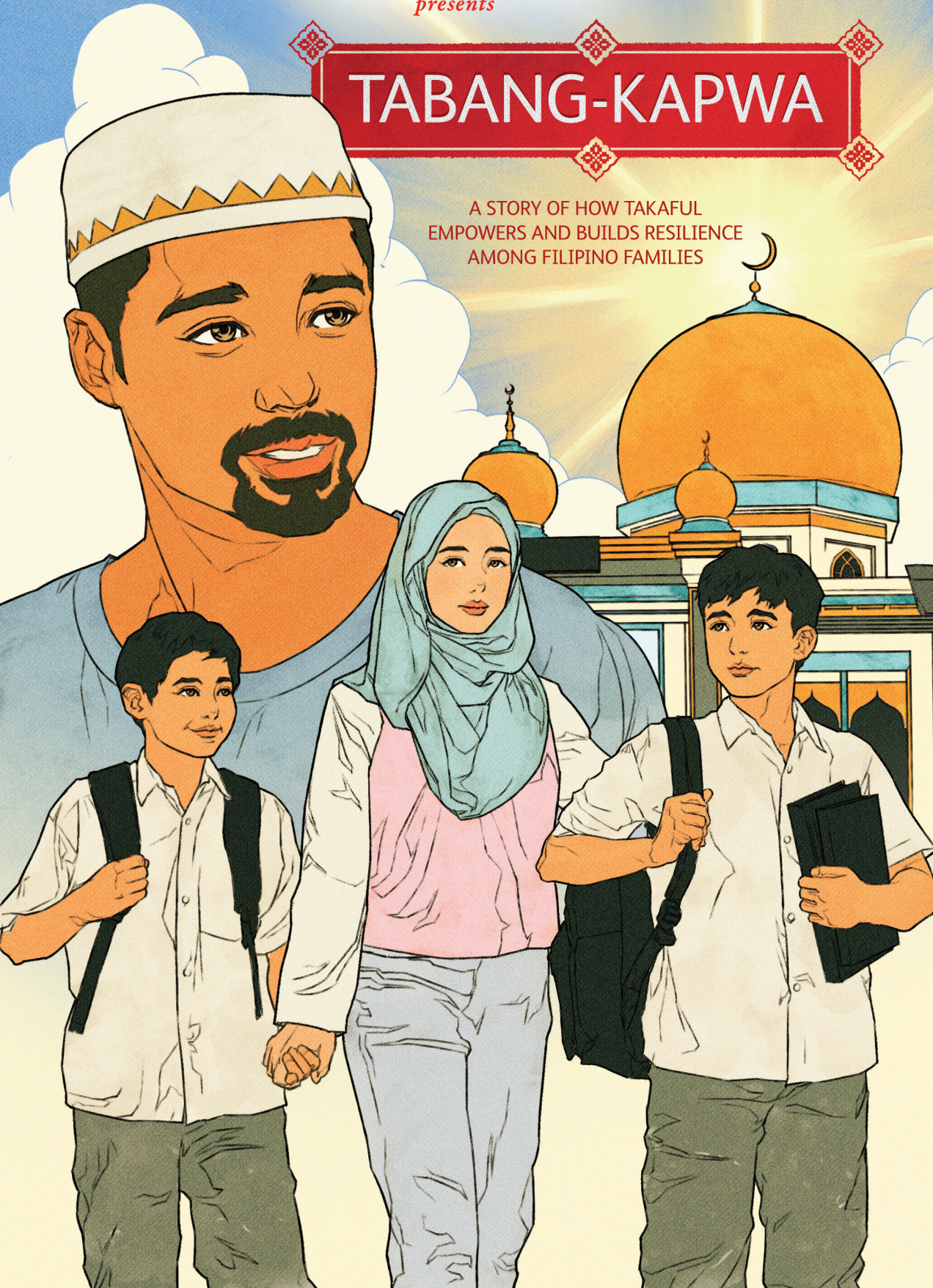


PRU LIFE U.K. 

presents

TABANG-KAPWA

A STORY OF HOW TAKAFUL
EMPOWERS AND BUILDS RESILIENCE
AMONG FILIPINO FAMILIES



Tabang-Kapwa

Tabang means helping in Cebuano, Hiligaynon, and in many other languages from central and southern Philippines.

Kapwa, a Tagalog word for fellow being, is also a Filipino concept that means shared identity.

Tabang-Kapwa captures the essence of Takaful which means mutual guarantee and connotes helping others without expecting anything in return.

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First edition 2025

GUMISING NG MADALING ARAW SI JAMIL PARA MAGDASAL SA KANILANG MOSQUE.

NAGING MAHIRAP ANG NAKARAANG COVID-19 PANDEMIC SA LAHAT. MASWERTE SI JAMIL DAHIL HINDI SYA NAWALAN NG TRABAHO.

YA, ALLAH. SALAMAT SA PAGLIGTAS SA AMIN AT HUIWAG KA SANANG MAGSAWA SA PAGTULONG.

MAY SAMO SI JAMIL SA PAGTATAPOS NG KANYANG SALAH.

MASLIWERTE KAMI DAHIL MAY TRABAHO PA DIN AKO AT MAY IPON KAHIT PAPAANO, PERO DAPAT PALAGING HANDA.

ISLAM - A RELIGION THAT IS CENTERED ON THE BELIEF IN ONE GOD (ALLAH) AND THE TEACHINGS OF THE PROPHET MUHAMMAD. IT IS THE RELIGION OF OVER SEVEN MILLION FILIPINOS.



