



**CRESCENT
WEALTH**

Neither Crescent Wealth nor any of its products is associated or affiliated with Crescent Capital Partners

**YEAR IN REVIEW
2018 - 2019**



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Questions?
1300 926 626
8:00am to 6:00pm

Email: info@crescentwealth.com.au
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Crescent Wealth Funds Management (Aust) Ltd. (ABN 32 144 560 172
AFSL No: 365260) is the promoter and of the Crescent Wealth Superannuation Fund
(Fund) and the Managed Investment Schemes the Fund invests in.



1. Message from the Managing Director

I'm honoured to present your Year in Review for the 2018- 2019 financial year.

This review encapsulates an entire year of contributions through the development of services, events, and institutions designed to establish a framework of values-based prosperity, shared across our community.

Of course, superannuation is an essential vehicle for any successful retirement.

Crescent Wealth's Super operates on the basis of the principles of inclusivity and values-led business which has underpinned the founding and growth of the fund. Guided by Islamic values, faith and principles, we invest your money in ethical and socially responsible industries such as healthcare, technology, property and infrastructure.

By applying a magnifying glass to your retirement savings, we screen out the harmful industries and illuminate a world of opportunity that adheres to our values and beliefs.

To that end, our members are the focus of our efforts, and we continually seek to improve.

Our work is part of a journey rather than a destination.

A movement rather than an event.

A celebration of everything we hold dear. The same values that unite us flow throughout Crescent Wealth and are the reason I'm so proud to present Crescent Wealth's efforts over the year.

Bringing us together as One

This year has shown us the best and worst of humanity and reminded us how powerfully our beliefs and values connect us with each other.

Although there have been some incredibly painful moments, there have also been moments of great courage, empathy and hope as people from around the world have come together to reject hatred, support one another and embrace a shared sense of community.

Regretfully, it's often in life's darkest moments that our values shine their brightest, bringing us together as one and revealing the true depth of our strength and compassion.

Unity in values

You are now part of the movement of over 8,500 members all from a variety of backgrounds with 8,500 dreams for their future.

We are committed to helping you build wealth for your retirement through investment choices that are compliant with Islamic beliefs. We will never invest in organisations that cause harm and suffering, such as weapons, alcohol, or gambling industries.

You've chosen to invest with us, that means your money is helping to build a better world.

Your super is invested in industries that benefit society, promote the well-being of future generations, and grow your retirement savings.

Member driven success

Our commitment to members is a value inherent to our founding DNA.

Our members are at the heart of everything we do and we are constantly looking for ways to improve your service.

In addition to a host of optimisations around call centre efficiency, member portals, in 2018 we also hosted our first ever Member Forum. The event provided an opportunity for members to engage directly with the Crescent Wealth team, engaging in superannuation health checks, Islamic compliance methodology, and wealth management education.

We thank those who attended and look forward to the next event around the corner.

Until then we will continue to incorporate these discussions into developments across our organisation in order to enhance your experience and continue the dialogue.

Contributing to local communities

We're proud to be able to contribute to our community.

Through initiatives such as the Crescent Foundation, Crescent Institute and Crescent Wealth Think Tank, we provide education, networking and personal development opportunities for Australians from all walks of life.

For example, the Crescent Foundation Leadership Scholarship, in collaboration with Western Sydney University, has supported 20 student scholarships to date. These amazing students are now Crescent Scholars, shining both academically and as community ambassadors. They will no doubt become our country's future leaders and change-makers.

We also found it crucial to foster an opportunity to celebrate our Islamic identity. Eid is always a happy and joyful event. Which is why it is important for us to share this wonderful occasion with our members and the wider Australian community. 2018 saw us host Crescent Wealth Eid@Luna Park and Eid@Taronga Zoo, where we were able to bring together families from across the country to enjoy a day of sun, smiles and unity – essential ingredients to our collective prosperity.

Thinking bigger than ourselves

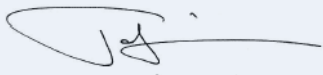
As identified by the United Nations Development Program, Islamic Finance is 'one of the fastest growing areas of finance globally' with assets tipped to reach \$US3.5 trillion by 2021 - a fantastic opportunity to create a world driven by values that promote forces for good.

We are thus committed to promoting the principles of Islamic Finance which empower any Australian with the ability to grow their superannuation and fully participate in the workforce without compromising their core beliefs.

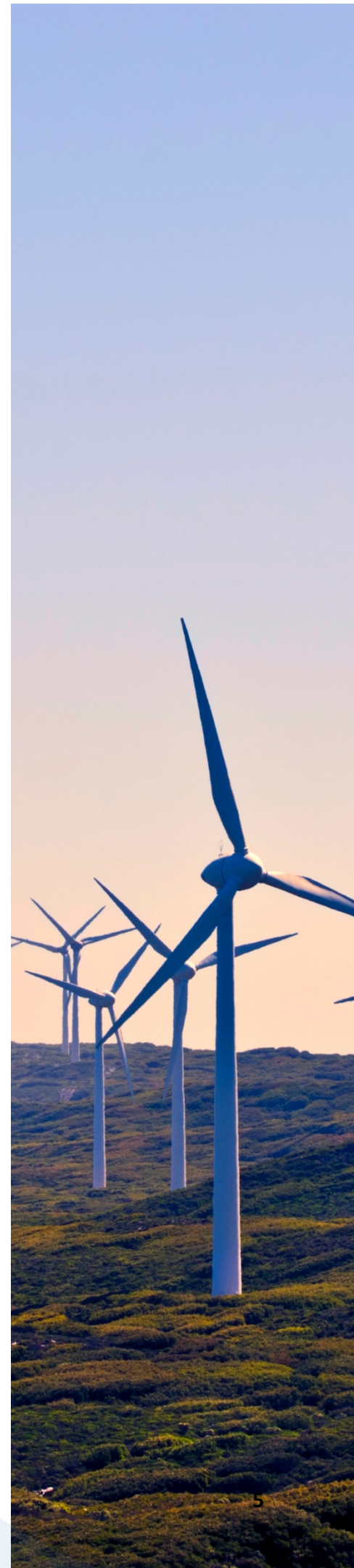
Signing up for the Tobacco Free Finance Pledge at the UN in New York, speaking at the Responsible Investment Association of Australia's (RIAA) Annual Conference, gave us important opportunities to share our perspectives on values driven investment philosophies.

We will continue to drive our values forward, make meaningful contributions to our community, and ensure all Australians are given an opportunity to grow their superannuation without having to compromise on their core beliefs.

The same core beliefs which bring us together and allow us to reach our aspirations .



Talal Yassine OAM
Managing Director





2. Message from Our Chief Investment Officer

We continue our commitment to sustainably create long-term value for our value driven members and the broader community.

We believe your retirement should reflect your invaluable contribution to society, and a level of wealth generation that speaks to responsible investment growth and a positive financial future.

