

# الأمور الاقتصادية

Umoor Iqtesadiyah - An Educational Publication

PG 07

## CASH OVER CREDIT

Why we should do business on Cash rather than Credit? This Article sheds light on the benefits of dealing in cash.

PG 11

## الفقه الماتجرات AL FIQHO THUMMAL MATJAR

This course teaches mumineen about business studies and the modern ways and strategies of the business.



Learn how community is striving towards economic development

Upliftment

أَضْعَافًا  
مُضَاعَفَةً  
مَغْفِرَةٌ  
أَجْرٌ كَرِيمٌ  
رِزْقٌ  
جَنَّةٌ  
مَدَدٌ  
حَسَنَةٌ  
بَرَكَاتٌ  
اِقْتِصَادِي نَهْجٌ  
مَغْفِرَةٌ

# قَرْضًا حَسَنًا

مَغْفِرَةٌ  
اِقْتِصَادِي نَهْجٌ  
حَسَنَةٌ  
رِزْقٌ  
أَجْرٌ كَرِيمٌ  
جَنَّةٌ  
أَضْعَافًا  
مُضَاعَفَةً  
دَعَاءٌ  
Upliftment

# Basic Concepts of Qardan Hasana

1) To lend to Allah Ta'ala means, to give the amount of Qardan Hasana to His khalifa Imam <sup>AS</sup> or to his Dai during the period of 14 seclusion, and to whomsoever the Dai specifically assigns for the said purpose.

2) Giving Qard to Allah Ta'ala means-to lend purely in Allah Ta'ala's name and not for any other intents.

3) Giving Qard to Allah Ta'ala means – it becomes his responsibility to return the amount given in Qard in manifold.

4) Giving Qard to Allah Ta'ala means giving to him who has taken guarantee of providing livelihood to each of his creations. In fact giving Qard is a way of assisting Allah Ta'ala in carrying out his actions.

5) To give Qard to Allah Ta'ala means to assist him, and Allah has promised those who assist him that:- 'O Mumineen! If you will help (the cause of) Allah, He will help you, and plant your feet firmly.' Moulana Ali <sup>AS</sup>, while stating his wasiyat to Imam Hasan <sup>AS</sup>, said:- (as stated by Syedna Mohammed Burhanuddin <sup>RA</sup>) "Allah has not asked for assistance from you out of servility. Nor has he asked for Qard from you out of need. Amir ul-Mumineen <sup>AS</sup> states these words. Allah asks for assistance from you even though he has the armies of the skies and the land in his service. He asks for Qard from you, even though he has the treasures of the skies and the land at his disposal. Why does he then ask for assistance and Qard from you? he does it to test you and see which of you performs these deeds well." In this way when Qard is given to Allah Ta'ala and his Dai, it qualifies as hasan or 'good' and helps attain manifold rewards.



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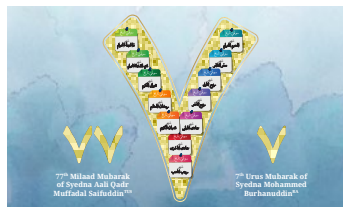
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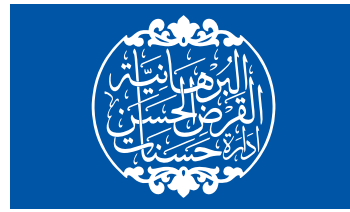
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# Qardan Hasana Perspective

The Dawoodi Bohra Community is familiar with the notion of Qardan Hasana and few are aware of the significance of believing in and participating in Qardan Hasana.

Al-Dai-al-Ajal Syedna Aali Qadr Mufaddal Saifuddin<sup>TUS</sup> states,

## BAYAAN

The concept of Qardan Hasana continues to hold its importance in a mumin's life and that's because Qardan Hasana has influenced lives of a number of mumineen. Mumineen have started businesses, invested in properties, completed their education, and gone on pilgrimages as a result of this effort. Al-Dai-al-Ajal Syedna Aali Qadr Mufaddal Saifuddin's<sup>TUS</sup> goal and ambition was to establish an environment where Qardan Hasana become a regular occurrence.

Mumineen were educated on Qardan Hasana by al-Dai al-Ajal Syedna Aali Qadr Mufaddal Saifuddin<sup>TUS</sup>. Several mauze committee members held seminars/webinars to further clarify the ideas. al-Dai al-Ajal Syedna Aali Qadr Mufaddal Saifuddin's<sup>TUS</sup> vision of a better tomorrow has been realized, thanks to the success of Qardan Hasana.

Mumineen, just as we discussed how receiving Qardan Hasana has benefitted them, also happily participate in giving Qardan Hasana with utmost satisfaction. Mumineen have earned enormous sawaab in participating and indirectly aiding another mumin bhai, from donating in Mohammedi Scheme every Friday to contributing in Husain Scheme every 16mi.

However, sometimes having a large vision can lead to loopholes or inefficiency in completing a task; these are human flaws that are acceptable at times since we all understand the pressures of work and it is natural to face them at times.

Mumineen, on the other hand, are adamant about their decision to join Qardan Hasana. These are the comments we got when we asked what keeps them going with so much positivity and respect.

- 1) Hakimuddin bhai Bhatia adds, "I sought help from Qardan Hasana to establish my business 10 years ago, and today my business is growing with al-Dai al-Ajal Syedna Aali Qadr Mufaddal Saifuddin's<sup>TUS</sup> dua mubarak. I feel the raqam I received from Qardan Hasana was barakati, and it aided my business growth.
- 2) Talking about his experience Aliasger bhai Kanchwala said, I am really lucky to be a part of the Pune-based

Zahabi Qardan Hasana scheme. Taking Qardan Hasana at every stage of my life has resulted in the prosperity and success that I have experienced. With the barakaat of Qardan Hasana, my business has prospered. Thanks to the members of the working committee who devote their time to ensuring the efficient operation of the Qardan Hasana Scheme.

Challenges may come, but the alternative shouldn't be withdrawal from the barakat of Qardan Hasana because, your withdrawal from participating in Qardan Hasana will keep you from barakat



﴿ جیم زکوٰۃ نے علانیۃ ما اداء کروا نو ارشاد تھیو چھے تیم قرضا حسنا بھی علانیۃ ما عرض کروو جوئی، کیم کہ قرضا حسنا نی ذکر نے خدا تعالیٰ یر زکوٰۃ ساتھ جوزی چھے، مؤمنین مواعظ انے مجالس ما حاضر تھائی تو **علانیۃ** بطیب النفس رزا نا صاحب نا نزدیک قرضا حسنا عرض کرے، جر نا سبب بیجا مؤمنین نے تحضیض تھائی انے ولی اللہ نی دعاء مبارک نی برکۃ حاصل تھائی،

﴿ مؤمنین مستحقین نے **contact** کری محبتہ سی **ترغیب** دلاو جوئیے،

﴿ جر مؤمنین شامل تھاتا ہوئی اھنی **تقدیر** کروو جوئیے،

﴿ مؤمنین نے حسین اسکیم نی رقم **repayment** نا نزدیک گھنا **سہلائی** سی ملی جائی اھنا واسطے تمھید کروی جوئیے،

﴿ قرضا حسنا نی **positive** ذکر و وارموار مؤمنین ما کروی جوئیے.

(الشیخ زھیر بھائی امانۃ علی بھائی بدری،  
العامل الحاضر فی موضع حاتمی محلۃ - ممبئی)



﴿ **تیجی** شاکلۃ خدا تعالیٰ **شرط** نا صیغۃ ما سورۃ النغبان ما فرماوے چھے:

"إِنَّ تَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا يُّضْعِفُهُ لَكُمْ وَيَبْفِرْ لَكُمْ وَاللَّهُ شَكُورٌ حَلِيمٌ"

اگر تمیں خدا نے قرضا حسنا اپسو تو یر قرض نے خدا گونا گون کرے، خدا ایک نا دس<sup>۱۰</sup> آپے چھے، ایک نا ساتسو<sup>۷۰</sup> آپے چھے انے چاھے تو بھی گونا گون کری آپے انے خدا تمارا واسطے مغفرتہ کرے چھے،

﴿ **تیجی** شاکلۃ **امر** انے **حکم** چھے خدا سورۃ المزمّل ما فرماوے چھے:

"وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا وَمَا تُقْرِضُوا لِأَنْفُسِكُمْ مِنْ خَيْرٍ يُّجِدُوهُ عِنْدَ اللَّهِ هُوَ خَيْرٌ وَأَعْظَمُ أَجْرًا وَأَسْتَفِرُّوا اللَّهَ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ"

نماز انے زکوٰۃ نی ذکر ساتھ خدا قرضا حسنا نی ذکر نے جوڑے چھے، صاحب المال پیر زکوٰۃ واجب چھے اہم صاحب المال پر قرضا حسنا اپوو واجب چھے،

مملوک سیدنا المنعم طع نے بعض مؤمنین یر اہم تصور پیدش کیدی کر ہمیں حسین اسکیم ما قرضا حسنا اپئیے چھے۔ اھنا سبب ہمنے **اضعافا مضاعفة** **برکات**، **ولی اللہ نی خوشی**، **دعاء مبارک** تو حاصل تھائی، چھے مگر تر ساتھ ہماری رقم بھی ہمنے دوبارہ حاصل تھئی جائی چھے۔ تو عجب ا قرضا حسنا ما برکات انے سعادات چھے جر نو شمار کروو ممکن نہی،

اچ بھمد اللہ تعالیٰ و بفضل ولیہ قرضا حسنا نا عمل ما گھنی ترقی حاصل تھئی چھے، اھنا ساتھ بھی زیادۃ تقدم حاصل کروو جوئیے، اھنا واسطے:

خدا تعالیٰ قرآن مجید ما سات<sup>۷</sup> مواضع ما قرضا حسنا نی ذکر کیدی چھے، اھا سی ایک آیۃ شریفۃ ما فرماوے چھے:

"مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا يُّضْعِفُهُ لَهُ أَضْعَافًا كَثِيرَةً وَاللَّهُ يَقْبِضُ وَيَبْضُطُ وَإِلَيْهِ تُرْجَعُونَ"

الداعی الاجل سیدنا محمد برهان الدین رض نا حسنت ما سی ایک حسنة قرضا حسنا نا عمل نے بطور رہم انے نظام قائم کروو چھے، آپ مولیٰ رض مواعظ نورانیۃ انے بیانات منیفۃ ما بارھا ذکر فرماؤتا، ایک بیان مبارک ما قرضا حسنا نی ذکر کرتا ہوا آپ مولیٰ رض فرماوے چھے:

قرآن مجید ما قرضا حسنا نی ذکر تین<sup>۲۷</sup> شاکلۃ سی چھے:



﴿ **خدا اخبار** کرے چھے:

"إِنَّ الْمَصَدِّقِينَ وَالْمُصَدِّقَاتِ وَأَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا يُّضْعِفْ لَهُمْ وَلَهُمْ أَجْرٌ كَرِيمٌ"

جر صدقہ کرے چھے مردوانے بیرو مصدقین انے مصدقات خدا نے قرض آپے چھے قرضا حسنا۔ اھنا واسطے اجر چندہ چند زیادۃ تھائی چھے انے یر سگلا واسطے اجر کریم چھے،

کلمات الداعی الاجل سیدنا محمد برهان الدین رض، کراچی، ۱۴۰۸ھ

# Training Acceleration Program (TAP)

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Al-Dai-al-Ajal Syedna Aali Qadr Mufaddal Saifuddin<sup>TUS</sup>

Ply your trade and business according to the demands of this day and age. Gain excellence in business by acquiring business acumen through education, but more importantly, through the experience and knowledge possessed by your elders.





## What is TAP?

Training Acceleration Program aka TAP is a centre of excellence to provide quality education in the business domain via seminars and workshops to mumineen

## Why?

There is a strong need within the community for domain specific education to help them grow their business



# Cash over Credit

Every business undertakes several transactions during the course of its operations. Transactions are those business events that have an impact on the finances of the business and are thus recorded in its books of accounts.

A cash transaction is a business transaction that involves exchange of cash at the time of the transaction itself. Cash in this case implies settlement either in actual cash, cheque payment or bank transfer. Such transactions improve cash flow of the business.

A credit transaction is a business transaction which has monetary impact but does not involve exchange of cash at the time of the transaction, but is settled in cash at a later date. Such transactions hamper cash flow.

Credit transactions are more prevalent in larger businesses where a system of credit period is followed. However, it is extremely important that the terms of credit are agreed upfront such as payment within 7 days from date of invoice, payment within 7 days from date of delivery of merchandise. In many cases where the business transaction is with large companies who follow certain policies on bill processing and hence mention payments are made on every 15<sup>th</sup> and 25<sup>th</sup> of the month.

Why we should do business on cash rather than credit? We have observed that businesses who dealt in cash business generally flourished as they have good cash flow and hence liquidity. We have heard many times “*cash before you crash*”. What does this phrase mean?

This phrase simply means – cash, cash profit and cash flow. Let us understand how we can avoid the “*crash*” – by following simple steps:

1. A sale is complete only if the last paisa is collected from the customer on the agreed time. This also includes GST and any related transactions.
2. Money due from customers – if you do not ask, you do not get.
3. You should be able to collect your money and retain your

customer. What does this mean? It is extremely important to maintain excellent relationships with your customers but at very clear understanding on payment terms. This is “commitment – the first instance”

4. The older the outstanding with your customer, it is more difficult to recover and you lose your energy to follow-up.
5. Never over commit and deliver what you have promised – this will ensure “commitment – the second instance”
6. In any organization collecting money is everyone’s job and hence each staff should be customer-centered.
7. Get rid of customers who are sick, indifferent or weak – remember they are not your customers but they want to see you crash.
8. For growth, focus on your customer complaints and the customer outstanding. This is “commitment – the third instance”
9. Delight the customers – consistently give excellent service and become their weakness. Make your customers need you and create interest to do business with you. The moment your customer gives you the first right of refusal – you are his valuable partner. By partnering with your customers, you gain an upper hand to be part of their business strategies.
10. Compete on benefits, advantages, features, service, value proposition, price, discount, market share, uniqueness, technology, innovation, etc but, NEVER compete on credit. Chances are, it will make your business very weak.

In the above paragraph you have read commitment, three times – and these three build an excellent relationship whereby you will not lose your customer and do business on cash.

I have heard many businesses talk that by giving credit, we gain customers, word of mouth advertising happens, encourage large purchases, shows stability and stand against competition.

Now, look at the downsides –

- a) Did you think on possibility of missed payments – erodes your profitability
- b) Employing collection agencies who charge anything between 15 to 33% of the invoice value – eats away your profitability
- c) Diligent record keeping is required – spend time on non-value addition work rather than on Sales and growth criteria
- d) Mental peace??
- e) Slows cash flow – which means you cannot pay your suppliers and you have to borrow for your own survival
- f) Loss of opportunity – liquidity crunch will hamper business investments and hence growth
- g) Value of the outstanding amount – the more the delay in payment, higher is the loss of value of the amount due to inflation, global economy, recession, etc

As you would like to get cash at the time of transaction, so is your supplier would like to get cash. Your supplier will honour you if you pay cash upfront or on agreed date.

It's always advisable to have a good rapport with both your customers and your suppliers when you are running a business. Running a successful venture requires sources from outside.

Striking a deal with vendors to receive goods without having to make upfront payment is referred to as "*trade credit*." But many entrepreneurs turn to trade credit as a form of payment without really understanding what it entails.

You can use trade credit if you are in a short-term, financially unstable period and you have a long standing in the market of being a good paymaster. The market will uphold your values.

You will pay financial penalties if you do not pay within agreed credit period, and this can drive your costs of doing business up. It will damage your credit and run into trouble. If your business is subject to seasonal lulls that will compel you to borrow to pay off vendors.

