



GOVERNMENT
EXHIBIT
003-0079

3:04-CR-240-G
U.S. v. HLF, et al.

ISE-SW 1B64/ 0000003

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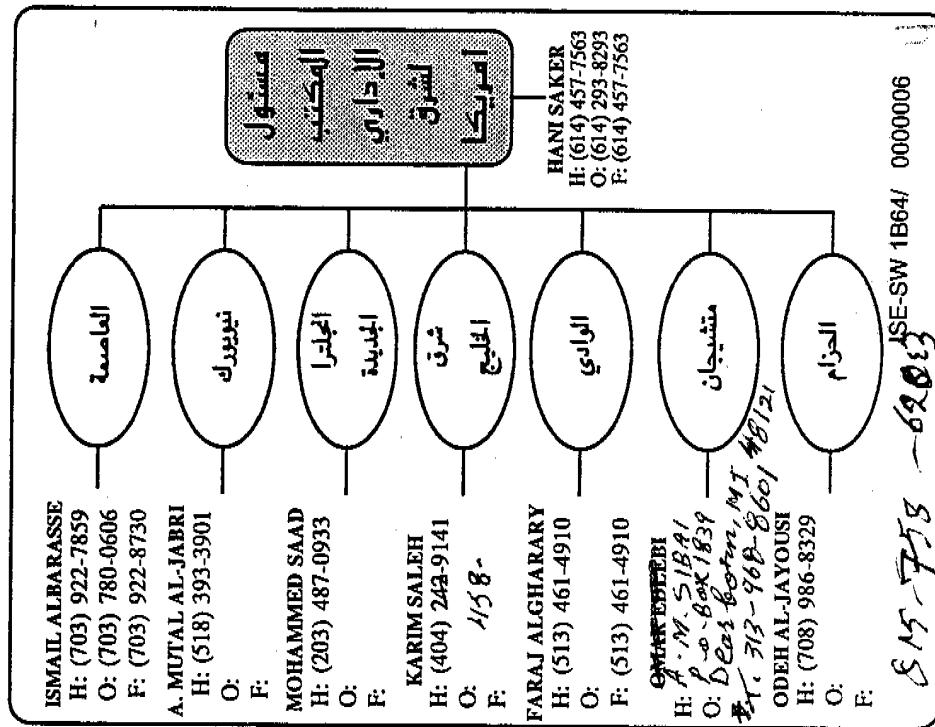
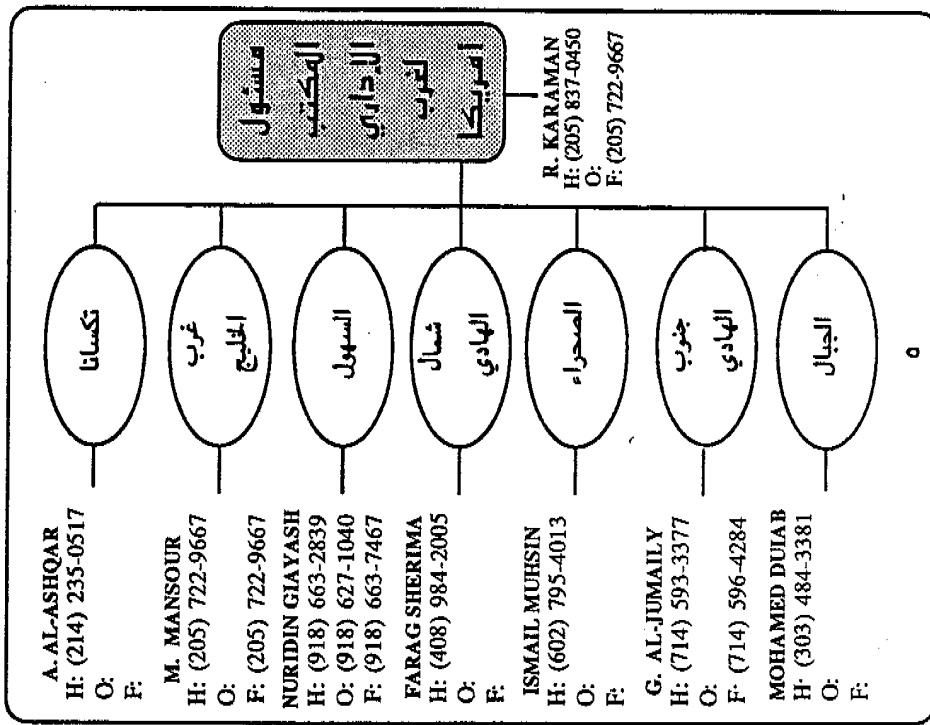
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ISE-SW 1B64/ 0000004

