

Your Oasis



News Update

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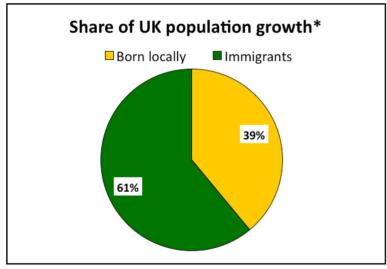
Introduction



Adam Ebrahim - Oasis CEO

Over the past century, growth in many of the world's largest economies has benefitted from the import of human capital and skills associated with immigrant societies. In the UK, this dynamic has been so important in the last two decades, that 61% of total population growth has come from immigration during this period.

Immigration has a number of direct implications for the local economy that can provide opportunities for stronger, more resilient growth over the long term. Most obviously, a consistent stream of immigrants means that the domestic population, and therefore the overall market for goods and services, will increase at a more robust rate than otherwise would be the case. Growth in market size and aggregate spending power provides entrepreneurs with opportunities for revenues and profitability that previously were unavailable.



*1990-2013, Source: Oasis Research, UN Population Division, 2015

Furthermore, an influx of working age immigrants means that the potential labour force will grow at a faster pace, so that a country's dependency ratio, or the ratio of pensioners and children to the working age population, declines meaningfully over time. It is well established that a lower dependency ratio is closely tied to increases in GDP/Capita, ultimately raising the quality of life for all. This dynamic is even further boosted in cases where the immigrant population carries a different set of skills, on average, to the local workforce. In these instances, employment of the immigrant workforce can result in an economy that is more diversified, and hence more resistant to external shocks.

These and other economic benefits require openness to immigrant populations and appreciation of the potential role that these members of society can play in a dynamic economy. Indeed, there are important benefits which can be gained through effective assimilation of immigrant populations into society and the workforce. In this way, many of the world's greatest economies have been forged over the course of history.

The Economy at a Glance

The UK economy has fared well in the context of weakness in some of its major trading partners, growing by 2.4% year-on-year during the second quarter. Declines in inflation and relatively buoyant residential property prices have underpinned strong consumer confidence in the economy, boosting retail sales and overall spending activity in recent months. Industrial activity however remains relatively subdued, resulting in somewhat weaker export growth, while a slowdown in construction volumes has further contributed to a softer GDP growth rate.

Nevertheless, growth expectations for the year remain relatively resilient at 2.6%, on the back of elevated consumer spending and continued easy monetary conditions in the near term. However, as interest rates begin to tick up over the next year, growth momentum may begin to slow towards lower but more sustainable long term levels.

The Economy at a Glance

Oasis launched the Oasis Crescent Variable Balanced Fund (OCVBF) in September 2014 to provide our clients with a Pound-denominated investment vehicle for a range of investment needs. As part of the Crescent range, OCVBF complies fully with Shar'iah investment guidelines, and in this respect is monitored by some of the world's leading Islamic scholars as members of the Oasis Shari'ah board. With exposure to equity, property and income assets, this fund is fully diversified and well positioned to benefit from both local and global trends. Furthermore, a focus on UK markets protects local investors from the risk associated with fluctuations in the value of the Pound against currencies such as the US Dollar or Euro. To find out more about the Oasis Crescent range of balanced funds, please visit our website at www.oasiscrecent.com, or call us on 08082387543.

In the News

Over the month of November, the Oasis advisory team will travel to the regions of Birmingham and Manchester. They will also be present at the Acute General Medicine Conference at the Excel Centre between 12-13 November 2015. We invite you to call our offices to set up an appointment should you wish to see our advisors or refer them to your family and/or friends.

Manchester Road Show Date: 16-20 November 2015



For an appointment contact Imaran Patel and Naweed Ashtiker

Birmingham Road Show Date: 26-30 November 2015



For an appointment contact Abdul Mubeen Mohammed

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