As such, our investment team and culture is underpinned with the purpose of setting you up for long-term success, in the face of opportunities and challenges.

Performance update

Investment markets have rebounded incredibly strongly in the first half of 2019, with the Australian and the US markets hitting record highs after falling heavily in the December 2018 quarter. The rally was fuelled by a turnaround in investor sentiment driven by the onset of central banks cutting interest rate cuts in both Australia and the US.

Optimism about a quick resolution to the ongoing trade and currency war have abated and we will likely see more volatility in markets before these issues are resolved.

Crescent Wealth is conservatively positioned at this point in the economic cycle, holding high levels of Islamic Cash within the Conservative and Balanced funds. As at 30 June 2019, all of Crescent Wealth's diversified funds have remained compliant with Islamic investment principles and produced above benchmark returns.

At Crescent Wealth, we believe that long-term disciplined investing that is broadly diversified across a range of asset classes, countries and currencies, will provide a strategic benefit to our members. Crescent Wealth has and will continue to hold no investments in banks and insurance companies consistent with Islamic investing principles.

Our beliefs

Crescent Wealth is Australia's first dedicated Islamic Superannuation fund.

Crescent Wealth adheres to the Islamic investment principles as set by the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI), the global not-for-profit organisation that maintains and promotes Islamic investment standards for Islamic financial institutions, participants and the overall industry.

Crescent Wealth also utilises a Shariah Supervisory Board- Dar Al-Shari; a subsidiary of Dubai Islamic Bank, that ensures the investments made by the underlying investments comply with Islamic investment principles.



The Core Principles of Islamic Investing

1. Avoiding the payment and receipt of interest

The prohibition of interest arises from the Islamic view that money should be used only as a medium of exchange, a store of value and a unit of measurement. Money itself possesses no intrinsic value. The charging or receipt of interest – or 'riba' – is therefore prohibited. Any return on money invested should be linked to the profits of an enterprise.

2. Investing ethically and morally

Similar to socially responsible investing, Islamic investment filters out socially detrimental activities. Islamic investing is consistent with positive social values and good governance and expressly prohibits investment in the following industries: Interest earning financial services (including insurance companies), alcohol, gambling, tobacco, weapon manufacturing, pornography and pork products.

3. Avoiding uncertainty

The existence of uncertainty in a contract is prohibited. Everyone participating in a financial transaction must be adequately informed and all fundamental terms such as price or quantity must be clearly determined at the outset.

4. Avoiding speculation

Investments that rely on chance or speculation, rather than the efforts of the investor to produce a return are prohibited. Normal commercial risk-taking and related speculation is otherwise permitted.

Investment Philosophy

Islamic Compliant Investing

Our investment philosophy is grounded and bound by Islamic investment philosophies that aims to meet the financial needs of investors.

We believe that active management adds value through time and that building broadly diversified portfolios reduces risk for our members, while preserving returns.

As such our funds are significantly different to that of other Super funds in the market, due to the following:

No investments in financial services companies

As members of Crescent Wealth, you can rest assured that before, during and after the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry, Crescent Wealth holds no exposure to banks and insurance companies consistent with Shariah investing principles.

No investments in alcohol or tobacco

Crescent Wealth does not invest in any companies that sell or profit from the sale of alcohol or tobacco products.

No investments in gambling, weapons, pornography or pork products are held within our portfolios

No traditional fixed income investments

Crescent Wealth does not invest into traditional fixed income markets due to the charging or receipt of interest – or ‘riba’ – being prohibited. As such, we hold higher levels of Islamic cash in the portfolios.

Responsible & Ethical Investing

Responsible Investing involves balancing both the financial gain and the social impact associated with investing. Recent research from Responsible Investment Association Australasia (RIAA) shows that 9 out of 10 Australian investors expect that their superannuation is invested in a responsibly and ethically.

Professional investors can no longer solely consider the financial aspects of their investments at the exclusion of responsible and ethical investment issues.

At Crescent Wealth we have been building a responsible and ethical superannuation fund since 2013, that aims to meet the needs of Islamic investors.

Enhancements

Moving forward, we continue to focus on continuous optimisation of our strategic asset allocation, developing new means by which we diversify our investment offering to allow for risk mitigation and opportunity capitalisation. Our role as guardians of your superannuation, requires us to think holistically with regard to sustainable wealth generation and the ethical opportunities which help develop a better world. Having also selected new investment managers in international equities, and continuing the ongoing hunt for asset class opportunities that support sustainable secure growth, like Sukuk, we continue to survey and research managers globally with the intention of choosing the manager/s that will provide the best risk-adjusted returns for our members.

Ultimately it is about amplifying our ability to drive positive meaningful change for generations to come.

Moving Forward

With our members in mind, our value creation story starts and ends with members and the contributions they make to their super. Our outcomes are driven by their motivations and expectations, and we are excited to continue on this journey of investment for long-term performance and impact.

Jason Hazell
Chief Investment Officer

3. Fund Highlights 2018-2019

Our Members



8,800+ members



\$240+ Million in funds under management



5,824 Male Members



3,099 Female Members

Our services



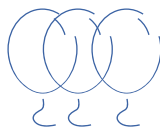
5,342 Service Engagements with our Members