BILANG AMA, NAKASALALAY
SA AKIN ANG FUTURE NG PAMILYA KO.
AYOKO SILANG MAGHIRAP, LALO NA ANG
ASAWA KONG SI MARYAM.

JAMIL!



ARE THE
KIDS AWAKE,
DAYANG?

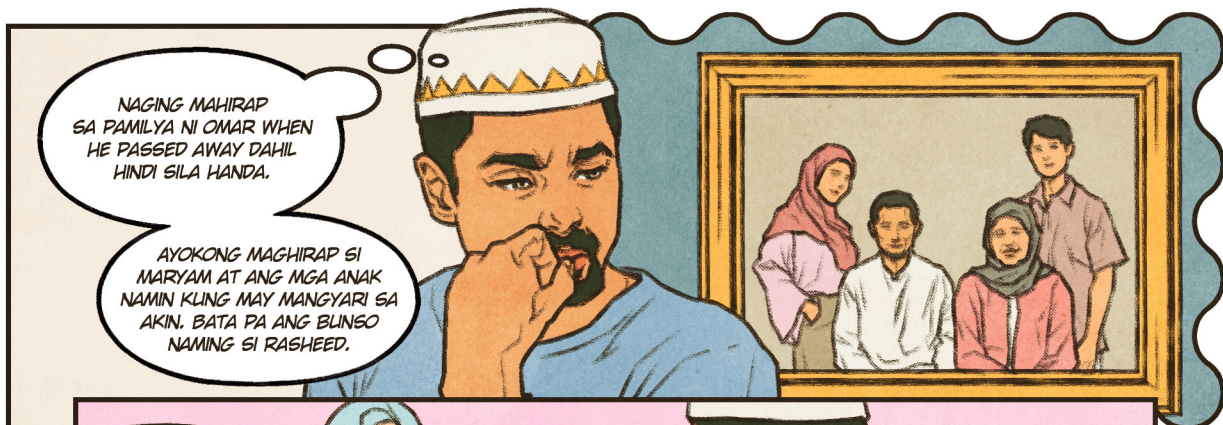
THEY WERE ALREADY
FIXING THEIR THINGS FOR
SCHOOL, DAYANG.

DAYANG IS A TERM FOR ENDEARMENT AMONG THE TALISUG. THE TALISUG ARE ONE OF THE MUSLIM ETHNIC GROUPS BASED IN SOUTHWESTERN PHILIPPINES. THE REST ARE MARANAO, MAGUINDANAON, SAMA, YAKAN, SANGIL, BADJAO, KALIBUGAN, JAMA MAPLIN, IRANLIN AND KAAGAN.



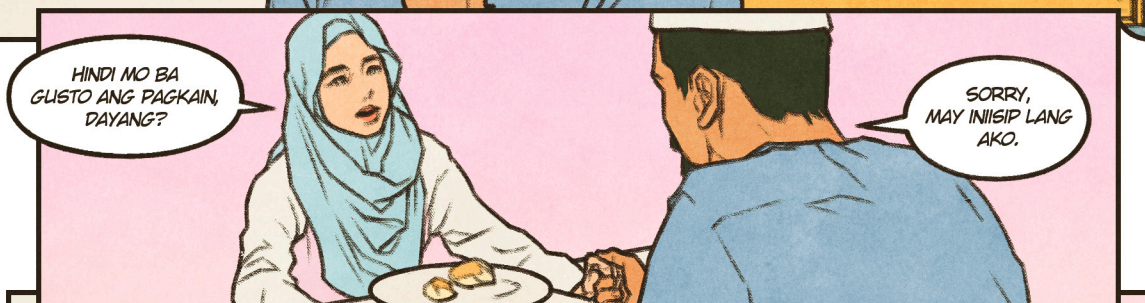


HABANG NAG-AALMUSAL, NAISIP NI JAMIL SI OMAR, ANG KANILANG KAPITBAHAY NA NAMATAY DAHIL SA COVID-19.



NAGING MAHIRAP SA PAMILYA NI OMAR WHEN HE PASSED AWAY DAHIL HINDI SILA HANDA.

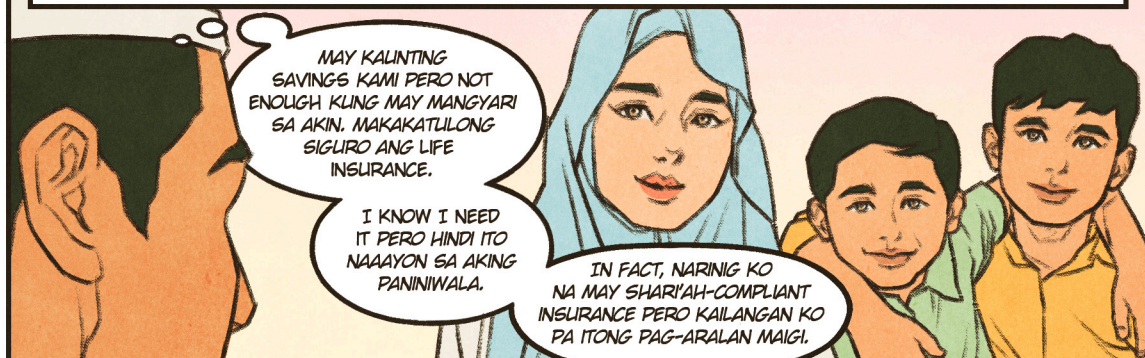
AYOKONG MAGHIRAP SI MARYAM AT ANG MGA ANAK NAMIN KLING MAY MANGYARI SA AKIN. BATA PA ANG BUNSO NAMING SI RASHEED.



HINDI MO BA GUSTO ANG PAGKAIN, DAYANG?

SORRY, MAY INISIP LANG AKO.

