

Doing Business with Allah

Allah (s) has created you for free. He also has given you many things for free: health, wealth, family, sustenance, life, kids, ...etc. He did not charge you any thing for giving you all these resources. The money and wealth you have is from Allah. Do not say, I have worked hard to get this money. No, there is somebody who is working much harder than you somewhere in Africa and he is making 20 cents per day. You could have been in his place. But Allah chose to bring you here to US and Allah provided you with means to get a job and earn what you earn now. Even the body that you use to do your job to earn money was given to you for free from Allah.

Allah gave you all these resources (time, money and effort) for free and asked you to invest them with him for a tremendous reward. Allah is asking you to do business with him.

Imagine that you have an after death account similar to your retirement account. You must put some money away for your retirement, otherwise you will be in trouble after you retirement. Similarly, you must invest some wealth and effort with Allah in your after death account, otherwise you will be in trouble after your death.

The concept of doing business with Allah is not a new concept in Islam. It is a concept that was mentioned and spelled out in so many places the Quran, and also was practiced by the prophet Mohammed (s) and his companions.

For example Allah Said in the Quran:

إن الذين يتلون كتاب الله وأقاموا الصلاة وأنفقوا مما رزقناهم سرا وعلانية يرجون تجارة لن تبور

Those who rehearse the book of Allah, establish regular prayers and spend in charity our of what we have provided for them, secretly and openly, Hope for a business that will never fail.

So, as you invest money and effort in regular business, you invest money and effort with Allah, but the difference here is clear that the return profit is 100% guaranteed and even more as Allah promises in the next verse:

ليوفيهم أجورهم ويزيدهم من فضله إنه غفور شكور

For he will pay them their meed, he will even give them more out of his bounty. For he is very forgiving and most ready to appreciate service.

These verses also tell us that the servant of Allah takes Allah revelation, which is his book, to heart seeking to get closer to Allah by regular prayers, and in doing so, he is moved more and more to practical charity for his fellow-creatures. He is not ashamed of his charity (by spending openly) nor he does it to be seen by others (by spending secretly), he just do what is necessary whether people talk about it or not. He knows that this charity comes from what Allah has provided for him. He, therefore, recognizes two things:

1) That his wealth is not his absolutely

2) That he must deny himself the use of some of it, as a merchant puts by some of his wealth to invest as capital. This kind of business with Allah is very rewarded as Allah says in another verse of Quran:

من ذا الذي يقرض الله قرضا حسنا فيضاعفه له أضعافا كثيرة والله يقبض ويبسط وإليه ترجعون
 That will loan to Allah a beautiful loan, which Allah will double his credit and multiply it so many times. The same expression is repeated four times in the Quran as:
 من ذا الذي يقرض الله قرضا حسنا فيضاعفه له وله أجر كريم
 Who is he that will loan to ALLAH a beautiful loan? For (ALLAH) will increase it manifold to his credit, and he will have (besides) a liberal reward.

Aren't we ashamed of ourselves. Allah is asking us for loans and we do not give. When one of the companions, Abo Eldardaa is his name, heard this Ayah he went to Profit Mohammed (S) and he Oh Allah asks us for
 أَيْسْتَقْرَضُنَا اللَّهُ وَهُوَ رَبُّ الْعَالَمِينَ asked him:
 loans and he is the lord of the whole universe. The Profit replied
 نَعَمْ يَسْتَقْرَضُكُمْ لِيَرْفَعَ مِنْ دَرَجَاتِكُمْ وَيَكْفِرَ عَنْ خَطَايَاكُمْ
 yes he does to raise your ranks and forgive your sins. Abo Eldarda said
 إِنَّ لِي بِالْمَدِينَةِ حَائِطَ فِيهِ 600 نَخْلَةٍ أَشْهَدُكَ أَنَّهَا لِلَّهِ وَرَسُولِهِ
 I have a garden of 600 palm trees, and this is all I have. It is for Allah and his messenger. It has been reported by Ali Ibn Aby Talib that the man used to work in irrigation by bucket, and his wage was a single date fruit per trip. So this garden was a fortune that he worked hard for all his life.
 And as soon as he heard the verse he gave it away for the sake of Allah.