Hence, it is essential to do business on cash terms, maintain good relationship by delighting customers and never compete on credit terms.

Please remember that "*sales is vanity, profit is sanity and cash is reality*".





► **Annual  
General  
Meeting  
Kotah**

A meeting in Kotah to discuss and chalk out a plan for providing mumineen with Qardan Hasana and facilitate mumineen to easily participate in Husain Scheme.

◀ **Annual  
General  
Meeting  
Neemuch**

Meetings are conducted on a regular basis to streamline Qardan Hasana activities and to work out a future plan





▶ **Annual  
General  
Meeting  
Rajkot**

Every year Qardan Hasana committee members display statistics in their respective mawaze to further inspire mumineen .

**Annual  
General  
Meeting  
Rajkot** ◀

Qardan Hasana members are trained regularly to improve administration and better facilitate mumineen for Qardan Hasana



# الفقه الثمالي المتجر

Rasullah<sup>SAW</sup> States “The greatest of knowledge is Fiqh al-Deen” Islamic scholars of jurisprudence also account Fiqh as the heart of Islamic science because it guides Muslims towards the righteous path of Islam.

Fiqh is the subject that encompasses many disciplines of a person’s life. Al-Dā’ī al-Ajal Syedna al-Qadi al-Noman<sup>RA</sup> has explained the tenets and norms of Sharia Gharra in his book Da’aim al Islam. In one of his chapters, he extensively explains the principles of business and what characteristics and traits should a businessman possess.

Al-Dā’ī al-Ajal Syedna al-Qadi al-Noman<sup>RA</sup> illustrated in his book in the chapter of Business (Bab al-Buyu) that one should always learn and seek perfection in Fiqh before engaging in any business activity as Amir al-Mumineen<sup>AS</sup> quite distinctly states:

## Al Fiqho Thummal Matjar

وعن علي<sup>ع</sup> أن رجلا قال له يا أمير المؤمنين إني أريد التجارة ، قال: أفتقت في دين الله ، قال: يكون بعض ذلك ، قال: ويحك الفقه ثم المتجر ، فإنه من باع و اشتري ولم يسأل عن حرام ولا حلال ارتطم في الربا ثم ارتطم

A person approached Amir al-Mumineen<sup>AS</sup> seeking his advice for trade. Amir al-Mumineen<sup>AS</sup> asked him: have you acquired ilm Fiqh al-Deen? The person answered: I have some knowledge about it. Amir-ul mumineen<sup>AS</sup> stated: First understand the law of Sharia, and then engage in trading. A person who buys or sells without the understanding of halal and haram will inevitably become mired in interest and will keep drenching in it.

The above statement elucidates how crucial it is for a businessman to acquire complete knowledge of al-Fiqh in order to practice business justly and righteously. Al-Dā’ī al-Ajal Syedna Abdullah Badruddin<sup>RA</sup> explicitly stated the definition of Fiqh to an arab shaikh, Fiqh is that which is determined by Allah Ta’ala, his messenger, Rasullah<sup>SAW</sup> and Ahlebait<sup>AS</sup>.

This definition of al-Fiqh sheds light on the significance of al-Fiqh and guides us towards the right path to acquire Ilm al-Fiqh. Idarah al-Tijaarat al-Raabehah has endeavoured to provide al-Fiqh Thummal Matjar course for mumineen. The course aims to enlighten mumineen with Ilm al-Fiqh; they are taught Bab al-Buyu extensively from Da’aim al Islam (Volume2). Along with it, the said course

teaches mumineen about business studies and the modern ways and strategies of the business.

Currently, the entire global market is dealing in interest, which is eventually causing mumineen hardship to cope up with the current market trends. But due to the teachings of Al-Dā’ī al-Ajal Syedna Mohammed Burhanuddin<sup>RA</sup> and Al-Dā’ī al-Ajal Syedna Aali Qadr Mufaddal Saifuddin<sup>TUS</sup>, mumineen are safeguarded from haram specifically from interest.

Mumineen, adhering to Sharia Gharra and for their love and devotion towards Moula<sup>TUS</sup>, never engage in these prohibited acts. It behoves a mumineen to seek ilm al-Fiqh to survive in this modern world while seeking khushi (happiness) of Moula<sup>TUS</sup> in each step of his occupation; this indeed makes his business ibadat practice of (worship).

May Allah Ta’ala grant our beloved Maula Al-Dā’ī al-Ajal Syedna Aali Qadr Mufaddal Saifuddin<sup>TUS</sup> a long life in perfect health and happiness until the day of Qayamat.



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”جر مؤمن نے خدایہ اپوچھے انے ایم چاہے چھے کہ اهنو مال هجي زیادة تھائی تو

اهنا مؤمن بھائی نے قرضاً حَسَنًا اے،

قرض اپوا ما صدقة کرتا زیادة ثواب چھے۔“



Idarah Hasanaat al-Qard  
al-Hasan al-Burhaniyah

”

# Ayyam ul Ta'abbudaat 1442 H.

Through the means of follow-up office, this year Ayyamul Ta'abbudaat activities were implemented. 40 days of Ta'abbudaat - starting from Rabi-ul-Awwal to the end of Rabi-ul-Akhar, Ta'abbudaat activities were took up under follow-up office.

This year being al-Dai-al-Ajal Syedna Aali Qadr Mufaddal Saifuddin<sup>TUS</sup> 77<sup>th</sup> milaad mubarak & 7<sup>th</sup> urus mubarak of Al-Dai-al-Ajal Syedna Mohammed Burhanuddin<sup>RA</sup>, 7 was a central theme.

During previous years, there would be a concept around which the activities would be implemented. This year instead, all conversions have revolved around the digit and theme of 7.

Achieving the set conversions was the aim of follow-up office team.

## AYYAMUL TA'ABBUDAAT ROUTINE ACTIVITIES

- ▶ Communications were sent for the activities via emails, SMS and digital calendar - launched in Rabi-ul-Awwal.
- ▶ From 1<sup>st</sup> Rabi-ul-Awwal to 20<sup>th</sup> Rabi-ul-Awwal, pre-miqat planning was done by all mawaaze.
- ▶ Pre - miqat planning templates had been sent to mawaaze and was made live on follow-up module as well.
- ▶ Promotional banners sent.
- ▶ Miqat report submission follow-up.

## SPECIAL PROGRAM FOR MUMINEEN - QARDAN HASANA ACTIVITIES

### Husain Scheme New Accounts



Target  
7000

From Milaad-un-Nabi up until *urus mubarak*, our priority was for all Qardan Hasana committee members to have an account & regularly participate in Husain Scheme.

### Husain Scheme New Accounts

Mumineen having Husain Scheme accounts were approached to do niyyat for regularly participating; every month on 16mi raat in Qardan Hasana Husain Scheme.



Target  
7000

### Inspire Others

700 mumineen to give a 1-minute interview on taking Qardan Hasana & a trend of 'inspire others' to begin



Target  
700



# حسین اسکیم

الداعي الاجل سيدنا عالي قدر مفضل سيف الدين طول الله عمره الشريف الى يوم الدين فرماوے چھ:

"هر جمعة ني راتے يا دن ما **قريباً حسينا** اداء كريے چھ  
- تر مطابق - هر مهينا ني سولمي<sup>17/</sup> تاريخ اداء كريسوں"

## HUSAIN SCHEME



QARDAN HASANA INITIATIVES FOR AYYAM UL TA'ABBUDAAT 1442H

**7000**  
New Husain  
Scheme  
Participants

**700**  
Reflections

**7000**  
Husain Scheme  
Regular  
Participations

# 44

”ا باواجي صاحب تمنے تيار ڪري ڳيا ڇهه ،

business ما تعامل cash ما ڪر جو

credit ما ڪروا سي بعض وقت گھني پریشاني ٿھائي ڇھه ، راتو ما نيند نٿھي اوتي ،

ڪتٺاڪ گھنا ڀر مثل نا مؤمنين اوے ڇھه دعاء نو ڪھي ڳائي ڇھه ڪه ام صاحب ھينے - ام ڪيم  
ڪه - ام پيسه ام اڀي دو ڇھي ليوا نا وصول ڪروا نو ھوئي اوتاء نہيں ، ڪتٺا محينه و ورسو  
نڪلي ڳائي بعض وقت ،“



التجارة الرابحة

# ”

# اسکیم حسین

## Husain Scheme Statistics

### Number of New Accounts in 1442H



New Accounts in  
**Foreign**  
**3369**

Total

**10205**

(from 01.08.2020 to 30.06.2021)



New Accounts in  
**India**  
**6836**

### Total Husain Scheme Accounts



Total Accounts in  
**Foreign**  
**19180**  
(as on 30<sup>th</sup> June, 2021)



Total Accounts in  
**India**  
**25264**  
(as on 30<sup>th</sup> June, 2021)

  
**During Ashara Mubaraka**  
**Attain Maula's <sup>TUS</sup> Happiness By**  
**Participating In Husain Scheme.**

  
 Scan Now!

Scan QR code to fill Husain Scheme Niyat Form.

  
 إن تُقْرِضُوا اللَّهَ قَرْضًا حَسِينًا يُضَاعِفَهُ  
 لَكُمْ وَيَغْفِرْ لَكُمْ وَاللَّهُ شَكُورٌ حَلِيمٌ

Do **Niyat** to contribute in Qardan Hasana via **HUSAIN SCHEME**  
 and acquire manifold barakaat during this Ashara Mubaraka

Go to  
[qardanhasana.info](http://qardanhasana.info)
  
 and submit the **Niyat Form**



  
**حسین اسکیم**

امدادی الاچل سیدنا عالمی قدر بفضل سیدنا علی بن ابی طالب رضی اللہ عنہما فرمایا ہے  
 "ہر جمعہ کی راتے یا دن ما قرضًا حَسِينًا اداء کریئے ہے  
 - تر مطابق - ہر مہینا فی سولمی" تاریخ اداء کریسوں"

  
**حسین اسکیم**  
**عَادَة**

ہر مہینا

انسانیت

ہر مہینا

حسنہ

ہر مہینا

برکات

ہر مہینا

دعاء

ہر مہینا

Upliftment

ہر مہینا

تعمیری مع

ہر مہینا

جنت

ہر مہینا

رزق

ہر مہینا

غفرۃ

ہر مہینا

حجۃ

ہر مہینا

ملک

ہر مہینا

ملا

  
 امدادی الاچل سیدنا فضل سیدنا علی بن ابی طالب فرمایا ہے  
**قَرْضًا حَسِينًا** نو تعلق **حسن** لے **حسین** سی ہے

 Enquire

 Participate

 Feedback



**نکم حسین**

امدادی الاچل سیدنا محمد رحمان اللہی فرمایا ہے  
 بنک نا بدل **قَرْضًا حَسِينًا** اپو  
 ثواب نو ثواب لے رقم نو امان

On 16<sup>th</sup> mumeeneen should participate in giving  
 Qardan Hasana by contributing in **Husain Scheme**.

Please visit [www.qardanhasana.org/info](http://www.qardanhasana.org/info)

# اسکیم حسین

## Husain Scheme Banners

Shahrukh 1442 H

الذمیر الاجل سیدنا عالمی قدرتمند سید الدینؑ فرماتے ہیں

ہر جمعہ کی راتے یا دن ما **قَرَضًا حَسِنًا** ادا کرے ہے

- تر مطلق - ہر مہینا کی سولہ تاریخ ادا کریں



On 16<sup>th</sup> mumsineen should participate in giving Qardan Hasana

Click Here

Shahrukh 1442 H

لیلة القدر

فَأَقْرِبُوا مَا تَسْرِبْتَهُ وَأَقْبِسُوا الصَّلَاةَ  
وَأَتُوا الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا

On the seven night of Laylatul Qadr and Milled Mubarak of Syedna al-Dalal-Ajmal<sup>TM</sup>, we should give Qardan Hasana to earn its manifold Rizq, Barakat and Sawab.

Shahrukh 1442 H

جہ لئے تمہیں **قَرَضًا حَسِنًا** ابو چھوانے یہ تمہارا  
واسطے دعا کرے ہے ..... یہ دعا ملوک الہی  
بارہا ذکر کریں چھوں - یہ تمہیں گھنی کام لاکے

**Give Qardan Hasana,  
Gain Dua of a Mumin.**

On 19<sup>th</sup> mumsineen should participate  
in giving Qardan Hasana by contributing in  
**Mohammedi Scheme** and doing Niyat in  
**Husain Scheme.**

Click Here for more information or visit our website - [qardanhasana.info](http://qardanhasana.info)

Shahrukh 1442 H

اسکیم حسین

الذمیر الاجل سیدنا عالمی قدرتمند سید الدینؑ فرماتے ہیں

ہر جمعہ کی راتے یا دن ما **قَرَضًا حَسِنًا** ادا کرے ہے

- تر مطلق - ہر مہینا کی سولہ تاریخ ادا کریں



On 16<sup>th</sup> mumsineen should participate  
in giving Qardan Hasana.

Please visit: [www.qardanhasana.info](http://www.qardanhasana.info)



## Introduction to Partnership

Syedna Aali Qadr Mufaddal Saifuddin<sup>TUS</sup> states:

“Mamlook āale Mohammed intend that all business affairs of mumineen be in accordance with shariat Mohammadiyah. Partnerships should be in accordance with the canons of shariat, there should be mutual understanding between both the parties, legal documents should be prepared in order to maintain unity and achieve growth in the the business, and to abstain from the insinuation of satan.”

Before engaging in an economic activity, a mumin needs to first understand the principles of Shariat Mohamadiyah. The guiding principles based on the tenets and canons found in Baab ul Buyoo of Da’aim al Islam (Volume2) on ethical behavior in economic activities. A Partnership is an agreement formed between two or more individuals to pool their money, skills or other resources with the intent to share in the profit and loss of a particular venture.

### Essence of shariat compliant partnership deed:

A partnership deed helps to form and maintain valid and ethical partnerships based on consent, respect, and transparency between all parties involved through drafting a shariat-compliant written agreement.

Al-Tijaarat al-Raabehah educates and assists mumineen to maintain a good working relationship with each other during their partnership through varies activities, one of them is preparing a partnership deed.



