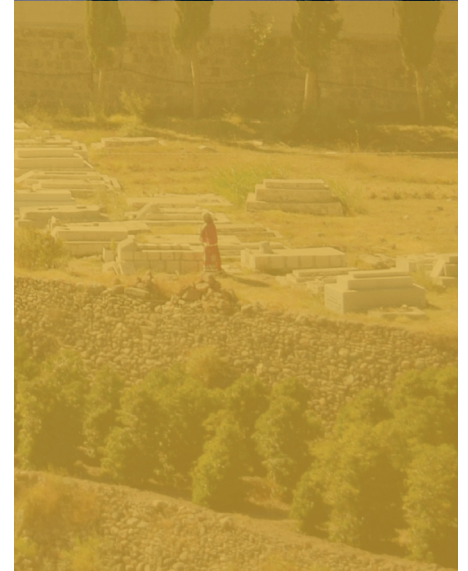




Household Budgeting Manual

مِنَّةُ ذِي الْحِجَّةِ وَالْبُرْكَهٖ
سنة ١٤٤٠



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The Concept of Budgeting

Al-Dai-al-Ajal Syedna Mohammed Burhanuddin ^{RA} states:

“Properly balance your household expenditure. Do not spend more than what you earn. One should create a budget according to his earnings. Allah gives *rizq*, but it is imperative to understand its importance and not squander away wealth behind unnecessary items and neglect that which is necessary.

But it should be kept in mind that helping out a brother or helping your neighbour is not unnecessary spending. If Allah has blessed you with a rupee, you should consider the fact that your brother does not even have 4 annas. You giving him 2 annas will amount to your *sa’adat*. You will still be left with 14 annas. You shouldn’t deny the fact that you have been blessed, and refuse to give on those grounds. Allah gives and has given you. You should share with Allah’s *’ibaad*. His *’ibaad* are His family. You shall have His gratitude and gain more *rizq*.

Limit even that what you earn by halal means. Do not tire yourselves to the extent that you are unable to do anything else in life. Some feel that earning big early in life will help them in the future. Allah Ta’ala bestows livelihood in every age. Albeit, it is necessary to have your investments in place, but do not indulge in such activities which impoverish you in the present to secure your future. That is illogical.”

1. Planning- The Way to a Prosperous Life.

Rasulullah ^{SAW} states “planning is one half of life”. Proper planning in every aspect of life helps simplify it.

Hudaat Kiraam ^{AS}, through their teachings, have shown Mumineen the best ways to manage their spiritual and temporal lives. The above fact is reflected in Rasulullah’s ^{SAW} words “a Mumin should divide his time into three parts:

- a time for worship and devotion to Allah Ta’ala,
- a time for attending to his livelihood,
- a time for pursuing pleasures that are *halaal* and appropriate.”

There are numerous examples from the Quran, the revered words of Rasulullah ^{SAW} and Moulana Ali ^{AS}, which shed light on the concepts of balancing and planning in one’s life.

It is stated in Ikhwan al-Safa “man is a miniature version of the universe.”

Allah Ta’ala has balanced the blood flow in the human body. Diseases usually occur as a result of unregulated or no blood flow at all. Thus the importance of striking a balance is demonstrated by the natural functioning of the human body.

In the same way, it is important to channelize one’s wealth towards the different spheres of his life, in order to create a perfect balance and maintain harmony. Hence budgeting plays a pivotal role in life.

2. Budgeting as Financial Planning.

Allah Ta'ala states in the Quran "And they are [servants of the Most Merciful] those who, when they spend, do so not excessively neither sparingly but are ever between that, [justly] moderate."

Rasulullah ^{SAW} states "on the Day of Judgment a Mumin will be questioned about four things:

- His time-how did he utilize it?
- His body-how did he use it?
- His wealth-how did he earn and spend it?
- He will be questioned about his love for us, Ahl-e-Bait."

The above words of Rasulullah ^{SAW} make a Mumin vigilant in matters of wealth and its appropriation. This is because the factor of accountability for one's actions comes into place.

Moulana Ali ^{AS} emphasizes, "Maintain a balance while earning and spending" in order to indicate the important concept of 'balance' in life.

Al-Dai-al-Ajal Syedna Taher Saifuddin ^{RA} states "spend wisely and your life shall see fruition."

It is important to attain the 'knowledge of spending'.

