



# WORLD

VOL 3 | ISSUE NO 24



**Upgrade** this New Year

**Little Miracles** - Parenting Series

Which of the **Wonders of your Lord** do you deny?

**HAC** - Halal Certified Product Index

**10 Oldest Mosques**  
around the world

**IFFSA** Award Winners



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# RAISE II

RECONCILIATION · ALLEVIATION · INSPIRATION · SOCIAL RESPONSIBILITY · ENGAGEMENT

## NUTRITION VS SUPPLEMENTS *IN SPORT*

Keynote Speaker

**Dr Seevali Jayawickrema**

*Director General,  
Sri Lanka Anti-Doping Agency (SLADA)*

*Panel discussion to follow will feature  
prominent sports personalities*

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BMICH Col 07 | Free Registration**

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**Zaid - 0770458659 | Abdul - 0779280789**

**20th JAN 2018  
9:30am onwards**

**Inter-School  
Futsal**

**Free Registration**



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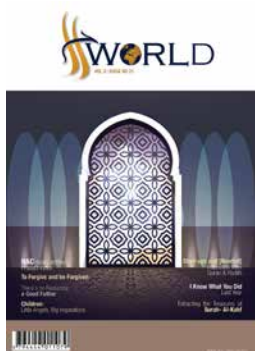
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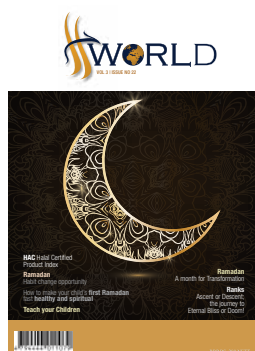
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Volume 3 Issue 21



Volume 3 Issue 22



Volume 3 Issue 23



# EDITORIAL



Lifestyle when simply defined is “A way of life.” **Everyone has a lifestyle.** Some people make deliberate lifestyle choices in the clothes they wear, the food they eat and the activities they take part in. These and other lifestyle choices may be limited by opportunity, by wealth or by climate. But for a Muslim, lifestyle choices should be made within the framework of their faith and beliefs as laid out in Islam. There is no conflict between Islam and Muslims living their worldly lives as they choose, just as long as these choices are guided by the teachings of the Deen.

This is why it becomes incumbent on each and every one of us to take on the responsibility of guiding one another so that those around us, especially the youth, are not confused about their identity and beliefs. Our lifestyle should portray at all times the beautiful teachings of Islam. **Islam is “A Way of Life”**, but how much of this unique lifestyle are we as Muslims following? Most often we let our different cultural and family traditions takeover, we let the pressures of the worldly ideals influence us and it gets confused with that of a Muslim lifestyle. Thereafter, these traditions are identified as part of the Deen. We should all, in our individual capacity as well as collectively, try to dispel the many misconceptions that have come to contaminate and disfigure the beauty of a truly Muslim Lifestyle.

The Halal World Magazine, the Muslim Lifestyle Magazine now on its 24th Issue, has always striven to include articles, messages and reminders that would assist and guide firstly ourselves and then our invaluable readers in making the right lifestyle choices, clearing misconceptions and most importantly identifying and recognising our original roots as taught to us 1400 years ago. In addition to this publication, our group of companies strive to bring to you events that will be a source of guidance and support in the areas of Food, Clothing, Education and Banking & Finance. Events such as the “Expo” and Eid Fest, which have been around for more than 5 years, showcase and encapsulate the areas of FMCG, while the SLIBFI Conference and IBF workshops focus on educating the Sri Lankan public on shariah compliant banking & finance. We have also extended our reach to Maldives (MIBFI) and the South Asian Region (IFFSA) Alhamdulillah.

Last year we held our first RAISE summit, creating awareness of the many societal values and responsibilities that are eroding as a result of the fast paced lifestyles that we adopt. This year, RAISE II (Details published on the cover page) will focus specifically on youth and sport related issues, such as performance enhancing drugs that are plaguing our students. This will be a Free to Attend event that we hope to draw children who are most vulnerable to abuse, especially as a result of the pressure to perform.

Wish you all a beneficial reading experience Insha Allah!

## OUR CONTRIBUTING WRITERS

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By Telegraphic Transfer to - A/C # 092010050811, UEC International(Pvt) Ltd, Hatton National Bank Ltd, 138 B Havelock Road, Colombo 5. Branch: Thimbirigasyaya, Sri Lanka, Swift Code: HBLILKLX



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VOLUME 3 ISSUE 24



# Which of the Wonders of your Lord do you deny?

By Kareema Hussain

When Muhammad ﷺ began to receive revelations and commenced his mission, to bring people from the darkness of ignorance, to the light of true knowledge more than 1,400 years ago, it was indeed difficult to impress the unruly Arabs. They were so deeply rooted into the practice of idol worship that they could not comprehend the concept of the Oneness of Allah. There was no hard-core evidence, or tangible proof of the existence of Allah ﷻ the All Powerful God, author of the universe.