60,000 unique visitors to our website



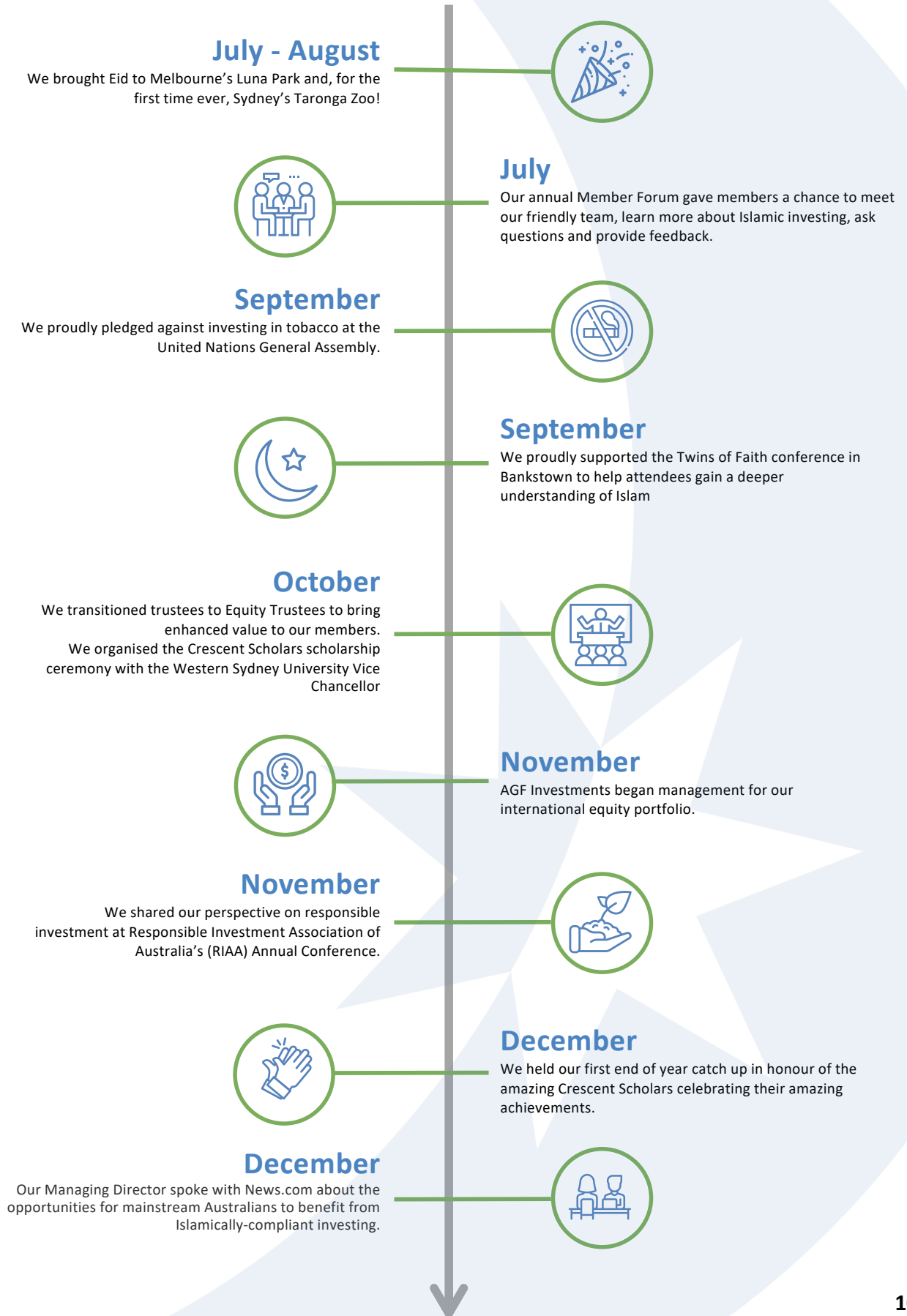
\$50,000+ Supporting Community Initiatives



Over 12,000 people attended events we supported

4. Snapshot Financial Year in Review

2018



Snapshot Financial Year in Review

2019

January

Our Managing Director chatted with the Responsible Finance and Investment Foundation about the role for Islamic investment to reverse “intergenerational theft”
[Postcast available here](#)



February

We reached \$240+mil of FUM - Cementing our communities trust and support

March

We launched a competition to win a trip of a lifetime to Mecca for Umrah in 2020.
We attended Twins of Faith, supporting our values and sourcing inspiration at an incredible conference



April

We supported the Crescent Foundation in awarding new educational and mentorship scholarships to student of refugee backgrounds

May

We shared the month of Ramadan with our community across Australia breaking fast, connecting, learning and appreciating our diverse community



June

We celebrated the joyous occasion of Eid Al Adha with 4,000 of our members and community with our annual Crescent Wealth Eid@Luna Park events in both Sydney and Melbourne!

5. Governance

Board & Investment Committee

Our Board

The activities of Crescent Wealth are managed by our highly experience and trusted board members. The Board is responsible for the Fund initiatives, promotion and strategic direction of Crescent Wealth.

This is in addition to the experienced Trustee and the Trustee Board, who is responsible for the regulatory and legal requirements of the Fund.

Listed are the board members as at June 2019.



Emeritus Professor Dianne Yerbury AO
Chair

Emeritus Professor Dianne Yerbury has had a long and distinguished career in corporate Australia as well as an academic at some of Australia's leading universities.

Amongst her many appointments (corporate, honorary and public) she was the GM/CEO of the Australia Council (1984 – 2006), Vice-Chancellor & President of Macquarie University, Sydney (1987 to 2006). She was also the Foundation Professor of Management at the Australian Graduate School of Management (UNSW).



Dr John Hewson AM
Non-Executive Director

Dr John Hewson is one of Australia's most experienced economists, financial experts and company directors. He is also a former politician and was Leader of the Liberal Party and Leader of the Opposition from 1990 to 1994.

Since leaving politics Dr Hewson has forged a very successful career in investment banking and at the elite levels of business.

Dr Hewson is a member of the Advisory Council for ABN AMRO Australia and Chairman of The John Hewson Group Pty Limited, Global Renewables Limited, Universal Bus Company Pty Ltd (UBC), Strategic Capital Management Limited and Belle Property Pty Ltd. He is also a director of Macquarie Graduate School of Management and other public and private companies.

With this background, John Hewson offers audiences around the world a unique view of politics, economics and business.



Talal Yassine OAM
Managing Director

Talal currently serves as a Non-Executive Director on the Whitlam Institute and Western Sydney University Foundation Council Board. He also serves as Chairman of First Quay Capital, Director of Thrive Refugee Enterprise and Media Diversity Australia.

Talal has also served on the Australia Post, Board of Sydney Ports, Macquarie University and the Western Sydney Area Health Service and the Chairman of the Department of Foreign Affairs and Trade; Council of Australia Arab Relations.

In an executive capacity, Talal spent 10 years at PwC as a director and strategist, and at investment firm Babcock & Brown in the Corporate Finance Group and later in the Technical Real Estate Division.

Our Board



Samier Dandan
Non-Executive Director

Mr Samier Dandan is the Co-Founder and Chief Operating Officer of ManageNET, an IT infrastructure and services company.

Samier has held a variety of operational and technical roles at Maxis Corporation and Managed Networks. He also served on the Federal Muslim Community Referral Group to the then Australian Prime Minister, John Howard. Samier also holds a Bachelor of Engineering.



Nicholas Whitlam
Non-Executive Director

Nicholas Whitlam is chairman of the Port Authority of New South Wales, a non-executive director of Crescent Wealth, and chairman of his family company, Whitlam & Co.

As a former CEO and chairman of major financial institutions, Whitlam has been exposed to most aspects of banking, insurance and superannuation.

In recent years he has been heavily involved in the ports sector; Whitlam served as chairman of all three NSW ports – Sydney, Newcastle and Port Kembla – until their amalgamation as the new port authority on 1 July 2014. In the disability and compensation sector he has recently served as chairman of the Lifetime Care & Support Authority and deputy chairman of the WorkCover Fund and WorkCover NSW.



Hilal Yassine
Non-Executive Director

Hilal Yassine is the Managing Director of First Quay Capital and an experienced businessman and Non-Executive Director.

He currently serves as a Non-Executive Director on the Boards of the University Co-operative Bookshop (The Co-op), the Crescent Institute, and the Australian Arab Dialogue Foundation.

Hilal has over 15 years of executive experience, holding various roles as a senior executive at PwC Sydney and London based firm Clyde & Co in their Dubai Offices. He was also the Chief Operating Officer of the Austaxi Group and the Managing Director of the Platinum Hearing Group.