NAPA-ISIP SI JAMIL KLING PAANO NIYA MAIIHANDA ANG KANYANG PAMILYA SA MGA POSSIBLENG PAGSUBOK O AKSIDENTE.

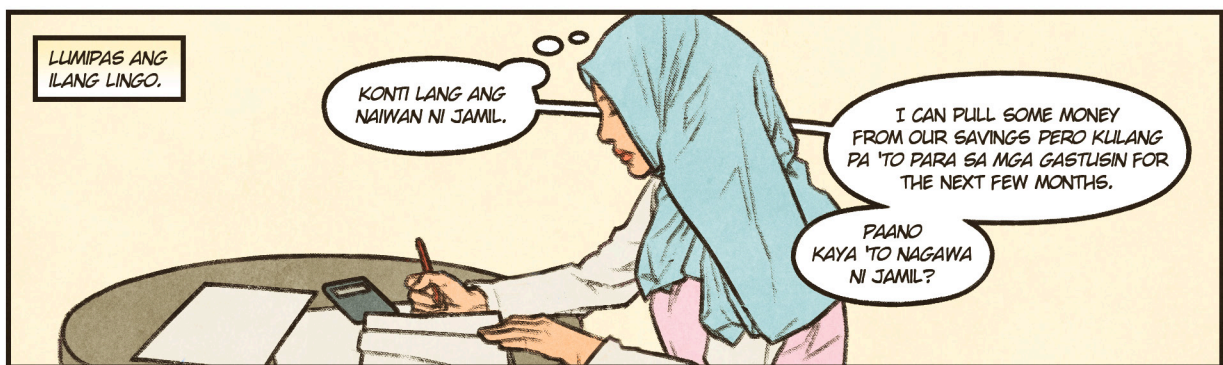
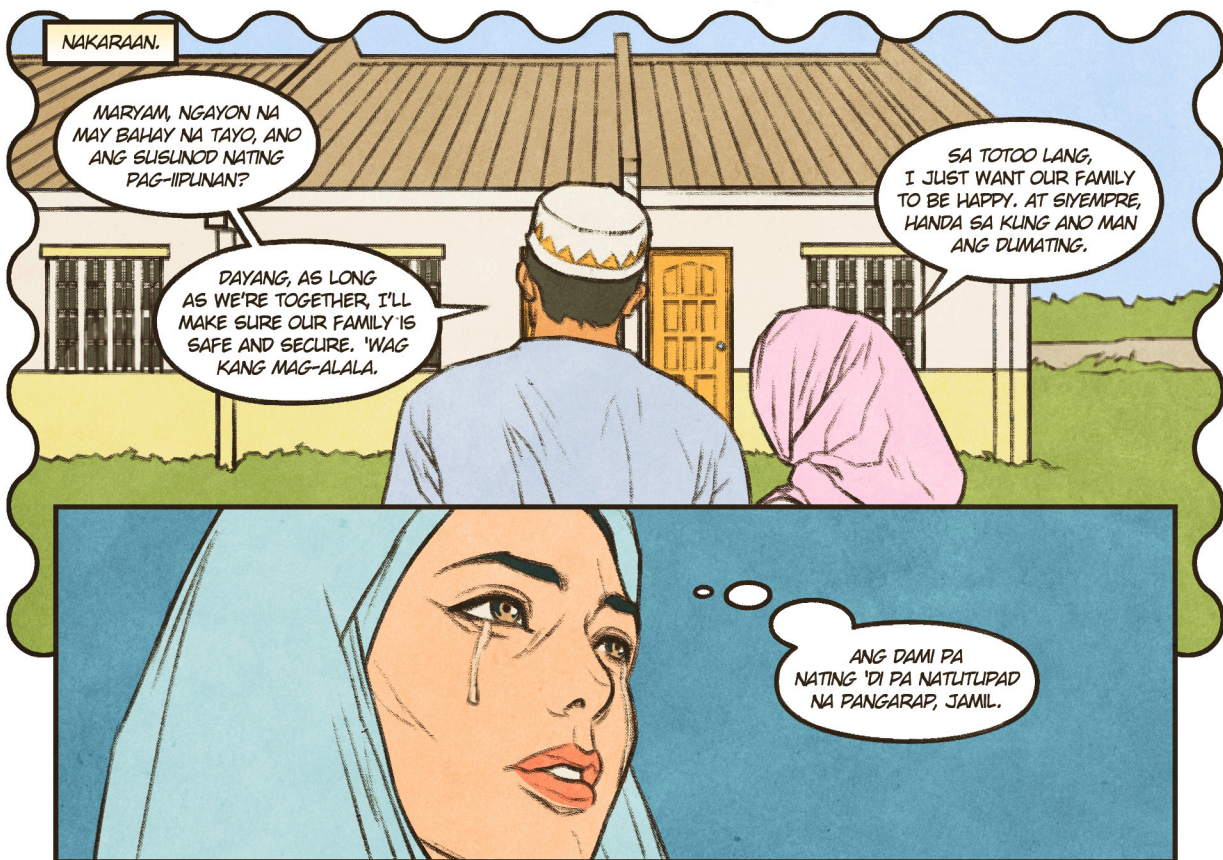
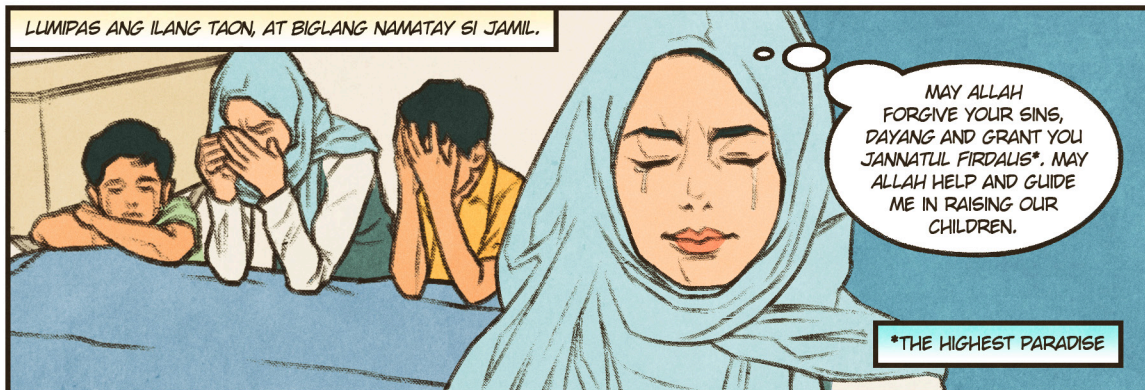