Today, however there is no excuse for unbelief! Today advanced technology has exposed thousands of miracles in creation that point to the existence of the One True Lord, God of the universe. Let us examine some of these open proofs in the light of the Quran; and strengthen our faith and discover with new fervour that unmistakably and undoubtedly Allah ﷻ is the Supreme Master of the universe.

## Expanse of the known (discovered) universe

### Science Fact THE UNIVERSE

How would an unlettered shepherd boy who spent his leisure time meditating in a cave; know that the expanse of the known (discovered) universe which is today known to be billions and trillions and zillions of miles across would take over a fifty thousand years to traverse in order to reach the throne of Allah ﷻ which according to Quran is beyond the seven heaven?

## Creation of Sun and Moon; Night and Day

### Science Fact THE UNIVERSE

The Universe is filled with stars, galaxies, planets, quarks, nebulae, shooting stars, black holes and much more. When we consider the size of the universe it is absolutely mind boggling! Today the space shuttle Hubble, penetrating space for over two decades, has brought us amazing images and has helped us make many startling discoveries, man was previously unaware of. Today we know that there are over a billion, trillion, stars clustered in over a 1000 billion galaxies, and we cannot even try to imagine the distance of the universe as it is continuously expanding!

We belong to the galaxy which we call the Milky Way. The Milky Way is 100,000 light years across! (One light year is the distance travelled in one year, at the speed of light which is 186,000 miles in a second!)

Our solar system occupies a tiny area of the Milky Way. Our sun, which is really a star at the centre of our solar system and approximately 93,000,000 miles away, is 1,391,400 KMs across. It's so big; we can fit over a million earths into it. However our sun is actually an average mediocre star! There are such suns in the universe that are millions of times bigger than our sun! *Canis Major* one such star is 1,975,788,800 KMs across and can swallow up our galaxy right up to Mars! Andromeda galaxy the closest neighbour to our galaxy which is 2.5 million light years away is 220,000 light years across!

### Science Fact THE SUN

The sun is really a star (burning in its own energy) centered at the midst of our Solar System. It is one of over billion stars in our galaxy 'the Milky Way'. The sun is a hot ball of hydrogen 70 % and helium 28 %. It is 27 million °F at the core and 3.5 million °F at the surface (the visible part is

### Allah ﷻ says in the Quran:

"Behold! In the creation of the heavens and the earth, and in the alternation of night and day, in the sailing of ships through the oceans, for the profit of mankind, and the rain which Allah sends down from the skies; and the life He gives therewith to the earth that is dead, and the beasts of all kinds which He scatters through the earth; in the change of the winds and the clouds, which trail like slaves, between the sky and the earth, are signs for those who are wise."

[2:164]

### Allah ﷻ says in the Quran:

"The angels and spirits ascend unto Him in a day the measure of which is fifty thousand years"

[70:4]

### Allah ﷻ says in the Quran:

"And He has subjected for you the night and the day, and the sun and the moon, and the stars are subjected by His command; Surely in this are proofs for people who understand"

[16:12]

### Allah ﷻ says in the Quran:

"The sun and the moon follow courses with precision"

[55:5]

10,000 °F). The sun is the source of all energy and provides us with heat, light and energy vital for existence. Without the sun all life on earth would be extinct within a short period of time.

### Science Fact THE MOON

The moon is earth's natural satellite and orbits the earth from a distance of 239,000 miles away. It takes 29 1/5th days to orbit the earth, which constitutes one lunar month. It changes phases according to the relative position of the moon and sun and earth. The amazing fact about the moon is that it does not have a smooth orbit around the sun but dances around the earth as the earth revolves around the sun. We do not see the dark side of the moon as the moon is rotating at the same speed as it revolves around the earth. (Synchronous rotation) This proves the verse no 55 in Surah Ar-Rahman.

### Allah ﷻ says in the Quran:

"Do you not see that Allah has created the seven heavens in perfect harmony?"  
[71:15]

### Science Fact ROTATION

The distribution and spreading of darkness and light over the earth, is due to the rotation of the earth on its own axis. The earth has been spinning on its axis for billions of years. It takes 23 hrs 56 minutes and 04 seconds for one rotation. The area of the earth facing the sun has day time which is bathed in sun-light and the area facing away, has darkness a time period of 12 hrs each for day and night. Isn't it a strange coincidence that this is roughly the amount of time it takes for us to sleep at night for rest and be awake at day for our needs?

