



R = those factors which are compulsory

Surah Ikhlāas

Bismillahir Rahmaanir Raheem

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

I begin with the (help of) name of Allah the all-Merciful, the Most-Merciful.

Qul huwal lawhu Ahad

قُلْ هُوَ اللَّهُ أَحَدٌ

Say: He is Allah, the One and Only

Allah hus-Samad

اللَّهُ الصَّمَدُ

Allah, the Self-Sufficient (Independent)

Lam yalid wa lam yoolad

لَمْ يَلِدْ وَلَمْ يُولَدْ

He did not give birth to, nor is He begotten

Wa lam yakul-lahu kufuwan ahad

وَلَمْ يَكُنْ لَهُ كُفُوًا أَحَدٌ

And there is none equal to Him.

H & H	Notes
Commerce: It is permissible to borrow or loan money. It is also permissible to earn profit, invest and trade. It is NOT permissible to borrow /loan money with <u>interest</u> . It is NOT permissible to sell products which are haraam for consumption	
What is interest?	
Advice to Jabir (R.A. <i>May Allah be pleased with him</i>)	
“EVEN SPEAKING TO YOUR BROTHER WITH A CHEERFUL FACE IS AN ACT OF CHARITY”	