MAY KAINTING SAVINGS KAMI PERO NOT ENOUGH KLING MAY MANGYARI SA AKIN. MAKAKATULONG SIGURO ANG LIFE INSURANCE.

I KNOW I NEED IT PERO HINDI ITO NAAAYON SA AKING PANINIWALA.

IN FACT, NARING KO NA MAY SHARI'AH-COMPLIANT INSURANCE PERO KAILANGAN KO PA ITONG PAG-ARALAN MAIGI.

SHARI'AH - IT IS THE TOTALITY OF GOD'S COMMANDMENTS IN ISLAM. MUSLIMS CAN ONLY PARTAKE IN SHARI'AH-COMPLIANT ACTIVITIES. CONVENTIONAL INSURANCE IS NOT CONSIDERED SHARI'AH-COMPLIANT DUE TO THE PRESENCE OF INTEREST (RIBA), UNCERTAINTY (GHARAR), AND GAMBLING (MAYSIR).



KAHIT NAG-AALANGAN, NAGHANAP SI MARYAM NG MONEY LENDER.

HELLO
MA'AM, ANO PO ANG
PROSESO SA PAG APPLY
NG LOAN?

BAWAL ANG
INTEREST SA ISLAM,
AT ANG TAAS PA PALA
NG INTEREST!

THE QURAN AND THE
TEACHINGS OF PROPHET
MUHAMMAD EXPRESSLY
PROHIBIT INTEREST (RIBA)
AS IT'S CONSIDERED AN
EXPLOITATIVE PRACTICE
AND AN UNEARNED AND
UNJUST GAIN.

BUMISITA SI MARYAM SA KANYANG MGA KAMAG-ANAK AT KAIBIGAN
LIPANG HUMIRAM NG PERA, NGUNIT WALA SILANG NAITULONG.

I'VE ASKED MY
FRIENDS FOR HELP, AND THERE'S
NO WAY I AM TAKING A LOAN
WITH INTEREST.

OH JAMIL, EVERYTHING WAS MUCH
BETTER WITH YOU AROUND!

MARYAM, KLING
MAYROON MAN MANGYARI SA AKIN,
HANAPIN MO 'YUNG MGA FOLDER
NA NAKATAGO SA DRESSER NATIN.
MAKAKATULONG 'YAN.

MABUTI NA 'YUNG
HANDA TAYO.

ANO KA BA!
YOU'RE BEING TOO SERIOUS.
I'M SURE NOTHING WILL
HAPPEN TO YOU.

KLIWARTO NI MARYAM

TAKAFUL MEANS "GUARANTEEING EACH OTHER" IN ARABIC. IT IS A SHARI'AH-COMPLIANT TYPE OF INSURANCE IN WHICH PARTICIPANTS CONTRIBUTE TO A COMMON FUND CALLED THE TABARRU OR THE PARTICIPANT RISK FUND (PRF) TO SUPPORT ONE ANOTHER DURING TIMES OF MISFORTUNE SUCH AS DEVELOPING A CRITICAL ILLNESS, GETTING INTO AN ACCIDENT, AND DEATH. TAKAFUL CAN BE AVAILED BY MUSLIMS AND NON-MUSLIMS.

OH, NASABI NIYA
NGA PALA SA 'KIN
YEARS AGO!

TEKA NGA, HANAPIN
KO NGA 'YUN.

ANO KAYA ITO?
JAMIL MENTIONED THIS
TO ME PERO 'DI KO NA
MAALALA.

HMMM...
THERE'S A NUMBER HERE.
I SHOULD CALL.

GOOD MORNING! MY
NAME IS DAVID. WHAT CAN I
DO FOR YOU TODAY?

OKAY MA'AM, WHAT'S
YOUR CONCERN?

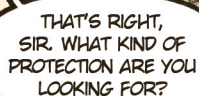
HELLO! I'M
MRS. MARYAM ISNANI. I
WAS WONDERING IF YOU
CAN HELP ME OUT.

MY HUSBAND,
JAMIL ISNANI HE JUST PASSED
AWAY... AND I DISCOVERED
THAT HE GOT THIS TAKAFUL
COVERAGE THAT I'M NOT SO
FAMILIAR WITH.

AH, I SEE.
ACTUALLY MA'AM. I THINK
IT'S MUCH BETTER IF WE MEET
IN PERSON. ARE YOU FREE AT
9 AM TOMORROW? I CAN MEET
WHEREVER IS CONVENIENT
FOR YOU.



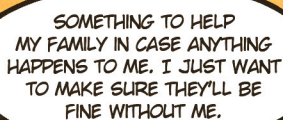
HELLO SIR,
MY NAME IS DAVID.
WHAT CAN I DO TO
HELP YOU?