Al-Dai-al-Ajal Syedna Abdeali Saifuddin ^{RA} states "there are three types of people.

- Firstly, the wise ones. They save 300 out of 1000, for times of emergency.
- Secondly, the ones whose expenditures are equal to his earnings.
- Thirdly those, whose expenditures exceed their earnings, which is not encouraged.

Al-Dai-al-Ajal Syedna Mohammed Burhanuddin ^{RA} states "spending economically should be governed by certain rules. Just as nails are trimmed on Fridays to maintain equilibrium, in the same way customs which exceed their limits should be curtailed and even stopped if necessary."

Moulana Ali ^{AS} states "squandering wealth in undue places may raise one's position in the world. But his standing in *aakherat* is low before Allah Ta'ala."

The assessment of a budget is as important as its preparation.

Allah Ta'ala states "Read your book. Today, you yourself are enough for examining your own account." This *ayat* guides one to display transparency in his accounts and utilization of time.

3. The Importance of Budgeting for Religious and Spiritual Affairs

The Quran has widely encouraged spending in *khair* and displaying generosity, because it is this expenditure that one can proudly hail as his most fruitful investment. As Allah Ta'ala states "The example of those who spend their wealth in the way of Allah is like (that) grain out of which seven ears shoot forth. (And then) each ear bears a hundred grains. And Allah multiplies for whom He likes."

A Mumin is expected to distribute his earnings in such a way, that he can spend it for different types of *khair* and attain optimum *barakat*. Moulana Abuzar al-Gifaari ^{RA} advises to "treat your entire wealth as two dirhams; invest one dirham in the hereafter and spend the other on your family."

It is also said that "there is no *khair* in wastage, and no wastage in *khair*."

The concept of budgeting thus helps one plan on how to best channelize his funds in deeds such as *waajebaat*, *muwasaat*, Faiz ul-Mawaid il-Burhaniyah, going for Ashara Mubarakah each year, *ziyaafat*, and *ziyaarat* of *mashaahid* and *maqamaat*.

4. The Benefits of Budgeting.

Balancing one's spending will help him save face in times of financial crisis.

Moulana Ali ^{AS} states "an economical spender will never be found asking (for money)."

Likewise he states "completion is attained by:

- learning the nuances of *deen*,
- forbearing in difficult times,
- planning in lives."

Planning and budgeting help one plan to channelize his wealth towards *deeni umoor*, housing, food, livelihood, education and health.

For close to half a century al-Dai-al-Ajal Syedna Mohammed Burhanuddin ^{RA} strove to guide Mumineen in comprehending the concepts of planning and maintaining an equilibrium in life. Today the same path is followed by al-Dai-al-Ajal Syedna Aaliqadar Mufaddal Saifuddin ^{TUS}. May Allah Ta'ala grant him a long and prosperous life. Aameen.

Household budgeting is a plan on how a household's income should be spent in order to provide for the household's needs without incurring any debts or deficits. It is important in this pro consumer era in that it teaches members of a family the worth of money and it is indeed an important cog in the wheel that runs a household. All members of a household are collectively responsible for determining and preparing their household budget. Through budgeting all members of a household learn how to spend their income wisely and responsibly, thus ensuring balance spending and peace of mind. This manual is an attempt to educate and assist Mumineen in preparing their household budget.

Classification of a Budget

It is important to understand the difference between a household's essential needs, wants and savings. A proper budget should help you allocate your income in three categories of expenditure.

1. *Your needs*

Approximately half of your income should be set aside for the essentials, the core things you need to live. These include utilities, groceries, rent, prescription medications, cooking gas, petrol for you scooter/car, FMB Hub etc. It is important to understand what is considered a "need" vs. a "want" in order to properly budget your money. Any payment that could negatively impact your quality of life should be treated as a need.

2. *Saving & Debt*

The allocation to this category will depend on your long term goals and your past borrowings, which need to be repaid. This also includes investments or other financial goals. Simply setting aside a small portion of your income for savings can quickly build a safety net in case things go south and expenses increase.

3. *Your Wants*

Anything remaining after budgeting for your needs, saving, and debts should be spent on things that you want but could live without. This category allows for flexible spending and perhaps, a happier life. Wants generally include money for vacations, electronics, appliances etc. Generally they are things that are not needed to stay afloat, so make sure to prioritize.

