

**HOW TO PLAY**

**MIZAN**

**ISLAMIC FINANCE  
EXPANSION**

# ABOUT THE MIZAN ISLAMIC FINANCE EXPANSION

In the base game of Mizan, we reflect on some of the principles of Islam, without using specific Islamic terms. It's a game for everyone.

In this expansion, it's a bit more faith based and we focus on two elements of Islam; Islamic Finance and Barakah.

The Islamic Finance changes include options available for purchasing a property, and adds additional Gold cards that let players earn Gold together.

For Barakah, we have included it as an additional resource that you can earn to give you more cards in your hand and a greater number of options available to you.

There are also 3 more Career Goal cards that are more specific to Muslim paths; Imam, Islamic Scholar and Islamic App Developer

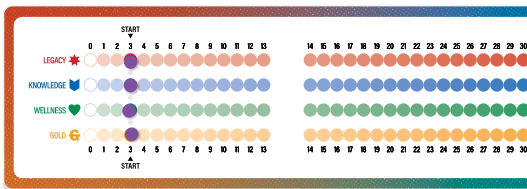
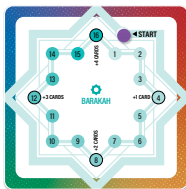


# GAME SETUP

The Islamic Finance expansion builds off the setup of the main game; 4 Aspect & Opportunity piles in the middle, purple multi-use tokens in the middle, each player's Aspect Tracker in front of them.

- Each player takes 1 player token (star with number in middle) and 1 of each Sale Contract (Murabaha and Ijara) and puts them face-up in front of the player.
- Each player puts a Barakah Tracker next to their Aspect Tracker. Add a purple token to the 0 position.
- Add the Barakah pile next to the Aspect piles.
- Add the additional Career Goal cards to the Career Goal pile.
- Add the Gold Contract cards to the Gold pile.
- Put the Profit pile next to the Gold pile.
- Put the larger purple multi-use tokens next to the smaller purple tokens.





# ISLAMIC FINANCE

Islamic Finance is a complex and tricky subject, with many specific terms and rules that try to make a fair and transparent system. But it's not fun.

In this expansion, it has been greatly simplified so it can be a part of something that is fun. The contracts and language reflect what happens in the real world of Islamic Finance, but they have been adapted into something that works as a game.



## **PROPERTY LOANS ARE NOW SALE CONTRACTS**

Players no longer just have a generic 'Loan' to help purchase properties. Each player gets two Sale Contract cards, Murabaha and Ijara, that lets them get into the property market.

**Murabaha** lets players secure a property by paying a deposit and upfront fee.

**Ijara** lets players secure a property by paying a small deposit but then pays a small fee every turn.

**Fees don't count towards property payments. They just reduce your Gold Aspect**

**Fees are paid per property, not per contract.**

To use these options to secure the property, put the property beside the Sale Contract card you want to use. You can put multiple properties on the same contract type.

SALE CONTRACT

مراجعة  
**MURABAHA**

DIVIDE THE COST OF THE PROPERTY BY 5.  
PAY THIS TOWARDS THE COST PLUS 2€ IN FEES TO  
SECURE THE PROPERTY.  
YOU MUST MAKE A PAYMENT OF ANY AMOUNT  
PER TURN OR LOSE THE PROPERTY.

OPPORTUNITY - PROPERTY

**LUXURY VILLA**  
LIVE IT UP LIKE A CELEBRITY

PER TURN:  
**+5♥ OR +5€**  
COST: 20€

**FARMHOUSE**  
GET UP AT THE CRACK OF DAWN

PER TURN:  
**+4♥ OR +4€**  
COST: 15€

*Both of these properties are under the Murabaha contract so we know that contract has been used.*

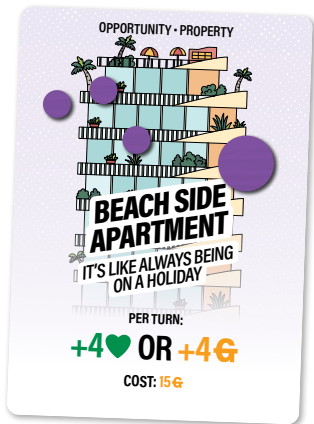
*Make sure to keep your contracts separate to not get confused.*

## LOAN PAYMENTS

In the main Mizan game, you paid loan payments in lots of 5 Gold. In the Islamic Finance Expansion, you no longer have that restriction. This allows for smaller instalments.

The small purple tokens now represent 1 Gold.

The large purple tokens represent 5 Gold.



*This property has  
8 Gold worth of  
payments so far.*

*3x 1 Gold Tokens*

*1x 5 Gold Token*

Players 1 and 4 are participating in this Wakala contract.