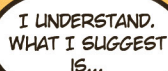
THAT'S RIGHT,
SIR. WHAT KIND OF
PROTECTION ARE YOU
LOOKING FOR?



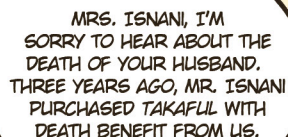
HI DAVID, I'M JAMIL.
I WAS DOING RESEARCH
ONLINE AND I SAW THAT YOU
ARE THE FIRST COMPANY THAT
SELLS SHARI'AH-COMPLIANT
INSURANCE.



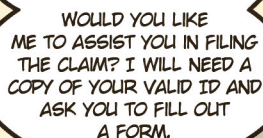
SOMETHING TO HELP
MY FAMILY IN CASE ANYTHING
HAPPENS TO ME. I JUST WANT
TO MAKE SURE THEY'LL BE
FINE WITHOUT ME.



I UNDERSTAND.
WHAT I SUGGEST
IS...



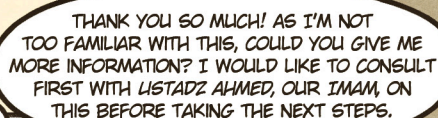
MRS. ISNANI, I'M
SORRY TO HEAR ABOUT THE
DEATH OF YOUR HUSBAND.
THREE YEARS AGO, MR. ISNANI
PURCHASED TAKAFUL WITH
DEATH BENEFIT FROM US.



WOULD YOU LIKE
ME TO ASSIST YOU IN FILING
THE CLAIM? I WILL NEED A
COPY OF YOUR VALID ID AND
ASK YOU TO FILL OUT
A FORM.

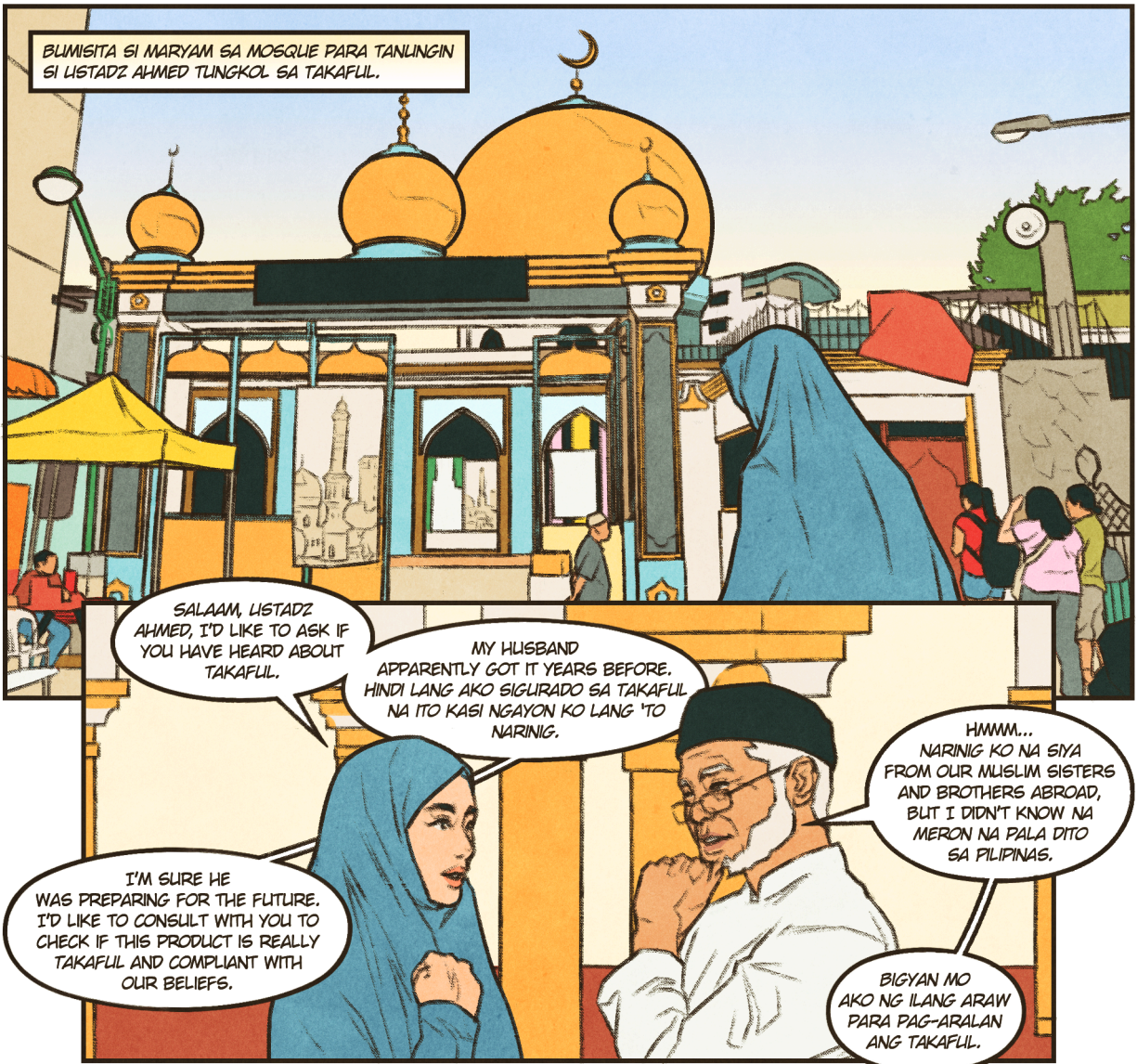


OF COURSE.