Our Investment Committee

Along with our highly experience and trusted board members, Crescent Wealth's Investment committee is responsible for the long term strategic asset allocation and direction of the managed investment schemes that the super fund invests through.

Listed are the Investment Committee Members as at July 2019.



Nicholas Whitlam
Member

Nicholas Whitlam is chairman of the Port Authority of New South Wales, a non-executive director of Crescent Wealth, and chairman of his family company, Whitlam & Co.

As a former CEO and chairman of major financial institutions, Whitlam has been exposed to most aspects of banking, insurance and superannuation.

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Keri Pratt
Member

Keri is a professional with significant experience in investment sales & marketing, strategy & management, superannuation & business consulting and governance, and is an experienced company director.

She was previously Head of institutional sales at Franklin Templeton, and has over 25 years' financial services experience. She has developed extensive networks in financial services as well as being involved in industry advocacy for women.

She is NED of 2 industry associations, a national sports organisation and a NFP in the disability sector. Kerri is involved in Manager of Vendor Management at State Super, and is also Director at Gymnastics Australia, IMCA Australia, and The Junction Works.



Jason Hazell
Member

Strategic leader with 19 years of industry experience and over 7 years in executive and senior management positions leading small to medium sized multi-functional operations in the funds management and superannuation industry. A record of delivering outstanding investment outcomes for members and a proven track record in driving member engagement through investment education and insights.

A strong investment background through 8 years as an investment manager and researcher, building a solid track record of investment decision making up to and including the GFC. Strong focus on governance, with 3 years experience as a company director of a fund management company. Specialities include: Strategy, M&A, investment management, client relationship management, investment communications, marketing, corporate affairs and sales support.

Investment Committee Members



Dania Zinurova
Member

Dania Zinurova is a Senior investment consultant at Willis Towers Watson.

Manager research, private markets, covering Asia Pacific real estate, global infrastructure, real assets and illiquid credit strategies.

Prior to this she was an investment analyst at Russell Investments. Her experiences spans across management and research in private markets covering Asia Pacific real estate, global infrastructure, real assets and illiquid credit strategies.



Dennis Sams
Member

Senior executive with extensive experience in developing and managing investments for superannuation funds and financial institutions.

Generally, acting as the independent member on investment committees for superannuation funds and institutional investors and/or financial and superannuation matters.

Experienced as a board member and in assisting boards and board committees with setting and implementing strategies with an emphasis on achieving objectives.



Talal Yassine OAM
Managing Director

Talal currently serves as a Non-Executive Director on the Whitlam Institute and Western Sydney University Foundation Council Board. He also serves as Chairman of First Quay Capital and Director of Thrive Refugee Enterprise and Media Diversity Australia.

Talal has also served on the Australia Post, Board of Sydney Ports, Macquarie University and the Western Sydney Area Health Service and the Chairman of the Department of Foreign Affairs and Trade; Council of Australia Arab Relations.

In an executive capacity, Talal spent 10 years at PwC as a director and strategist, and at investment firm Babcock & Brown in the Corporate Finance Group and later in the Technical Real Estate Division.

6. About Crescent Wealth

We're all about improving our member's lives today and tomorrow

Through embracing Islamic values, we provide superannuation services to Australia's Muslim community and anyone seeking to invest ethically in a better tomorrow.

With over 8,600 members and over \$240+ millions in funds under management, Crescent Wealth is growing fast.

This is all thanks to our members trust in our commitment to helping them achieve their goals in retirement and life.

Sharing our values across a range of backgrounds, our members are a diverse and unique group of people. We are honoured to support them to achieve their financial goals by empathising with the challenges they face and working together to find responsible solutions that respect their faith and principles.

We understand that building wealth for the future is only one aspect of our members' lives. This is why we're committed to supporting education and networking opportunities as well as attending cultural events aimed at celebrating in togetherness.

Crescent Wealth was founded on the principles of Islamic investments and values, we know the unique challenges Muslims face in building wealth for the future.

We believe you can have the best of both worlds and our purpose has been to ultimately provide choice by creating a solution that speaks to you. This journey began with the belief that one need not sacrifice their faith, in order to retire with dignity.

With that in mind, our team has been developed as a multi-disciplinarian subset of our community, with the skills, experience, and passion to provide a tailored service based on trust and respect.

Crescent Wealth is more than a superannuation fund, we want to ensure all Australians can protect and grow their retirement wealth without compromising their core values and beliefs and we are giving back to our community through our Not for Profit partners.



7. Islamic Transparency And Values

Investing the Islamic way

Our values make us who we are. That's true for people and organisations.

At Crescent Wealth, Islamic values inform the way we invest your money to ensure you can build wealth for the future while observing your beliefs.

The ethical investment space, has well and truly established itself as a major force in the wider Australian and international landscape. Organisations are focused on ensuring that huge investment flows subscribe to principles of Responsible Investing, or ESG investing - that is integrating environmental, social, and governance factors into the investment process.

Ultimately the growth of this philosophy in the wider progressive mainstream community, is well aligned with the ancient Islamic tenants by which we follow our investment process.

As stated by the United Nations-supported Principles for Responsible Investment, similarities include a strong emphasis on aligning finance with social good, seeking to increase the contribution of the finance sector to the reason economy, and the pursuit of a more resilient financial system void of unsustainable system risk.

As Islamic investors, we can be proud that values established centuries ago have held the test of time, and reflect a means by which not only Muslims, but broader society can seek out good in their pursuit of prosperity and security.

Finance built on a Foundation of Faith

Established with the beginnings of Islam in the seventh century, Islamic Finance is a system of socially responsible financing practiced in accordance with Islamic Law. Islamic Finance avoids investing in and promoting prohibited companies, industries and products including businesses with particular structures and those deemed to be carrying too much risk.

This is why our investment approach actively avoids investments in industries such as gambling, alcohol, tobacco, weaponry, and interest-earning organisations.

We focus on profitable, asset-based investments that contribute to the advancement of humanity, allow and forge community engagement, and cement Islamic investing as an accessible option for all Australians.

We are proud to demonstrate our commitment to reducing harm on humanity.

Ensuring your retirement is fuelled by your values

Australian Muslims have Billions of dollars invested in super. Most of this money is invested in conventional super funds, which typically don't invest in accordance with Islamic principles. By leaving your money in these funds, you're indirectly supporting businesses and industries which you would normally avoid dealing with in your day-to-day life. But there is a way you can grow wealth for your future while embracing your faith and values.



It's simple: investing in businesses and industries that promote, not compromise, Islamic values. Your super now actively avoids investing in industries that promote weapons manufacturing, gambling, alcohol and tobacco, pork products and interest earning activity. Instead, we invest in healthcare, property and infrastructure, natural resources, utilities, manufacturing and innovative industries.

Our focus on Islamic investing gives our members peace of mind that their money will support industries that help people, sustain the environment, drive innovation forward and create a better world for future generations.

