

الْحَمْدُ لِلَّهِ الْكَبِيرِ الْمُتَعَالِ، ذِي الْجَلَالِ وَالْكَمَالِ، الَّذِي أَعْطَى فَأَجْزَلَ، وَجَادَ عَلَى الْعِبَادِ
وَتَفَضَّلَ، فَلَهُ الْحَمْدُ سُبْحَانَهُ فِي كُلِّ حَالٍ، وَلَهُ الشُّكْرُ عَلَى كُلِّ عَطَاءٍ وَنَوَالٍ، وَأَشْهَدُ
أَنَّ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ.

وَأَشْهَدُ أَنَّ سَيِّدَنَا وَنَبِيَّنَا مُحَمَّدًا عَبْدُ اللَّهِ وَرَسُولُهُ، اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى سَيِّدِنَا
مُحَمَّدٍ وَعَلَى آلِهِ وَصَحْبِهِ وَعَلَى مَنْ تَبِعَهُمْ بِإِحْسَانٍ إِلَى يَوْمِ الدِّينِ.

All praise and thank be to Allah, the Exalted, the Sovereign, the Perfect. He gives without measure. We thank Him in every situation and for every favour to us. We bear witness that there is no deity worthy of worship, except for Him alone without any partners or peers.

We bear witness that Muhammad is His Servant and Messenger, may the peace and blessings of Allah be upon him, his family, his Companions, and all those who will follow them in righteousness till the Day of Judgment.

- **Wealth: Divine Gift – necessity of life, pleasures, happiness & security, ONLY if used correctly**

نِعْمَ الْمَالُ الصَّالِحُ لِلْمَرْءِ الصَّالِحِ

“Sound property is excellent for a sound man.” (Ahmad)

اللَّهُمَّ أَصْلِحْ لِي دُنْيَايَ الَّتِي فِيهَا مَعَاشِي، وَأَصْلِحْ لِي آخِرَتِي الَّتِي فِيهَا مَعَادِي

"O Allah, set right for me my religion which is the safeguard of my affairs. And set right for me the affairs of my world wherein is my living. And set right for me my Hereafter on which depends my after-life" (Muslim)

- **Wealth: help yourself, people, economy & do good**

الزُّبَيْرُ بْنُ الْعَوَامِ رَضِيَ اللَّهُ عَنْهُ: إِنَّ الْمَالَ فِيهِ صَنَائِعُ الْمَعْرُوفِ وَصِلَةُ الرَّحِمِ، وَالنَّفَقَةُ فِي سَبِيلِ اللَّهِ عَزَّ وَجَلَّ، وَعَوْنٌ عَلَى حُسْنِ الْخُلُقِ

Al Zubair Ibn Al Awwam رضي الله عنه said "it helps you give, honour ties of kinship, spend in the way of Allah and maintain good manners." (Abi Dunya)

- **Protection of wealth essential in Islam, immense good and ward off evil.**

إِنَّ دِمَاءَكُمْ وَأَمْوَالَكُمْ حَرَامٌ عَلَيْكُمْ، كَحُرْمَةِ يَوْمِكُمْ هَذَا فِي شَهْرِكُمْ هَذَا، فِي بَلَدِكُمْ هَذَا

“Your blood and your wealth are as sacred to you as this day of yours in this month of yours, in this town of yours.” (Bukhari)

- Forbidden encroach private/public funds/property/misuse

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ

"O you who have believed, do not consume one another's wealth unjustly." (4:29)

- 1% of Americans control 40% of America's wealth
80% of Americans only control 7% of its wealth
85 richest people of the world as wealthy as 3 billion humans

- Property, funds, assets, individual/group are sacred

مَنْ أَخَذَ شِبْرًا مِنَ الْأَرْضِ ظُلْمًا، فَإِنَّهُ يُطَوَّقُهُ يَوْمَ الْقِيَامَةِ مِنْ سَبْعِ أَرْضِينَ

"If anyone takes a span of land unjustly, his neck will be encircled with it down seven earths on the Day of Resurrection." (Muslim)

لَا يَحِلُّ لِلرَّجُلِ أَنْ يَأْخُذَ عَصَا أَخِيهِ بِغَيْرِ طِيبِ نَفْسِهِ

"A man shall not take a stick of his brother without his permission" (Ahmad)

- Forbidden to cheat in measurements

وَيْلٌ لِّلْمُطَفِّفِينَ الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ وَإِذَا كَالُوهُمْ أَوْ وَزَنُوهُمْ يُخْسِرُونَ

"Woe to those who give less, who, when they take a measure from people, take in full. But if they give by measure or by weight to them, they cause loss," (83:1-3)

- Bribes, gambling, theft, illegal profits, theft, money laundering, benefits,

عَبْدُ اللَّهِ بْنِ عَمْرٍو رَضِيَ اللَّهُ عَنْهُمَا قَالَ: لَعَنَ رَسُولُ اللَّهِ الرَّاشِيَّ وَالْمُرْتَشِيَّ

Abdullah bin Amr that Allah's Messenger cursed the one who bribes and the one who takes bribes. (Tirmidhi)

أَدِّ الْأَمَانَةَ إِلَى مَنْ ائْتَمَنَكَ، وَلَا تَخُنْ مَنْ خَانَكَ

“Pay the deposit to him who deposited it with you, and do not betray him who betrays you.” (Abu Dawud)

- Responsibility to individuals, mosques, schools, hospitals, roads, institutions

لَا تَزُولُ قَدَمًا عَبْدًا يَوْمَ الْقِيَامَةِ حَتَّى يُسْأَلَ عَنْ عُمُرِهِ فِيمَا أَفْنَاهُ، وَعَنْ عِلْمِهِ فِيمَا فَعَلَ، وَعَنْ مَالِهِ مِنْ أَيْنَ اكْتَسَبَهُ وَفِيمَا أَنْفَقَهُ، وَعَنْ جِسْمِهِ فِيمَا أَبْلَاهُ

“The feet of the slave of Allah shall not move [on the Day of Judgement] until he is asked about five things: about his life and what he did with it, about his knowledge and what he did with it, about his wealth and how he earned it and where he spent it on, about his body, how did he wear it out.”

- Individual & collective responsibility to utilise our wealth correctly and justly

فَوَرَبِّكَ لَنَسْأَلَنَّهُمْ أَجْمَعِينَ * عَمَّا كَانُوا يَعْمَلُونَ

“So by your Lord, We will surely question them all, About what they used to do.”
(15:92-93)