## GOLD CONTRACT CARDS

The Islamic Finance Expansion includes additional cards for the Gold pile. These cards let players invest together to earn Gold in partnership and reflect some of the contracts available in Islamic Finance in the real world; Mudaraba, Wakala, and Musharaka contracts. The contracts divide the responsibilities and profits of the investments.

When you participate in a Gold contract, add your player token to the contract.

## **PROFIT CARDS**

The Profits cards are shuffled into their own pile and put beside the Gold pile. These cards show numbers ranging from -2 to +3. They are used with the Gold Investment cards and determine how much profit the investment takes. They represent a fluctuating market and while most cards reveal growth, some reveal loss meaning you could possibly lose on the investment.

Investment cards ask you to draw Profit cards. When you do, put it face up next to the investment card. This stays there until the contract is complete.

When an investment contract is completed, calculate all the Profit cards attached to the contract. This number is the contract's final profit. If the amount is positive, the players involved gain this amount in Gold. If the amount is negative, their Gold is reduced by this amount.

Return both the Gold and Profit cards back to the bottom of their piles. Then shuffle the Profit pile. This ensures the Profit cards stay unpredictable.





**GOLD - CONTRACT**

ASK ANOTHER PLAYER TO JOIN.  
PAY THE OTHER PLAYER 1 **G** EACH ACTION THEY USE  
TO ADD A PROFIT CARD.  
ONCE 3 PROFIT CARDS ARE ADDED, CALCULATE THE  
PROFIT. YOU RECEIVE THAT IN **GOLD**.  
COST: 2 **G**

*Three Profit cards have been added to this Wakala contract which means it is now complete. Calculating  $-2+1+3$  leaves a profit of 2 Gold. However, the contract originally cost 2 Gold so in the end the player neither gained Gold nor lost any.*

# BARAKAH

On a basic level, Barakah is a divine blessing that continuously brings growth, increasing the potential for goodness beyond what you thought possible.

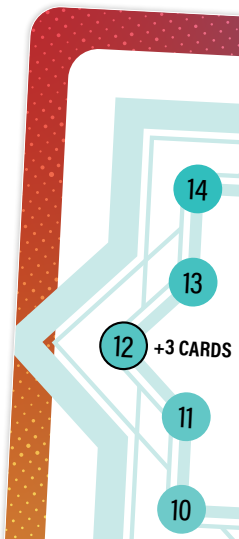
In Mizan, Barakah is something you can earn to give you more options during your turn. It increases your potential for the rest of the game.

Barakah is tracked on it's own tracker. It features a star shaped track that you move the Barakah token along as you earn it.

Once you earn 4 Barakah, draw an additional card and your hand size is increased by 1 for the rest of the game. This means that at the end of your turn, when you normally draw until you have 5 cards back in your hand, you draw until you have 6 cards.

Your hand grows even more as you gain more Barakah. Once you reach 16 Barakah, your hand size is now 9 cards!

You can lose or swap Barakah cards, but your Barakah score never reduces. It only increases.

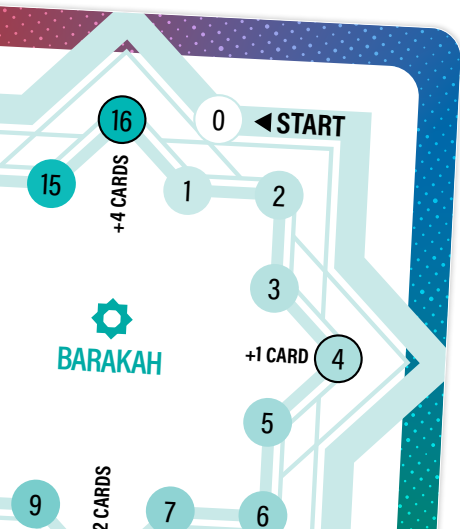


## EARNING BARAKAH

The Islamic Finance Expansion features an extra Barakah pile of cards that you put beside the Aspect piles.

Each of the Barakah cards earns you a different amount of Barakah when played. You can draw and swap these cards just like any of the Aspect cards.

At the start of the game, draw 1 card from each of the Aspect piles as normal, but instead of drawing an additional card from one of the Aspect piles, draw that card from the Barakah pile instead.



# FREQUENTLY ASKED QUESTIONS

## **Can you give up Barakah cards in your hand for Community Projects?**

Yes, they are just like any card in your hand.

## **Does a player have to draw a profit card for a Gold Contract card if they don't want to?**

No, it's a player's choice if and when they take the action.

## **What if I want to get a property but I can't afford the deposit of either Sale Contract?**

You are unable to reserve the property and the opportunity passes onto the next player on your left.

## **Can I use different Sale Contracts for different properties?**

Yes, just make sure it is clear which property is using which contract.