# 1880

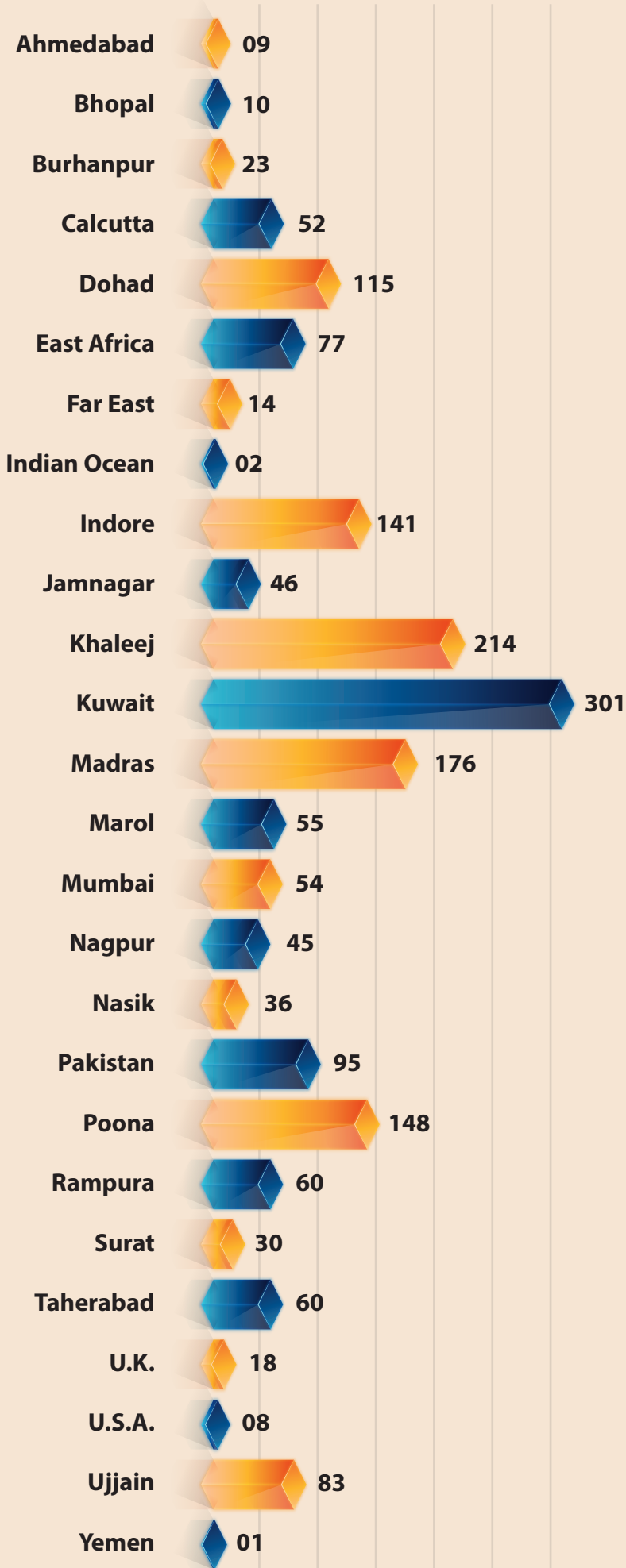
Mumineen have prepared their shariat-compliant partnership deed



From

# 344

mawaze all around the world.



Jamiat	Count of registered Partnership Deed
Ahmedabad	09
Bhopal	10
Burhanpur	23
Calcutta	52
Dohad	115
East Africa	77
Far East	14
Indian Ocean	02
Indore	141
Jamnagar	40
Khaleej	214
Kuwait	301
Madras	176
Marol	55
Mumbai	54
Nagpur	45
Nasik	36
Pakistan	95
Poona	148
Rampura	60
Surat	30
Taherabad	60
U.K.	18
U.S.A.	08
Ujjain	83
Yemen	01



Aerobit Health Ltd is a Tech Entrepreneur focused on developing problem solving solutions within the healthcare sector

Shk Taher bhai Jamali was introduced to the Shariat Compliant Partnership Deed, who was made aware on the shariat laws of partnership and how business is done as per khushi mubarak of Aqa Maula<sup>TUS</sup>

He is still in R&D mode (ie not trading yet). However as per Aqa Maula<sup>TUS</sup> farmaan he only takes investment from mumin investors along with him, his investors are also clear on shariat laws and this has helped him immensely in many ways

He is not in trading yet but he is very focused on maintain clean books of accounts which are shared with all his in a very transparent manner. This has further helped everyone internally to gain confidence with Aqa Maula's<sup>TUS</sup> raza mubarak he has now expanded his venture to open a lab in Pune to help them continue with their R&D innovation



## Aerobit Health Ltd



Fakhri Interior & LED Lighting has a retail outlet of chandelier and electric items in Banswara. Husain bhai Saifuddin bhai Tabi was working in ISP in Kuwait, during safar mubarak of Aqa Moula<sup>TUS</sup>, Aqa Moula<sup>TUS</sup> granted him raza mubarak for business in his home town i.e. Banswara. Husain bhai Saifuddin bhai Tabi joined the current business of Fakhri Interior & LED Lighting along with his brother Murtaza bhai Saifuddin bhai Tabi Husain bhai Tabi was introduced to shariat compliant partnership deed, and was made aware on the shariat laws of partnership and how it is done as per khushi mubarak of Aqa Moula<sup>TUS</sup>. Having a blood relationship with his brother and well to do business Husain bhai Tabi decided to have a shariat compliant partnership deed with his brother the reason was the deed had roles and responsibilities and even explained the expenses of both the brothers.

After feeling confident on each other and after getting the raza mubarak from Aqa Moula<sup>TUS</sup> both the brothers have started a new shop which is twice the size of the existing shop.



## Fakhri Interior & LED Lighting





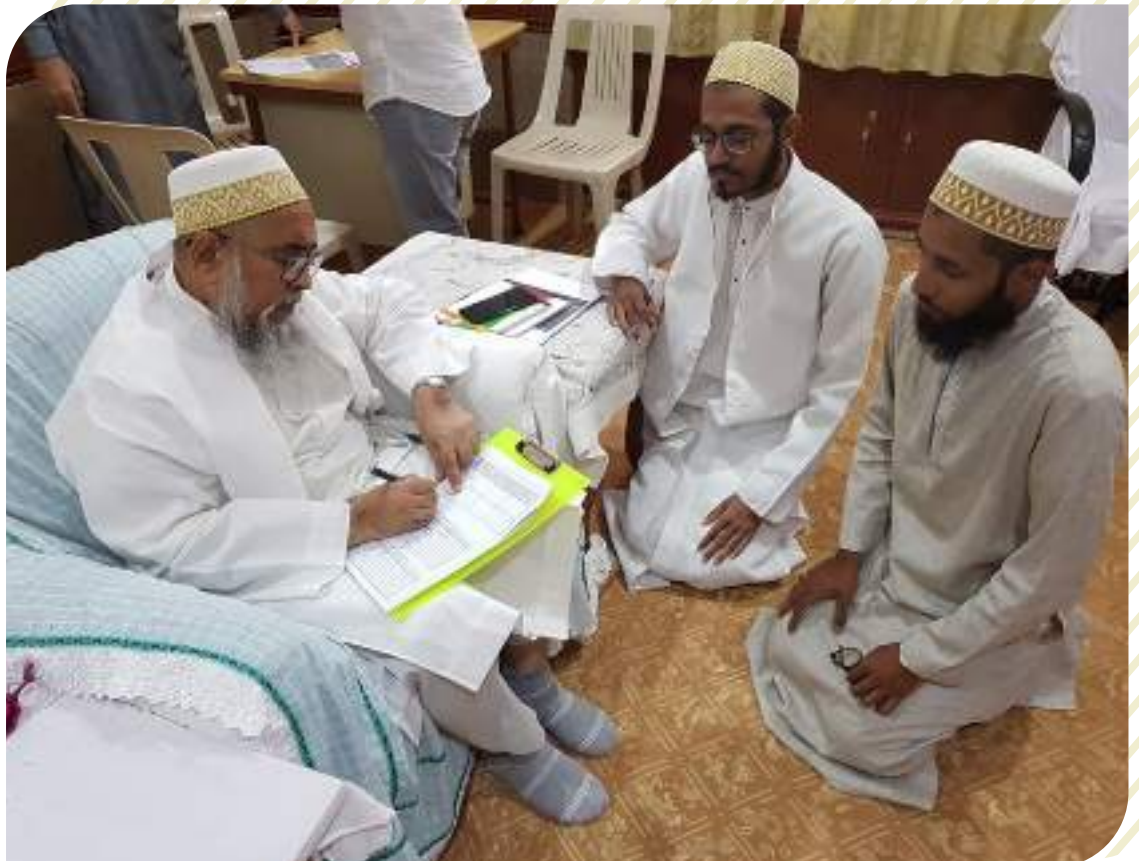
▶ **Sagwara**  
Filling of Partnership deed in Sagwara.



◀ **Salumber**  
Filling of Partnership deed in Salumber.



▶ **Madras**  
Filling of Partnership deed in Madras.



**Bangalore** ◀  
Filling of Partnership deed in Bangalore.



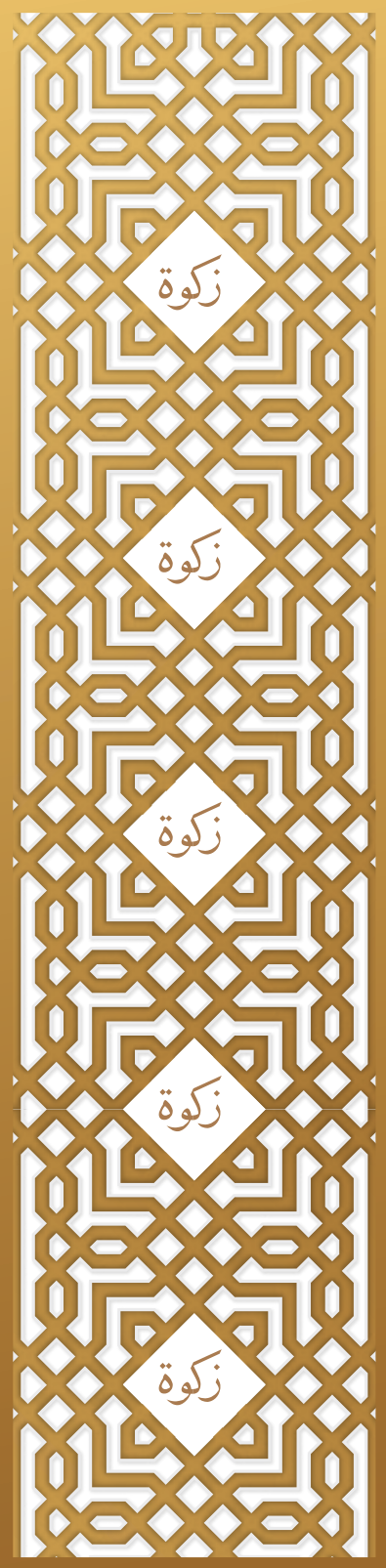
► **Ahmedabad  
Fakhri  
Mohallah**

Filling of Partnership deed in Ahmedabad Fakhri Mohallah.



◀ **Udaipur**

Filling of Partnership deed in Udaipur.



انے زکوة اپوا سی روکے چھے<sup>۸</sup>

الداعي الاجل سيدنا محمد برهان الدين رض انے  
اپ نا جانشین الداعي الاجل سيدنا عالي قدر مفضل  
سیف الدین طع یر مؤمنین نے قرضا حسنا نی برکات  
سی خاص کیدا، انے دنیا نا مال نی تضعیف انے  
آخره واسطے سیئات نی تکفیر نو راسته اشکارا کری  
دیدو۔ کر جر قرضا حسنا نی ذکر نے خدا تعالی یر  
ایک موضع ما زکوة نا ساتھ جوری چھے جیم قران کریم  
ما بارها ذکر چھے

"وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا  
وَمَا تُقْرِضُوا لِأَنْفُسِكُمْ مِنْ خَيْرٍ يَجِدُوهُ عِنْدَ اللَّهِ هُوَ خَيْرًا  
وَأَعْظَمَ أَجْرًا"

نماز انے زکوة نی ذکر ساتھ خدا تعالی یر قرضا  
حسنا نی ذکر نے جوڑی چھے، تو صاحب المال پر جیم  
زکوة واجب چھے ایم صاحب المال پر قرضا حسنا اپوو  
واجب چھے جر نا سبب مؤمنین نے اہنا مال ما اضعافا  
مضاعفة برکات انے متجر راجح<sup>۹</sup> حاصل تھی جائی  
چھے،

اللہ سبحانہ الداعي الاجل عقیق الین سیدنا  
عالي قدر مفضل سيف الدين طع نی عمر شریف نے  
مؤمنین نا مال انے جان نی تطہیر انے تزکیة کروا  
واسطے الی ابد الابدین باقی انے باقی راکھے!

<sup>۸</sup> الداعي الاجل سيدنا محمد برهان الدين رض فرماوے چھے: "ویاج اصناع المعرف سی - خیر نا کام سی روکے چھے، زکوة اپوا سی روکے چھے"،  
الحد الفاضل سیدی صادق علی صاحب فرماوے چھے: "ویاج پہلا لیو نے دیووترے گپی نے شکر فائے \* ضرور مع زکوة نہ نی طبع ما ے حد چہاے"،  
الداعي الاجل سيدنا محمد برهان الدين رض مناجاة شریفہ ما ایک بیت ما فرماوے چھے: "وبارك الهي في تجارة من غدا \* يؤدي بطيب النفس للزكوات"،

# زکوٰۃ

خدا تعالیٰ قرآن مجید ما فرماوے ہے:

"قَدْ أَفْلَحَ مَنْ تَزَكَّىٰ"

تحقیقاً زکوٰۃ نو اپنا رجحیت نو پر امانار ہے،  
یہ مثل خدا تعالیٰ پر قرآن مجید ما ۳۰ مواضع ما  
زکوٰۃ نی ذکر فرماوی ہے، انے اکثر ایتو ما خدا تعالیٰ  
پر زکوٰۃ نے نمازی ذکر ساتھ جوڑی ہے جہر نا سی  
اہنی حکمتو واضح تھائی ہے کہ زکوٰۃ

خدا نو فریضہ ہے،

خدا نی بندگی ہے،

خدا نی طاعت ہے،

خدا انے خدا نا ولی  
نی فرمان برداری ہے،

بلکہ بندہ واسطے زکوٰۃ عبادہ نی علامہ ہے،  
انے ا عبادہ نو حق جیم اداء کروو جوئیے، جتنو اداء  
کروو جوئیے، انے جہاں اداء کروو جوئیے تیم اداء  
کرے تو اہنی عبادہ صحیح عبادہ کہوئی، انے اہنو  
عمل قبول کہوئی،

خدا تعالیٰ پر رسول اللہ صلی علیہ وسلم نے اسلام نو دین  
لئی نے موکلا، جہر اسلام انے دین نی رچنا سات  
دعائم پر ہے، جہر ما سی ایک اہم دعائمہ زکوٰۃ نو ہے،  
انے خدا تعالیٰ پر زکوٰۃ نے رسول اللہ صلی علیہ وسلم انے اپ نا  
پچھی اپ نا قائم مقام ہر زمان نا صاحب نے زکوٰۃ لیوا  
نو امر فرمایو ہے، جیم خدا تعالیٰ قرآن کریم ما  
فرماوے ہے

"حُدِّمْنَا مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا"

امیر المؤمنینؑ فرماوے ہے: "للعابد ثلاث علامات، الصلوة والصوم والزکوٰۃ"  
امیر المؤمنینؑ فرماوے ہے: "من اسبغ وضوءه واحسن صلاته وادى زکوٰۃ ماله.. فقد استكمل حقائق الايمان  
وابواب الجنة له منفتحة،"  
رسول اللہ صلی علیہ وسلم فرماوے ہے: "حصنوا اموالکم بالزکوٰۃ" (تمیں تمارا مال نی زکوٰۃ آئی نے حفاظت کرو)،

تو ولی اللہ کرم فرماوی نے زکوٰۃ لے ہے جہر نا واسطے  
تو خزائن السوات والارض ہے۔ تو زکوٰۃ لئی نے  
بے "شاکلہ سی تطہیر انے تزکیہ عطاء کرے ہے،  
(۱) پہلو زکوٰۃ لئی مال نے پاک کرے ہے،  
(۲) بیجو جہر زکوٰۃ اے ہے اہنے بھی پاک کرے ہے،  
تر ساتھ زکوٰۃ اداء کروا سی -

حقائق الايمان کامل تھائی ہے انے جنہ نا ابواب  
منفتحة تھائی ہے<sup>۱</sup>

مال نی حفاظت تھئی جائی ہے،<sup>۲</sup>

زکوٰۃ اداء کروو برکتہ انے رزق اتروا نو سبب  
بنے ہے،<sup>۳</sup>

دولتہ باقی راکھو نورستہ ہے،<sup>۴</sup>

زکوٰۃ اپنا سی شر دور تھائی ہے،<sup>۵</sup>

انفاق فی سبیل اللہ نی عادتہ جبائی ہے،<sup>۶</sup>

انے جہر وقت ولی اللہ احسان فرماوی نے  
زکوٰۃ لے ہے انے مزید احسان پر کہ زکوٰۃ نے قبول  
کرے ہے انے اہنا حق ما دعاء مبارک فرماوے ہے تو  
یہ مؤمن نا رزق نا ابواب منفتحة تھئی جائی ہے انے  
برکات، سعادات سی اہنا دامنو بھرائی جائی ہے جہر  
مثل اپ ایک بیان ما فرماوے ہے۔