The suggested classification rules offer flexibility and security in spending. They serve as a general guideline and can be adjusted, depending on your lifestyle. Whatever ratio you choose to use, remember that making a budget is useless unless you stick to it.

How to Create a Budget – 4 Step Guidelines

It is important to keep your household budget simple. If a budget is too complicated, you will not use it. Below are the steps to create a simple, workable budget. You can use the templates given in this book or make your own spreadsheet.

Step 1 – Make Your Income Projections

"گھر ما نفقات اپنا برابر کرو، اوک کرتا خرچ زیادہ نہ کرو جتنی آمد ہوئی اہنا اوپر خرچ نو Budget کرو، خدا رازق چھے، رزق خدا ايسے، مگر تمیں فضول خرچ کری نے کوئی فیشن پر اُتری نے تمارا مال نے اھوونہ خرچی ناگھو کہ جر ما ضرور چھے تر ما تو رھی جائی انے بن ضروری چیزو ما خرچائی جائی."

(المجلس السابع ۱۴۲۰ھ)

The first step in any budgeting exercise is to **calculate your projected monthly and yearly income**. You can find out your yearly income by multiplying your average monthly income into twelve. Although your income might vary month to month, try your best to average it out. You can use the average of the last 6-12 months as a point of reference. To get started, list all your possible sources of income and then start your calculations in the table given below.

Income		
Sources of Income	Monthly Income	Yearly Income
Business		
Profession		
Salary		
Investment		
Property Rent		
Home Industry		
Others		
Total Income		

Step 2 – Set your Expenses under 6 Umoor

"اجْعَلِ الْمَالَ دِرْهَمَيْنِ ، دِرْهَمٌ قَدِّمْتَهُ لِآخِرَتِكَ وَدِرْهَمٌ أَنْفَقْتَهُ عَلَى عِيَالِكَ"

(دعائم الاسلام ج ١)

(Treat your entire wealth as two dirhams; invest one dirham in the *hereafter* and spend the other on your *family*)

The next and most important step in your budgeting exercise is to **determine your projected monthly and yearly expenses under 'the 6 Umoor.'** This method allows you to organize your expenses in a way that comprehensively encompasses the various activities of a Mumin's life

The 6 umoor of budgeting are as follows:

1. **Deeni** – i.e. Khumus, Wajebaat, FMB, Hajj, Ziyarat
2. **Housing** – i.e. Utilities, House Maintenance, Kitchen Utensils
3. **Food** – i.e. Groceries, Dining
4. **Livelihood** – i.e. Personal & Family Care, Transportation
5. **Education** – i.e. School/ College Fees
6. **Health** – i.e. Medical/Dental, Eye Care, Leisure

Note: If you have a Qardan Hasana repayment running, the installments should be budgeted as an expense under the head for which you have taken Qardan Hasana in your household budget.

For example – Repayment for Qardan Hasana taken for college fees would be budgeted as repayment under 'Education.'

Important! Before allocating your budget under the 6 Umoor, you must **sit with your family and identify your financial goals** for the year and accordingly enter your projected monthly and yearly expenses for each category.

Examples of financial goals include but are not limited to:

- Wajebaat
- Hajj/Ziyarat/Ziyaafat
- Ashara Mubaraka with Huzurala ^{TUS}
- Educational Fees
- Appliances
- Marriage

This step is important because it will help you prepare a financial plan and prioritize what is important to you. Hence, you will be able to identify the areas in which to spend and take the necessary steps to curtail expenditure on those items that are not so essential.

Also keep in mind that inflation (a rise in the cost of goods and services) may result in an increase in the price of things you have budgeted to purchase for the coming year. Therefore, It is always wise to budget an increase in the next year's budget compared to last year to compensate for this change.

Expenses		
Expense Head	Monthly Expenses	Yearly Expenses
Deeni		
Housing		
Food		
Livelihood		
Education		
Health		
Total Expenses		

Step 3 – Balance Your Budget

لِيُنْفِقْ ذُو سَعَةٍ مِّن سَعَتِهِ ۗ وَمَن قُدِرَ عَلَيْهِ رِزْقُهُ فَلْيُنْفِقْ مِمَّا آتَاهُ اللَّهُ ۗ

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا مَاءً آتَاهَا سَيَجْعَلُ اللَّهُ بَعْدَ عُسْرٍ يُسْرًا

(سورة الطلاق ٧)

(Let the man of means spend according to his means: and the man whose resources are restricted, let him spend according to what Allah has given him. Allah puts no burden on any person beyond what He has given him. After a difficulty, Allah will soon grant relief.)