3



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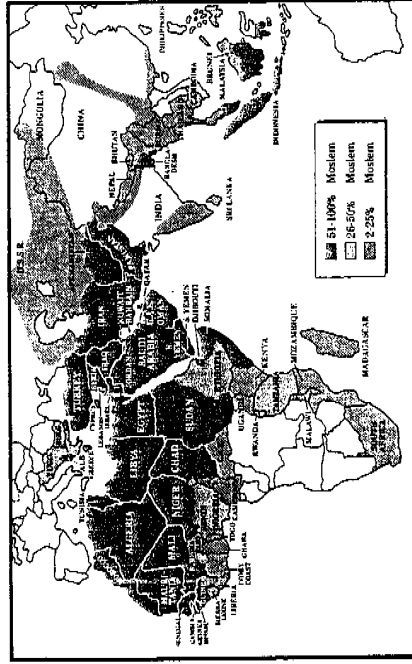
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ISE-SW 1B64/ 0000007

المسلمون في أرقام

MUSLIMS IN NUMBERS 1990 A.C. - 1410 A.H.



بي إن
BMI, Inc.

for Islamic Investments in America
ISE-SW 1B64/ 0000009

THE MISSION

BAITUL MAL INC., B.M.I. INC. was formed to meet the increasing needs of the Muslim community in North America for Islamically based and economically sound investment activities. The company carefully adheres to the rules of Sharia in its dealings and at the same time follows the sound rules of investment.

THE OBJECTIVES

Presenting an advanced model of business within the framework of Islamic Sharia by:

- A. Founding an approach to business operations which carefully follows the rules of Sharia; and
- B. Establishing a continuous cooperation with the Muslim community and Islamic institutions in the United States.

B.M.I.'s DIVISIONS

- **THE REAL ESTATE DIVISION** has been active since 1985 in locating, analyzing, and arranging the financing; and in managing various real estate projects in New Jersey, Massachusetts, Rhode Island, and the

Washington, D.C. Metropolitan area. B.M.I.'s real estate projects are formed into either a general partnership or a limited partnership to suit the special needs of various investors for medium-term investments.

- **THE INTERNATIONAL TRADE DIVISION** was established in 1988 for those Muslims interested in short-term investments. The funds raised are used in financing genuine commercial transactions, that are performed by an experienced staff. Transactions involved are highly secured and insured by reputable insurance companies. B.M.I.'s International Trade transactions are formed into either a general partnership or a limited partnership to suit the special needs of various investors for short-term investments.

- **THE VENTURE CAPITAL DIVISION** was established in 1988. Its goal is to give an Islamic alternative for those Muslims interested in long-term investments, and to arrange the needed financing for the Muslim entrepreneur. This division studies and evaluates the business plans and management qualifications for small business projects and arranges financing.

DEFINITIONS

Gross Domestic Product (GDP)

The total value of the final goods and services produced by residents and nonresidents within a given country during a given year. The GDP excludes the value of net income earned abroad, which is included in the GROSS NATIONAL PRODUCT (GNP).

Gross National Product (GNP)

The total value of final goods and services produced both from within a given country and from external (foreign) transactions in a given year.

Per Capita Output

GNP of a country divided by the country's population. It is sometimes used to indicate the relative standard of living of a nation.

Price Index

Device for measuring the changing value of money over a given period.

Foreign Debt

Financial obligation toward foreign creditors.

