

الْحَمْدُ لِلَّهِ الْعَلِيمِ الْقَدِيرِ، الْعَلِيِّ الْخَبِيرِ، لَا يَخْفَى عَلَيْهِ شَيْءٌ فِي الْأَرْضِ وَلَا فِي السَّمَاءِ وَهُوَ  
السَّمِيعُ الْبَصِيرُ، نَحْمَدُهُ تَعَالَى عَلَى نِعَمِهِ وَآلَائِهِ، وَنَشْكُرُهُ عَلَى أَفْضَالِهِ وَعَطَائِهِ، وَأَشْهَدُ أَنْ  
لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، أَبَانَ الْحَلَالَ وَالْحَرَامَ

وَأَشْهَدُ أَنَّ سَيِّدَنَا وَنَبِيَّنَا مُحَمَّدًا عَبْدَ اللَّهِ وَرَسُولَهُ، خَيْرٌ مَنْ بَيْنَ طُرُقِ الرِّشَادِ مِنَ الضَّلَالِ،  
وَدَعَا إِلَى حِفْظِ الْأَعْرَاضِ وَالْأَمْوَالِ، فَاللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَيْهِ وَعَلَى آلِهِ وَعَلَى أَصْحَابِهِ  
وَالتَّابِعِينَ لَهُمْ بِإِحْسَانٍ إِلَى يَوْمِ الْحِشْرِ وَالْمَالِ.

All praise is due to Allah, the Sublime, the All Aware. Nothing is hidden from Him, whether on earth or in heaven. He is the All Hearing, the All Seeing. We do praise Him for His blessings and favours. I testify that there is no deity save Allah, having no partners. He has made all what is Halal and Haram clear to us.

I also bear witness that Muhammad is Allah's Servant and Messenger. He is the best who informed between the ways of guidance and delusion and called for preserving people's dignity and property. May Allah's peace and blessings be on His Prophet Muhammad and on his pure family and pious Companions as well as on all those who follow them perfectly until the Day of Resurrection and Fate.

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَكُونُوا مَعَ الصَّادِقِينَ

O you who have believed, fear Allah and be with those who are true. (9:119)

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ

O you who have believed, do not consume one another's wealth unjustly. (3:29)

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطَوَاتِ الشَّيْطَانِ  
إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

O mankind, eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy. (2:18)

وَأَهْلُ النَّارِ خَمْسَةٌ الضَّعِيفُ الَّذِي لَا زَبَرَ لَهُ الَّذِينَ هُمْ فِيكُمْ تَبَعًا لَا يَتَّبِعُونَ أَهْلًا وَلَا مَالًا وَالْخَائِنُ  
الَّذِي لَا يَخْفَى لَهُ طَمَعٌ وَإِنْ دَقَّ إِلَّا خَانَهُ وَرَجُلٌ لَا يُصْبِحُ وَلَا يُمَسِي إِلَّا وَهُوَ يُخَادِعُكَ عَنْ أَهْلِكَ  
وَمَالِكَ وَذَكَرَ الْبُخْلُ أَوْ الْكَذِبَ وَالشَّنْظِيرُ الْفَحَّاشُ

The inmates of Hell are five: the weak who lack power to (avoid evil), the (carefree) who pursue everything, and who do not have any care for their family or for their wealth. And those dishonest whose greed cannot be concealed even in the case of minor things. And the third. who betray you morning and evening, in regard to your family and your property. He also made a mention of the miser and the liar and those who are in the habit of abusing people and using obscene and foul language.

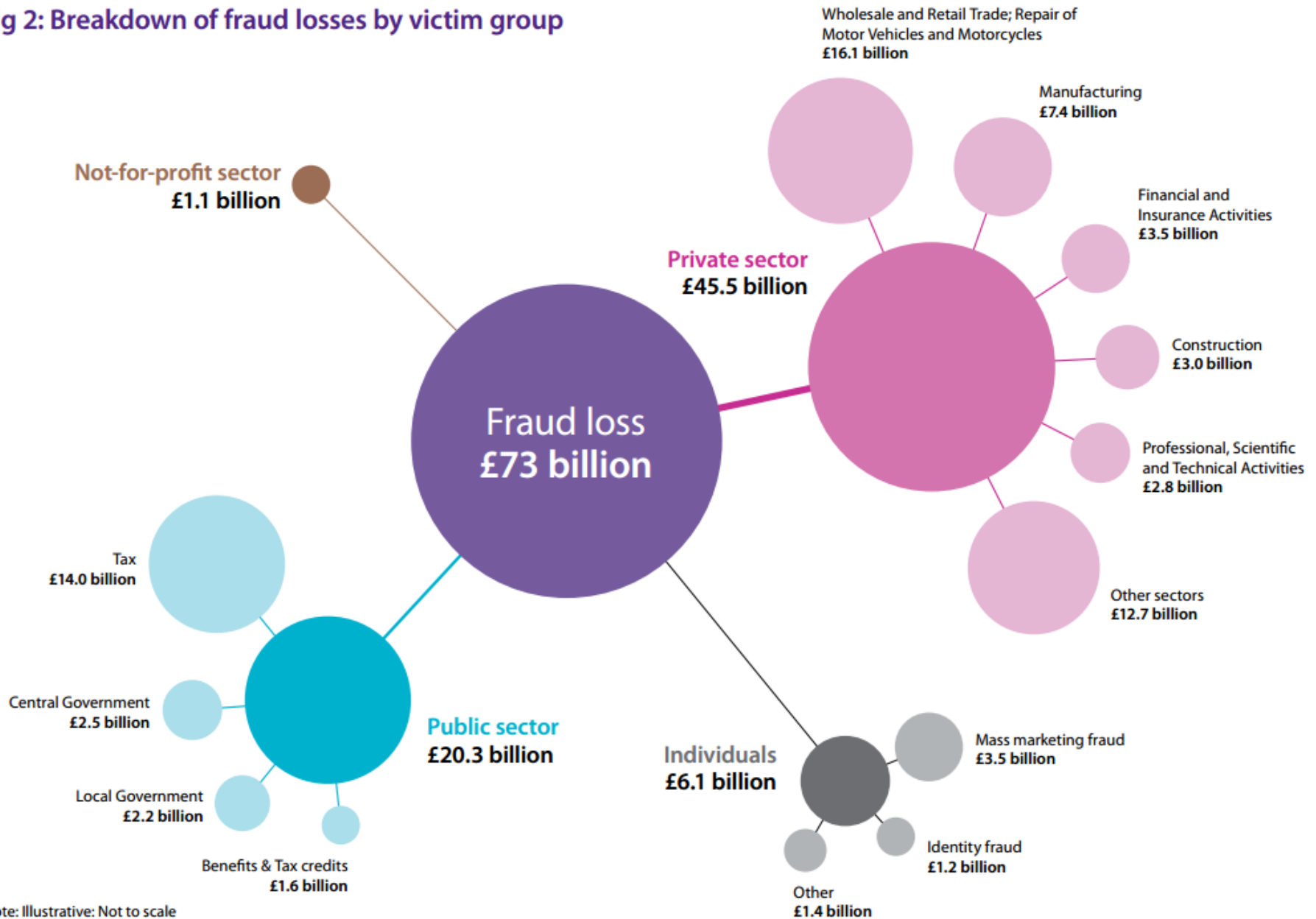
(Sahih Muslim)

