

الْحَمْدُ لِلَّهِ الْعَلِيمِ الْقَدِيرِ، الْعَلِيِّ الْخَبِيرِ، لَا يَخْفَى عَلَيْهِ شَيْءٌ فِي الْأَرْضِ وَلَا فِي السَّمَاءِ وَهُوَ  
الَسْمِيعُ 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 عَبْدُ اللَّهِ وَرَسُولُهُ، 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 الْحَشْرِ 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.**

***“By Allah, I am not afraid that you will become poor, but I am afraid that worldly wealth will be given to you in abundance as it was given to those before you, and you will start competing each other for it as the previous nations, and it will divert you as it diverted them” (Bukhari)***

**Wealth is abundant and everywhere, loan companies, finance, credit cards, borrowing, mortgages, interest... We have all stopped living within our means and are slipping into the forbidden of Excess & Interest.**

**The Prophet *“cursed the one who consumes riba (usury) and the one who pays it, the one who writes it down and the two who witness it, and he said, “they are all the same.” (Sahih Muslim)***

يَأْتِي عَلَى النَّاسِ زَمَانٌ، لَأَيُّبَالِي الْمَرْءُ مَا أَخَذَ مِنْهُ، أَمِنَ الْحَلَالِ أَمْ مِنَ الْحَرَامِ

***“There will come a time where people will not care regarding what they take; from Halal or Haram.” (Bukhari)***

**Zina has a punishment, as does alcohol, theft, backstabbing, false accusations in the Qu’ran. However on the topic of finances, specifically the using of interest(riba), the language of the Qur’an changes entirely:**

**...“But if you do not desist from dealing in riba (interest/usury), then take a notice of war from Allāh and His Messenger...” (2:279)**

The prohibition of interest is to prevent economic exploitation on a macro and micro level between individuals chained to the banks with student loans, car loans and home loans and countries chained to world banks and monetary funds with billions and trillions in debt.

**UK £4.8 Trillion National Debt, Debt Per Taxpayer £61.667**

Via interest, entire countries, their citizens are kept perpetually chained to the ultra-rich. A Great Zulm on Humanity. All this comes at a COST.

**1<sup>st</sup> CASUALTY: YOUR HEART**

Certain foods damage your physical heart, mind and body, Interest damages your soul, blocking the light of Imaan, happiness, Sakinah. You fail to enjoy the sweetness of Islam: you fail to benefit from advice, you struggle to engage your heart in Salah, in Du‘a’, and in the recitation of the Qur’an. Mercy and kindness are taken away from it; patience and positivity are removed from it. Your heart becomes harder and harder.

**2<sup>nd</sup> CASUALTY: YOUR SADAQAH**

Haram wealth will spoil all your charity, removing Barakah from your life.

*“Whoever accumulates prohibited wealth, then gives out charity from it, will not be rewarded for it, & will have to bear the consequences of it.”*

Sufyan al-Thawri states *”Whoever spends prohibited wealth in avenues of goodness is just like a person who cleans his clothes with urine. Clothes cannot be purified with anything but water, and sins cannot be erased with anything but the Halāl.”* (al-Kabaa’ir)

### **3<sup>rd</sup> CASUALTY: YOUR DU‘A**

What good is there in life when the rope of *Du‘a* between you & Allah is severed? Such a person will be left to himself, & be of no interest to Allah.

*“a man having journeyed far, is dishevelled and dusty, spreads out his hands to the sky in Du‘a’, saying, “O Lord! O Lord!”, while his food is Haram, his drink is Haram, his clothing is Haram, and he has been nourished with Haram, so how can his Du‘a’ be answered?”* (Muslim)

Sa’d b. Abi Waqqas *Du‘a’* was always answered by Allah, he said: *I have not raised any bit of food to my mouth without knowing the details of where it was sourced.”*

**4<sup>th</sup> CASUALTY: YOUR WORSHIP - SALAH, HAJJ, SAWM, ZAKAT...**

**5<sup>TH</sup> CASUALTY: YOUR BARAKAH - FAMILY, MONEY, LIFE, TIME, HEALTH...**

**6<sup>TH</sup> CASUALTY: YOUR SAFETY IN THE GRAVE**

**7<sup>TH</sup> CASUALTY: YOUR HOME IN JANNAH**