To evaluate the position of the household, you have to **balance your budget** and identify the difference amount between your income and your expense. For that, subtract your yearly expenses from your yearly income and observe the difference.

Difference Calculation		
Particulars	Monthly	Yearly
Total Income		
Total Expenses		
Difference		

The difference will be represent the status of your household budget in one of the following ways:

Balanced

If your expenses are exactly equal to your income, it means you have a 'Balanced Budget' and you have enough money to fulfill all your needs and wants, but no margin to adjust unexpected expenses that may occur during the year i.e. medical emergencies.

Surplus

If your expenses are less than your income, it means you have a 'Budget Surplus' or a certain amount of money left over after all your expenses, which can additionally be saved/re-budgeted for long-term goals or for unexpected expenses.

Deficit

If your expenses are more than your income, it means you have a 'Deficit Budget.' Sometimes consistent deficiency may slowly sink a family deeper into debt every year.

Generally knowing where and how you are spending is the first step towards planning for your financial goals. With critical thinking and help from an expert, you will most likely be able to find ways to grow your household income or reduce your household expenses.

Step 4 – Track your Actual Spending

أَقْرَأْ كِتَابَكَ كَفَىٰ بِنَفْسِكَ الْيَوْمَ عَلَيْكَ حَسِيبًا

(سورة الاسراء ١٤)

(Read your book. Today, you yourself are enough for examining your own account.)

To implement your household budget, you have to **diligently keep track of your monthly income and expenses**. The template given in the next section is a sample of how to divide, record and review expenses against your budget. The sub-categories given under each budget head are a suggestion only.

Ideally, ensure each expense is backed up by a receipt/invoice. If there are expenses that are in the form of future provisions in the month, enter the amount in the respective category and set aside the equivalent cash.

At the end of the month (at the latest), you will need to evaluate your budget results and identify where you are under-budget or over-budget. By regularly monitoring your budget throughout the year in this way, you can easily stay on track and achieve your overall financial goals.

For example - did you spend too much on or clothes this month? If so, you will need to cut back next month to bring your budget back on track or you will need to reduce spending in some other category to adjust.

Important! Avoid borrowing unless absolutely required Every Mumin should try to stay within his means. In extreme cases of unforeseen contingencies, Mumin should obtain Qardan Hasana.

Monthly Expense Tracker

Monthly Income			
Sources of Income	Budgeted Income	Actual Income	Difference
Business			
Profession			
Salary			
Investment			
Property Rent			
Home Industry			
Others			
Surplus / (Deficit) from Last Month			
Total Monthly Income			

Monthly Expenses			
List of Expenses	Budgeted Expense	Actual Expense	Difference
1. Deeni Umoor			
Khumus			
Wajebaat			
FMB Thaali/Niyaaz			
Jamaat Expenses			
Ziyarat			
Ashara Mubarakah			
Qardan Hasana			
Others			
Sub-Total			
2. Housing			
Rent/Maintenance Cost			
Gas			
Electricity			
Telephone/Mobile recharges			
Water			
Cable			
Internet			
Cleaning Services (Maid)			
Others			
Sub-Total			
3. Food			
Groceries			
Restaurants/Dine Out			
Others			
Sub-Total			

Monthly Expenses			
List of Expenses	Budgeted Expense	Actual Expense	Difference
4. Livelihood			
<u>4.1. Transportation</u>			
Petrol/Diesel/Gas			
Repairs/Maintenance			
Bus/Taxi/Train Fare			
Parking			
Others			
<u>4.2. Personal & Family Care</u>			
Personal Supplies (Shampoo, Soap)			
Clothing & Accessories			
Jewellery & accessories			
Appliances			
Others			
Sub-Total			
5. Education			
School/College Fees			
Tuition Fees			
Stationery Supplies			
Toys/Games/Books			
Subscriptions - Newspaper/Magazines			
Sub-Total			
6. Health			
Doctor/Dental			
Glasses & Eye Care			
Medicines			
Picnic/Vacation			
Swimming, Sports, Gym			
Others			
Sub-Total			
Total Monthly Expenses			

Results			
Particulars	Budgeted	Actual	Difference
Total Monthly Income			
Total Monthly Expenses			
Difference (Balanced/Surplus/Deficit)			