"اج داعی نی دعاء مؤمنین نا واسطے سکون نو  
سبب ہے داعی جہر وقت کہ زکوٰۃ لے ہے انے  
دعائے کرے ہے اہنا حق ما، خدا تمیں برکتہ لہجو  
- مؤمنین مالا مال تھئی جائی ہے"<sup>۷</sup>

ترسی بزرگو پر ام رہم کیدی کہ زکوٰۃ المال  
اداء کروا واسطے حضرة عالیہ ما حاضر تھائی - یا - اپ  
نی نزا مبارک سی جہر صاحب آیا ہوئی اہنا نزدیک  
حاضر تھئی نے تخمین کراوے، نزا نا صاحب جیم

تخمین کرے اہنے طبیب النفس سی - خوشی سی قبول  
کری لے ہے، انے اہنے یقین ہوئی ہے کہ مال نی  
زکوٰۃ اپوا سی مال کم نہیں تھائی، انے نہ اپوا سی مال  
زیادہ نہیں تھائی،

مؤمنین نا ذہن نشین ہوئی کہ زکوٰۃ اداء کروو  
کئی tax یا اہنی مثل کوئی دنیا نو نظام ما سی نتھی  
بلکہ شریعتہ نو عمل ہے جیم امیر الجامعة السیفیہ  
المقدس سیدی یوسف بھائی صاحب نجم الدین  
صاحب ایک بیان ما فرماوے ہے کہ -

"گھنا و سو پہلے foreign نا ایک مؤمن تھائی۔ مخلص  
گھنا۔ سیفی محل نا نیچہ بیٹھا تھا، منے کھے ہے کہ:  
صاحب! منے اسمجھ نہ پڑی کہ زکوٰۃ ایک financial  
institution ہوئی، یا taxation نو problem  
ہوئی، تو اہنا کرتا بیجو بہتر ترستہ ہے،

میں کہیو کہ تمارو approach غلط ہے، تمیں  
کہاں financial problem یا taxation نو ایک  
institution لئی آیا؟ ا تو اسلام نی شریعتہ ہے، ا  
شریعتہ نا سبب ا دنیا سی اپنے ملا اعلیٰ نی طرف  
جیئے،"

الداعی الاجل سیدنا محمد برہان الدین رض  
الملتقی الفاطمی العلمی قائم کری نے مؤمنین نے  
شریعتہ نی طرف ہدایہ دیدی انے خاصہ مؤمنین نے  
ویاج نا کیچر انے لا علاج بیماری سی پاک کری دیدا  
جہر نا سی مؤمنین نا جان ما اتنی پاکیزگی اوی گئی  
کہ۔ ربا نا سبب جان پر بخل نا پردہ جہر چھائی گیا ہتا  
ترہٹی گیا انے زکوٰۃ اپوا واسطے مؤمنین نا افکار انے  
اذہان کشادہ تھیا،

ویاج نا مال سی کیوارے معروف کروو جائز  
نتھی بلکہ ویاج اہوی بیا ہے کہ جہر خیر نا کام

<sup>۱</sup> امیر المؤمنینؑ فرماوے ہے: "استزولوا الرزق بالصّدقة"، (زکوٰۃ آئی نے رزق نے تماری طرف کینجو) "والزکوٰۃ تسیبنا للرزق" (زکوٰۃ ویاہر ما برکتہ نو سبب ہے)،  
<sup>۲</sup> سیدنا محمد برہان الدینؑ فرماوے ہے: "دولتہ باقی راکھو واسطے زکوٰۃ پوری آیو"،  
<sup>۳</sup> رسول اللہ صلی علیہ وسلم فرماوے ہے: "ومن أدى زكاة ماله فقد ذهب عنه شره"،  
<sup>۴</sup> الداعی الاجل سیدنا محمد برہان الدینؑ، المجلس السابع-۱۴۱۶ھ،

# Time Management

“You can get control of your time and your life only by changing the way you think, work, and deal with the never-ending river of responsibilities that flows over you each day. You can get control of your tasks and activities only to the degree that you stop doing some things and start spending more time on the few activities that can really make a difference in your life.”

Having quoted the above lines, let's get into the realities of Time Management

What is Time Management?

- Time Management refers to managing time effectively so that the right time is allocated to the right activity.
- Effective time management allows individuals to assign specific time slots to activities as per their importance.
- Time Management refers to making the best use of time as time is always limited.

Ask yourself which activity is more important and how much time should be allocated to the same? Know which work should be done earlier and which can be done a little later.

Just how *namaaz* needs to be observed in its time and not according to our convenience, the rest of the tasks can wait, but *namaaz*. Similarly punctuality is demanded in a lot of things, schooling, college life, work life, family time, every single thing has its time. If you respect & value it, your life will be top notch balanced and if you fail to manage it, it will be nothing but chaotic with lack of mental peace.

Time Management plays a very important

role not only in organizations but also in our personal lives.

- Time Management includes:
  - 1) Effective Planning
  - 2) Setting goals and objectives
  - 3) Setting deadlines
  - 4) Delegation of responsibilities
  - 5) Prioritizing activities as per their importance
  - 6) Spending the right time on the right activity

For Effective Time Management one needs to be:

- **Organized** - Avoid keeping stacks of file and heaps of paper at your workstation. Throw what all you don't need. Put important documents in folders. Keep the files in their respective drawers with labels on top of each file. It saves time which goes on unnecessary searching.
- **Don't misuse time** - Do not kill time by loitering or gossiping around. Concentrate on your work and finish assignments on time. Remember your organization is not paying you for playing games on computer or peeping into other's cubicles. First complete your work and then do whatever you feel like doing. Don't wait till the last moment.
- **Be Focused** - One needs to be focused for effective time management.

Develop the habit of using planners, organizers, table top calendars for better time management. Set reminders on phones or your personal computers.

**Why is Time Management important?**

It is important to manage time because

inefficiency in managing time management will lead to stress, delayed and pending work, lack of mental peace and time for oneself.

There's a beautiful saying which says, **TIME AND TIDE WAITS FOR NO MAN**

It means that the clock will continue to tick; it will not wait for you or work around your schedule; it is up to you to blend in and complete your job.

- Bad Time Management = Stress
- Time is special resource that you cannot store for later use
- Wise Time Management can help you find the time for what you desire to do or need to do
- Time management will help you set up priorities
- Time management helps you make conscious choices, so you can spend more of your time doing things that are important and valuable to you.
- To avoid damage to our personal life
- It keeps you healthy and stress free

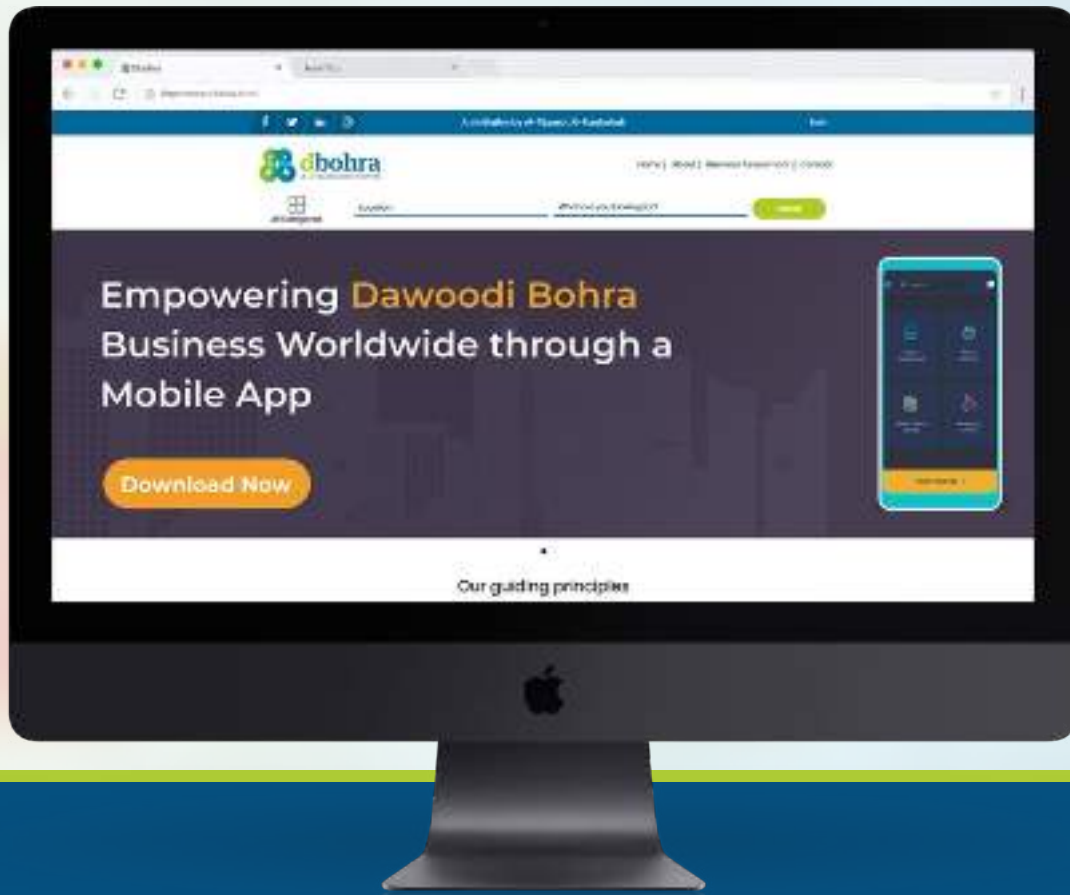


Khadija Ben Tamboowala, a CA by profession, a wife, and a mother, discusses her daily schedule and how she effectively manages her time. She prepares her day well in advance and maintains a to-do list handy. To be able to manage time properly, it is critical to strike a work-life balance. It's also necessary to set aside time for yourself in order to keep your mental health's sanity, according to Khadija Ben. Work during working hours and spend the rest of your time with your family. She feels that if a person is structured in her work style, she would be able to effectively manage her time doing productive and effective activities daily. She believes, one should always prioritise tasks and do them in order of importance. Last but not the least, she emphasizes on how an individual should maintain discipline in his/her sleeping & eating schedules because the entire essence of effective functioning of the body revolves around your sleeping schedules and your diet.



## Khadija Ben Tamboowala





DBohra is an online business directory that aims at connecting businessmen from all over the world to global opportunities irrespective of whatever line of business they are into. Each and every mumin who intends to make the most out of his career is entertained on the platform of DBohra.



**List Your  
Business, Products  
And Services**



**Be visible  
globally**



**Dashboard to  
analyse your profile  
performance**



**Give and earn  
new business**

Once you sign up on DBohra, ensure that you complete your business profile by updating your products and services to attract more and more users.

DBohra gives every mumin a global platform that can be viewed not only by Dawoodi Bohra Community members but is universally accessible, offering everyone an opportunity to trade globally.

The Dashboard helps you stay updated and answers all the questions related to your profile. It gives you all the information regarding Visitors, Chats, Page view, Reporting and other details on your profile.

Time invested finishing your profile gives you new businesses, new contacts and an opportunity to grow bigger and better.



# How to create your Business Profile on [dbohra.com](http://dbohra.com)

Step  
**01**

Login using ITS

Step  
**02**

Click on Add Business

Step  
**03**

Select Business Type

Step  
**04**

Fill your Details

Step  
**05**

Your Business Profile is ready





Hand Work    Laziness    Hand Work

Laziness    Hand Work    Laziness

?    Hand Work    Laziness

**You will win only if you choose to work hard**

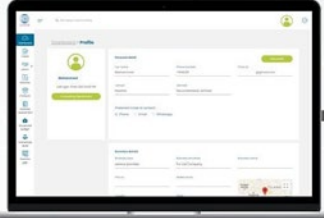



## Search

- Where to|
- Take a business assessment?
- Create a business plan?
- Create a household budget?
- Make a partnership deed?

Single dashboard to solve all these queries

**SIGN UP ON**  
counseling.dbohra.com





### THINGS TO KEEP IN MIND WHILE HIRING PART-TIME EMPLOYEES



- Prepare a clear job description
- Promote flexibility in working pattern
- Offer attractive benefits
- Be open for students
- Don't overlook the unemployed

Read more on [www.dbohra.com/blog](http://www.dbohra.com/blog)




It takes a lot of dedication and hard work to be the **Lady On Her Feet**

We are honoring such successful businesswomen as

**SHINING WOMAN ENTREPRENEUR**

Are you aware of such women or are you among them?

**NOMINATE NOW**





## **DBohra Registration**

Mumineen are registering themselves on DBohra



Mumineen gathered in different mawaaze to attend DBohra seminars. DBohra seminars are conducted to educate mumineen on the essence of DBohra platform and how will it benefit mumineen after their participation and registration in DBohra.





بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً

تُزَكِّيهِمْ  
وَأَنْتَ كَرِيمٌ

وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ

وَاللَّهُ سَمِيعٌ عَلِيمٌ

1440 H, 1441 H, 1442 H.

# 1440

## Scope of work

To deploy **130+** well-experienced Dawat khidmat guzaars in 26 selected mawaaze from **1<sup>st</sup> to 30<sup>th</sup> Shehrullah il Moazzam 1440 H** with the aim to educate and advice mumineen on the below 5 subjects.

1. Qardan Hasana Philosophy & Husain Scheme Participation
2. Basic Principles of a Partnership
3. Business Ethics
4. Business Planning
5. Household Budgeting

The designation of these khidmat guzaars will be as the Representative and advisor.

## Role as a Representative

(A Representative represents an organization and encourages people to utilize the services which they offer.)  
The khidmat guzaars designated as the Representative will represent Qardan Hasana and al-Tijaarat al-Raabehah departments and their 5 products.

Their key role will be to:

1. Conduct general seminars and targeted workshops to spread awareness and thoroughly educate mumineen about the concept, importance, benefits and technical details of 5 subjects.
2. Work towards convincing mumineen to implement these 5 subjects in their lives.

## Role as an advisor

(An advisor has a more and deeper knowledge in specific areas and includes persons with cross-functional and multidisciplinary expertise. An adviser's role is that of a mentor or guide and differs categorically from that of a task-specific consultant. An adviser is typically part of the leadership, whereas consultants fulfil functional roles.)

The khidmat guzaars designated as the advisor will guide and advise mumineen on the 5 subjects from deeni and worldly perspective, and personally take the lead in the implementation of these products.

Their key role will be to:

1. Visit mumineen's houses and shops to understand and assess their present situation and challenges.
2. On the basis of the assessment, recommend solutions that can eliminate problems. Specifically explain them how these 5 products will make a difference in their deeni and economic prosperity.
3. Convince mumineen to execute these solutions in your presence.
4. Resolve issues that impede implementation of the products.
5. Schedule individual sessions with the experts to assist mumineen in implementing solutions. For example for drafting partnership deed, preparing their business plan and household budget (in case of unavailability of experts, the khidmat guzaar should lead the sessions personally).
6. Resolve issues that impede participation in Qardan Hasana Husain Scheme. For instance, assist in opening a bank account or appoint a person to collect cheques on a monthly basis or clarify any ambiguities regarding immediate returns/safety of funds/confidentiality.



