

Section 8

AYAAT 243-283

SMART LONG TERM INVESTMENTS (245, 254)

- 245** 1. Open end loans قَرَضًا حَسَنًا
- 254** 2. Spend out of what He has given you before the day of Qiyama.
- 261** 3. Generosity multiplied many old like grain with seven oats each with 100 grains 1=700 
- 262** 4. Give without strings = no imposition nor injury (hint)
- 263** 5. Good words and forgiveness better than charity with hurt and if charity causes harm – defeats its purpose.
- 264** 6. Charity nullified if followed by imposition and hurt like the shallow soil washed away on the _____
- 265** 7. True generosity amplified/ like garden on elevation, 2x harvest even if light rain. 
- 266** 8. Investing only in the short term (Dunya) will eventually be affaced.
- 267** 9. Give that which is good – that which you would like for yourself.
- 268** 10. Shaytan threatens with poverty (anxiety and insecurity) when you give charity – Allah promises forgiveness and abundance.
- 270** 11. HE KNOWS what you give.
- 271** 12. One makes charity public to serve to an example to follow – ok. Hidden charity more noble.
- 272** 13. You only give to yourself when you give and you will be fully recompensed.
- 273** 14. Who?
For the one who is engaged with serving the cause of Divinity and doesn't have a means of livelihood. Do not ask but can be recognised.
- 274** 15. Those who have made giving their lifestyle by night and day, secretly and openly are TRULY SUCCESSFUL = NO FEAR + NO SADNESS

SMART INVESTMENTS AND AYATUL KURSI

WORST INVESTMENTS - RIBA - INTERESTS (275-279)

- 275** RIBA IS EXPLOITATION – GAINING CONTROL OVER THOSE IN NEED.
1. They have no standing
Can't reason with them
They say trade like interest taking
Allah made trade Halal حلال and interest Harām حرام .
- 276** 2. Allah will eradicate usury/ interest الرِّبَا .
- 278** 3. Leave interest taking.
- 279** 4. If you don't leave interest then war with Allah and Prophet (pbuh).

LONG TRANSACTIONS & BUSINESS ETHICS (280, 282-283)

- AYA 282 – LONGEST AYA IN THE QUR'AN**
- 280** 1. Postpone demanding payments if debtor in problem.
- 280** 2. Better to give it as charity if debtor in problem.
- 282** 3. Document (write down) loan agreement.
- 282** 4. Specify time period.
- 282** 5. Choose a trustworthy scribe (lawyers)
- 282** 6. Let the one who owes the debt dictate.
- 282** 7. Have witnesses.
- 282** 8. Document all loan – small or large.
- 282** 9. Immediate trade transactions (hand to hand) do not need to be documented.
- 283** 10. If cannot find scribe on journey take collateral.
- 283** 11. If based on trust/ don't abuse trust.

LAWS ENSURE SAFETY FROM DOUBTS. DO NOT REFUSE TO BE INDICATOR WITNESS.