When the prophet (s) went to collect the garden, his wife and kids were inside collecting the dates, and he saw the man coming telling his wife:
 بَيْنِي مِنَ الْحَائِطِ بِالْوُدَادِ فَقَدْ مَضَى قَرْضَا اللّٰهِ التَّنَادِي
 أَقْرَضْتَهُ اللَّهُ عَلَيَّ اعْتِمَادِي إِلَّا رَجَاءَ الضَّعْفِ فِي الْمَعَادِ
 وَالْبِرِّ لِأَشْكَ فَخَيْرُ زَادِ قَدَمَهُ الْمَرْءُ اللّٰهِ التَّنَادِي
 He was basically telling her to get out of the garden because he invested it with Allah. What did you think the women replied with. Are you crazy to give away our garden. How can you do that, you destroyed our life. No, she replied:
 بِشَرِكِ اللَّهِ بِخَيْرٍ وَفَرِحَ مِثْلَكَ أَدَى مَا لَدَيْهِ وَمَنْحَ
 قَدْ مَتَعَ اللَّهُ عِيَالِي وَفَرِحَ بِالْعَجْوَةِ السُّودَاءِ وَالزُّهُوِّ الْبَلْحِ
 وَالْعَبْدُ يَسْعَى وَلَهُ مَا قَدْ كَدَحَ طَوَالَ اللَّيَالِي وَعَلَيْهِ مَا اجْتَرَحَ

This also gives us an example on how should we react to Quran. We read Quran, if we do, just for blessings and the Quran is not meant to be only this way. The main purpose of this Quran is to read and implement, not read and as soon as we close the Quran we go on with our life as though nothing happened.

When we read the Hadith of prophet Mohamed:
 والله ما نقصت صدقه من مال
 I swear by Allah that the charity does not decrease the wealth. The prophet is swearing, and he does not need to swear because he is always saying the truth. People with weak faith they say when they hear that, you guys speak non sense. Why?. Look, and he grabs his calculator. \$10,000-\$500=\$9,500. How come?. He ignores the following three facts when he says that:

1. He should calculate the gross total at the end of the period, not one transaction at a time. When you pay taxes you calculate and pay by year not by transaction. For example, try to donate from your income one month and compare that with a month that you did not donate any money in, and see the difference.

2. البركة, He ignores a very important factor that plays a very important rule in our life, which is may be translated as efficiency. It is very well known fact that efficiency plays an important role is better than one month بركه is better that \$1000 without. One day with بركه in our life. \$100 without.

3. The third fact he ignores is that Allah controls the future and Allah protects him from harmful things that could have happened to him if he did pay the charity. Traffic accident, traffic ticket, new job with higher salary, ...etc. Even Allah could reward him by bringing peace to his house, his health may improve, his kids will do better and listen to him, Allah will protect his kids and wife from evil and Satan, ...etc.

One of the children of Israel used to disobey Allah (s) a lot. Then he turned his face to Allah and said, Oh Allah how much I disobey you and you do not punish me. So Allah revealed to the prophet of that time that: go and tell my servant, oh my servant how much I punish you and you do not know. If he does not disobey Allah (s), he would have been happier, more wealthy, he would have a nicer wife, a job that pays more, a nicer boss, ... so many things that beyond our control and Allah (s) controls. And because we do not know the future, we do not notice.

One man was very kind with his parents. When the angel of death came to take his soul, Allah ordered the angle of death to give him ten years of extension in his life as gift because his parents are pleased with him, and so forth.

The concept applies to the man that refuses to get many children because he is afraid of poverty. You tell him, brother, why do you have two kids only, do not you know that prophet Mohammed said "have lots of kids because I will show you off with other nations in the day of judgment". He says, look brother, I can not afford it, I make \$1000 per month, if I have ten kids, then it is \$100 per kid, if I have two kids, then it is \$500 per kid, and he grabs his calculator again. Brother it does not work this way, Allah send the sustenance. There are efficiency and unknown future that Allah controls, not you. But he believes in his calculator than he believes in Allah and his messenger.

The second verse that indicates the concept of dealing business with Allah is:

يا أيها الذين آمنوا هل أدلكم على تجارة تنجيكم من عذاب أليم

Oh you who believed, shall I lead you to a business that will save you from a grievous torture.

What is it? It is:

تؤمنون بالله ورسوله وتجاهدون في سبيل الله بأموالكم وأنفسكم ذلكم خير لكم إن كنتم تعلمون

That you believe in Allah and his messenger, and that you strive in the cause of Allah with your wealth and persons. That will be the best for you if you know. Now what do we get in return if we conduct this business, is mentioned in the next verse:

يغفر لكم ذنوبكم ويدخلكم جنات تجري من تحتها الأنهار ومساكن طيبة في جنات عدن ذلك الفوز العظيم
He will forgive your sins and admit you to gardens beneath which Rivers flows, and to beautiful houses in the gardens of eternity. That is indeed the supreme rewarded. Is that all?. What else we get in this life. The next verse says
وأخرى تحبونها نصر من الله وفتح قريب وبشر المؤمنين
And another favor that we do love now, which is help from Allah and a speedy victory. And give the news to believers.

