics from Columbia's School of Engineering and Applied Sciences (SEAS), where he is a frequent lecturer and serves on the SEAS Board of Directors.

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# SPEAKERS

## Biographies



Mohamed El-Fataty  
Founder and CEO, Muxlim.com

Mohamed is the founder and CEO of Muxlim Inc., the world's largest Muslim lifestyle network. Created in 2006, Muxlim has already achieved a massive following with tens of millions of visitors each year from over 190 countries.

Mohamed's vision is to connect the world's Muslim communities to each other, and to the wider world, through shared online experiences. Muxlim is focused on the Muslim lifestyle as part of a diverse, all-inclusive world which recognizes and welcomes people of all faiths and backgrounds who want to share, learn and have fun. In 2008, Muxlim.com was cited as one of the top 100 technology start-ups in Europe by leading U.S. technology magazine Red Herring, and was included in the top 100 high growth success stories in Finland by Helsingin Sanomat, Finland's largest newspaper. In 2009, the company was named "Grand One Best Startup 2009", one of the most prestigious digital media awards in Europe. In the same year the company became the official Finland nominee to the "World Summit Awards 2009", and has been recognized as one of Finland's top high-tech companies by the Finnish National Fund for Research & Innovation (TEKES). Furthermore, a case study about Muxlim is currently being written for INSEAD "Blue Ocean Strategy Institute".

Mohamed, an Egyptian now based in Finland, is an entrepreneur with an impressive track record for tailoring technology to the Muslim Lifestyle in innovative ways. More than a decade before popular photo-sharing websites such as Flickr, he was creating personal web pages where he and his friends could publish and comment on photographs and by the time he was 16, he was a web development instructor at the Emirates Institute of Technology. Coming from a Computer Science background, he has already been called in some circles the "Linus Torvalds" of the Muslim world. Mohamed studied Computer Science at the American University in Sharjah and Media Technology at Metropolia University of Applied Sciences in Helsinki. He is also a regular speaker at events and conferences such as the New Media Event (UAE), Scandinavian Interactive Media Event (Sweden), Live from the New York Public Library (US), TechCrunch (UK), Multi-Cultural Communication (UK), and Social Media Power (UAE), as well as an expert contributor to Al Jazeera English, New Media Age, United Nations, Wilton Park, among others.

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## Speaker Biographies



Abdalhamid Evans  
Founder, Imarat Consultants  
Moderator

Hajj Abdalhamid David Evans was born in New York and has been widely educated in both the UK and Europe. He has experience working in the UK, USA, Europe, the Middle East, South Africa and South East Asia, and has been highly effective in the fields of fund-raising and project development. A seasoned researcher, writer and consultant over the last thirty years, Abdalhamid has participated in a wide variety of projects in the fields of psychology, health, education, social welfare and political economy.

A resident for many years in Kuala Lumpur, Malaysia, he joined KasehDia Sdn Bhd in February 2004 to develop their Research & Intelligence capability, and played a major role in the creation, content development and promotion of The Halal Journal magazine. During his time at KasehDia, Hajj Abdalhamid was also instrumental in the creation and development of The World Halal Forum to stimulate the growth and strength of the global Halal industry. He has also advised the Malaysian Ministry of International Trade and Industry, and drafted the majority of the Halal chapter of the Malaysian Third Industrial Master Plan in 2006.

Hajj Abdalhamid established Imarat Consultants Sdn Bhd in 2006 to provide consulting services and domain expertise to clients outside Malaysia. Imarat Consultants also runs the specialist news portal [www.halalfocus.com](http://www.halalfocus.com), providing free Halal market news and commentary for Halal sector stakeholders.



Dr. Khaled Elraie  
Moderator

Khaled is a practicing physician currently based in Charlotte, NC. He is also an entrepreneur with an enormous desire to start and grow businesses. He is fascinated by the possibilities and unhindered by the challenges and has great admiration for successful business leaders. He has come to experience first hand how hard things can be for burgeoning entrepreneurs. His interest mainly lies in e-business and he has started some projects in this area. He is always looking for people with business experience who have a proven track record in establishing, growing and running e-businesses to partner with and gain insight from. Current projects include:

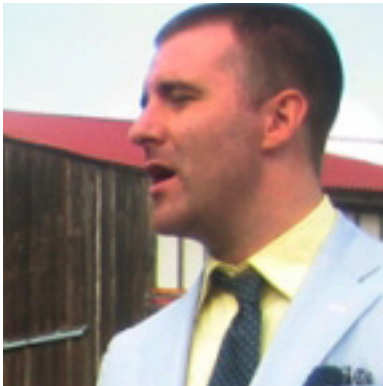
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# SPEAKERS

## Biographies



Michael Hastings-Black  
Co-Founder, Desedo Advertising Agency

Michael Hastings-Black is the co-founder of Desedo, an advertising agency that specializes in New Media + Minority Markets. Desedo works with brands and agencies to craft strategy, tell stories and reach these often overlooked markets.