THANK YOU SO MUCH! AS I'M NOT
TOO FAMILIAR WITH THIS, COULD YOU GIVE ME
MORE INFORMATION? I WOULD LIKE TO CONSULT
FIRST WITH USTADZ AHMED, OUR IMAM, ON
THIS BEFORE TAKING THE NEXT STEPS.

IMAM: A RELIGIOUS LEADER IN ISLAM.



DID YOU KNOW?

TAKAFUL SUPPORTS THE MISSION TO BRING ACCESSIBLE AND INCLUSIVE FINANCIAL SOLUTIONS TO EVERYONE BY MAKING AVAILABLE A SHARI'AH-COMPLIANT FORM OF INSURANCE TO MUSLIM AND NON-MUSLIM FILIPINOS.



IN TAKAFUL, THE RISK IS SHARED AMONG THE PARTICIPANTS. IN CONVENTIONAL INSURANCE, THE INSURED TRANSFERS THE RISK TO THE INSURER.



BOTH TAKAFUL AND CONVENTIONAL INSURANCE PROVIDE FINANCIAL PROTECTION DURING TIMES OF MISFORTUNE.



PARTICIPANTS AGREE TO CONTRIBUTE TO A POOL OR MUTUAL FUND FROM WHICH CLAIMS ARE PAID.



TAKAFUL ADDRESSES THE INSURANCE GAP FOR MUSLIMS IN THE PHILIPPINES. IT ALSO BROADENS INSURANCE OPTIONS FOR NON-MUSLIM FILIPINOS.



WHAT MAKES TAKAFUL A SHARI'AH-COMPLIANT FINANCIAL SOLUTION?



NO USURY (INTEREST)

RIBA DOES NOT OCCUR IN TAKAFUL BECAUSE IT IS PURELY BASED ON A MUTUAL AID GRANT CONTRACT, DOES NOT INVOLVE UNEARNED INCOME, AND ONLY INVESTS IN SHARI'AH-BASED INVESTMENT INSTRUMENTS.



NO GHARAR (UNCERTAINTY)

THE PRACTICE OF GHARAR IS NOT ALLOWED AND ANY VAGUENESS IN TAKAFUL IS CURED IN THE CONTEXT OF THE GRANT CONTRACT BEING A DONATION OF A BENEFICIAL SOCIAL NATURE.



NO MAYSIR (GAMBLING)

THE MUTUAL AID CONTRACT NEGATES THE ELEMENT OF CHANCE AND ALLOWS PARTICIPANTS WHO ARE AT RISK TO RECEIVE HELP AND THOSE WHO ARE NOT AT RISK CAN HELP OTHERS AND GET AN UNDERWRITING SURPLUS, IF THERE IS ANY.

PAGKATAPOS NG ILANG ARAW, BUMISITA ULIT SI MARYAM KAY USTADZ AHMED.

MARYAM, MAY GOOD NEWS AKO PARA SA IYO. THIS IS INDEED SHARI'AH-COMPLIANT AND ALIGNED WITH OUR BELIEFS!

ANG TAKAFUL AY IBA SA REGULAR O CONVENTIONAL NA INSURANCE. SA TAKAFUL, THE RISK IS NOT TRANSFERRED TO THE INSURANCE COMPANY, BUT SHARED AMONG THE PARTICIPANTS. BUYING TAKAFUL IS ALSO LIKE MAKING A DONATION TO THE TABARRU' FUND FOR THE BENEFIT OF THE OTHER PARTICIPANTS.

ALHAMDULILLAH MEANS "PRAISE BE TO ALLAH."

THE TABARRU' OR PARTICIPANTS' RISK FUND REFERS TO THE FUND TO WHICH A PORTION OF CONTRIBUTIONS PAID BY TAKAFUL PARTICIPANTS IS ALLOCATED FOR THE PURPOSE OF MEETING CLAIMS BY TAKAFUL PARTICIPANTS ON THE BASIS OF MUTUAL ASSISTANCE OR PROTECTION.

ALHAMDULILLAH! THIS IS EXACTLY WHAT OUR FAMILY NEEDS RIGHT NOW.

OPISINA NG TAKAFUL OPERATOR

NATANGGAP NI MARYAM ANG BENEPISYO NG TAKAFUL AT NAGAMIT ITO SA PAGBAYAD NG MGA GASTUSIN NG PAMILYA.

BAHAY NI CAROL (KAIBIGAN NI MARYAM)

ILANG BUWAN NA ANG NAKALIPAS. DINALA NI MARYAM ANG KANYANG MGA ANAK SA ESKWELAHAN AT BIGLANG NAKITA ANG KANYANG MGA KAIBIGAN.

MARYAM, IT'S BEEN A WHILE! KAMUSTA KA NA?

HI CAROL! I'VE BEEN GOOD! MY HUSBAND GOT TAKAFUL AND I WAS ABLE TO CLAIM BENEFITS. IT REALLY HELPED US WEATHER THE STORM.

OH MY, THAT'S SO GOOD TO HEAR!

YOU SEE, MUSLIMS AREN'T REALLY ALLOWED TO HAVE COMMERCIAL INSURANCE BECAUSE OF CERTAIN PROHIBITIONS. BUT I RECENTLY FOUND OUT THAT THERE'S NOW TAKAFUL IN THE PHILIPPINES, WHICH IS ALLOWED FOR US MUSLIMS BECAUSE THERE'S NO INTEREST, NO UNCERTAINTY, AND NO GAMBLING. NOT TO MENTION, VERY AFFORDABLE PA.

OH! EXCLUSIVE LANG BA 'TO SA MUSLIMS?