So the supreme achievement has already been mentioned which is the gardens of eternity with Allah. But that seems too remote or abstract for the understanding of those who are not strong in faith. So another good news is mentioned, that we love very much, which is the victory and help from Allah. And however much the odds against us may be, we are sure of victory with Allah's help only if we conducted this business with Allah.

This Ayah also indicates that the reward of conducting this kind of business with him may not be seen in this life. You may live long enough to see the victory and you may not. But your reward is guaranteed. If you live enough to see it, fine. Otherwise it is the paradise. For example those martyrs who were killed before the victory of Islam. They did not see the victory but they were already swimming in the rivers of paradise.

The same kind of business is also indicated in another verse of Quran. Allah says:
إن الله اشترى من المؤمنين أنفسهم وأموالهم بأن لهم الجنة يقاتلون في سبيل الله فيقتلون ويقتلون وعدا عليه حقا في التوراة والإنجيل والقرآن ومن أوفى بعهده من الله فاستبشروا ببيعكم الذي بايعتم به وذلك هو الفوز العظيم
Allah has bought from believers their persons and their wealth. And in return they get the gardens of Paradise. They fight in the cause of Allah and they slay and get slain, this is the exact translation of the verse they kill and get killed. A promise binding on him in truth, through the Torah, Bible and Quran, and then this question comes who is more faithful in his promises than Allah, of course no body.

In a human bargain both sides give something and receive something in return. But in this case Allah buys something he gave to you for free. He created you and he gave you wealth and life for free. And then he is buying those back for that great reward. So every thing is for your own benefit.
He is not needy. If he intends something his command is be and it is

But the reason he is saying that is because, as he indicated in the Quran
الذي خلق الموت والحياة ليبلوكم أيكم أحسن عملا وهو العزيز الغفور
He created death and life to test you, which of you is best in deeds. Therefore, our present life is given to us to enable us to strive by good deeds to reach a nobler state. And if we do not, he through us in the hell fire and he does not care, it is our personal choice to make and his promises for either hell fire or paradise are true.

The bottom line is that there is a business that should be conducted with Allah. And if you are not conducting that business you are a loser.

Now any business needs a budget to be successful. And any one of us knows well the art of making a smart budget. The budget is simple. It consists of gains with positive sign, and losses with negative sign. The operations you need to perform are simple add with a plus sign or subtract with a negative sign. In the day of judgment there will be a balance or a scale to measure your gains and losses, and based on the result you will be going to either Paradise or hell fire. This is indicated

in the Quran in four different places:

والوزن يومئذ الحق فمن ثقلت موازينه فأولئك هم المفلحون
ومن خفت موازينه فأولئك الذين خسروا أنفسهم بما كانوا بآياتنا يظلمون

The balance that day will be true. Those whose scale of good deeds is heavy are winners. And those whose scale of good deeds is light are losers, because they have wrongly treated our signs.

والوزن يومئذ الحق فمن ثقلت موازينه فأولئك هم المفلحون
ومن خفت موازينه فأولئك الذين خسروا أنفسهم في جهنم خالدون

Then those whose balance of good deeds is heavy, they will be successful. But those whose balance is light will be those who have lost their souls, in hell they will dwell for ever.

فأما من ثقلت موازينه فهو في عيشه راضيه وأما من خفت موازينه فأمه هالويه

Then, he whose balance of good deeds is found heavy will be in a life of good pleasure and satisfaction. But he whose balance is found light will have his home in a bottomless bit of the hell fire.

ونضع الموازين القسط ليوم القيامة فلا تظلم نفس شيئا وإن كان مثقال حبة من خردل أتينا بها وكفى بنا حاسبين

We shall set up scales of justice for the day of Judgment, so that not a soul will be dealt with Unjustly in the least. And if there be no more than the weight of a mustard seed, we will bring it to account, and we are enough to take account. Your account will be audited for judgment, not by the IRS, but by Allah. You can lie to the IRS, but you can not hide anything from Allah.

In addition to all these verses from Quran, Profit Mohammed has also talked about those whose losses are more than their gain, and they are found broke in the day of judgment. The Profit says asking his companions:

أتدرون ما لمفلس؟ قالوا المفلس فينا من لا درهم له ولا متاع. قال لا ولكن المفلس من جاء يوم القيامة بحسنات كثيرة ولكن شتم هذا وسب هذا ونهب هذا. فيأخذون من حسناته حتى تفرغ فيأخذ من سيئاتهم ويوضع علي سيئاته فيطرح في النار.

Do you know who is the broke?, they answered the broke is the one who does not have neither a money nor a food, and does not own anything. He said, no the broke is the one who comes in the day of judgment with lots of charities but he did insult this person, he did harm another person and he took the money of a third person. So they take his charities until he runs out of charities then they give him their sins. As a result he is thrown in the hell fire.