Public Debt

The current outstanding debt of all periods of maturity for which the central government and its organs are obligated.

Balance of Trade

The net difference between the value of the exports and imports of a country.

SOURCES

1. *Encyclopedia Britannica, Inc.*, 1989 Britannica Book of the Year.
2. *OECD Economic Outlook*, Organization for Economic Cooperation and Development, Vol. 44, December 1988.
3. *World Development Report 1989*, The World Bank.
4. *The World Factbook 1988*, Central Intelligence Agency, U.S. Government Printing Office.
5. *World Economic Survey 1989*, Current Trends and Policies in the World Economy, United Nations, New York, 1989.

Note: We have excluded all countries with populations less than one million or with a GDP less than 1 billion U.S. dollars.

الغاية:

تأسست شركة بيت المال (B.M.I) ١٩٨٥م لتلبي حاجة المسلمين المتزايدة في أمريكا الشمالية الى مؤسسة مالية إسلامية تعمل طبقاً لمبادئ الشريعة الإسلامية مراعية في نفس الوقت المبادئ الاقتصادية المعتبرة للعمل الاستثماري.

الأهداف:

تهدف الشركة الى تقديم النموذج المتطور للعمل الاقتصادي في إطار الشريعة الإسلامية الغراء وذلك من خلال:

- أ - تأسيس وتأكيد طرق العمل الاقتصادي التي تتبع بأمانة مبادئ الشريعة الإسلامية.
- ب - إيجاد وتوثيق علاقات التعاون مع الجالية المسلمة ومؤسساتها في أمريكا الشمالية.

أقسام الشركة:

قسم الاستثمار العقاري: يعمل هذا القسم في البحث عن ودراسة جدوى مشاريع الاستثمار العقاري مع ترتيب الشكل القانوني وطرق التمويل لهذه المشاريع.

تؤسس مشروعات هذا القسم على صورة عقود المشاركة العامة والمحدودة حسب ما يناسب حاجة المستثمرين لكل مشروع.

قسم الاستثمار التجاري: بدء العمل في هذا القسم في عام ١٩٨٨ ونشاطه يتناول تمويل العمليات التجارية قصيرة المدى.

قسم تمويل المشروعات: تأسس هذا القسم عام ١٩٨٨ لتمويل المشروعات الصغيرة بطريقة إسلامية ولأجل طويلة المدى.



31 32 33 34 35 36 37

Sudan	Syria	Tunisia	Turkey	U.A. Emirates	Yemen	South Yemen	Total	USA	Japan	West Germany	USSR
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2500.00 158.00 163.00 780.00 83.00 195.00 332.90 2495789 8365.00 377.00 248.00 22402.00

24.20 11.50 7.70 54.10 1.90 6.70 2.40 906.37 245.00 122.00 61.30 286.00
37.40 16.80 10.80 73.00 2.50 11.60 3.10 1202.28 270.00 130.00 59.10 311.00
20.00 47.00 62.00 70.00 68.00 15.00 25.00 95.50 95.50 100.00 99.00 99.00

4.40 20.30 9.30 58.10 22.00 3.20 1.10 704.08 4836.00 2859.00 1206.00 2356.70
4.40 13.50 8.60 2.20 33.90 2.00
31.80 27.20 13.50 18.60 2.00 20.40
9.00 5.30 18.70 30.00 21.50 17.30
54.80 54.00 59.20 49.20 42.50 60.30

200.00 1970.00 1230.00 1120.00 11900.00 505.00 500.00 18400.00 21820.00 14890.00 8375.00
6.90 2.48 2.10 19.20 0.89 1.40 0.55 121.70 61.50 28.50 131.00
68.50 30.00 22.20 48.90 5.00 59.90
8.40 29.00 28.30 14.00 33.20 11.40
23.10 41.00 49.50 37.10 61.80 28.70
587.00 390.00 179.00 954.00 128.00 127.00
-422.00 -465.00 -62.00 -984.00 -607.00 -122.00
11.10 4.60 6.90 40.80 1.10 2.30 1.60

