

JUMU'AH

11.04.25



OR



SPEECH 1:20 - 1:50

ASHTON CENTAL MOSQUE

We live in a world drowning in greed, imbalance and financial injustice. The rules are being rewritten & the western capitalist system is being turned on its head by a few uber-rich racist greedy bullies. Trade wars, debts, hoarding wealth, & living beyond means have become the norm.

LOOK AT THE STATE OF THE WORLD:

- **The USA carries a crushing debt of \$36.56 TRILLION, UK £2.7, EU €12.7, JAPAN \$8.7 TRILLION**
- **The world though only has \$21 TRILLION IN GOLD, so where is all this fiat money coming from?**
- **The USA has 750 military bases around the world, UK 145, draining billions of \$ each year.**

OVER \$8 TRILLION SPENT ON ENDLESS WARS BY THE USA & £30 BILLION BY UK

\$8 Trillion could eradicate poverty, feed the hungry, build green energy, offer universal education, and healthcare all at the same time. So why is the World in so much debt?

New Trump Tariffs impose taxes on imports so prices will rise - small businesses will collapse - demand will fall - global recession & trade wars will undoubtedly ensue – WORLD PANIC MODE
The politicians or corporations will not suffer, but the average workers, families & the poor.

ALLAH ﷻ ALREADY WARNED US:

Woe to every scorner and mocker who collects wealth and (continuously) counts it. He thinks that his wealth will make him immortal. (104:1-3) Competition in (worldly) increase diverts you until you visit the graveyards. (102:1-2) And indeed he is, in love of wealth, intense. (100:8)

Western economics are built on greed, profit & consumerism, living beyond capacity, fiat money. Islamic Economics is built on moderation, ethics, trust, zero-interest, real assets, & justice.

And do not consume one another's wealth unjustly (2:188) - O believers! Do not devour one another's wealth illegally but rather trade by mutual consent. (4:29) - Indeed, those who unjustly consume orphans' wealth 'in fact' consume nothing but fire into their bellies. And they will be burned in a blazing Hell! (4:10)

**Whoever hoards food to increase its price is a sinner. (Muslim)
If the son of Adam had a valley full of gold, he would desire a second. And nothing fills the belly of the son of Adam except dust. (Bukhari)**

NO AMOUNT OF DUNYA – WEALTH – WILL SATISFY THE HUMAN BEING

In a time of soaring prices and economic struggles, Islam calls us back to a life of simplicity, moderation and conscious consumption. We really need to review our lives & practices:

- 1. ISRAF:** Spending beyond necessity - **Do not be wasteful. Allah dislikes the wasteful (6:141)**
- 2. TABZEER:** Wasting wealth on sin - **The wasters are brothers of the devils (17:27)**
- 3. ABAS:** Frivolity - **Did you think We created you without purpose? (23:115)**
- 4. LAGHW:** Futility - **The believers... who turn away from meaningless activities." (23:1-3)**
- 5. LA'AB:** Amusement & heedlessness - **This worldly life is nothing but play and amusement, but the Hereafter is far better for the mindful (6:32)**

MY DEAR MUSLIMS:

1. Earn Halal & Tayyib -
2. Live within your means -
3. Spend wisely -
4. Focus on your soul
5. Trust in Allah's provision -
6. Invest in your Hereafter -
7. Do business with Allah ﷻ.

Men whom neither commerce nor sale distracts from the remembrance of Allah and performance of prayer and giving of Zakah. They fear a Day in which the hearts and eyes will [fearfully] turn about – (24:37) O you who believe! Shall I guide you to a transaction that will save you from a painful punishment?" (61:10-11) - Expect a profit that will never perish (35:29)

TRADE WITH ALLAH - NO BANKRUPTCY – INFLATION – TARIFFS – ONLY ETERNAL PROFITS!!!

Live within your means & beware of the Dangers of Debt - Debt is a chain around the soul.

The soul of the believer is held hostage by his debt until it is paid off (Tirmidhi) I seek refuge in You from sin and heavy debt (Bukhari) A man is in debt, he speaks lies and breaks promises (Bukhari)

TODAY'S REALITY: Muslims are living beyond our means. UK average household debt: **£65,143**

65% of Muslims report living in debt to survive.

45% missed rent or mortgage payments. (MCB Muslim Census 2024)

We are taking out mortgages upon mortgages. Propping up Haram businesses, interest-based loans, cars, electronic financing, furniture loans, extravagant weddings, fashion, brands...???

Results: Depression, Discontent, Anxiety, Lies, Cheating, Fraud, Repossessions, Bankruptcies, Families collapse, Marriages break down, Mental health deteriorates, Zakat & Sadaqah vanishes.

DO NOT SPEND WASTEFULLY. INDEED, THE WASTEFUL ARE BROTHERS OF THE DEVILS (17:26)

- **Live Simply** - the Prophet ﷺ slept on a palm mat; months would pass with no cooked food.
- **Avoid Debt** - the Prophet ﷺ refused to pray Janazah for those in debt.
- **Live Within Means** - the Prophet ﷺ always returned borrowed items better than received.
- **Do not envy** the lifestyle & wealth of other - be content - look at those below you.
- **Do not lose yourself** in the competition & consumption of the Dunya.
- **Do not be worried about your Rizq** – it is protected, recorded & cannot be taken away by anyone.

Work hard, remain honest & upright, maintain your **Taqwa & Tawakkul in Allah ﷻ**.

Trust in Allah ﷻ, His promise are True, not the banks. Live like the Prophets and Companions, not like the kings of today. Trade & invest in the Akhirah, not in the Dunya. Live simply. Spend moderately. Escape the debt trap. Don't chase the Dunya or a lifestyle that is fleeting.

WHATEVER YOU HAVE WILL END, BUT WHAT ALLAH HAS IS EVERLASTING (16:96)

Do not worry about the worldly tariffs, the racists, warmongers, capitalist; live wisely, ethically, consume consciously, worship sincerely, be content & invest in a transaction that never perishes.