یرے مثل آپ مولیٰ ص ع فرماوے چھے:

"الْكَمَالُ كُلُّ الْكَمَالِ التَّفَقُّهُ فِي الدِّينِ وَالصَّبْرُ عَلَى التَّائِبَةِ وَالتَّقْدِيرُ فِي الْعَيْشِ"

پورے پورو کمال:

✽ شریعة نو علم حاصل کروو چھے

✽ مصیبة پر صبر کروو چھے

✽ انے زندگی ما تدبیر کروو چھے

اقتصاد انے تدبیر سی خرچ کروا نا سبب رھائش نی اشیاء، غذا، معاش، فرزندو نی تعلیم، شادی،

علاج، تفریح نا اسباب انے یر مثل نا گھنا فوائد حاصل تھائی چھے،

الداعي الاجل سيدنا محمد برهان الدين اقا رض نصف صدي لگ مؤمنين نے حیاة طيبة گذاروا

واسطے هداية ديتا رهيا انے اچے ترينما داعي الداعي الاجل سيدنا عالي قدر مفضل سيف الدين اقطاع

اقتصاد انے تدبیر سی زندگی بسر کروا واسطے مؤمنين نے هداية ابي رهيا چھے، خدا تعالى آپ مولیٰ نی

عمر شريف نے صححة انے عافية ما الی يوم القيامة دراز کرجو.

ا کتاب مولانا المنان الداعي الاجل سيدنا عالي قدر مفضل سيف الدين اطال الله بقاءه الشريف الی يوم

الدين نی ۷۵ ي ميلاد مبارك انے رفع مستوى معيشة المؤمنین ۱۴۴۰ ه نی مناسبة سي تيار تھئی چھے، انے

اھما - بچٹ کئی طرح تيار کروو - اھنو template اپوا ما ايو چھے.

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ
حَبَّةٌ وَاللَّهُ يُضَعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ

جر سگلا فی سبیل اللہ پوتانا مال نے خرچے چھے اهنو مثل ایک دانہ فی مثل چھے کہ جر دانہ سات^۷ سُنْبُلَةٌ (انبیو) نے اگورے چھے، هر ایک سُنْبُلَةٌ ما سو^{۱۰۰} دانہ چھے، انے خدا تعالیٰ جر نے چاھے اهنو واسطے اضعافا مضاعفة کری اے، خدا تعالیٰ واسع چھے علیم چھے

خدا تعالیٰ یر مؤمن نے جر نرِق اُپو چھے اهنی غرض یر چھے کہ مؤمن اهنو مال نے بے^۱ حصہ ما تقسیم کرے، جیم مولانا ابو ذر الغفاری رض فرماوے چھے:

"اجْعَلِ الْمَالَ دِرْهَمَيْنِ دِرْهَمٍ قَدَّمْتَهُ لِآخِرَتِكَ وَدِرْهَمٌ أَنْفَقْتَهُ عَلَى عِيَالِكَ"

تمیں تمارا مال نے بے^۱ درہم ما تقسیم کرو، ایک درہم نے تماری اُخرہ واسطے مُقَدَّم کروانے ایک درہم نے تمارا عیال پر خرچو

یرہ مثل ذکر اوے چھے کہ:

"لَا خَيْرَ فِي الْإِسْرَافِ وَلَا إِسْرَافٍ فِي الْخَيْرِ"

اسراف ما خیر نہھی انے خیر ما اسراف نہھی

خرچ کروا واسطے بجٹ کری نے بہتر تدبیر کروا سی فرائض، سنن انے نوافل (خیر نا کامو) ما خرچ کروو سہل تھائی چھے، واجبات، ضیافہ، مولانا المنعم^طع نی حضرۃ نورانیۃ ما حاضر تھاوو، فیض الموائد البرہانیۃ، قرضا حسنا، مواساة، مشاہد انے مقامات عالیۃ نی زیارۃ کروو۔ ا مثل نا نفقات واسطے تخمین کری سکائی چھے۔

(ع) بجٹ — زندگی ما فوائد

امیر المؤمنین مولانا علی بن ابی طالب ص^ع فرماوے چھے:

"مَا عَالَ مَنِ افْتَصَدَ"