They have produced content for Sony Pictures, Panasonic and HBO's True Blood and consulted for F500 brands. Michael's white paper, American-Muslim Identity: Advertising, Mass Media + New Media has been presented at academic conferences and he is currently working with The Muslim Ad Network to help brands engage the Muslim consumer space. His essays have been published in Ad Age and The Huffington Post and he was recently featured on MSNBC's 'Your Business'. Prior to Desedo, Michael worked as an urban planner and has a B.A. from Bowdoin College.



Lubna Khalid  
CEO, Real Cosmetics

The founder of Real Cosmetics, Lubna Khalid, has channeled her personal quest for the importance of cultural diversity and real beauty, into a hot, contemporary and socially conscious make-up brand that truly delivers "mind, beauty, soul." The 35-year-old social activist, filmmaker and marketing marvel began her business out of personal frustration. Lubna, a Pakistani-American, was unable to find foundations and powders to match her skin tone. There were no appropriate products at retail, and even professional make-up artists had difficulty mixing realistic skin shades. In an increasingly multi-cultural world, Lubna noted a conspicuous lack of cosmetics designed for women who did not fit the typical categories of "beauty" and skin color. She also felt that beauty should be represented in a way that was not only attainable, but empowering.

A well-traveled, high-energy entrepreneur who speaks seven languages, Lubna took her degrees from U. C. Berkeley to jobs at Proctor & Gamble and L'oreal. She started Real Cosmetics in 1999, Real Cosmetics creates naturally based products, using less chemicals and more organics and uses Eco-friendly package, environmentally conscious, containers, that are often refillable. The line has sold through prestige retailers such as Sephora and Nordstorm and re-launch plans include international, free-standing, Real Cosmetics Stores. Co-author of "The Business of Fashion, Beauty and Style," Lubna has spoken to women's groups, corporations, universities, and cultural groups.

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## Speaker Biographies



Kamran Pasha  
ScreenWriter and Director

Kamran Pasha is a screenwriter and director. He recently partnered with Wonderland Sound and Vision, producers of *TERMINATOR: SALVATION*, *CHARLIE'S ANGELS*, *THE O.C.*, *CHUCK* and *SUPERNATURAL*, to sell his first television pilot to Warner Brothers. Previously he served as a writer and producer for NBC's television series *KINGS*. Kamran directed the short film *MIRIAM*, which won the Gaia Award at the Moondance Film Festival in 2008.

Kamran is also a published novelist. Simon & Schuster recently published *MOTHER OF THE BELIEVERS*, a novel showing the rise of Islam from the eyes of Prophet Muhammad's wife Aisha. His next novel, *SHADOW OF THE SWORDS*, follows the conflict between Richard the Lionheart and the Muslim leader Saladin for control of Jerusalem during the Crusades. Kamran's career launched when he sold his first feature script to Warner Brothers Pictures, an historical epic on the love story behind the building of the *TAJ MAHAL*. He has also adapted the Japanese anime *KITE*, about a teenage girl who works as an assassin, into an action thriller for Rob Cohen, the director of *THE FAST AND THE FURIOUS* and *THE MUMMY 3*. He is currently writing an epic film entitled *THE VOYAGE OF IBN BATTUTA*, which follows the adventures of the famous Arab traveler who journeyed to China in the 14th century. Kamran holds a BA and an MBA from Dartmouth, a JD from Cornell Law School, and an MFA from UCLA Film School.



Carla Power  
Contributor, *TIME* Magazine

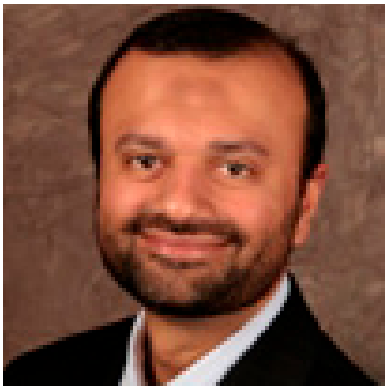
Carla Power has been writing on Islamic social issues since the early 1990s, first as a Junior Research Fellow at the Oxford Centre for Islamic Studies, then as a correspondent for *Newsweek* Magazine, and more recently, for *Time* Magazine, *The Times* of London, and *The New York Times* Magazine. Her work on the Islamic halal and financial industries has appeared in *Time* Magazine, *Forbes*, *New Statesman* and *Foreign Policy*. She graduated from Yale University cum laude in 1988, and received a degree from the Journalism School at Columbia University, and an M.Phil. from St. Antony's College, Oxford University in Modern Middle Eastern Studies. As a journalist, she has reported widely from Central and South Asia, the Middle East, and Europe. Married, with two young daughters, she lives in North London and is currently writing a book on the global Muslim women's movement.