Investing in a better world can be complicated

It's not always clear which investments comply with the principles of Islam. This is why we constantly research the products and services provided by the businesses and industries we invest in to ensure they meet the highest ethical standard.

Consider a large household supermarket chain as an example. This household brand controls around 40% of the Australian grocery market with an annual revenue of \$60 billion. They sell basic food and household items like fruit, vegetables, bread, milk and cleaning products and supply fuel through a chain of petrol stations. From a distance, it appears that they would be an Islamically compliant investment option – but look closer.

This supermarket also owns multiple alcohol brands.

As well as other brands that control hundreds of bars and pubs that not only serve alcohol but are also some of the largest operators of poker machines in Australia.

These are the types of investments we avoid.

Islamic Investments you can trust

We're committed to supporting the principles of Islamic Finance in everything we do. We ensure all of our investments comply with the rules and standards governed by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and Dar Al Sharia. We're constantly researching and monitoring our investments to ensure day to day Islamic compliance.

With that in mind, we have developed a strict framework by which we can invest responsibly and with peace of mind. Confidence in faith-based investing is a critical objective, and we aim to empower you with the knowledge to achieve your investment goals through such means.



Shariah Compliant Islamic investment principles

IdealRatings

World class screening



Independent Shariah Compliant Auditors

Although driven by Islamic principles, we are registered and regulated by the same rules as all other super funds. This means all superannuation investments are safe and secure.

We are regulated by:



Regulator of public
superannuation funds



Enforces company and
financial services laws

8. Creating Member Value and Crescent Rewards

Delivering real value to members

Delivering a superannuation service that speaks to your retirement objectives is a critical component of our offering. Going further though, we are compelled to look for ways to further develop value that encourages greater engagement, knowledge and peace of mind when it comes to the management of your wealth. It's critical for the Crescent Wealth Super Fund to develop better ways to connect with members, by empowering them to take control of their retirement. With that in mind, we constantly look for ways to improve our superannuation service and we will always welcome your ideas and concerns.

There are a number of ways by which we aim to further enhance the value gained from our service:

Annual Member Forum

Each year, we open our doors to members so they can meet our friendly team and learn more about how we invest their super responsibly. These forums are a great opportunity for members to find out about the product and service enhancements we're making, our commitment to Islamic investing and ask our team questions. If you'd like to get involved, keep an eye on our website as we'll be hosting another forum soon.

Expanding our Helpline Team

To ensure you receive prompt and personal service from people who understand your values, we've expanded our Helpline Team and equipped them with the tools to assist you. Whether you submit an enquiry through our new online portal, or give us a call, we're always ready to give you the help you need.

Faster onboarding

We have completed a transformation of our member experience - resulting in enormous enhancements to your journey, both joining and consolidating your super. The member onboarding process has achieved significant improvements, with the ability to join online and be up and running in minutes rather than days. In addition, typically industry obstacles around transfer and consolidation of your superannuation have been overcome, resulting in a smooth and seamless process.

We believe in Service

Great service begins with trust. When a member calls us, we connect them with a dedicated Super consultant who works with them to understand their specific needs, helps with transferring their super, as well as consolidating all other funds and even providing in-depth searches for any lost super.

Together these areas of focus are being continuously optimised in order to deliver a service that speaks to the level of trust our members have placed in us - a responsibility we take seriously.

Access your super online. Anywhere. Anytime

Designed with our members in mind, our Member Portal gives members access to their super 24 hours a day, seven days a week. *Through their online account*, member's can see how their investments are tracking, check their employee contributions are coming through, update their personal details, consolidate their super, and make investment choices.

9. Inspiring and Empowering our Members

Crescent Wealth is proud to support and create a more connected, compassionate and inclusive Australia

Beyond Islamic investing, we're passionate about bringing positive change to the Australian community through supporting not-for-profit initiatives including the Crescent Foundation, Crescent Institute, Crescent Think Tank.



This culture of giving relates absolutely around the purpose of Crescent Wealth and the establishment of our super fund.

Wealth management means much more than the prosperity of a few. For us, it means a sense of community, moving in unison towards a shared vision and achieved by living our values proudly in everything we do.

It is imperative that we invest in the grass roots of our community in order to really change lives.

By developing the social fabric of not-for-profit institutions, we can make an environment of equal opportunity a reality - one in which the best ideas win.

Through such means we are able to better come together and generate solutions to our problems, while being on the front foot when it comes to opportunities for us to celebrate and foster collective growth.

Keeping our purpose in mind, we thus shed some light on key institutions which the Crescent Wealth Super Fund supports over the last several years.



At the heart of everything the Crescent Foundation does is the passion and drive in creating meaningful change to the lives of every recipient we cross as well as our donors.

We will work tirelessly on leaving a positive footprint extending from our local communities to broader Australia. Our vision is to create a culture of giving by encouraging ongoing financial support to those in our community who need it the most.

Ultimately, together with our charities, organisational and corporate partners, we promise to work towards building a culture of giving with ongoing financial and moral support leading to a positive, strong, and inclusive Australia.

Our major passions include:

- Refugee educational & employment support;
- Helping the homeless;
- Conservation of Islamic art & culture; and
- Civics, democracy and youth.

The Crescent foundation board is chaired by the Hon Bob Carr and highly experienced directors.

With a key focus being the Education of Refugees, we're proud to initiate the Crescent Foundation Leadership Scholarships.

With the increasing rate of refugees resettling in Australia we are proud to help with their education and upskilling.

Each year, thousands of refugees arrive in Australia seeking asylum and a better life. Of the many challenges they face in a new land, affordability of university education is one of the most pressing. The majority of these refugees are educated from their country and need Australian education to complement their existing knowledge and bring them on par with the local workforce.

The Crescent Foundation wants to lend a helping hand in assisting in educating and facilitating their settlement into the workforce and into Australia generally.





In 2017 the Crescent Foundation partnered with the Western Sydney University to create the Crescent Foundation Leadership Scholarships program. The program grants scholarships to prospective students of part time or full time courses studying at Western Sydney University over 3 years.

This partnership has resulted in the development of Crescent Scholars - amazing students that will no doubt become our country's future leaders and change-makers. As well as financial support, Crescent Scholars will have the invaluable opportunity to be mentored directly by their donor, who will impart precious life lessons and further develop their skills.

To date we have:

- Supported & mentored 20 students,
- Financially supported 5 scholarships from Foundation donations:
- Organised 15 private donor supported scholarships
- Had two students successfully complete their courses and graduating with amazing GPA's
- Invited the Crescent Scholars to ongoing business networking events throughout the year, building on the personal and professional development

The Crescent Foundations is passionate and active in contributing to creating a better and more inclusive Australia.

The Crescent Foundation doesn't believe in donations in a traditional sense. Rather in contributions and ongoing partnership towards a better future for all of us and develop a culture of giving by encouraging ongoing relationship based financial support to those in our community who need it the most.