## Objectives

1. Educate every mumineen the importance of giving Qardan Hasana from deeni and worldly perspective – What (philosophical & economic concept), Why (6 Aayat), When (Monthly) and How (3 Schemes).
2. Inculcate the practice of giving Qardan Hasana on a monthly basis by encouraging participation from inactive Husain Scheme account holders (this includes mumineen with NO account in Husain Scheme and mumineen who contributes only once or twice a year).
3. Educate mumineen to seek sustenance and barakat in business by halal means and encourage them to practice Business Ethics and Shari'at compliance in Partnership (“Seek sustenance by halal means, for barakat only lies in that which is halal” – Syedna Aali Qadr Mufaddal Saifuddin<sup>TUS</sup> Uganda Bayaan Mubarak).
4. Explain mumineen about the importance of Business planning and Household budgeting in one's life to achieve economic growth and prosperity; and assist them in preparing their Business Plan & Household Budget.

# 1441

## Introduction

With the Dua Mubarak of Syedna Aali Qadr Saifuddin<sup>TUS</sup> and under the guidance of Shehzada Husain Bhaisaheb Burhanuddin Saheb<sup>DM</sup> and saadaat kiraam, Tutaherohum Wa Tuzakkihim Beha (TWT) project was initiated and executed successfully during Shehruallah il Moazzam 1440 H. Around 141 dawat khidmat guzaars were trained and deployed to implement this project as a pilot in 25 mawaaze across the world. The vision of this project was to educate and assist mumineen in understanding the true meaning of purity and to encourage them to stay true to the foundation of shariat mohammediyah, that consequently leads to prosperity and growth in their economic affairs and all areas of life. To achieve the vision of this project, the khidmat guzaars were provided with 5 tools/subjects (as stated below) to be given to mumineen as per each one's requirement.

1. Qardan Hasana Philosophy & Husain Scheme (gain manifold of sawaab & dua of a mumin).
2. Basic Principles of a partnership (prepare partnership deed according to shariat mohammediyah which will help mumineen avoid disputes and mired in interest).
3. Business Ethics (ensure shariat compliance and ethics in business that creates an image of a Dawoodi Bohra businessmen).
4. Business Planning (inculcate the habit of continuous planning for sustainable business growth).
5. Household Budgeting (introduce financial discipline to control

spending and saving habits and how to set and achieve monetary goals).

Similar to the last year, the office proposes to execute TWT project this year during Shehruallah il Moazzam 1441 H.

This document is the Project Charter and plan for TWT 1441 H. This year, the project will be implemented in two levels/phases as mentioned below. Implement the same 5 subjects (mentioned above) of 1440 H in new cities. Implement 6 new subjects (given below) in same cities of 1440 H.

1. Qardan Hasana - Husain Scheme Monthly Participation (Aadat)
2. Basic Accounting
3. Digital Space (Digital Marketing & E-commerce)
4. Business Start Ups
5. Business & Household Budgeting
6. Project Management & Dawat Khidmat (For Committee Members)



## Activities in TWT

Individual Approach survey forms complete survey forms as per list prepared by committee members for khidmat guzaars. Request aamil saheb to assign some members (toloba or other sanstha members) to assist in filling the survey form.

Create a public communication team in every mauze who can manage the promotional activities systematically. Analyse forms, identify prospective mumineen for TWT subjects and assist them in implementation.



## Qardan Hasana-Husain Scheme

- Achieve 100% participation of mumineen in Husain Scheme. Inculcate habit of monthly participation in Husain Scheme current account holders.
- Provide online transfer facility to mumineen for Husain Scheme.
- Develop a practice of sending soft reminders every month to mumineen.
- Make mumineen do niyyat for participation in Husain Scheme and follow up post Shehruallah il Moazzam for participation.
- Tafheem muminaat and farzando to open their account in Husain Scheme. Set up prompt Husain Scheme return system.
- Ensure members maintain trust and confidentiality about mumineen taking and giving Qardan Hasana.



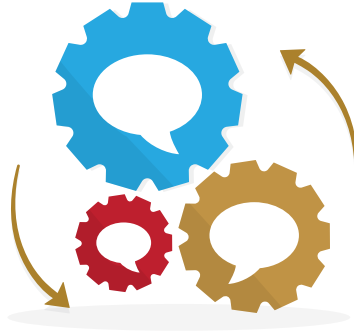
## Qardan Hasana-Mohammedi Scheme

- Set up a proper and systematic door to door collection system for Mohammedi Scheme.
- Send timely reminders for participation.
- Send covers with Thaali Mubarak.



### Dbohra

- Create awareness about DBohra and its features.
- Register all the businesses on DBohra as per the available business sabil data.
- Increase registrations and accelerate work, nominate and train additional POCs.
- Send informative banners/videos to create more awareness about DBohra.
- Conduct introductory programs to promote registration on DBohra website.



### Counseling

- Create awareness about the counseling module and tools available online for mumineen.
- Educate mumineen about the modern best practices through group webinars.
- Educate mumineen about the importance and benefits of Business Planning and Household Budgeting.
- Conduct follow up webinars every month to inculcate habit of business planning and household budgeting.
- Mumineen who are into service/unemployed due to pandemic can be encouraged to start their own business.

الشركاء  
العقد

### Partnership Deeds

- Notify mumineen about the Partnership registration process.
- Explain the registration process to committee members thoroughly so that they can assist mumineen in submitting their deeds.
- Conduct group webinars to explain the concepts of shariat compliant Partnership deed.
- Appoint and train experts (POCs) locally who can help mumineen draft partnership deeds.
- Circulate short videos to create awareness.
- Counsel family managed businesses to submit their partnership deed for dua araz.



### Vision and Mission of TWT

#### Tutaherohum Wa Tuzakkihim Beha Programme: Purity and Growth

Verse 9:103 from the Holy Quran  
Take (O,Mohammed ,from their wealth Zakaat by which you provide them purity and growth, and pray for them. Indeed your prayers and benedictions are a source of security and comfort for them.And Alla is All-Hearing and All-Knowing

#### Mission Statement

Verse 9:103 from the holy Quran provides a road map for the faithful to achieve purity,growth and security in their livelihoods.

The Tutaherohum Wa Tuzakkihim Beha Programme (ZAP) aims

- 1) To encourage mumineen to offer Zakaat in accordance with verse 9:103
- 2) To assist them in understanding the true menaings of purity and growth and
- 3) To foster greater trust and conviction in Allah by offering Zakaat to Wali Allah supplication and prayer and engaging in business and trade according to the guidelines prescribed by Shariat Mohammediya

# 1442

## Key Highlights

This year for Shehrullah il Moazzam 1442,

**28** mawaze had been granted raza for TWT Program

follow-up with

**575** mawaze

has been done where Sherullah activities have been conducted.

This year for Tutaherohum Wa Tuzakkihim Beha (TWT), a total of

**28** mawaze

mawaze had been selected where

**97** Khidmat Guzars

were granted raza for Tawalli-us-Salaat and al-Tijaarat al-Raabehah. An orientation programme was conducted by Idaarah HQHB for all Khidmat Guzars to brief them about the Barnamaj.

The follow-up hierarchy followed by Idaarah HQHB for TWT was as follows:

**4** Regional Programme Manager (RPM) – 4  
Overall management of RPOs and RPO Support

**17** Regional Programme Officer (RPO)

Communicating instructions to Khidmat Guzars in mawaze along with Committee Members, Team leads to RPO Support.

**40** RPO Support

Follow-up with mawaze after RPO communication.

**3** Reporting Team

Management of overall data collection from mawaze. Final reporting for Araz.

A total of

**22** internal office meetings

were conducted. Every alternate day, RPOs conducted follow-up meetings with their mawaze's Khidmat Guzar and Committee Members.

During this period,

**3** reports were presented by the RPOs during each Daska:

**1<sup>st</sup> to 5<sup>th</sup> Sherullah Report** – Ground reality of covid situation in each mauze and planning strategies accordingly to implement TWT Barnamaj.

**1<sup>st</sup> to 10<sup>th</sup> Sherullah Report** – The awareness of each activity among mumineen was discussed, along with the different limitations that are met while approaching mumineen.

RPO Closure Report – The final RPO report accumulated the growth in awareness for each activity that was achieved during TWT. Based on the targets suggested and discussion with Khidmat guzar and committee members, an annual plan / road map for follow-up to be done in the upcoming year has been prepared.

## Communications

**7** Banners for Qardan Hasana and Al-Tijaarat al-Raabehah promotions

were sent via the official ITS email to

**2,40,316**

mumineen.

**15** marketing banners and messages for Central Webinars were

communicated every day via WhatsApp groups to all mamureen Khidmat Guzar's, committee members and local mumineen groups.



**Best Practices**



### Indore

Printed pamphlets with the benefit of contributing in Hussain Scheme during the month of Sherullah were distributed every week along with Faize Mawaid Burhaniyah Thali spreading messages & bayan Mubarak of Aqa Moula to motivate mumineen to contribute in Qardan Hasana.

## Communications

### Nasikh

Broadcast Messages were sent on regular basis to keep mumineen aware and updated regarding TWT Barnamaj.

## Webinars

**15** Central Webinars on different topics of Qardan Hasana and

Tijarat Rabeha were conducted with a total viewership of

**5,082**

mumineen worldwide.

**58** Local Webinars were conducted by Khidmat Guzar's in the mauze

with a total attendance of

**10,267**



Best Practices



### Neemuch

Local seminar was conducted by Khidmat Guzar in Masjid, also broadcasted online to other Namaz Centres and Mumineen Houses.

### Sunel

All the Central and Local Webinars were broadcasted on Local cable TV, due to which maximum mumineen in the mauze.

## Individual Survey Forms

One to one Individual approach was done by Khidmat Guzars for tafheem of Qardan Hasana and al-Tijaarat al-Raabehah. An Online Survey Form had been created by Idaarah HQHB, where a total of

**1,681**

individual survey forms have been received.

Through the help of local Women Sanstha's,

**396**

surveys of mumineen have been received from mauze Madras.

**207**

surveys were received from mauze **Surat**, who have achieved more than the target that was set.

Due to strict lockdown restrictions, it was difficult to reach out to mumineen in mawaze such as **Marol, Barwani, Khergone, Bhopal**. Hence, not many surveys have been received from such mawaze.

**1,633**

mumineen have been identified whose Purchases and Sales in Cash are less than 80% respectively.

These mumineen will be contacted by Idaarah HQHB & Al-Tijaarat al-Raabehah committee members to create their Business plans and assessments, with the purpose to switch into 100% Cash Business



Best Practices



### Ratlam

Khidmat Guzars did tafheem to Individual families after Zohar Asar Namaz, because of this "personal touch" the families took interest in all topics. This created a good awareness in Husain Scheme participation and Partnership Deed.

### Khandwa

Approached mumineen via online platform like Zoom app, Google Meet giving a brief knowledge on all 5 topics

## Qardan Hasana

**4,514**

mumineen have contributed in Husain Scheme.

With the help of the TWT Barnamaj, it is observed that as compared to the target set,

**277%**

has been achieved for Husain Scheme Collection.

## Qardan Hasana

# 347%

has been achieved from the target set for Husain Scheme contributors.

Mauze **Ratlam** has recorded

# 572

total participation of mumineen in Husain Scheme.

# 388

Husain Scheme monthly participation Niyats' have been done where maximum Niyat counts have been received on 7<sup>th</sup> and 9<sup>th</sup> Shehrullah il Moazzam.

Maximum number of Niyats' received with maximum Niyat amount has been from mauze **Ratlam**.

# 939

New Husain Scheme accounts have been opened, with a total of

# 388

new accounts in Ratlam.



## Best Practices



### Baroda

Mumineen who were identified by Khidmat guzar through individual approach were contacted the very next day by the committee members and made sure they filled their niyat form. Follow-up was done regularly until the mumineen participated in Husain Scheme

### Marol

Husain Scheme target was set thrice since both targets that were set earlier had been achieved by the Second Daska of Shehrullah il Moazzam.

## Al-Tijaarat al-Raabehah

# 333

New DBohra registrations have been recording during Sherullah TWT Barnamaaj with maximum registrations done on 13<sup>th</sup> Shehrullah il Moazzam.

Highest number of new registrations for DBohra have been received from mauze Surat with

# 202

new registrations.

# 986

mumineen have been identified through individual surveys to be approached for new registrations on DBohra portal.

## Al-Tijaarat al-Raabehah

# 123

Registrations for Partnership Deeds have been received, with the greatest number of registrations recorded on 6<sup>th</sup> Shehrullah il Moazzam.

Maximum registrations have been received from mauze **Kotah** with

# 48

new registrations.

# 369

mumineen are eligible to create their Partnership Deeds, as identified from the individual surveys received.



## Best Practices



### Secunderabad

Online short videos created and circulated amongst mumineen for awareness and clarification of basic concepts

### Poona

Al-Tijaarat al-Raabehah members tried and helped scheduled one on one session which had a good impact on mumineen

## SWOT Summary

Given below is the summary of SWOT analysis reported by TWT mawaaze in 1st to 10th Shehrullah il Moazzam 1442 H report. Certainly, some factors which are considered as a strength in a mauze, whereas are considered as a weakness in other. The below summary is based on average responses received under each subject. RPO's of each mauze must leverage on strengths and opportunities to overcome weaknesses and threats.



### STRENGTH

- Active participation from khidmat guzaar, Aamil Saheb and Committee members.
- Experienced committee members.
- Work delegation amongst members to enable smooth and systematic implementation.
- Availability of HQHB's on-field coordinators in some of the mawaaze which accelerates work performance.
- Nominated and trained POCs for Partnership Deed and DBohra in mawaaze.
- Committee members had prepared a comprehensive list of mumineen to be approached by khidmat guzaar for tafheem from beforehand.
- Despite of ongoing lockdown and curfew, one on one session are being conducted online with mumineen by Khidmat guzaars.
- Systematic door to door Mohammedi Scheme collection system.
- Online transfer facility for Husain Scheme.



### WEAKNESS

- Limited in person approach.
- Absence of TR sub-committee in big mawaaze.
- All the mumineen are not tech-savvy so conducting activities online and achieving maximum participation from a mauze seems difficult.
- Unavailability of POC, or only 1 person appointed.
- Language barrier, as mumineen are more used to local language and thus requires POC's guidance for understanding and drafting the Partnership deed which is time consuming.
- Concept of Aadat (monthly participation) is not clear amongst mumineen.
- Lack of awareness about modern best practices in business.
- Limited knowledge about Dbohra, Partnership deed and Counseling services amongst mumineen.

### OPPORTUNITIES

- 100% participation of mumineen in Husain Scheme. After comparing Husain Scheme accounts with house counts, need to work on opening new accounts in Husain Scheme.
- Currently, limited number of mumineen participate on a monthly basis in Husain Scheme, need to inculcate the habit of monthly participation.
- Muminaat and farzando have less number of accounts in Husain Scheme.
- Mumineen who are into service/unemployed due to pandemic can be encouraged to start their own business.
- Many mumineen have been identified through individual survey who are not aware of TR services for business growth and development.
- TWT 1442 H has created a road map for the activities and goals to be accomplished throughout out the year.
- Husain Scheme Participation can be maximized by providing online payment gateway system in all mawaaze.
- Register all the businesses on Dbohra as per the available business sabil data.
- Increase registrations and accelerate work, nominate and train additional POCs for dbohra and partnership deeds.
- As per feedback of mumineen, TAP programmes on Shariat and modern best practices must be conducted frequently in mawaaze.



### THREATS

- The current pandemic and government restrictions are impeding personal approach, house and shop visits.
- As the pandemic have affected many businesses, mumineen are not willing to contribute in Husain Scheme currently.
- Less participation from mumineen due to the on-going pandemic situation.
- Members infected and unavailable for Khidmat.



# Mauze



# Feedback

It is very nice to hear about Husain Qardan Hasana.. would like to know more about business ethics.

Right now I am not doing any business but planning for that in near future. So the webinar gives me a chance to get to know how to plan for the partnership business.