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# SPEAKERS

## Biographies



Monem Salam  
President, Saturna Brokerage Services

Monem Salam, President, Saturna Brokerage Services, was born in Pakistan in 1972. Raised in Texas, Mr. Salam received his degrees from the University of Texas: BA (Austin) and MBA (Dallas). He worked as Chief Investment Officer for ITG & Associates (Dallas) until 1999, then as a representative with Morgan Stanley (suburban Dallas) until joining Saturna Capital in June 2003. Monem is active with the Muslim community in North America through ISNA, as there WZ rep, Boardmember of the Muslim Public Service Network, Boardmember of CAIR-WA and current Chairman of Peaceful Communications, a non-profit organization which completed a documentary called "On A Wing and A Prayer". In 2008, Monem received the "20 Rising Stars" Award from Institutional Investor News. The award is given to 20 leaders in the mutual fund industry, under 40, who the magazine feels will change in the industry in a positive way in the next 10 years. Monem is also the co-author of a new book called "A Muslim's Guide to Investing And Personal Finance". Monem has been quoted on all major newspapers and magazines, featured in BusinessWeek and SmartMoney and appeared on such TV stations as CNBC, Fox News, and Marketwatch.com



Rafi-uddin Shikoh,  
Managing Director/ Founder, DinarStandard™

Rafi-uddin Shikoh is leading the development of DinarStandard™--a growth strategy and market intelligence consultancy, focused on the OIC markets (The Organization of the Islamic Conference\*) and the global Muslim Lifestyle Market™. The vision is to empower businesses in Muslim markets to become global leaders with recognized brands and services while leveraging their unique identity. Rafi-uddin has led the research, analysis and writing of the DS100™ ranking of Top 100 Businesses in the Muslim World, the Top 10 Opportunity Trends, and various Muslim Lifestyle Market™ reports and features. He has helped develop DinarStandard's global media recognition which includes coverage in the Economist, Forbes, MSNBC and most of the major Muslim world based media. Rafi-uddin has a marketing, technology, and business strategy consulting background with major Fortune 500 company as well as small business experiences. He has an MBA from UNC-Charlotte , North Carolina, USA and a BSc. in Marketing from Southwest State University, Minnesota, USA . He was born in Pakistan and spent 14 years of his early schooling in the Sultanate of Oman.

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## Speaker Biographies

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Farrukh Siddiqui  
EVP and COO, Zayan Finance LLC

Farrukh Siddiqui is EVP and COO at Zayan Finance. His professional experience extends to over fifteen years in the insurance/financial services and technology industries.

Prior to establishing Zayan Finance, Farrukh served as regional manager for the North East United States for Guidance Financial Group, a Shariah compliant start-up financial services firm. As regional manager he was responsible for all aspects of sales and production within the region. Shortly after joining the firm, Farrukh's contributions to creating efficiencies in the company's sales operations prompted Guidance's senior management to assign him with the additional title of Sales Operations Manager. In this role, he successfully overhauled the company's mortgage origination and processing methodologies and helped launch many useful best practices to the underwriting and closing departments.

Midhat H. Syed  
Partner, Murtha Cullina

Midhat advises clients in corporate and cross border transactions, particularly in emerging markets of the Middle East and South Asia. He serves as co-chair of the firm's Islamic Finance and Investment Group. Mr. Syed's Islamic Finance practice involves assisting and advising institutions and entities with respect to Shari'ah (Islamic Law) compliant transactions in the realm of private equity investments, real estate finance, mergers & acquisitions, strategic investments and joint ventures, and investment funds.

His domestic corporate practice includes advising and assisting small to mid size companies with entrepreneurial spirit. In this realm, he focuses on company formations, private equity, venture capital and angel funding, private placements, mergers and acquisitions, joint ventures, corporate restructuring, business planning, asset transfers and corporate and operational compliance matters. He has closely worked with clients in the food, franchising, media and retail industries.