Ultimately, this leaves a long-lasting positive footprint on our community, our society and our country. We are excited by the opportunity to incorporate our values and principles into the fabric of our collective society



2018 Crescent Scholar Graduates



Yves Njeimana

A magical moment as Yves was the first ever Crescent Scholar to graduate. We joined Yves in celebrating this achievement at his graduation ceremony in September 2018.

Yves graduated from a Master of Information and Communications Technology, with a GPA of 4.6.

He is currently working at "NTT Communications ICT Solutions" as Technical Assistance Officer.



Elsi Samano

We were beyond ecstatic to receive confirmation of Elsi Samano's successful completion of her Bachelor of Medical Science with Distinction -with a GPA of 6.579.

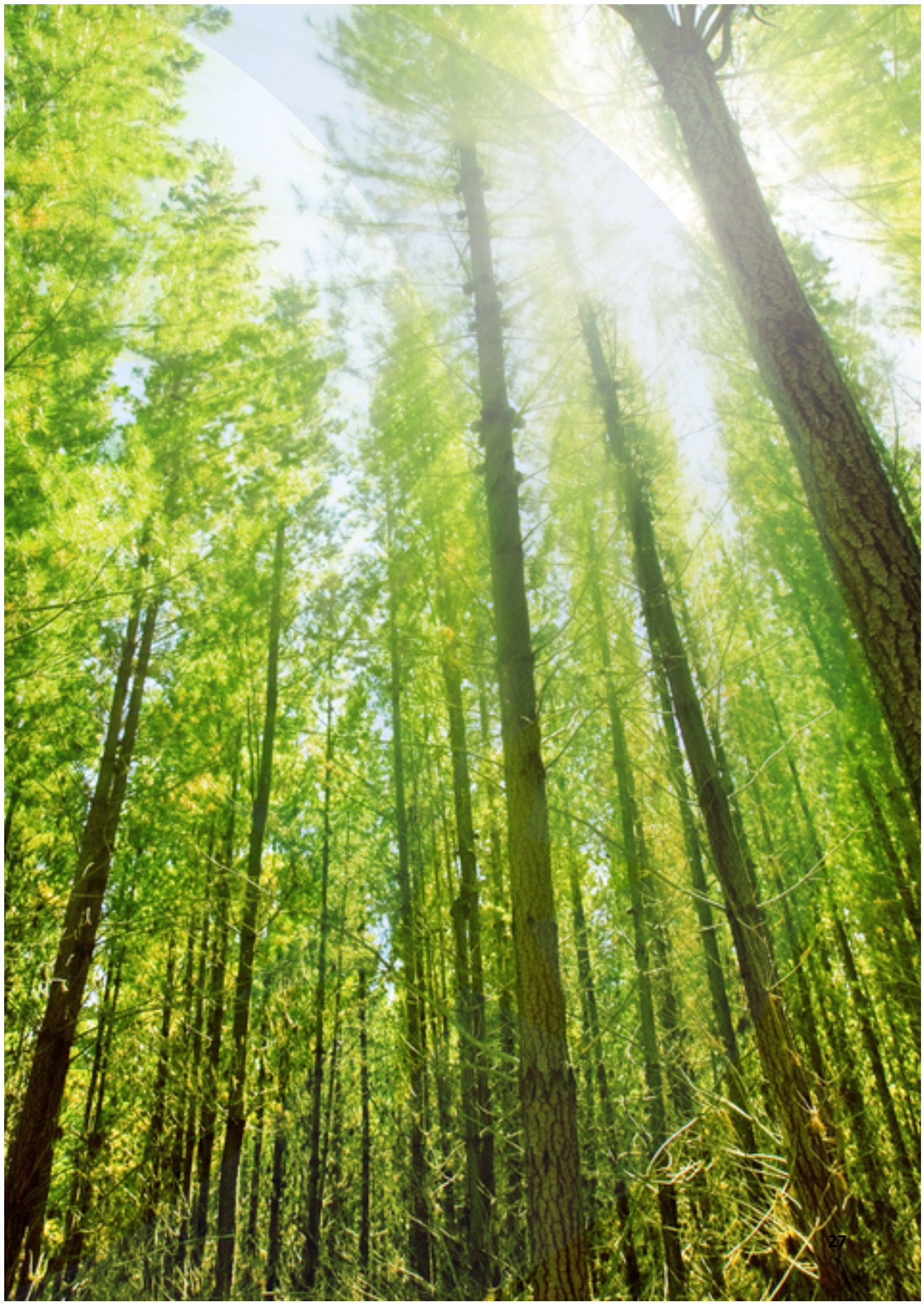
We joined Elsi and her family for her graduation ceremony in December 2018.

Elsi was invited to address her fellow Crescent Scholars at the end of year celebration; reflecting on her journey to Australia, university and how the scholarship support was there when she needed it most.

End of year celebration

We had our inaugural Crescent Scholars end of year celebration at the Foundation office. We celebrated the Crescent Scholar's achievements throughout the year as we aim to maintain an ongoing relationship with the alumni to ensure they are able to maximise their opportunities and truly flourish.







The Crescent Institute aims to promote an opportunity to meet and learn from Australian thought leaders in a warm business and social environment as well as keeping its members informed on vital issues.

The Crescent Institute was founded officially in 2006 and is a not-for-profit organisation in pursuit of a more well-connected, thoughtful and inclusive Australia.

The Institute was founded to address a lack of meaningful access to professional networking and thought leaders.

Since 1999 the Crescent Institute has been addressed by several Premiers, former Prime Ministers, CEO's of Australia's leading companies, leading media, religious, sporting figures and corporate thought leaders.



International Journalist
Mehdi Hassan



Australian Cricketer
Usman Khawaja



Former Australian Human Rights Commissioner
Gillian Triggs



Lawyer & Refugee Advocate
Deng Adut



Australian Senator
Sarah Hanson-Young



President Bosch Australia
Gavin Smith



Airtasker Co-Founder & CEO
Tim Fung



Coles Chief Financial Officer
Leah Weckert



Future makers Challenge



With the aim to connect, inspire and empower professionals the Crescent Institute put a callout to innovators, entrepreneurs and social change leaders who dream of making the world a better place to submit their entries to win a fully paid admission to the Harvard Club of Australia 2018 Program for Leaders and the opportunity to present their idea to thought leaders and angel investors.

After a day of presentations from our wonderful short-listed applicants, we were thrilled to announce the winners from both the Not-For-Profit sector as well as the corporate .

The following were chosen from each sector:

Not-For-Profit
Be - Zam Zam for Mental Health

Corporate
Jacqueline - In Real Life

We are honoured support this initiative via the Crescent Institute and congratulations to both winners and to all who took on the competition.

We look forward to future initiatives.



The Crescent Think Tank is an independent Australian policy think tank charged with the task of generating new ideas and dialogue on the issues of nation building, Australian infrastructure and socially responsible investment and Islamic finance.

The Think Tank is chaired Emeritus Professor Dianne Yerbury AO and joined by academics and experienced professionals from all over the world.

