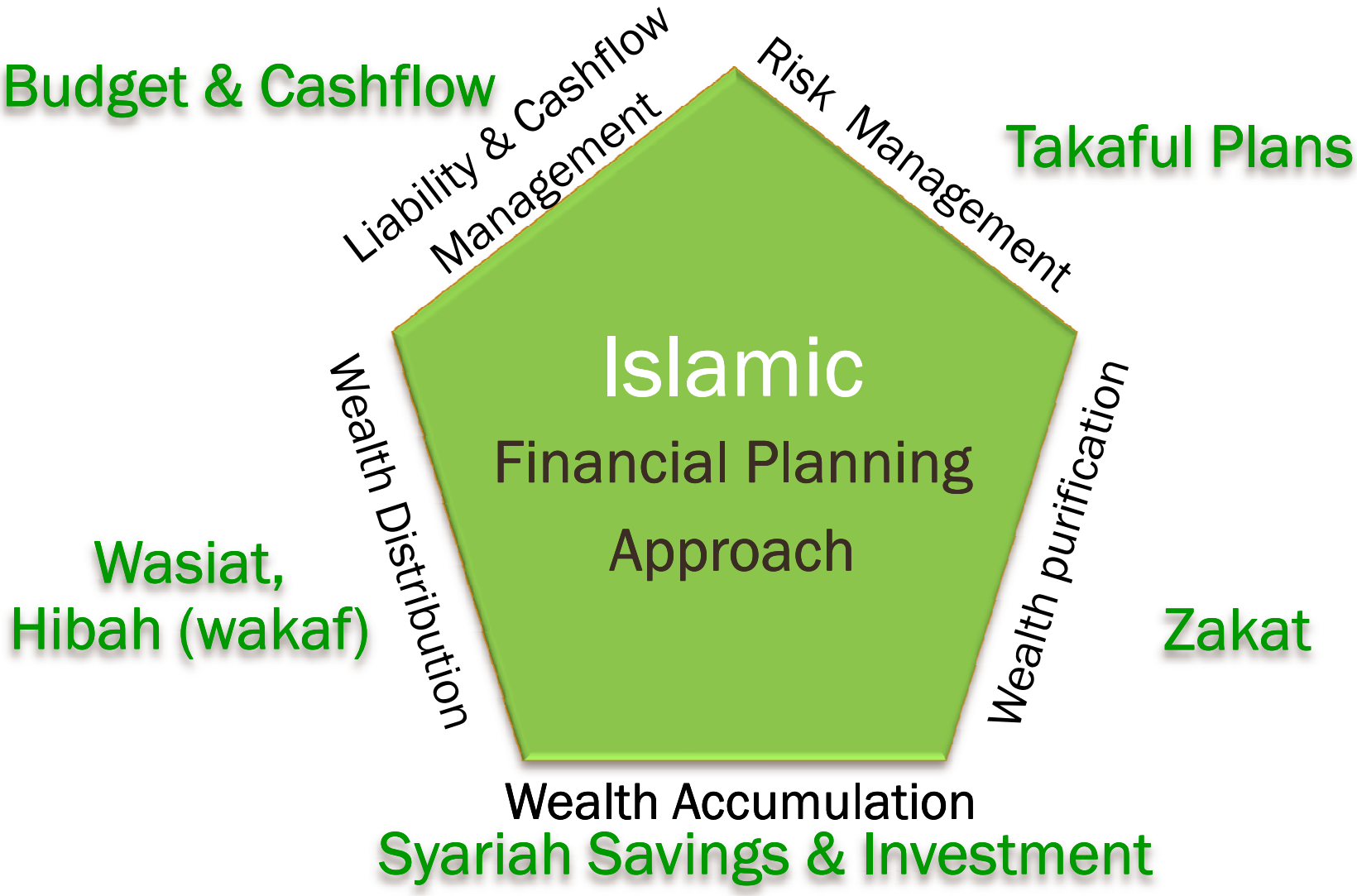Islamic Financial Needs & Tools