5500.00 1987.00 2115.00 8193.00 none none none 64907.50 270312.00 26821.00 31800.00 145600.00
20.00 27.00 17.70 49.60 2.00 4.00 5.60 1155.41 6365.00 1127.00 466.30 1584.00
16 15 30 5 9 7 341 194 4600

ISE-SW 1B64/ 0000010

53.50 404.00 40.00 635.00 43.00 36.60 27.50 18394.00 2153.00 246.00 10.60 5226.00
2.00 22.80 3.60 4.60 5.70 10.00 17.60 8.60 100 2.90 12.50

الدفاع
عدد العاملين بالدفاع 5226
نسبة موزونة الدفاع من الدخل القومي 12.50



	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
	Jordan	Kuwait	Lebanon	Libya	Malaysia	Mali	Mauritania	Morocco	Niger	Nigeria	Oman	Pakistan	Palestine	Qatar	Saudi Arabia	Senegal	Sierra Leone	Somalia
	91.90	17.80	10.00	1700.00	329.00	1200.00	1030.00	447.00	1267.00	923.00	212.40	803.00	6.24	11.00	2149.00	196.00	71.70	637.60
	2.80	1.90	2.60	3.90	16.30	8.60	1.91	24.50	7.20	111.90	1.20	107.50	1.60	0.30	15.50	7.30	3.90	7.90
	4.70	2.80	3.60	7.20	23.20	9.50	2.60	33.20	10.00	166.20	1.90	137.60	-	0.60	19.80	10.20	4.80	8.80
	71.00	71.00	75.00	50.00	65.00	10.00	17.00	28.00	8.00	27.00	20.00	26.00	-	40.00	52.00	10.00	15.00	40.00
	5.50	16.90	1.82	20.00	25.80	1.10	0.97	11.90	1.20	53.40	7.50	33.00	2.06	5.40	85.00	2.30	1.17	1.40
	0.00	36.90		40.40	10.90			7.00		19.80	35.60	2.30		30.30	29.60			
	7.20	1.00		3.60	21.10			21.30		26.60	3.20	23.70		1.30	5.40			
	24.60	12.30		16.90	28.70			5.50		15.20	15.70	26.60		17.70	19.00			
	68.20	42.80		36.10	40.20			48.50		38.40	45.50	47.40		50.70	46.00			
	2070.00	9040.00	1636.00	5410.00	1600.00	1500.00	540.00	510.00	180.00	520.00	5900.00	330.00		17070.00	6030.00	380.00	247.00	200.00
	0.50	0.70	0.70	1.06	5.80	3.90	0.60	6.00	3.20	36.10	0.46	28.80	-	0.20	3.20	0.10	73.90	1.90
	7.00	1.90		16.80	35.30			39.20		57.80	23.30	48.70		0.10	14.30			
	20.90	28.00		39.40	22.40			24.30		20.00	30.70	19.40		39.40	30.20			
	72.10	70.10		43.80	42.30			30.50		22.20	46.00	31.90		60.50	55.50			
	129.00	125.60	2700.00	-	127.80	152.00	177.40	182.20	129.70	274.20	118.60	163.90	-	113.70	94.20	178.00	-	1112.00
	-350.00	4414.00	-578.00	-54.00	2336.00	-111.00	-73.00	164.00	-67.00	-390.00	-966.00	-336.00	n/a	-	-9571.00	-316.00	-	-
	4.50	none	0.21	-	16.70	2.00	1.60	20.70	1.60	28.70	2.80	16.20	n/a	none	none	3.60	0.66	2.50
	619.00	0.00	378.00	0.00	1665.00	642.00	675.00	1891.00	0.00	3.50	0.00	10097.00	0.00	0.00	800.00	1034.00	84.00	0.00
	7.50	2.60	7.30	19.30	23.60	15.70	7.50	58.00	38.90	107.99	16.90	101.30	0.00	0.84	74.00	14.00	7.40	21.60
	20	23	23	73	35	2	2	22	2	75	27	30	n/a	3	191	3	2	4
	82.00	16.00	n/a	71.00	113.00	7.00	15.00	203.00	3300.00	94.50	21.50	480.60	n/a	7.00	72.30	9.70	3.10	65.00
	17.40	6.30	n/a	17.80	3.80	2.50	6.60	6.50	0.80	1.40	24.40	6.40	n/a	46.90	24.40	2.80	0.90	6.50