جر شخص وچگالے رہی نے عمل کرے تو محتاج نہیں تھائی

✽ انے تیجو کون کر۔ اوے کم انے ودھارے خرچے، یر برابر نہ کہوئی، اوک اوچھی چھے انے خرچ ودھارے۔"

الداعي الاجل سيدنا محمد برهان الدين رض فرماوے چھے:

"خرچ کم کروا ما بھی نظام جوئی، یر مثل ناخون مھوٹا تھائی تو کاپوا جوئی"

(المجلس السابع ۱۴۰۵ھ)

ترسي امير المؤمنين مولانا علي بن ابي طالب ص فرماوے چھے:

"أَلَا وَإِنَّ إِعْطَاءَ الْمَالِ فِي غَيْرِ حَقِّهِ تَبْذِيرٌ وَأَسْرَافٌ وَهُوَ يَرْفَعُ صَاحِبَهُ فِي الدُّنْيَا وَيَضَعُهُ فِي الْآخِرَةِ وَيُهَيِّئُهُ عِنْدَ اللَّهِ"

هشار! مال نے اھنا حق نا غیر ما خرچو و تبذیر انے اسراف چھے، یر خرچو۔ اھنا صاحب نے دنیا ما تورفع کری

دیے مگر آخرہ ما اھنے گراوی دیے، انے خدا تعالیٰ نا نزدیک اھنے ذلیل کری دیے

جتنی اھمیہ بچت تیار کروانی چھے اتنی اھمیہ وقتا فوقتا اھنی محاسبہ کروانی چھے،

اللہ سبحانہ فرماوے چھے:

أَقْرَأُ كِتَابَكَ كَفَى بِنَفْسِكَ الْيَوْمَ عَلَيْكَ حَسِيبًا

تمیں تمارا کتاب نے پڑھو، اچ نا دن ما تمارا جان نا حساب واسطے یر کفایہ چھے

مؤمن پوتانا مال انے جہر اشیاء نو وپیار کرے چھے۔ اھنی inventory نو حساب انے accounts

صاف راکھے۔ تر واسطے الیہ مبارکۃ ما گھنی واضح دلیل چھے انے یر مثل اولیاء اللہ ص ہمیشہ ہدایہ

دیتا رہے چھے۔

(۳) بچت _____ دینی امور نی اھمیہ

قرآن مجید ما گھنی آیات مبارکۃ ما خیر ما خرچوا واسطے رغبتہ انے تاکید چھے۔ کیم کر خیر ما

خرچو۔ یر مھوٹا ما مھوٹو investment چھے، خدا تعالیٰ فرماوے چھے:

تمارا هاتھ نه تماري گردن طرف باندھي نه دو (بخل نه کرو) انے یر هاتھ نه پورے پورو وستاري بهي نه دو (اسرافي نه کرو) کر پچھي تمنے لوم انے پستاوانا حال ما بيٹھو پڙے
رسول الله ﷺ فرماوے چھے:

"لَا تَزِلُّ قَدَمُ الْعَبْدِ يَوْمَ الْقِيَامَةِ حَتَّى يَسْأَلَهُ اللَّهُ عَنِ أَرْبَعٍ عَنْ عُمْرِهِ فِيمَا أَفْنَاهُ وَعَنْ جَسَدِهِ فِيمَا أَبْلَاهُ وَعَنْ مَالِهِ مِمَّا اكْتَسَبَهُ وَفِيمَا أَنْفَقَهُ وَعَنْ حُبِّنَا أَهْلَ الْبَيْتِ"

قيامة نا دن بنده نو قدم نهیں پھسے حتی کر خدا تعالیٰ انھے چار^۱ چیز نو سوال کرے:

- (۱) انھي عمر سوں چیز ما صرف کیدی؟
 - (۲) انھو بدن سوں چیز ما استعمال کیدو؟
 - (۳) انھو مال کئی طرح کایوانے انھے سوں چیز ما خرچو؟
 - (۴) ہماری محبة نو سوال کرے۔ ہمیں تو کون کر اهل البيت ص ع
- امیر المؤمنین مولانا علی بن ابی طالب ص ع فرماوے چھے:

"عَلَيْكَ بِالْقَصْدِ فِيمَا تَجْمَعُ وَفِيمَا تُنْفِقُ"

تمیں جر چیز جمع کرو چھو انے خرچو چھو۔ اھا وچگالے عمل کرو۔ تمارا پروا جب چھے

الداعي الاجل سيدنا طاهر سيف الدين رض فرماوے چھے:

"أَنْفِقْ وَلَا تُسْرِفْ وَلَا تَقْتَرْ تَعِشْ بِنَصَارَةٍ فِي الْعَيْشِ وَاخْضَيْضَارٍ"

تمیں مال خرچو تو اسراف بهي نه کرو انے بخل بهي نه کرو، تو تمیں تازگی انے سرسبزگی ما زندگی بسر کر سو
مؤمن نے انھي زندگی ما خرچ کئی شاکلة سي کروو جوئے۔ انھو علم انے معرفة حاصل کروو

ضروري چھے،

الداعي الاجل سيدنا عبد علي سيف الدين رض فرماوے چھے:

"تین^۲ طرح نا لوگو چھے:

⊛ ایک گھنا عقلمند، تو گھنا عقلمند کون کر ہزار ما سي تین سو^۳ باقي راکھے، کام پڙے تر واسطے جمع

راکھے، یر گھنو عقلمند، اھا خرچي نه دے،

⊛ ہوے وچلو کون کر۔ جر اوے تر خرچي دے، ا وچلو۔ جتنو اوے تر اھو خرچي دے،

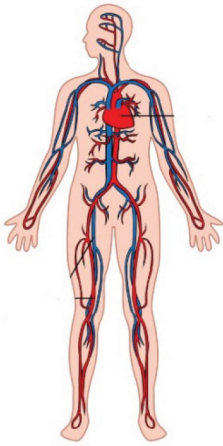
خدا تعالیٰ نی آیات مبارکہ، رسول اللہ صلی علیہ وسلم نی احادیث شریفہ انے اولیاء اللہ صلی علیہ وسلم نا اکالیم منیفہ ما امثل نا امور واسطے گھنا بیانوا یا چھے،

رسائل اخوان الصفاء نا صاحب مولانا الامام احمد المستور صلی علیہ وسلم فرماوے چھے:

"إِنَّ الْإِنْسَانَ عَالَمٌ صَغِيرٌ"

تحقیق انسان چھوٹو عالم چھے

انسان نی خلقہ عجیبہ ما تمام امور کئی طرح جاری تھائی چھے۔ اہنا واسطے موعظہ انے کیفیتہ نو بیان چھے، خدا تعالیٰ یر۔ انسان نا ہر عضو نی طرف خون پہنچے۔ اہنی محکم تدبیر کیدی چھے، انے یر خون نہ پہنچوانا سبب۔ یا۔ اہما کم یا زیادہ تھواوا ناسب۔ بیماریاواوے چھے،



یر۔ مثل۔ انسان نی زندگی ما اہنو مال تمام امور نی طرف تقدیر موافق پہنچے۔ یر بھی اتنوع ضروری چھے، تر سی۔ مال نی صحہ واسطے بچت تیار کروو۔ زندگی نو اہم حصہ چھے، تاکر۔ انسان نی زندگی ما balance رہے انے یر خوشحال زندگی بسر کری سکے۔

(۲) بچت — مال نی تدبیر انے انفاق نی شاکلہ

اللہ سبحانہ فرماوے چھے:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

جیوارے یر سگلا (اللہ تعالیٰ نا بندہ) خرچے چھے تو اسراف نی بھی نہھی کرتا انے بخل بھی نہھی کرتا انے بیوے نا درمیان وچگالو طریق اختیار کرے چھے

انے یر معنی ما بیسری آیت مبارکہ ما فرماوے چھے:

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا

جر ناسي اڄ توفقراوي جائي، اڄ ني زندگي توفقري گذرے انے کال واسطے غني، کر جر تو عقل نا خلاف ڇھ.

(المجلس السابع ۱۴۲۰ هـ)

(۱) تدبير ——— حياة طيبة نو ذريعة

رسول الله ﷺ فرماوے ڇھ:

"التَّادِبِيرُ نِصْفُ الْعَيْشِ"

تدبير کروو زندگي نو اردھو حصّہ ڇھ

زندگي نا امور۔ تدبير کروا سي سهل ٿئي جائي ڇھ، زندگي نا هر امر واسطے تدبير انے اقتصاد کري نے رهيے۔ تو اها گھني برکة انے وسعة حاصل ٿائي ڇھ، انے زندگي نا هر پهلو ما خوشحال طريقت سي رهو امکان ٿائي ڇھ،