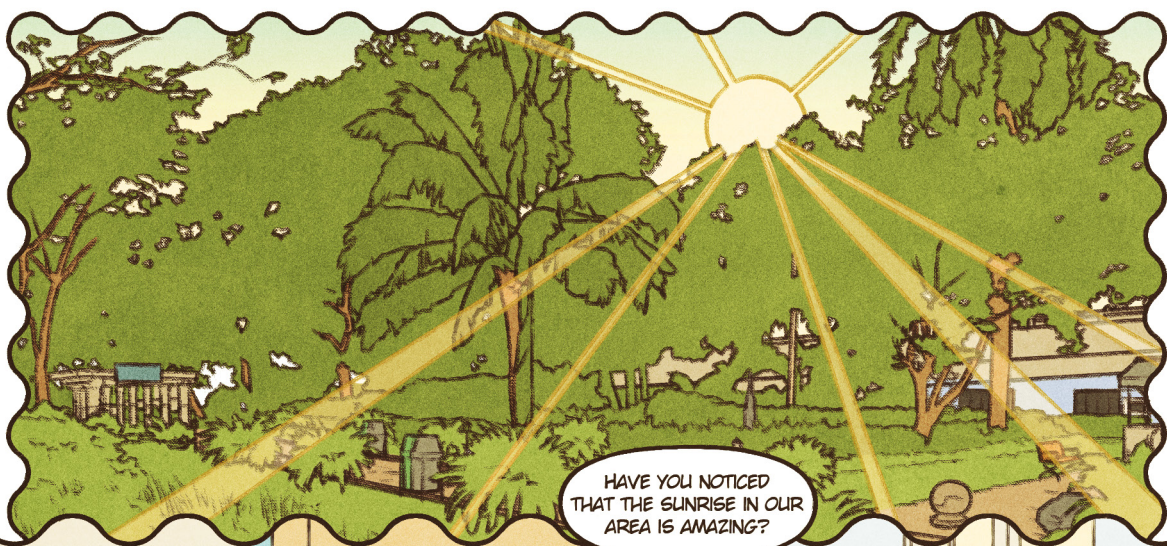
AVAILABLE SIYA PARA SA LAHAT, MUSLIM MAN O HINDI!

PAG BUMILI PALA AKO NG TAKAFUL, 'DI LANG ANG PAMILYA KO ANG MATUTULUNGAN SA PANAHON NG PANGANGAILANGAN. MAKAKATULONG DIN ITO SA IBANG PAMILYA.

...AT TULOY-TULOY ANG KANILANG PAG-LULISAP.

I'M PLANNING TO START A SMALL BUSINESS WITH THE REMAINING MONEY. SO MANY THINGS TO PREPARE FOR, BUT I'M EXCITED TO BE STARTING SOMETHING NEW.

I'M SO EXCITED FOR YOU AND YOUR FAMILY, MARYAM. I'M REALLY GLAD IT ALL WORKED OUT IN THE END.



HAVE YOU NOTICED THAT THE SUNRISE IN OUR AREA IS AMAZING?

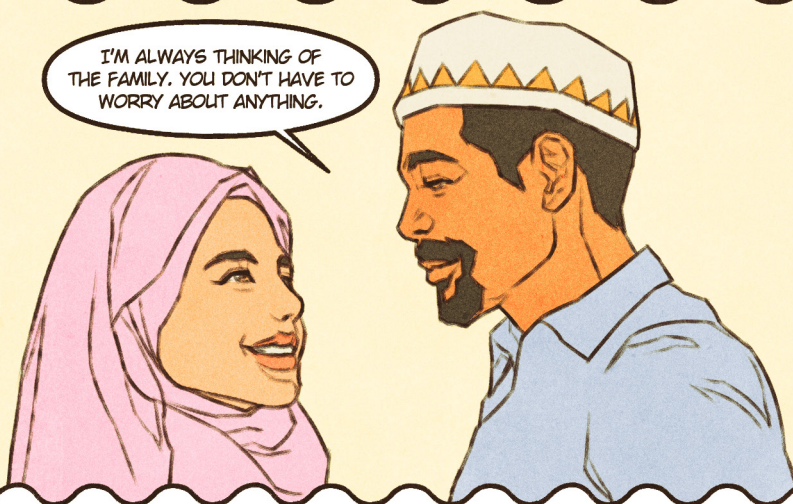
SIYEMPRE, I MADE SURE WE MOVED INTO A NEIGHBORHOOD WHERE WE CAN ENJOY A GREAT SUNRISE.

