

الْحَمْدُ لِلَّهِ الْعَلِيمِ الْقَدِيرِ، الْعَلِيِّ الْخَبِيرِ، لَا يَخْفَى عَلَيْهِ شَيْءٌ فِي الْأَرْضِ وَلَا فِي السَّمَاءِ وَهُوَ
الَسَّمِيعُ 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 وَالْمَآلِ.

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.

This new Islamic Year & month of Muharram make a resolution to pay off your debts, clear your mortgage, live a Halal life away from Interest.

Live within your means and abilities, don't be lured and consumed by the world. If your son wants a car, tell him to get a job, earn, save buy a car. Don't get finance or a loan and pay interest. If you want a house, earn, save, rent, borrow Qard e Hasanah, buy a home that you own, not one that the banks own. Student loans, earn before/alongside & borrow.

Most of the world is in the grip of a disease, a rapid cancer so malignant it's left patients crippled – individuals debts, payment plans, bank bailouts, industries collapsing, pension funds vanishing, national debts, repossession of homes, **but we still want more, more & more.**

This sickness has brought mankind to its knees? RIBA has enslaved the entire world, it only brings destruction and devastation in its wake.

According to many of the exegetes, Ayaat 275-277 of Surah al-Baqarah, were revealed in the last few months of the Prophet's life. The Prophet warned his Ummah at Khutba al-Wada' during his farewell Hajj

“Every form of RIBA is forbidden.” (Muslim)

“Allah obliterates RIBA but makes Sadaqa grow in value” (2:276)

Do not be deceived by the apparent wealth of those who work in RIBA

“Do not be deceived by the fact that those who are kafir move freely about the earth. A brief enjoyment; then their shelter will be Hell. What an evil resting-place.” (3:196-197)

It is just something temporary - there is no Barakah in it. Do not be envious of them or fall in love with their methods, seeing it as the fast track to wealth. You must Earn the Halal way.

“Do not let their wealth and children impress you. Allah merely wants to punish them by them during their life in the dunya and for them to expire while they are kuffar.” (9:55)

Their accumulation of wealth will not benefit them. They derive little enjoyment of it in this world, and they will be raised up on the Day of Rising as the most accursed of people, mad and trodden underfoot.

“Those who practise RIBA will not rise from the grave except as someone driven mad to insanity by satan’s touch.” (2:275)

RIBA destroys the one who practices it. The Prophet ﷺ said,

“A dirham of RIBA is a worse action in the sight of Allah than 36 acts of fornication.” (Mustadrak-Haakim, Musnad-Ahmad)

“O you who have believed, fear Allah and give up what remains of interest, if you should be believers. And if you do not, then be informed of a war [against you] from Allah and His Messenger. But if you repent, you may have your principal - [thus] you do no wrong, nor are you wronged. (2:278-279)

Allah ﷻ declares war on it because it is gross injustice and disequilibrium and everything with Allah is just and balanced.

The world, environment, humanity, universes are all based on balance and justice. **RIBA is the opposite of Allah’s **NIZAAM**.**

We cannot build a society, country or world where everyone lives an existence under a perpetual cloud of debt.

“There will come a time when there will be no one left who does not consume usury (interest), and whoever does not consume it will nevertheless be affected by it.” (Abi Dawud)

“O you who have believed, protect yourselves and your families from a Fire whose fuel is people and stones, over which are [appointed] angels, harsh and severe; they do not disobey Allah in what He commands them but do what they are commanded.” (66:6)