With the aim of identifying value propositions that explore ideas, thinking and investment encourages and ferments support for equitable, inclusive and sustainable economic development of the nation and its infrastructure

Our mission is to explore ideas for sustainable economic development of the nation.

Our Objectives are to:



Build Awareness

Through academic publications and events that bring together like minded academic leaders and thinkers.



Encourage

Through guideline development, capacity building and training resources to open new opportunities for financial institutions to grow by adopting responsible finance practices. If you would like to be involved with these institutions, we warmly encourage you to reach us.



Promote Research

To support the development of papers and research in the areas of nation building, infrastructure and Islamic finance

Think Tank Members



Emeritus Professor Di Yerbury AO
Co Chair



Professor Allan Wain
Harvard University
Co- Chair



HARVARD
UNIVERSITY



Dr Ashby Monk
Stanford University



Professor Najat El Mekkaoui
Dauphine University



Professor Abdullah Saeed
University of Melbourne



Professor Talal Yassine OAM
Australian National University



**Australian
National
University**



Associate Professor Michael Rafferty
RMIT Melbourne



Mr Blake Gould
Responsible Finance and Investment





10. Annual Activity Round Up

Crescent Wealth Super in our community

We don't just embrace Islamic values in our business, we celebrate and share them with the community too. That's why we're proud to support events, initiatives and rewards that recognise Islamic holidays, advocate for Islamic investment principles and support the role faith plays in the lives of our members.

It reflects a sincere desire to represent a truly accurate mirror of our community, conjuring a beacon of light onto the celebration of our values and beliefs. It is this conviction that drives us to continuously develop ways of driving smiles and togetherness amongst members and the wider Australian community.

With that in mind, here is what we achieved in the 2018-2019 financial year.

July 2018

Crescent Wealth Eid@Taronga Zoo

For its third consecutive year our members and guests enjoyed a weekend of fun during our remarkable Eid festival at world famous Taronga Zoo. This year the iconic location saw over 6,500 families visit and enjoy an electric atmosphere of celebration.

Spectacular Zoo shows, keeper talks, animal encounters and much more! As one young Eid-goer said "it's an experience I'll never forget!"

Old friends reconnected and loving families gathered together for a day out with the animals amongst lush gardens, riveting shows, and tantalising delicacies from numerous Halal food outlets. All with the gorgeous Sydney Harbour for a view.

It was our honour to have you as our guests at [#EIDattheZOO](#) and we can't wait to have there next time.



July 2018

A chance for you to have your say



We opened our doors to members to share more about the amazing Crescent Wealth Super journey and ask for their feedback. Our Member Forums was a chance for members to learn more about the product and service enhancements we're making, our commitment to Islamic investing and ask questions of our friendly team.

We were more than pleased to hear members having enjoyed the opportunity to ask insightful questions directly to our Chief Investment Officer and Managing Director, with a level of access unprecedented in the superannuation industry.

Ultimately the event reflects our passion for providing another level of transparency with regard to our investment processes and member service commitments. We look forward to hosting you again.

August 2018

Melbourne: Eid @ Luna Park

For the second year, we enjoyed another fantastic weekend at an iconic Australian location.

People of all ages enjoyed thrilling rides, international halal foods, cultural entertainment,

Together these amazing events immersed guests in a festival of delights to celebrate the end of Ramadan. Jumping castles, henna and face painting, and of course special Eid treats.

Ultimately our team gains enormously from creating these events and having the opportunity to spend time with members and see the joys and thrills experienced by kids and adults alike.



September 2018

Pledging for a better tomorrow

Our senior leaders attended the global launch of the Tobacco-Free Finance Pledge, held in conjunction with the UN General Assembly in New York. As a signatory to the pledge, we're proud to play a leading role in advocating for a tobacco-free future for global finance. Moving forward we will continue to not only commit to the principles of the agreement, but will also find and develop opportunities to work together with like-minded organisations on key initiatives that drive our values forward.

It is the many global initiatives like this but also resonate clearly with our investment screening principles. In this way, we aim to reflect our Islamic values globally and ensure we are ahead of the curve when it comes to moving the world towards a better tomorrow.

Other names that have signed the pledge include the United Nations Joint Staff Pension Fund (USA), as well as the Global Challenges Foundation (Sweden) along with a growing list of many more.



TOBACCO FREE
Portfolios

September 2018

Twins of faith Conference

In September, we partnered with the annual Twins of Faith Conference at The Bryan Brown Theatre in Bankstown.

In its sixth year, the conference showcased both local and international speakers, performers and artists who came together to inspire the local Muslim community in bringing about positive change using the Quran and Sunnah.

The twin pillars of 'knowledge' and 'action' give the conference its name and empower guests to gain a deeper understanding of Islam and how to implement its teachings in their daily lives.

The conference features inspiring lectures, workshops, nasheeds, spoken word performances, mothers space, children's activities, Halal food, shopping and stalls for Muslim businesses.

Ultimately these events are important for us, as we align ourselves with organisations that help promote a values based fabric which seeks to promote the best in all of us. A natural means by which we can foster our sense of identity and spiritual awareness by living our Islamic principles day in day out.



November 2018

Responsible Investment Association of Australia Conference

We shared our perspective on responsible & Islamic investment at Responsible Investment Association of Australia's (RIAA) Annual Conference. Affirming our commitment to reducing harm to humanity through our Islamic & Ethical super investments.

We joined a panel of Australia's leading investment experts redefining performance & how do we measure the economy's success?



December 2018

Our Managing Director spoke with News.com about the opportunities for mainstream Australians to benefit from Islamically-compliant investing.

Also talking about the growth of Crescent Wealth, saying “in three-and-a-half years, our super fund has gone from \$1 million under management to just shy of \$250 million”.

Our commitment to divest in industries that harm humanity like weaponry, alcohol, tobacco and gambling has us set for explosive growth to a projected \$2.5 billion within five years.



January 2019

After a short end of year break, we began 2019 on run chatting to the Responsible Finance and Investment Foundation about the role for Islamic investment to reverse “intergenerational theft”.

The interview was cast

The Responsible Finance Podcast provides access to the leaders behind innovative approaches to creating positive social impact in responsible finance.

The interview is available to listen to online via the the Responsible Finance podcast.



February 2019



Airtasker

CRESCENT INSTITUTE

Co-founder & CEO, Tim Fung

From a pro bono internship to a \$140M turnover startup

6pm | Tuesday, 26 February | Sydney CBD

We supported the Crescent Institute in hosted their very first event for 2019. The guest speaker was Tim Fung, CEO and co-founder of Airtasker.

Tim shared his journey from a twelve-month pro bono internship at Macquarie Bank to a multi-million dollar start-up.

Attendees also got an insight into what it takes to launch a start-up idea, and the tried and tested tips for successful entrepreneurship.