You put your hand forward to make people aware of Qardan Hasana. We appreciate your efforts and knowledge about Qardan Hasana. We would love to participate in this type of webinar in future also

"Excellent webinar on this topic. I have learned so much about the reason to contribute and make a habit of this. There were some questions I had and they were answered in the webinar.

Insha'Allah I make niyat of contributing every Friday and 16<sup>th</sup> Raat Daris. I will also contribute more towards Husain Scheme.

Shukran saab for your excellent explanation.

A real and vert impacted idea and mind set that I came to know in the session is "focus on what you have right now, and then apply with full force without fear." thanks

Perfect explanation of the concept of Qardan Hasana

The webinar was on point and checked all the boxes. It was great overall and hope to hear more. Also can you please share link to this webinar in order so I can share with others. Thanks.

I am always looking forward for the webinars. Mashallah many things that I was lacking in my business can be solved now.

As I was doing business last days and because of lacking some of the aspects that mentioned in webinar I quit from the business and closed it down....

now insha'Allah have planned to start my business again...

Some Shariyat Compliance were eye opening even after many years in business.



# Target Vs Achievements

The 55 mawaze in TWT 1441H Program, were given specific targets to achieve for the given below subjects. Reflecting below are the total targets for each subject and the achievement done during TWT Program

## Husain Scheme Niyat Count



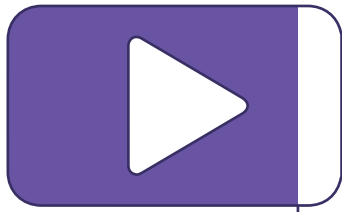
## Local Webinars





## Central Webinars Unique Views

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79.89 %



Target: 80,280



Achieved: 64,134

Achievement %

---

## Partnership Deeds

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12%



Target: 550



Achieved: 66

Achievement %

## Average Performance in TWT Program

72.18%



► **Ratlam**  
Husain Scheme  
cheque collection.



◀ **Burhanpur**  
Husain Scheme  
cheque collection.



► **Individual and Family Tafheem**

Every year Qardan Hasana Committee members display statistics in their respective mawaze to further inspire mumineen .

◀ **Husain Scheme Tafheem - Ratlam**

The members of different mauze help mumineen understand the concept & essence of participating in Husain Scheme.





► **Mohammedi Scheme Collection**

Participation in Mohammedi Scheme from mumineen to attain thawaab and barakat.

**Mohammedi Scheme Collection** ◀

Qardan Hasana Collection from mumineen in their respective houses in TWT 1442H





تو اے داودي بهره قوم ني جماعة! تميس جر بهي كام كرتا هوئي اهنے اتقان سي كرجو، خدا ني طاعة كري نے حلال سي كرجو، حرام سي دور رهجو، انے دنيا ما هر هنر ما تميس ذرة پر هوئي، top پر هوئي انے ير top پر پهنچوا واسطے اجتهاد كرجو، پسندر بهي بهاوي ديگو، مگر ير top پر كوئي حيلة بازي سي يا دھوكا بازي سي نر پهنچائي، top پر پهنچوا واسطے بيجا پر ظلم كري نے توپ چلاوي ديوايم نر كرجو...

المجلس الثاني- ١٤٣٦ هـ



Shehrullah 1442 H



إِنْ تُقْرِضُوا اللَّهَ قَرْضًا حَسَنًا  
يُضَاعِفْهُ لَكُمْ وَيَغْفِرْ  
لَكُمْ وَاللَّهُ شَكُورٌ حَلِيمٌ

On Fridays mumineen should participate in giving Qardan Hasana by contributing in **Mohammedi Scheme**. The amount contributed should be put aside and given to the Qardan Hasana Committee when possible.

هر جمعة  
أَصْعَافًا مُضَاعَفَةً



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
رَأْسُ الشَّيْءِ حَقِيرٌ - كَوْنُ شَيْءٍ أَهْمًا مَالٌ لَمْ يَخْرُجْ نِزَالًا أَهْمًا تَزِيدُكَ جَمْعُ  
بِرَّكَاتِهِ جَمْعُ تَوْبَةٍ مَالٌ فِي قِيَمَةِ كَمِّ نَفْسِي جَانِي جَمْعُ ، أَلَا مَوْسِمٌ مَخْلَصٌ بِرِ مَالٍ  
نَا تَزِيدُكَ جَمْعُ بَرَكَاتِهِ أَكْرَمًا **قَرْضًا حَسَنًا** مَا تَرْضَى كَرِيمًا تَوْبَةً لِمَا فِي جَمْعِ  
فَائِدَةٍ تَهْتَلِي لِنِ اءِ مَوَالٍ هِيَ بَاقِي بَرَجِي .

جَمْعٌ عَدِيَّتَكَ  
مُتَبَلِّغَةً

Mohammed  
Scheme

visit our website - qardanhasana.info

جَمْعٌ عَدِيَّتَكَ  
مُتَبَلِّغَةً



هر جمعة  
اجر كريم

جمعة نادون في شان عظيم هي .  
أج نادون ما سگلا مؤمنين

**قَرْضًا حَسَنًا**

ما شامل تهائي انے اجر كريم  
نے حاصل کرے

Mohammedi  
Scheme

[Click Here](#) for more information or visit our website - qardanhasana.info

# اسکیم محمّدی

## Mohammedi Scheme Banners





# Bangalore Expo





# Calgary Expo



## Dewas Expo



# Hyderabad Expo



# Mumbai Expo



# Secunderabad Expo



تو رزق طلب کرنا نے جہاد نو ثواب اتنو مھوٹو چھے! ، رزق طلب کرو مؤمنین  
ویار کرو ناشط تھئی نے ، نشاط نا سا تھے ، ویار ما سستی نہ کرو،....  
انے ویار ما مؤمنین نی جماعہ! لازم سوں چھے کہ سگلا ویار اھنا ہاتھ ما ہووا جوئیے ، ویار  
ما سوداگری کیوی ہوئی جیم شاہ سوداگری ایم ہتا زمان ما قدیم ، اچ بھی ایم چھو تمیں  
بجمد اللہ مؤمنین ، انے ایم تمارو سکر ہوو جوئیے ، ویار ما ، اندستری ما  
تو خدا سگلا نے نشاط اچو

لمجلس السادس-۱۴۲۴ھ





► **Orientation Meeting Rajkot**

1<sup>st</sup> annual general meeting of Badri Qardan Hasana & marafiq trust - Jamnagar jamiat.

250 members approximately including ummal kiraam/masool ul mawaze from more than 35 mawaze of Jamnagar jamiat attended the meeting.

◀ **Software Meeting Jamnagar**

Discussion with mauze for implementing NACH system.





► **Software Training  
Pulgaon**

A meeting in Pulgaon to discuss semi central system, its working & benefits.

◀ **Husaini  
Qardan  
Hasana Trust  
Nagpur**

Meeting conducted with mauze to guide them to work on real time basis on the Qardan Hasana software.







► **Mauze -  
Mandar**

Qardan Hasana software training is being provided to the committee members

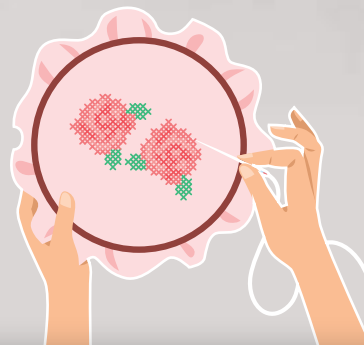
**Jalgaon** ◀

Qardan Hasana developmental meeting & long term planning





# Home Industry



Amatullah Saifuddin Vepari completed her studies upto SSC. Her parents wanted her to become a doctor and hence wanted her to study further. However, Amatullah ben was not much interested in what her mother aspired for her. Being a bright student in academics as well as creative, she had enough choices to make career in any one of the fields. Amatullah ben was more keen on diving into the creative line and take up crochet, painting, stitching, flower making work. She improved her skills with time and got better and better. She got married in Dohad and after her marriage she continued improving her passion. Gradually she started teaching women in Dohad with similar interest. Gradually mumineen in her classes increased and Amatullah ben expanded her vision. Amatullah ben then participated in Burhani Expo which was held in 2000 and that is where she got recognition for her work. After getting good exposure in Burhani Expo, she approached al-Tijaarat al-Raabehah seeking more help post 2011. With the help of al-Tijaarat al-Raabehah she gained immense knowledge and recognition. She faced innumerable challenges while she was trying to build her path. Financial crunch, family responsibilities and problems but nothing stopped her from accomplishing her dreams and goals, infact with time she grew in terms of her art, creativity and earned immense appreciation & respect from her family and colleagues.

**Amatullah Saifuddin Vepari (45 years of Experience)**



► **Burhani  
Expo 94<sup>th</sup>  
Milaad  
Mubarak**

Dua Mubarak from  
Burhanudin Aqa to  
Amatullah ben  
praising her work

◀ **Amatullah  
ben teaching  
the women  
crochet, painting,  
stitching etc.**

She also gave lessons  
on time management &  
how to prioritize work.



# Burhani Expo

Amatullah ben Saifuddin Vepari participating in Business Expo

Mumbai



Bangalore



Surat



## Amatullah ben's workspace

Amatullah ben Saifuddin Vepari's workspace where she has displayed her beautiful work for mumineen. Every item is made by herself as well as other women whom Amatullah ben taught crochet, painting, stitching, knitting and machine work.









# Farming


Crop	Start Date	End date	in Acres	Investment	Land preparation	Profit	Season
 Strawberry	December	Till plants exist	0.5	1,44,000	2,50,000	15,000	till plants exist
 Watermelon	February	May	3	1,50,000		1,00,000	3 months
 Muskmelon	February	May	3	1,50,000		1,00,000	3 months
 Green chilly	June	Decemeber	4	60,000			6 months
 Soya bean	June	August	5.5	80,000			3 months
<b>Total</b>			<b>13</b>	<b>4,34,000</b>	<b>2,50,000</b>	<b>1,15,000</b>	



TK Agro is an Indore based industry that have been dealing in farming equipments. 3 years back they approached the idaara requesting Qardan Hasana with the aim to grow their business. They faced difficulties in managing their funds and they required assistance from the idaara for the same. The idaara introduced them to an ongoing program designed with the intention to help mumineen grow in their businesses as per the Khushi of Syedna Aali Qadr Mufaddal Saifuddin<sup>TUS</sup>. Soon after approachig the idaara, TK Agro got associated with the idaara and started working with them. A detailed scrutiny about their business gave an idea about the operations and what was lacking. With the help of the idaara the industry was able to establish and sustain themselves in a very short time. The first thing done was the business got converted into white entirely which was not the case earlier. Their factory infrastructure, material storage, inventory levels, sale & season all of that was improved. Finance, expenses and budgeting was also taken care of. Despite the Pandemic which badly affected majority of the businesses, TK Agro grew by 20% and from the time they have collaborated with the Idaara that is in the span of 3 years, they have grown by 200%. If we talk about their achievements, they have improved in terms of factory, have infused better techniques and methods of working, a purchase and sales department have been established. Growth has been a continuous process and now with the dua mubarak of Aqa Maula<sup>TUS</sup> TK Agro will also start exporting their products by the end of this financial year. Also, keeping aqa maula's teaching in mind, TK Agro has also managed to completely close down dealing in credit and now only entertain cash business. TK Agro also filled their Partnership deed and have everything on paper now. From minus to making a turnover of 12 crores, TK Agro has made tremendous success and don't intend to stop now.



## TK Agro




"Raj Industry is Barwani based and started with us in 2019. They were into Trading of Drip Irrigation products and were looking for growth opportunities. They approached and told us that they want to go one step further and indulge in Manufacturing. With the help of the idaara the products were identified and manufacturing of Drip Irrigation products were finalised.

They already had a land where they were selling drip irrigation products manufactured by someone else but now they wanted to manufacture their own products.

With the help of Al-Tijjaarat al-Raabehah, the new venture was known as Robust Irrigation. With the barakat of Syedna Aali Qadr Muffadal Saifuddin<sup>TUS</sup> Raj Industries have achieved a sales of 7,000 bundles of Drip Irrigation. Its been surprising and over whelming to witness this growth.

Shifting gears from trading to manufacturing the decision and journey has been nothing but beautiful. The idaara has helped in managing their inventory levels, sales, purchase, policies, marketing tactics, how to convert in Cash from Credit etc. The effort responded so well that in the first season when barely we were known by the masses, Robust Industry managed to sell 7,000 bundles of Drip Irrigation

The quality , packaging and servicing of the product was taken care of. The faith built amongst the customers worked so well in their favour that their customers wanted them to venture into Flat Irrigation now. Taking their suggestion into consideration, they now intend to invest in a Machine for Flat Irrigation for which they require Qardan Hasana of 76 lakhs. Thats the level of vision and clarity they have when they try to achieve growth and success. We also make sure that these industries grow only in Cash Business and no Credit.



## Raj Industry



## ► Organic Yellow Watermelon production - Kukshi

Yellow Watermelons were produced in Kukshi in February 20 under the guidance of Al-Tijaarat al-Raabehah department. 10 - 12 tons of Watermelon were sold in the lockdown period in good rates and the entire project was carried out successfully

## ◀ Qutbuddin Bhai used Inter Cropping

Qutbuddin bhai Bharat practiced long term fruit plantation, a process that yields fruits in a span of 3 years. Hence to generate income Qutbuddin bhai was taught the system of inter cropping which is a technology followed by Israel. In this, another crops are grown between the the 2 trees that will yield fruits in 3 years. Along with Custard Apple & Red Apple Ber, Qutbuddin bhai also grew Watermelons with constant assistance from Tijaarat Rabehah.







► **Yellow Watermelon**

◀ **Nooruddin bhai the only certified Organic farmer in Ahmedabad.**

Nooruddin bhai Solanki has been performing organic farming past 7 years in Virdi, Ahmedabad. He is government certified in organic farming. Al-Tijaarat al-Raabehah helped install a Vermi-compost unit which helped Nooruddin bhai in his growth & development. Fruit plants and professional consultancy is also provided to him from Al-Tijaarat al-Raabehah department.





## ► Garlic production in Rampura

Shk Shabbir bhai Bandoowala has his business of arms & ammunitions in Mumbai. He developed interest in agriculture after attending a seminar based on farming organized by Al-Tijaarat al-Raabehah which motivated him to grow garlic on a large scale on his land in Rampura.

## ◀ Huzefa bhai Chakkiwala was invited to exhibit organic product

Huzefa bhai Chakkiwala is the owner of Raj Farms based in Banswara. Huzefa bhai was given the opportunity to set up a stall in the exhibition that took place in Rajasthan by the government. This opportunity was given only to him because he carried out organic farming on a very large scale. Huzefa bhai Chakkiwala also won 1<sup>st</sup> prize which reflected his hardwork and dedication.





► **Organic Production of Tomatoes in Virdi**

Yunus bhai Solanki from Virdi did organic production of Tomatoes

**Organic Tomatoes** ◀





## ► Bio Pesticide Production

Al-Tijaarat al-Raabehah under the guidance of New Raj Farms trained the farmers of Viridi, how to make Organic Fertilizer and Organic Bio Pesticide. Commercial farming involves usage of fertilizers which are harmful and contains urea. The farmers were therefore trained on how to switch to natural ways.

## ◀ Seminar for Organic Production

Arunachal Pradesh government had organised a seminar for organic production for which International buyers were called. Huzefa bhai Chakkiwala from New Raj Farms was invited as a delegate for this seminar. The government has also signed a MOU with New Raj Farms to provide training to their farmers.