1 2 3 4 5 6 7 8 9 10 11 12

	Afghanistan	Albania	Algeria	Bahrain	Bangladesh	Brunei	Chad	Egypt	Guinea	Indonesia	Iran	Iraq
Geography												
Area in 1,000 sq km	647.00	28.75	2381.00	0.85	144.00	5.70	1284.00	1000.00	246.00	1900.50	1600.50	434.00
Demography												
Population in millions	14.50	3.15	24.20	0.41	109.90	0.30	4.70	53.50	6.90	184.10	51.90	17.50
Population projection 2000	17.00	17.00	34.40	0.47	139.70	0.31	7.30	63.90	8.80	222.80	64.90	23.80
Literacy in %	12.00	75.00	52.00	40.00	29.00	45.00	17.00	45.00	48.00	62.00	48.00	55.00
Economy												
GDP in billion \$	3.08	2.70	59.00	3.77	15.60	3.60	0.82	34.00	1.70	59.00	86.00	40.00
% in oil, gas & min	0.00	0.00	17.00	0.00	0.00	50.60	0.00	2.90	11.10	14.00	14.00	24.70
% in agriculture	64.00	34.10	13.90	1.00	45.70	1.90	46.70	16.10	25.80	13.10	13.10	15.60
% in mfg & const	20.00	51.10	33.50	41.20	14.20	4.10	11.30	36.00	20.70	20.70	19.80	18.40
% in service	16.00	14.80	35.60	57.80	40.10	43.40	42.00	45.00	42.30	42.30	53.00	41.30
Per capita in US\$	230.00	930.00	2600.00	8110.00	150.00	10970.00	160.00	655.00	250.00	330.00	1756.00	2400.00
Labor force in millions	3.00	0.70	3.80	0.18	29.60	0.70	1.70	12.10	2.80	63.90	11.07	4.30
% in agriculture	57.00	21.80	25.70	2.00	56.40	4.90	81.20	42.70	53.50	36.40	36.40	27.70
% in mfg & const	13.00	47.80	32.60	34.40	11.30	27.30	5.20	20.58	13.20	13.20	32.80	23.30
% in service	30.00	30.40	41.70	63.60	32.30	67.80	13.60	36.72	33.30	33.30	30.80	49.00
Price index (1980=100)	134.00	-	186.90	116.40	228.00	126.10	129.80	299.40	-	183.00	180.30	-
Balance of trade in millions	-556.00	-	-406.00	-	-309.00	-	-83.00	2705.00	-208.00	-1837.00	-	-
Foreign debt in billions	-	5.60	22.80	none	9.50	none	0.32	40.20	1.40	52.50	none	50.50
Transportation												
Railroads in km	1549.00	437.00	4146.00	0.00	2892.00	13.00	0.00	4857.00	1045.00	6964.00	4601.00	2710.00
Highways in 1,000 km	21.00	4.98	80.00	0.23	7.24	1.09	31.32	47.02	30.10	119.50	136.30	25.30
Civil air (aircraft)	8	-	37	3	15	3	3	47	10	70	52	15
Defense												
Active duty personnel in thousands	50.00	42.00	139.00	2.80	101.50	4.00	17.00	445.00	9900.00	284.00	604.00	1000.00
Budget as % of GNP	7.70	5.90	2.50	4.00	1.70	5.80	1.90	14.20	3.20	2.50	7.20	42.50

Bate #**ISE-SW 1B64/ 000003**

[This page is in English].

Bate #**ISE-SW 1B64/ 000004**

[Arabic header]

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Left page

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Left page

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[Arabic in these pages is Translated into English].