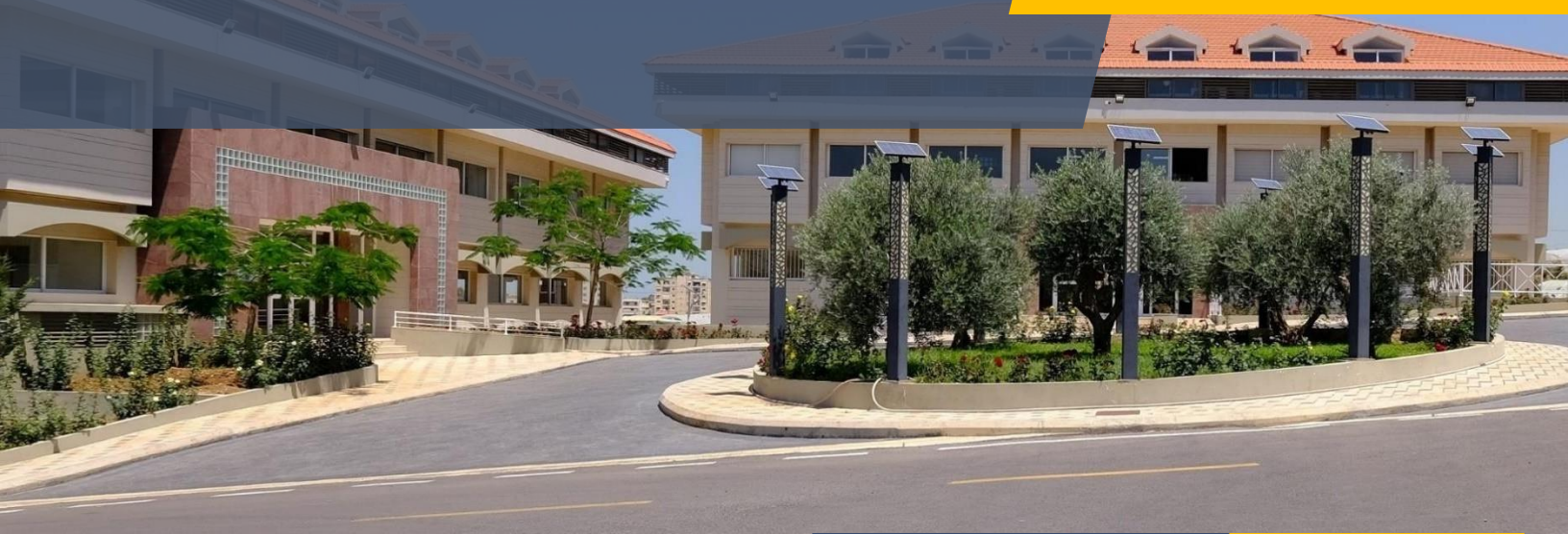


ISLAMIC UNIVERSITY OF LEBANON



INVESTMENT POLICY

INVESTMENT POLICY

INTRODUCTION

The Islamic University of Lebanon (IUL) is dedicated to fostering a sustainable and socially responsible approach to investments that aligns with our values, principles, and commitment to environmental stewardship. As an educational institution with a broader responsibility to society and the environment, IUL recognizes that its investment decisions can have far-reaching impacts on the local community, the region, and the world. This investment policy outlines our commitment to responsible investing, taking into account sustainability and climate considerations.

GUIDING PRINCIPLES

- **Ethical and Sharia-Compliant Investments:** IUL's investment strategy will adhere to Islamic ethical principles and Sharia law, ensuring that all investment decisions are in line with our religious values and avoid investments in industries deemed unethical or harmful.
- **Environmental, Social, and Governance (ESG) Integration:** We will incorporate ESG factors into our investment analysis and decision-making process. Investments will be assessed based on their environmental impact, social implications, and governance practices to ensure alignment with our sustainability goals.
- **Sustainable Investments:** IUL is committed to allocating a portion of its investment portfolio to funds and projects that promote sustainable practices, support renewable energy, and contribute to the fight against climate change.
- **Local and Regional Investments:** We recognize the importance of supporting local and regional businesses and will seek opportunities for investments that foster economic development and social progress in Lebanon and the surrounding region.
- **Engagement and Advocacy:** IUL will actively engage with companies and investment partners to promote sustainable business practices and advocate for responsible policies regarding climate change, human rights, and environmental protection.
- **Risk Management and Diversification:** While pursuing sustainable investments, IUL will also prioritize risk management and diversification to ensure the long-term stability and growth of its investment portfolio.

Implementation and Reporting

To ensure the effective implementation of this investment policy, IUL will establish an Investment Committee responsible for evaluating investment opportunities, monitoring performance, and ensuring compliance with sustainability and ethical guidelines. Additionally, regular reporting on the environmental and social impact of our investments will be provided to stakeholders, fostering transparency and accountability.

Through this investment policy, IUL seeks to use its financial resources to support projects and businesses that align with our principles and contribute to a more sustainable and resilient future for the university, the community, and the world. By making conscious investment choices, we aim to promote positive change and contribute to the global efforts in achieving sustainability and combating climate change, while upholding the values of Islamic finance and ethics.