ویاج برکتہ نے لئی جائی چھے ، زندگی نا تمام سکون چھینی لے چھے ، ویاج وپار نے destroy کرے چھے ، نابود کرے چھے ، ویاج وپار نے مفلوج کرے چھے paralyzed کرے چھے ،

(مصدر: مازون دعوة الحق السيد الاجل شهزاده علي اصغر بھائی صاحب  
کلیم الدین صاحب ، جواہر الکلام الغالیة ، ۱۴۱۴ھ ، ص ۱۵-۱۶)





# Official Visits







*Total Number of Visits Done by*  
**Idarah Al-Tijaarat  
al-Raabehah**

**39**



Idarah Hasanaat al-Qard  
al-Hasan al-Burhaniyah

*Total Number of Visits Done by*  
**Idarah Hasanaat  
al-Qard al-Hasan  
al-Burhaniyah**

**63**





Visit type

Jamiat

Mauze

- **Idaarah Hasanaat al-Qard al-Hasan al-Burhaniyah**  
Software and Administrative visit

**HQHT Nagpur**

**Nagpur**



Visit type

Jamiat

Mauze

- **Al-Tijaarat al-Raabehah**  
Administrative visit.
- **On field Coordinators Visit**

**Marol**

**Kandiwali**



Visit type

Jamiat

Mauze

- **Idaarah Hasanaat al-Qard al-Hasan al-Burhaniyah**  
Administrative and Promotional visit.
- **Al-Tijaarat al-Raabehah**  
Administrative visit.
- **On field Coordinators Visit**

**Indore**

**Barwani  
Kukshi**



Visit type

- **Idaarah Hasanaat al-Qard al-Hasan al-Burhaniyah**  
Software, Administrative & Accounts visit.
- **Al-Tijaarat al-Raabehah**  
Administrative visit.
- **On field Coordinators Visit**

Jamiat

**Rampura**

Mauze

**Chechat Sunel  
Rampura Nimbahera  
Choti Sadri Jhalra  
Bari Sadri Patan**



Visit type

- **Idaarah Hasanaat al-Qard al-Hasan al-Burhaniyah**  
Software visit.

Jamiat

**Rampura**

Mauze

**Jhalrapatan Baran**



Visit type

- **Idaarah Hasanaat al-Qard al-Hasan al-Burhaniyah**  
Administrative visit.
- **Al-Tijaarat al-Raabehah**  
Administrative visit.
- **On field Coordinators Visit**

Jamiat

**Rampura**

Mauze

**Partabgarh Mandsaur**



Visit type

- **Idaarah Hasanaat al-Qard al-Hasan al-Burhaniyah**  
Promotional and Administrative visit.

Jamiat

**Rampura**

Mauze

**Sunel  
Jhalrapatan  
Bhawani Mandi**



Visit type

- **Idaarah Hasanaat al-Qard al-Hasan al-Burhaniyah**  
Administrative visit.
- **On field Coordinators Visit**

Jamiat

**Burhanpur**

Mauze

**Burhanpur  
Khandwa**



Visit type

- **Idaarah Hasanaat al-Qard al-Hasan al-Burhaniyah**  
Administrative, Accounts and Software visit.

Jamiat

**Nasik**

Mauze

**Pansemal  
Ranala  
Donaicha  
Taloda  
Shahada**



# Qardan Hasana Info Website

## Events Section

Get updates of all the latest events happening around Bilaad Imaniyah

## Webinars

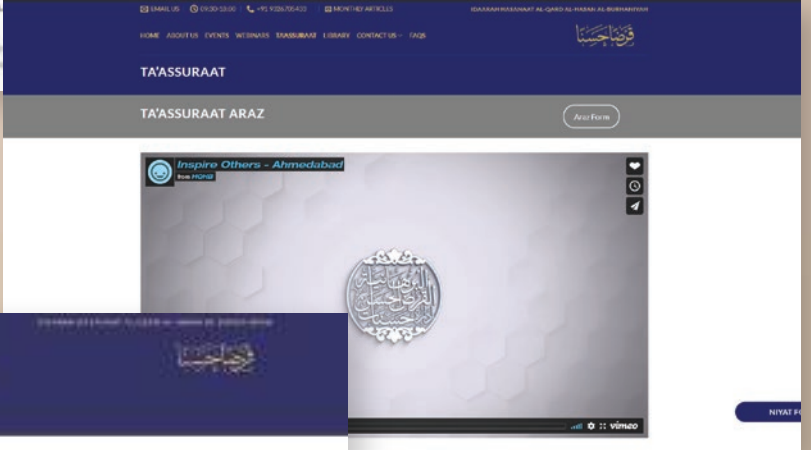
Recording of all the previous webinars can be viewed here!

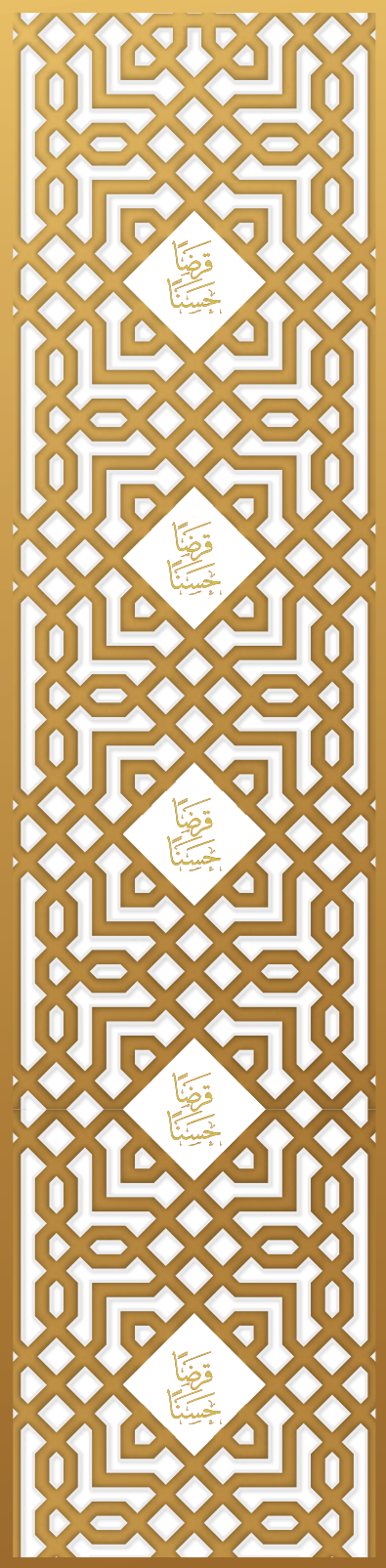
## Ta'assurat

Araz your ta'assurat here and also see how mumineen have benefitted from Qardan Hasana

## Library

See latest Publications, Audio, Banners, and many other important stuff in library section.





اھنا واسطے سعادت بنی جائی ہے ،

Soft skills study ما مہرین Problem Solving Methodology پر گھنی جوت کرے ہے ، اقرضا حسنا اھوی اقتصادي فھج ہے جر نے follow کروا سي کئینک قسم نا problems خود بخود solve تھئی جائی ہے ،

اللہ سبحانہ ا شان نا بیوے مولی الداعي الاجل سيدنا محمد برهان الدين رض انے اپ نا وارث انے منصوص الداعي الاجل سيدنا عالي قدر مفضل سيف الدين طع نے تمام مؤمنين طرف سي افضل الجزاء عطاء کرے کر ا شان سي قرضا حسنا نے اقتصادي نهج قائم فرماوي نے هر مؤمن نو فقط مالي مستوی نہیں بلکہ هر ناحية سي رفع المستوی کري دیدو ، بلکہ ایم اداء کرئیے تو بالکل بجا ہے کر هر قرضا حسنا اپنار انے لینار نا دارین ما درجات بلند کري دیدا ، خدا تعالی ا شان نا داعي سيدنا عالي قدر مفضل سيف الدين طع نے قيامة نا دن لگ برکات نے اضعافا مضاعفة کروا خاطر ، امام حسين صع نا غم طرف ایم حياء کرنا کر "چلو بس چلو ا ہے نهج الرشاد" صحة تامة انے عافية كاملة ما باقي راکھ ، امین .

عبد سيدنا المنعم طع

سيف الدين الشيخ اسمعيل جالي  
العامل - اندور

جر ني برکات وقتًا فوقتًا ظاهر تھاتي ره ہے ،

قرضا حسنا نا سبب مؤمنين نو دل خير ما خرچوا واسطے کھلے ہے ، جاعة نا امورا اقتصادي فھج نا سبب استوار تھاتي ہے ، قرضا حسنا اپواني عادة نا سبب ایم نظر اوے ہے کر **سيل الخير والبركة** ، **فيض الموائد البرهانية** انے دیگر **خير نا امور ما اتفاق** واسطے نشاط گھنو زيادة تھاتي ہے انے اھنا سبب جاعة المؤمنین نا تمام امور مستحکم تھاتي ہے ،

قرضا حسنا ني تینے اسکیم - **حسين اسکیم** ، **طاهر اسکیم** انے **محمدي اسکیم** ما بطيب النفس اپنار نے ا عظيم الشان اتفاق ني عادة نا سبب "أَنْبَتَتْ سَبْعَ سَتَائِلَ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٍ" ني مثل برکات مولی طع ني دعاء مبارك سي نظر اوے ہے ، **شريعة ني پابندي** ما بھي گھنی پختگی اوے ہے ،

ھوے بیجی جانب ما - ضرورة مند مؤمن جر وقت قرضا حسنا لے ہے تو ایم نظر اوے ہے کر مبارك پاک مال ولي الله طع ني رزا مبارك سي اھني پونجی ما شامل تھاتي ہے انے اھنا سبب **بركة چندہ چند** تھاتي ، جائی ہے ، ير مال سي حلال ني غذاء کاوے ہے انے اھنا خون ما ير بركة امیز تھاتي ہے ، **جسم** ما قوۃ اوے ہے ، **عبادة** ما بھي نشاط زيادة تھاتي ہے ، **امام حسين صع** نا **ماتم** ما نرالو جوش نظر اوے ہے ، قرضا حسنا ني رقم وقت پر اداء کروا ني ذمہ داري اھاوا نا سبب وپار ما بھي **جدد** و**جهد** گھنو زيادة کرتا تھاتي جائی ہے ، قرضا حسنا لینار ایم بھي جانے ہے کر شريعة ني پابندي ، نماز انے دعاؤ پر مواظبة ، امام حسين صع ني ذکر پر مداومتہ - ير گناھو معاف کري نے روزني نا دروازہ کھولي ایسے ، تو قرضا حسنا نا سبب اسگلا امور پر بھي پابندي گھنی نرالی نظر اوے ہے انے ير مثل رقم نا ادائیگی نا عرصہ ما ا نیک عمل کرتا کرتا ایک **عادة** تھاتي جائی ہے جر ہمیشہ واسطے

# قرضاً حسناً - اقتصادي نہج

إِذْ كَمَثُ بِالْخَلْقِ أَرْزَمَةٌ مَالٍ  
رَدَّتْ مَنْ تَابَعُوكَ بِالتَّعْمَاءِ

جر وقت خلق ما مال ني ازمه (financial crisis) ہوئی یہ وقت اولیاء اللہؑ نا تابعین مؤمنین واسطے نعمتو زیاده تھائی، جائی ہے، اہنی ایک اعلیٰ دلیل قرضاً حسناً ہے،

جر مؤمنین قرضاً حسناً اے ہے انے لے ہے یہ بیوے واسطے خوشحالی نوسبب ہے، دین ناشین سی، دین نا ہم غم سی راحة انے سکون ما رہے ہے، یہ مؤمن قرضاً حسناً نی نہج پر چلے ہے تو اقتصاد پر رہے ہے انے ہر امور ما اہنا سبب استقامتہ (balance) رہے ہے،

خدمة العالة درمیان قرضاً حسناً نا باب ما بیوے مولیٰ سلام اللہ علیہا نا گنا اعجاز دیکھو نصیب تھیو، ایک مؤمنہ بہن نا فرزند نی شادی ما گھنی رکاوٹ آتی ہتی، مرشتر اوے مگر کئی نے کئی مشکلات درپیش اوے جر نا سبب شادی لگ وات نہر پہنچے، جیم امیدونی تمامیہ واسطے الگ الگ نہج اولیاء اللہؑ یہ قائم فرماوی ہے۔ جر نی منہ لئی نے فوراً کام سہل تھائی ہے، تو اؤ مؤمنہ بہن یہ ایم نیہ کیدی کر: ہمیشہ مولانا المنعمؑ قرضاً حسناً نی برکات نی ذکر فرماوے ہے تو ماری امید نی تمامیہ واسطے میں ا نہج اختیار کروں چھوں، فاخر رقم حسین اسکیم ما قرضاً حسناً عرض کیدا۔ یہ نیہ سی کر فرزند نی شادی نی امید شتایی تمام تھی جائی، انے ایم نیہ کیدی کر فرزند نی شادی تھائی وہاں لگ یہ رقم قرضاً حسناً ما، رھو ا دیسے انے تر بعد نظام مطابق لئی لیسے، قرضاً حسناً نا عظیم عمل نی برکتہ عیاناً دیکھی کر فقط چار مہینا نی کم مددہ ما، اہنا فرزند نی شادی تھی گئی، ا مثل ا عظیم نہج ما گھنا فوائد ہے

"مَا عَالَ مَنِ افْتَصَدَ"

(جر شخص وچگالے رہی نے عمل کرے تو تنگ دست نہیں تھائی)،

اللہ نا داعی نبی نا پیارا، ہر مؤمن نا سہارا، داعی الاجل سیدنا محمد برهان الدینؑ یہ قرآن مجید انے رسول اللہؐ نی شریعتہ غراء موافق عجب شان سی مؤمنین نی فلاح انے بہبودگی واسطے تمام اَنْظَمَةٌ قائم فرماوی۔ جر نا سبب نہج الرشاد واضح تھیو انے یہ طریقہ مستقیمہ پر اج اپ نا ہم شان داعی الاجل سیدنا عالی قدر مفضل سیف الدینؑ مؤمنین نے چلاوی رہیا ہے، ایک بیان ما عجب شان سی سیدنا محمد برهان الدینؑ فرماوے ہے:

"مؤمنین نا اقتصادي امور نے بہتر کرو واسطے انے یہ سگلا نا معاشی مستوی بلند کرو واسطے قرضاً حسناً نے اقتصادي نہج گردانی نے اہنا سی برکات حاصل کرو لازم ہے۔"

یہ مثل ایک بیان ما داعی الاجل سیدنا عالی قدر مفضل سیف الدینؑ فرماوے ہے:

"قرضاً حسناً نے مؤمنین اقتصادي نہج گردانے، اہنا سی سگلا فائدہ لے۔"

بیوے مولیٰ سلام اللہ علیہا یہ ایک زبان سی قرضاً حسناً واسطے ایم فرمایو کر یہ "اقتصادي نہج" ہے، نہج نی معنی سیدھا مرستہ نی ہے، دنیا ما مالی حالات ما لوگو نے گھنا اُتار چڑھاؤ اوے ہے، مگر مؤمنین واسطے ا اھوی عظیم نہج قائم ہے جر نا سبب مؤمنین نو اقتصاد (economics) بالکل stable رہے ہے، ایک مناجاة ما سیدنا محمد برهان الدینؑ فرماوے ہے:

انسان نے دنیا ما خوشحال زندگی بسر کروا واسطے کوئی نہج یعنی صحیح راہ نی گھنی ضرورتہ ہے جر نا سبب ہر کام سہلائی سی تھائی، دل و دماغ نے سکون انے اطمینان ملے، داعی الاجل سیدنا طاہر سیف الدینؑ فرماوے ہے:

وَلَيْتَ اَحَدُ النَّبِيِّ مِنْ طُرُقِ لَه  
مَسْلُوكَةٍ فِي اَخْذِه يَتَيَسَّر  
وَلَيْتَ اَحَدُ النَّبِيِّ لَا مِنْ طُرُقِه  
يَصْعُبُ تَنَاولُه عَلَيْكَ وَيَعْسُر

(اگر تمیں کوئی چیز نے اہنا مناسب راستہ سی لیسو تو یہ سہل تھاسے انے بالعکس اگر غیر طریقہ سی لیسو تو گھنو مشکل تھی جائے)، تو واضح ایم تھیو کہ ہر چیز واسطے صحیح نہج (مرستہ) نی ضرورتہ ہے، رسول اللہؐ فرماوے ہے:

"لَا هَمَّ اِلَّا هَمُّ الدِّينِ وَلَا وَجَعٌ اِلَّا وَجَعُ الْعَيْنِ"

(انکھ نا درد نا مقابلہ ما کوئی سخت درد نہھی انے دین نا سبب جر ہم غم پیدا تھائی ہے اہنا برابر کوئی ہم غم نہھی)،

مولانا الامام جعفر الصادقؑ فرماوے ہے:

"لَوْ قَصَدَ النَّاسُ فِي الْمَطْعَمِ لَأَسْتَقَامَتْ اَبْدَانُهُمْ"

(اگر لوگو۔ جر مثل جن تناول کرو جوئیے یہ مثل وچگالے رہی نے تناول کرے۔ تو یہ سگلا نا بدن تندرست رھسے)، تو ایم ثابت تھیو کہ اقتصاد نی نہج یہ جسم واسطے شفاء نی نہج ہے، جیم جسم نی صحتہ واسطے انسان نے غذاء ما وچگالے چلوا نی ضرورتہ ہے یہ مثل مالی امور۔ جر نا سبب انسان نی خوشحال زندگی نو تعلق ہے۔ اہا بھی اقتصاد نی ضرورتہ ہے، رسول اللہؐ فرماوے ہے:

Brewed to perfection

# The coffee of Yemen



The discovery of coffee is attributed to Shepherd Kaldi. Amongst the many origin stories of coffee, one is particularly fascinating. On a particular afternoon after years of mundane shepherding, Kaldi discovered his cattle pouncing around him with enthusiasm. Baffled at the sight of it, Kaldi inspected and found that his cattle had consumed a special berry which made them unnaturally energetic, that special berry was from the coffee plant.