عَلَيْكُمْ بِالصِّدْقِ، فَإِنَّ الصِّدْقَ يَهْدِي إِلَى الْبِرِّ، وَإِنَّ الْبِرَّ يَهْدِي إِلَى الْجَنَّةِ، وَمَا يَزَالُ الرَّجُلُ يَصْدُقُ  
وَيَتَحَرَّى الصِّدْقَ حَتَّى يُكْتَبَ عِنْدَ اللَّهِ صِدِّيقًا، وَإِيَّاكُمْ وَالْكَذِبَ، فَإِنَّ الْكَذِبَ يَهْدِي إِلَى الْفُجُورِ،  
وَإِنَّ الْفُجُورَ يَهْدِي إِلَى النَّارِ، وَمَا يَزَالُ الرَّجُلُ يَكْذِبُ، وَيَتَحَرَّى الْكَذِبَ حَتَّى يُكْتَبَ عِنْدَ اللَّهِ  
كَذَابًا

It is obligatory for you to tell the truth, for truth leads to virtue and virtue leads to Paradise, and the man who continues to speak the truth and endeavours to tell the truth is eventually recorded as truthful with Allah, and beware of telling of a lie for telling of a lie leads to obscenity and obscenity leads to Hell-Fire, and the person who keeps telling lies and endeavours to tell a lie is recorded as a liar with Allah.

(Sahih Muslim)

Fig 2: Breakdown of fraud losses by victim group



Note: Illustrative: Not to scale

- Tax = £14 Billion
- **Benefits £2 Billion**
- Council Tax = £131 Million
- Tax Credit = 380 Million
- TV License = £202 Million
- Payroll = £181 Million
- NHS = £158 Million
- **Housing = £900 Million**
- Insurance = £2.1 Billion
- Mortgage = £1 Billion
- Credit Card = £341 Million
- Charity = £1.1 Billion
- Food = £1.8 Billion
- **UK Population 64 Million**
- **UK Fraud 73 Billion**
- **£114,0625 P/P, P/A**

لَا تَزُولُ قَدَمَا ابْنِ آدَمَ يَوْمَ الْقِيَامَةِ مِنْ عِنْدِ رَبِّهِ حَتَّى يُسْأَلَ عَنْ خَمْسٍ عَنْ عُمُرِهِ  
فِي مَا أَفْنَاهُ وَعَنْ شَبَابِهِ فِي مَا أَبْلَاهُ وَمَالِهِ مِنْ أَيْنَ اكْتَسَبَهُ وَفِيمَ أَنْفَقَهُ وَمَاذَا عَمِلَ  
فِي مَا عَلِمَ

"The feet of the son of Adam shall not move from before his Lord on the Day of Judgement, until he is asked about five things: about his life and what he did with it, about his youth and where he wore it out, about his wealth and how he earned it and where spent it upon, and what he did with what he knew." (Sunan at-Tirmidhi)

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- Imam Ghazzali رحمه الله mentions that there are many characteristics of a human but there are four major aspects for his evil actions;
  - Lordship – arrogance, pride, love of praise, honour, elevation
  - Satanic – jealousy, envy, scrooge, deceit, deception, fraud, hypocrisy and destruction
  - Animalistic – desire, greed, whims, fornication, theft, opportunity
  - Evil – anger, hatred, attack, murder, beat, usurp wealth, denial

- Seek Forgiveness from Allah ﷻ and Repent
- Return The Haram Directly
- Return The Haram Indirectly
  
- Day of Judgement: Day Of Justice
- Give Directly Your Good Deeds
- Take Directly Their Bad Deeds

- يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوَّامِينَ بِالْقِسْطِ
  - مَنْ غَشَّ فَلَيْسَ مِنِّي