In other words, the Profit is indicating that he is the one that did not prepare a smart budget and his losses are more than what he gained. Now, how many of us has prepared a budget for the hereafter as much as they did for this materialistic life.

The money for the hereafter budget is good deeds not as ancient Egyptians thought that the money they use for the hereafter is food and jewelry and they did take food and jewelers to their graves. But that was very naive because now if you look into their graves, you will find the gold and jewelry are untouched. For us we need to save good deeds in the hereafter saving account.

There are two Angeles sitting on the right and left shoulders to record how much saving do you have, the right angel, and how much do you owe, the left angel. We will need this credit to buy homes in the Gardens of eternity, lighten our graves, and buy a shadow in the day of judgment when there is no shadow but Allah's throne shadow.

A valuable advise in preparing the hereafter budget is the saying by Ibnoal-Kayem (rahemaho Allah), he said

يابن آدم اجعل لك من كل عباده حظا ونصيبا فإذا بحث بين المصلين وجدت مصليا وبين الصائمين وجدت صائما وبين القائمين كنت قائما وبين المنفقين كنت منقفا وبين المجاهدين كنت مجاهدا وبين الداعين كنت داعيا وبين الواصلين لأرحامهم كنت واصلا. قد جعل الله في كل عباده حظا ونصيبا.

He is indicating that every one should have as many sources of income as he can. And he is listing most of these sources. He said, Oh you son of Adam, make to your self a share in each kind of worship, if Allah looks among people who pray, fast, pray at night, spending charities, striving in the cause of Allah, inviting others to Islam, and visiting relatives, he should find you among all of them. Allah gives you credit for each one of those. So you get income to your hereafter account from each source of goodness.

Let us summarize few items that you can do to put more savings in the hereafter saving account:

1) Allocate some time and effort in learning Quran and basic rules of Islam. Try to allocate daily time to read one chapter of the Quran. To see how valuable is this investment, each page of Quran you read has an average of 660 letters. You may get from 10 to 700 charities for reading each letter, so you earn 6600 to half a million of charities for reading just one page of Quran, which takes 2 minutes only of your time

2) Implement what you have learnt from Quran as much as you can

3) Instead of spending that much time in front of TV in the evening. Try to worship Allah (s) by praying extra prayers to him. Start by couple of prayers and then when you get used to them go for more. Allah says about those who pray at night

They forsake their beds of sleep and call on their Lord in fear and hope and they spend in charity out of the sustenance which we have given to them

Now no one person knows what delights of the eye are kept hidden for them as a reward for their good deeds

4) Donate money for the organizations that support Islam, other needy Muslims, and support and build Massaged. Muslims are dying everywhere because of poverty, hunger and war against Islam and we are setting here doing nothing. This is the least we have to do. If any Muslim dies anywhere out of poverty and hunger or killed because of humiliation to Islam and Muslims, all

Muslims all over the world are guilty and responsible for that. Donate generously because this is their right in your money not some charity you are giving away.

6) Consider fasting Mondays and Thursdays of each week

7) Try to make as much of the prayers in the Masjed as you can. Prophet Mohammed said
من غدا إلي المسجد أو راح أعد الله له في الجنة نزلا كلما غدا إلى المسجد أو راح
Every time you come to the masjid, Allah builds for you a hotel in paradise. It is such a good deal for each trip you make to the masjid, you get such a good reward.

In addition, prophet Mohammed also told us that if one makes ablution in his home, comes to house of Allah and prays, Allah considers him as his guest and Allah (s) is going to give him something out of his generosity.

Second Khotba

Imagine your nice house here in USA versus a ruined house back home. The angel of death will deport you out of here regardless you like it or not.

Allah (S) says in the Quran about the day of Judgment:

وكل إنسان ألزمناه طائره في عنقه ونخرج له يوم القيامة كتابا يلقاه منشورا

his bird, طائره In the day of judgment, each human will get a report of dead. This report is called because it come to him flying and hangs to his neck. At this day, all of us will understand the same language, and everybody will look in your report.

Shame on you my brother to meet Allah with a report full of lies, backbiting, hating to others, disobedience of Allah (s) and not caring about Islam. Then you cry and say:

ويقولون يا ويلتنا ما لهذا الكتاب لا يغادر صغيرة ولا كبيرة إلا أحصاها ووجدوا ما عملوا حاضرا ولا يظلم
ربك أحدا

And the Book of deeds (report) will be placed before you, and you will see the sinful in great terror because of what is recorded in there, they will say, what a disaster, how come this book leaves out nothing small or great, but takes account of it. They will find all what they did, placed before them: and no one will the Lord treat with injustice.

But at that time, crying does not help at all.