Mr. Syed has extensive experience in advising and assisting IT companies, Business Process Outsourcing (BPO) service providers and customers specifically with respect to Master Services Agreements (MSA), emerging technology companies, and business consulting firms. With a diversified cultural background, attorney Syed has developed a keen understanding and sensitivity for servicing the needs of Muslim clients.



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# SPEAKERS

## Biographies



Tayyibah Taylor  
Founding Editor-in-Chief and Publisher, Azizah Magazine

Tayyibah Taylor is the founding editor-in-chief and publisher of Azizah magazine, an award winning publication. Through Azizah, Tayyibah Taylor realized her vision of providing a vehicle for the voice of Muslim American women - a vehicle that portrays their perspectives and experiences, and shatters commonly held stereotypes. She presently works on the steering committee of WISE, an organization that convenes global Muslim women leaders and fosters Muslim women's participation in Islamic law and contemporary debates. Tayyibah has visited 30 countries and has travelled in the capacity of a public diplomacy envoy. She has presented lectures on Islam and Muslim women at national and international conferences. Born on the island of Trinidad in the Caribbean, Tayyibah Taylor grew up in Toronto, Canada and studied biology and philosophy at the University of Toronto. She presently sits on the board of the Faith Alliance of Metro Atlanta and the board of directors of Atlanta Interfaith Broadcasters and she has also served on the board of trustees for the Georgia Council for International Visitors. Tayyibah Taylor received the 2008 Community Service Award from Muslim Alliance of North America, the 2005 Media Award from the Concerned Black Clergy of Atlanta, the 2003 Honoring Women in the Media Award from the Muslim Women's League and the 2002 Hagar Achievement through Sacrifice Award from Sisters United in Human Service.



Janet Meiners Thaeler  
Online PR and Social Media Specialist

Janet Meiners Thaeler has been in the online marketing industry for four years. Her expertise is online PR and blogging. She has coached individuals and businesses of all sizes in social media. She writes for sites including Marketing Pilgrim, Small Business Trends, American Express OPEN Forum® and her own blog Newspapergrl. She is employed at OrangeSoda as a social media specialist and is an independent consultant. Her book: "I Need a Killer Press Release, Now What? A Guide to Online PR" will be out this Fall. Janet has been employed as a business-to-business tech marketer, a web-marketing manager, and a brand strategist. She writes SEO press releases and specializes in Social Media at OrangeSoda. She has helped many businesses of all sizes start blogs and take advantage of social media and online PR tools. She blogs on Marketing Pilgrim ([www.marketingpilgrim.com](http://www.marketingpilgrim.com)) and is a guest blogger at Small Business Trends ([www.smallbiztrends.com/blog](http://www.smallbiztrends.com/blog)). Her blog can be found at [www.newspapergrl.com](http://www.newspapergrl.com)

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## Speaker Biographies



Arif Zaman  
Moderator

Arif Zaman is a Principal Consultant in the Reputational Risk Practice at the Reputation Institute (headquartered in NYC; [www.reputationinstitute.com](http://www.reputationinstitute.com)) which advises companies on their reputational risks through a focus on value creation and governance. He is an advisor to the Commonwealth Business Council ([www.cbglobal.org](http://www.cbglobal.org)) on Corporate Governance and South Asia which includes the South Asia Trade and Investment Network (SATIN), a joint program between the Commonwealth and the South Asian Business Chamber. He is also a Visiting Tutor in Reputation and Board Effectiveness at Henley Business School ([www.henley.reading.ac.uk](http://www.henley.reading.ac.uk)), UK and author of *Reputational Risk* (Financial Times Executive Briefing, 2004) a bestseller, published in Russian in 2008 and being adapted and updated for the South Asian and Gulf markets. He is on the Board of the UK-based Strategic Planning Society and the Editorial Board of the US-based Journal of Business Strategy. He also serves on the Advisory Panel of the Dinar Standard.

He is active in community and not for profit organizations: as an Associate Director of Mosaic ([www.mosaicnetwork.co.uk](http://www.mosaicnetwork.co.uk)) and a founder member of its Steering Group; a member of Federation of Pakistan Chambers of Commerce & Industry (FPCCI)'s Standing Committee on CSR; a Vice Chair of the Muslim Council of Britain Business and Economics Committee; and a Steering Group member of the recently launched British Pakistani Foundation.

Arif has been a key member of the UK delegation to each meeting of the World Islamic Economic Forum since 2006 and is working with others to build a stronger delegation from Europe and North America for the 6th Forum in Malaysia in May 2010 ([www.wief.org.my/6th-wief-2010-kuala-lumpur.html](http://www.wief.org.my/6th-wief-2010-kuala-lumpur.html)).

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