هداة کرام عليهم السلام۔ دين انے دنيا بيوے ما على احسن الشاکلة کيم رهوئي۔ ير واسطے موعظة حسنة فرماوے ڇھ،

رسول الله ﷺ فرماوے ڇھ:

"لِلْمُؤْمِنِ ثَلَاثُ سَاعَاتٍ فَسَاعَةٌ فِيهَا يُنَاجِي رَبَّهُ وَسَاعَةٌ يَرُمُّ فِيهَا مَعَاشَهُ وَسَاعَةٌ يُخَلِّي بَيْنَ نَفْسِهِ

وَبَيْنَ لَدَّتِهَا فِيمَا يَحِلُّ وَيَجْمَلُ"

مؤمن واسطے تين^۳ ساعات ڇھ (مؤمن نے۔ تين^۳ حصّہ ما۔ اها وقت ني تقسيم کروي جوئي):

(۱) ايک گھري ما اها رب ني بندگي کرے

(۲) ايک گھري ما پوتانا معاش (روزي) نا امور نے درست کرے

(۳) ايک گھري ما جر مثل لائق ٿائي تر مثل حلال ني لذت لے

مؤمن ني زندگي۔ حياة طيبة ٿائي انے اها تمام جوانب ما balance هوئي۔ تر واسطے ا حديث

شريف مشعل راه ڇھ، وقت، مال انے ير مثل نا بيسرا تمام امور ما تدبير کرے۔ اهي اها هداية ڇھ،

بحث ني فکرة

الحمد لله مسبغ الفضل والالاء * وصلى الله على قدوة الانبياء * وصفوة الاصفياء * وعلى وصيه سيد
الاوصياء * وعلى الائمة من ذريته الاعلام العلماء * وعلى دعايم المطلقين فروع الشجرة الطيبة التي
اصلها ثابت وفرعها في السماء * وعلى وارث فضلهم المبين الداعي الثالث والخمسين منهم الداعي الاجل
سيدنا ومولانا ابي جعفر الصادق عالي قدر مفضل سيف الدين ينبوع النور والضياء * الذي تجل نعمه عن
العد والاحصاء * اطال الله عمره الشريف ما بقي الارض والسماء *

اما بعد:

الداعي الاجل الحى المقدس سيدنا محمد برهان الدين رض فرماوے چھے:

"گھر ما نفقات اپنا برابر کرو، اوک کرتا خرچ زياده نہ کرو، جتنی امد ہوئی اہنا، اوپر خرچ نو
Budget کرو، خدا رازق چھے، رزق خدا ايسے، مگر تمیں فضول خرچ کری نے کوئی فیشن پر اتری
نے تمارا مال نے اهوونہ خرچی ناگھو کہ جر ما ضرور چھے تر ما تو رهي جائی انے بن ضروري چیزو
ما خرچائی جائی،

ہاں مگر یہ یاد راکھو کہ - یہ بن ضروري نہ کہوائی کہ تمارا بھائی نے تمیں اپو، تمارا پڑوسی
نے یاری اپو، تمنے خدا ایک / روپیہ اپو ہوئی تو تمیں ایم خیال کرو کہ اہنا پاسے چار / انہر بھی نتھی،
تو مارا مال ما سی بے / انہر اہنے اپوں - تو یہ ماری سعادت چھے، مارا پاس چوڈ / انہر رھسے، میں کہاں
سی اپوں - ایم نہ کہو، خدا یہ تمنے اپو چھے، خدا اے چھے انے خدا نا عباد نے تمیں اپو، تو خدا نا
عباد خدا نا عیال چھے، تو خدا تمارو شکر کرے انے رزق تمنے زيادہ ملے،

تو حلال نی روزنی طلب کرو تو تر بھی ایک limit موافق، اھوا تھاکی نہ جاؤ کہ پچھی کوئی کام
نہ کری سکو، کتناک ایم خیال کرے کہ اپنے جوانی ما کائی لو پچھی مھوئی عمر ما کام لاگسے، خدا رازق
چھے، ہر عمر ما خدا ايسے، البتہ - یہ ضرور چھے کہ پوتانی investment کرے، مگر اھوی نہ کرے کہ



گھر نو بجٹ

تدبیر. اقتصاد. حیاة طیبة



مکتبہ ذکیہ ایمیزو البرکات
سنة ۱۴۴۰ھ