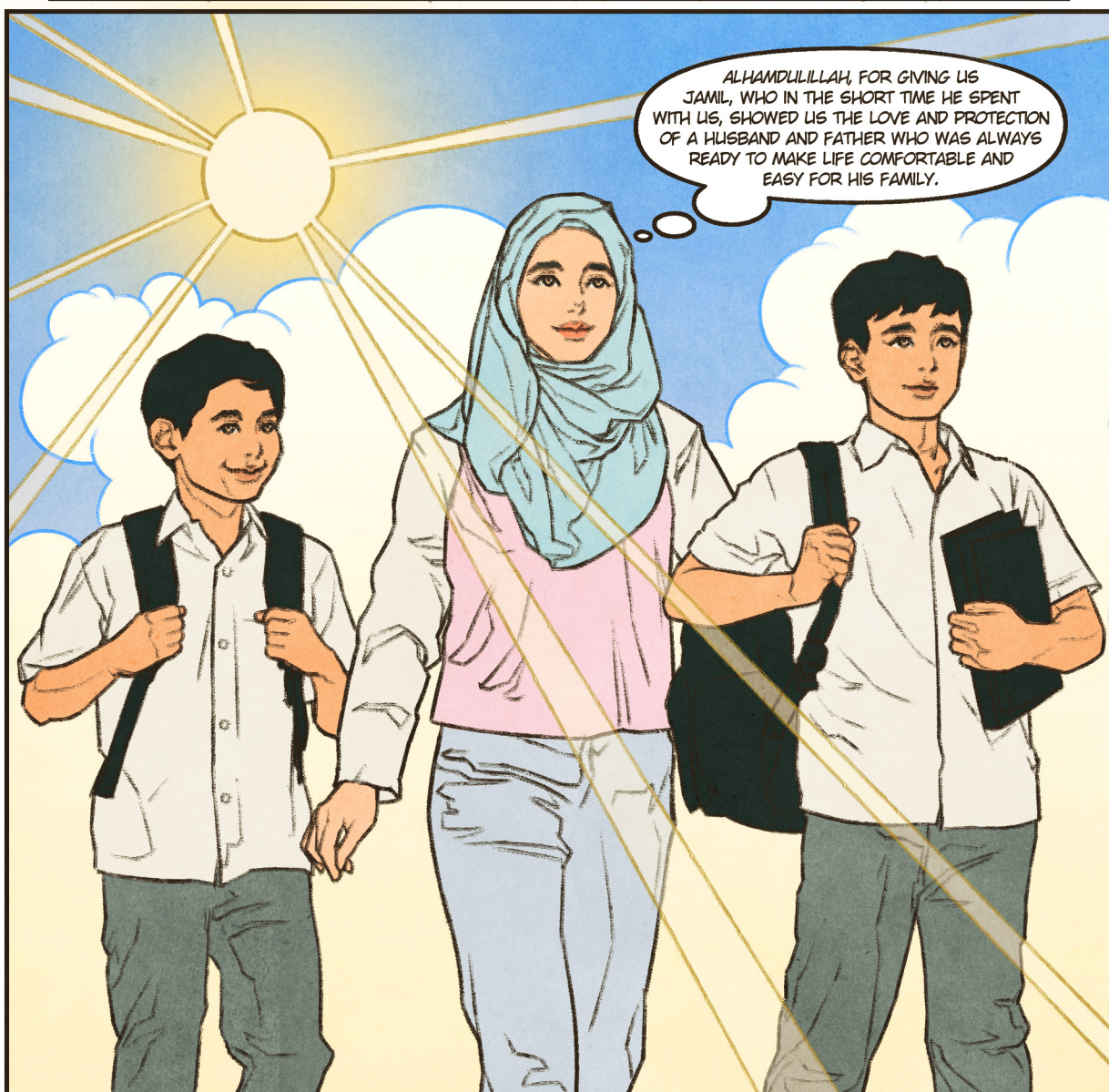
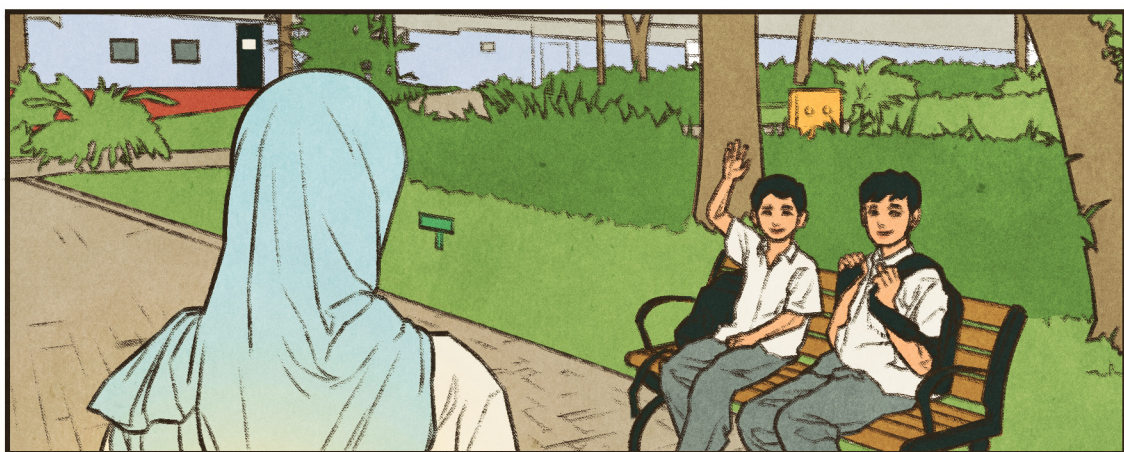
YOU NOTICED THAT? DAYANG, THAT'S SO SWEET.

ALAM KONG MAAGA KANG NAGIGISING PALAGI SO AT LEAST MAGANDA VIEW MO SA LIMAGA DIBA?

ALAM MO DAYANG, NAPLANO KO NA ANG LAHAT. PINILI KO DITO KASI MALAPIT SIYA SA ESKWELAHAN, PARA HINDI MALAYO ANG MGA BATA SAYO KAPAG NAG-SIMULA NA SILANG MAG-ARAL.

I'M ALWAYS THINKING OF THE FAMILY. YOU DON'T HAVE TO WORRY ABOUT ANYTHING.

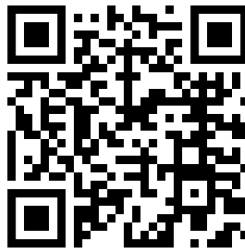




THE END

Learn more about Pru Life UK's journey
to becoming the country's first
Takaful Window Operator
and learn why the Philippines needs
Shari'ah-compliant insurance.

<https://www.prulifeuk.com.ph/en/takaful/>





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