Goods & Equipment Installments

NORVEL CAPITAL · Product information · 27 October 2026

Goods and equipment

This area may cover household appliances, furniture, electronics, building materials and commercial or business equipment sold on instalments. These examples describe categories, not an approved purchase. Each transaction needs an identified item, supplier, buyer, specifications and documented sale terms.

Purchase to instalment sale

The transaction file should show the supplier invoice, purchase and ownership record, agreed sale price, instalment schedule and evidence of delivery or acceptance. It should identify when title and risk pass, who collects instalments and who handles a return or warranty claim. A label describing the structure as Islamic does not replace review of the actual documents.

Where profit comes from

Norvel Capital retains 35% of verified net profit after expenses as the company's share. This is not an investor return. The investor's distribution is determined by the signed product agreement, which must specify the calculation period, supporting records, reporting dates and how any alternative sharing model applies.

Missed payments and returns

A buyer may pay late, default, dispute quality or return goods. An item can lose value before resale, while collection and recovery can take time. The investor should know who bears an unpaid balance, what security exists, if any, and how recoveries are allocated. No capital or profit is guaranteed.

Requests to leave

The stated minimum period permits an investor to submit a request; it does not accelerate unpaid instalments. The signed terms should explain whether an interest can be transferred, how outstanding receivables are valued and when available cash can be distributed.

Transaction pack

Before paying, request the item and counterparty description, purchase evidence, sale contract, instalment schedule, ownership path, default and return rules, profit calculation and signed agreement for that transaction.