The story of this berry continues for a more valiant purpose. In perusal of prolonged prayer and continued focus, the Sufis have historically been noted to consume a special drink to practice ibadat with utmost diligence. The grains used to prepare this drink were exported from Ethiopia and then cultivated in Yemen.

To say that the treasure we know as coffee is one of the most traded commodities across the globe would be an understatement. Along with being fascinated by its plethora of flavours, the soothing feel owes to its huge market. Currently one of the major exporters of this fine commodity is Yemen.

Some even say that Yemen is the place where coffee was first discovered, and the people of Yemen were the first ones to harvest and ferment it. It was consumed to avoid being lethargic and tap undiscovered potentials.

It comes to no surprise that Allah Ta'ala bestows the land of Yemen, with such a beautiful descriptive verse.

بَلَدَةٌ طَيِّبَةٌ وَرَبٌّ غَفُورٌ

” (For Yemen is a) Pure land and (Allah Ta'ala is a) forgiving lord”

This unravels the essence of the land of

coffee- being pure. In the scholarly world, chief historians recorded Yemen as

اليمَنُ الْخَضِرَاءُ الْعَرَبِيَّةُ السَّعِيدَةُ

The Blissful Arabia

The Verdant Yemen

The state of being blissful and verdant succoured the country of Yemen to develop and flourish economically. Furthermore, it boosted its trade with other countries.

Interestingly, 'Mocha' coffee is the anglicized version of "al-Mokha", a port city in Yemen where the international coffee trade began. Mocha is a city located in Yemen 's Red Sea coast. The city served as a major hub of the coffee trade from the 15<sup>th</sup> to the 18<sup>th</sup> centuries.

The legacy of coffee in Yemen lives on till this day, as it functions as one of the finest coffee-producing countries, with multiple regions of Yemen producing several types



of coffee flavours. It undoubtedly houses the best coffee beans in the global market and has the world's oldest coffee drinking culture. Yemen is still known to produce coffee of the most premium quality in the world. Coffee from Yemen is the most distinct and is highly praised by the people as being one of the rarest in the world. The dry weather of the country and the high-altitude adds to the naturally sweet taste of the coffee.

One of the finest varieties of coffee cultivated in Yemen is in the region of Haraz, which is a mountainous area in north-western Yemen, 100 kms away from the capital city of Yemen – Sanaa. Fatemi Duat Mutlaqeen<sup>RA</sup> chose this region as their place of abode.

The Haraz coffee is unique and produced with utmost care. Even with the growing global demand for coffee, the Yemeni coffee beans are grown traditionally without any usage of chemicals and fertilizers to accelerate the growth. The bright coffee cherries are dry-processed and are furthermore left on the rooftops to be dried under the natural sunlight. The natural processing of the beans gives



them a natural taste and an earthy texture. Al-Dā'ī al-Ajal Syedna Abdulqadir Najmuddin<sup>RA</sup> emphasized the benefits of coffee stating:

هَذِهِ شَرِبَةٌ تَسْبِيحٌ قَهْوَةٌ  
تَنْخِجُ الشَّارِبِينَ لِلْمَضْرُوقَةِ

This drink is named as Qahwa, indeed it gives the consumer the strength to digest.

Furthermore, Syedi Hasan bin Idris<sup>QR</sup> has also explained in his verse that the qaum (tribe) whose misfortune and sorrows were alleviated by coffee, gave it the epithet of “umm-al-faraj”: the mother of alleviation.

Al-Dā'ī al-Ajal Syedna Mohammad Burhanuddin<sup>RA</sup> continued the legacy of growing coffee by directing mumineen to uproot the Qaat trees and cultivating coffee instead, and with his dua and

barakat rainfall began in Yemen and the land was liberated from toxicity of Qaat and sowed the seed of Imaan in the souls of mumineen.

The eternal felicity and bliss of Yemen is the result of the nazarat of Duat Mutlaqeen<sup>RA</sup> towards it and specially by the frequent visits of Mansurul Yemen Al-Dā'ī al-Ajal Syedna Mohammed Burhanuddin<sup>RA</sup> and Aqeeq ul Yemen Al-Dā'ī al-Ajal Syedna Aali Qadr Mufaddal Saifuddin<sup>TUS</sup>.

الْبُرَّةُ الْبَصْنِيَّةُ



# Reviews about Yemen coffee



In my life, I have consumed so many expensive coffees, but the coffee of Yemen, its rich taste, its savoury aroma is something that I have never tasted in my life.

*Mustafa Husain Taherali- Tanzania*

Yemen has the best coffee in the world. It tastes good. People around the world travels to Yemen for its coffee.

*Adnan Abbas bhai - Sri Lanka*

Yemeni coffee from literally 1000 of KM away from here is currently the best one to try. Specifically, the coffee from Haraz. I'm so excited that it was sent to me. Apparently, its flavour is incredible,

*Kane Elder- Australia*

Yemeni coffee has a natural flavour, and it is exclusive amongst other coffee. It has many benefits, including that it stimulates memory.

*Rashid Hasan Mehdi - Iraq*





# My story with the **FORGOTTEN TREASURE**

(20 years , one night you were rich and one day you became poor.

The disaster occurred on the evening of September 26, 2016. In Taiz, all of M.Yahya Ahmed Husain Al-Hammasi's shops and assets were robbed, yet Yahya bhai thanked the great lord for his judgement. After that, he couldn't stay in Yemen for long, so he flew to Africa to get away from this awful reality, hunt for anything that could restore hope, and get back on his feet. He went out and moved till he arrived at Mocha port, where he boarded the ship at 9:00 p.m. After that, they arrived in Djibouti and continued their journey to an African country. The crucial moment came when he saw a friend in this country and told him about a true humanitarian crisis that had occurred to him, and asked him what he should do. He told Yahya bhai to seek for the treasure inside Yemen without any preparations.

(Return to Yemen and purchase coffee directly from the farmers.) The thought stuck with Yahya bhai, and he began to consider his advice. Due to the heavy siege imposed on his country, he returned to Yemen with difficulties. He landed in Sana'a and sat for about two days before heading straight to Haraz (his homeland) and beginning to buy coffee like any merchant; at the time, he bought all of the coffee available from farmers in all regions.

He learned about a training symposium on coffee and those interested in how they can get high-quality coffee in 2017, he attended and obtained a primitive certificate in tasting and roasting, as well as knowledge of coffee types and others related to the production and improvement of coffee quality, during Ramadan in particular. In that year, coffee became popular, and he gained his first

taste of how to make good coffee.

First, he taught farmers how to execute the procedure and how to harvest coffee properly. And he began the process of harvesting and drying coffee on the rooftops with them as primitive, but in a slightly better way than our parents and old farmers' ways, adds Yahya bhai.

At the same time, Yahya bhai borrowed two drying beds from a friend to experiment with drying coffee in order to obtain high-quality coffee. He took the coffee to Sana'a after drying it, and of course, after sending a sample of the dried coffee to America and studying it there, it was determined to be of exceptional quality.

He began with two drying beds, which he obtained from a friend who did not have any drying beds due to a financial constraint.

In the same year, in the middle of the season, he rented 25 beds from one of Sana'a coffee shops, and it turned out to be a complete success.

During the same season, he began creating a modest drying centre instead of using his village's rooftops. He purchased the drying beds he had borrowed, as well as an additional 25 drying beds, bringing the total to 50 drying beds. They produced



a large quantity of coffee and sold it to a foreign firm after analysis, tasting, and the results were outstanding, encouraging him to continue with his enthusiasm and love for this precious coffee tree.

They learned about a coffee exhibition in America in 2018, so he flew to Cairo to apply for an entry visa to attend the exhibition as an audience only in order to recognise any international foreign corporations to show them their treasure, but he was turned down due to the situation in Yemen.

And anytime they hear about an international coffee show, they make every effort to go. He learned about a coffee exhibition in France one day and flew to India to secure a visa to enter France. Unfortunately, they were both refused, and Yahya bhai was forced to return to Yemen. In the same year, they launched an initiative to uproot the remaining Qaat trees that had decimated the coffee plantation, uprooting and liquidating 7,00,000 Qaat trees over East Haraz. Despite the fact that the uprooting campaign for the Qaat tree lasted more than 50 years.

There was a campaign in 2012 where they liquidated about 4000 special Qaat trees and replaced them with coffee trees. They met significant opposition from certain farmers who refused to uproot the Qaat tree; nevertheless, after more negotiations, they came to understand and collaborate with Yahya bhai and his crew. They also worked with the office of Raising the Agricultural Standard in his area, as well as sheikhs, dignitaries,

youth, farmers, and people from all walks of life, to restore and reclaim lands and prepare them for coffee, some cereals, fruits, and almonds growth. Each village's landscape and climate in terms of altitude are unique.

Yahya bhai visited Saudi Arabia in 2019 to look for sales potential for our product. And he went to Jeddah, where he went into one of the famous cafés and inquired about the owner.

Fortunately, the café's primary proprietor was present, and his first words were "Abu Yemen." Sure, you've got Ben and want to get rid of it." "Yes, I have a Luxury coffee," Yahya bhai stated.

The man was taken aback and exclaimed, "This is Yemeni coffee, Mashallah." "This is not the same coffee that Yemeni vendors offer us," he explained.

What matters is that the man appreciated the coffee from the moment he saw it and said, "Come back in two days to taste it."

I was extremely eager and waited for this time, which was the moment of tasting, after two days, and here was the surprise for them.

Then, one of the young merchants, who was passionate about coffee, came to Yahya bhai and purchased a small quantity of coffee to take to Japan, which Yahya bhai processed and exported. He also won the gold award for the best coffee in the world in the Japan competition.

We expanded and prepared the drying centre at the start of the 2019 season,

adding 450 drying beds to the previous beds until we had the region's largest drying centre with 500 drying beds, and we have now begun to reap the blessed coffee, which returns to the farmers and country with a strong economic return.

After all of this effort, he received numerous prizes, medals, and worldwide certificates in recognition of the high quality of specialised Yemeni coffee, as well as the testimony of friends and foes.

Finally, in the sixteenth century, Yemen shipped 60,000 tonnes from the port of Mocha, which is now known all over the world as Mocha.

Every Yemeni farmer and admirer of the country, according to Yahya bhai, should attempt to grow one coffee tree in his area because it is their civilization and identity.

And he wishes that every citizen, young person, educated person, and expatriate who has land will return to their villages and plant this blessed tree (coffee tree), which has been neglected and replaced by the Qaat tree.

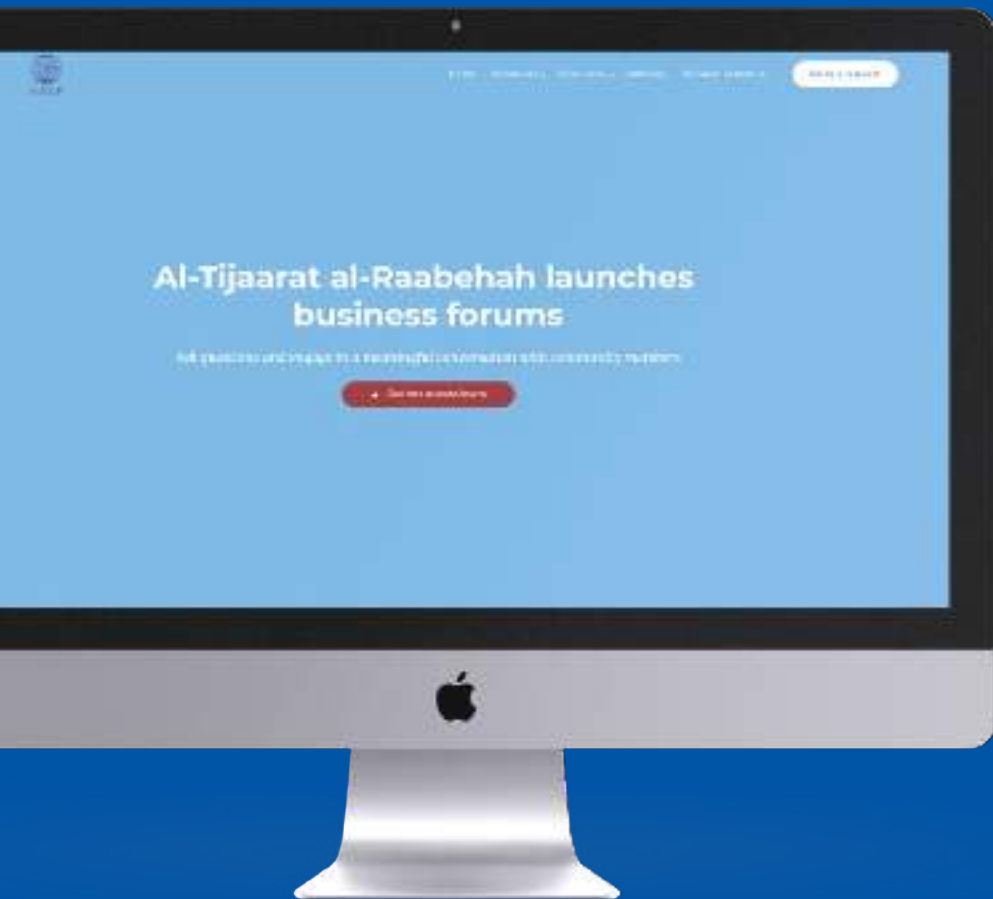
Please do not waste coffee, which has been their civilization and identity since ancient times.

*M. Yahya Ahmed Husain Al-Hammasi  
Founder of Alhammasi export of coffee*





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