“The Crescent Institute aims to promote an opportunity to meet and learn from Australian thought leaders”

March 2019

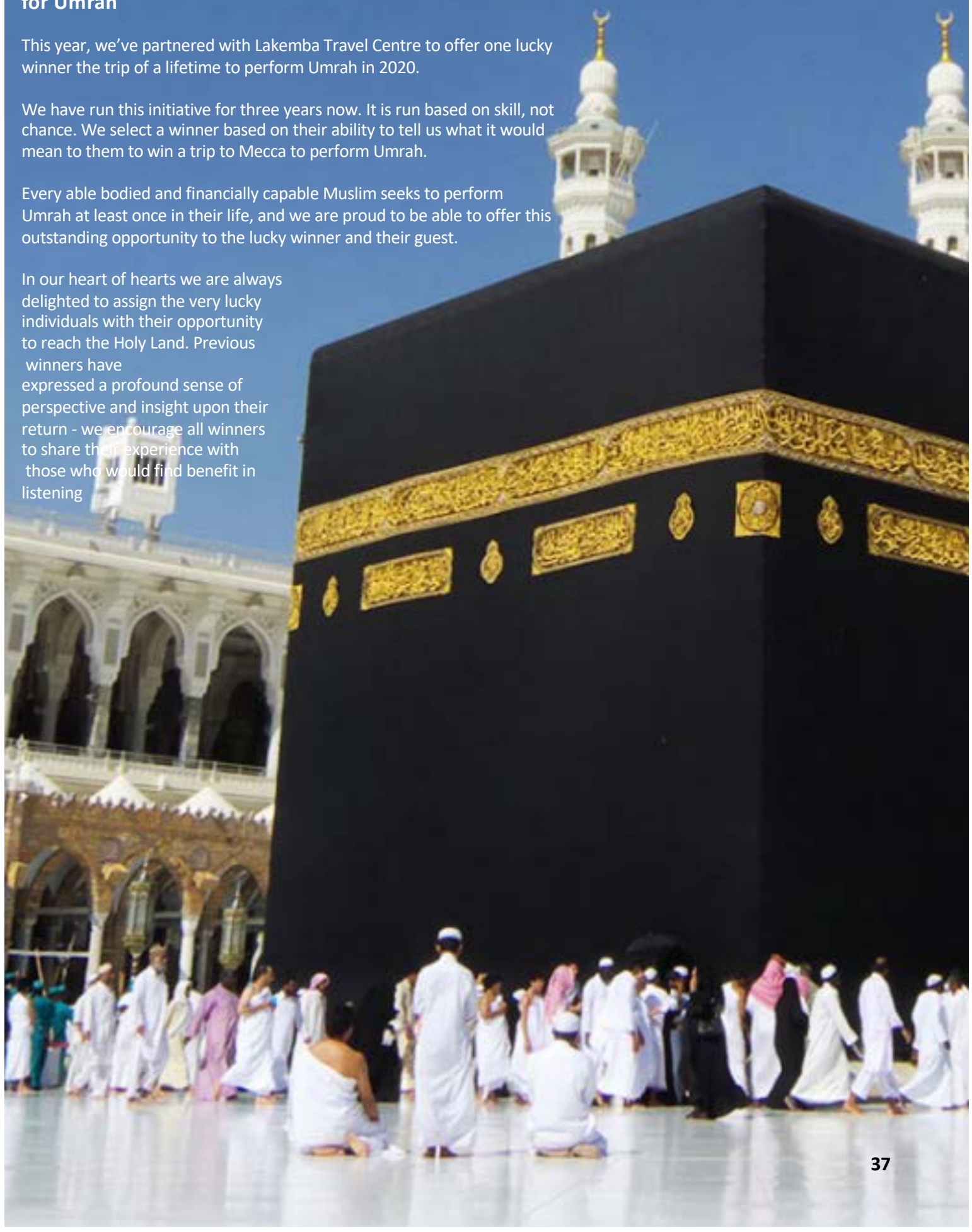
**Providing a chance to visit Mecca
for Umrah**

This year, we've partnered with Lakemba Travel Centre to offer one lucky winner the trip of a lifetime to perform Umrah in 2020.

We have run this initiative for three years now. It is run based on skill, not chance. We select a winner based on their ability to tell us what it would mean to them to win a trip to Mecca to perform Umrah.

Every able bodied and financially capable Muslim seeks to perform Umrah at least once in their life, and we are proud to be able to offer this outstanding opportunity to the lucky winner and their guest.

In our heart of hearts we are always delighted to assign the very lucky individuals with their opportunity to reach the Holy Land. Previous winners have expressed a profound sense of perspective and insight upon their return - we encourage all winners to share their experience with those who would find benefit in listening



April 2019



Crescent Foundation Leadership Scholarship:

Another scholarship was awarded to an outstanding student currently completing her Bachelor of Midwifery.

The Crescent Foundation has now supported 21 students in awarding new educational and mentorship scholarships to student of refugee backgrounds.

The Crescent Foundation is our Not for Profit we support, and is passionate about the causes it focuses on to support including refugee support services and educational scholarships, alleviating the homeless problems, conserving Islamic Arts and culture and elevating Civics, Youth and Democracy in further allowing them a platform to express and extend on their ideas.

May 2019



Ramadan kareem

Muslims all over the world observed the blessed month of Ramadan reflecting, increasing their kindness, prayers and ultimate Taqwa.

We shared this month with our community across Australia breaking fast, connecting, learning and appreciating our diverse community.

June 2019

Crescent Wealth's Eid@ Luna Park




Celebrating the end of Ramadan, we were thrilled to hold Crescent Wealth's Eid@ Luna Park for the third year in Melbourne! We spend two amazing days with our members and community celebrating Eid.

And for the very first year we brought Eid to Luna Park Sydney!

Sydney and Melbourne enjoyed the exhilaration of rides, halal food, access to wudu facilities and a private marquee to perform prayers.

As with every year these events allow the opportunity to spend time with members and experience the joys it brings having family and friends spend the day together enjoying themselves!



A photograph of a woman in a hijab lifting a young child into the air. They are silhouetted against a bright sunset sky. In the foreground, another child is playing with a ball. The background shows a grassy field and some trees. The sky is filled with many small kites flying.

A sincere thank you to our members for sharing our years activities and getting involved from all across Australia.

We often get overwhelmed with the encouragement, support and feedback we receive and the one constant message that threads through all the feedback is unity both through the tough times as well as the great times, as well as the appreciation of our diverse community.

We feel truly blessed to have members from many backgrounds from all over the world not only share our Islamic investment values but also entrusting us with their retirement savings.

We will continue our endeavors to add to our Crescent Rewards programs and as we always promise to work tirelessly creating new experiences and remarkable events celebrating Islamic occasions bringing your family and friends together whilst creating a strong, unified and caring community.



**CRESCENT
WEALTH**

Neither Crescent Wealth nor any of its products is associated or affiliated with Crescent Capital Partners

**YEAR IN
REVIEW
2018 - 2019**