### Allah ﷻ says in the Quran:

"Praise be to Allah who created the heavens and the earth, and made darkness and light"  
[6:1]

### Science Fact REVOLUTION

The journey of the earth around the sun on its orbit, takes 365.25 days. The miracle of the movements of the earth is that although it is constantly in motion and travels at an amazing speed, we on earth are hardly aware of it. The earth rotates at a speed of 1,670 mph, and simultaneously revolves around the sun at a speed of 67,000 mph; Allah ﷻ has made it so smooth without so much as a jolt or a jar not even a sound!

### Science Fact GRAVITY

Despite the fact that all the heavenly bodies are suspended in space and the 'mad rush' of the earth through space; nobody has ever been thrown off, and we know this is due to gravity, which was discovered by Isac Newton in the early 18th century. How amazing is this!

### Science Fact Composition of Air in the atmosphere

The atmosphere is composed of a mix of several gases in varying amounts, each with different properties and uses. It is an inestimable miracle that all these gases that are invisible to the naked eye are made up in proportions that are exactly necessary to support life on earth for all types of creatures. The table of the proportionate percentages of gases in the atmosphere measuring approx. hundred miles in height are as follows- Nitrogen 78% Oxygen 20.9% Argon 0.9% carbon dioxide 0.35% with minute amounts of argon, neon, Helium, Methane Krypton etc. A slight increase in Carbon dioxide alone is sufficient to cause global warming, which will melt the ice caps and glaciers in the north and south, flood the lower regions of the earth and create havoc.

### Science Fact RAIN FROM THE SKY

70% of the surface of the earth is water. As the sun heats up the earth, it causes water to evaporate and rise high into the air; where it turns into clouds. As it cools down it condenses and falls down as rain, sleet or snow. This process of evaporation, condensation and precipitation, is endlessly repeated and provides fresh water to all the lands. It is estimated that 16 million tons of rain falls in a day and the same amount evaporates on a daily basis. What a blessing it is! Who else can maintain this cycle day in day out; year in year out, except Allah ﷻ, Lord of the worlds?

### Allah ﷻ says in the Quran:

"It is Allah who sends the winds, and they raise the clouds, then does He spread them in the sky as He wills, and breaks them into fragments, until Thou seest raindrops issue from their midst; then when He has made it reach such of His servants as He wills, Behold they rejoice!"  
[30:48]

### Science Fact SHIPS SAIL SMOOTHLY

Allah ﷻ mentions specifically about the sailing of ships in the ocean for the benefit of mankind. Did the Sahaba know about huge passenger and container ships of today and the formula of displacement and the Buoyancy Force (which incidentally made Archimedes run naked through the streets of Athens shouting "eureka" long years ago?) When a heavily loaded ship is taken to sea, buoyancy pushes the ship back, because water is being displaced. And this is what keeps large ships afloat! One of the largest

### Allah ﷻ says in the Quran:

"And among His signs are the ships running smoothly, through the ocean tall as mountains."  
[42:12]

ships today is 'Harmony of the seas' which can carry 7000 people and it is 1,188 feet long.

## Science Fact CREATION OF THE HUMAN BEING

Embryology is the stages in which the baby is formed in the womb. Nineteenth century scientists are astonished at these revelations, and admit they could never be evident in seventh century Islam; while the Quran was being revealed to Prophet Muhammad ﷺ. With the possibility of modern day science to probe into the womb, scientists are shocked at the accurate description of the terms 'alaqa' a leech like clot, and 'mudhga' which means a lump of chewed flesh, as this is exactly what these stages of conception, embryo and fetus represent!

### Miracles in the body

The structure of the human eye is so complex that it is impossible to believe, that it was not designed by Allah Himself – the Almighty, All powerful!

Vision begins when light rays from an object enter the eye through the cornea, (the tough and clear outer covering of the eye) to pass through the pupil, the opening in the centre of the iris (the coloured part of the eye ball) expanding and contracting as required, and then passing on to the retina at the back of the eye. The retina is covered by millions of light sensitive receptors, rods and cones which allow you to focus and as light is received by these receptors, it triggers an electrical impulse, which is relayed to the back of the brain, via the optic nerve. The brain has the ability to adjust the sight of both eyes and allows a detailed image to be constructed enabling us to see.

## Science Fact EYES

## Science Fact EARS

Our ability to hear is also a process which is complex and amazing.

Firstly the visible portion of the ear collects sound waves and channels them into the ear-canal, where the sound is amplified, and meets with the ear drum which vibrates and sets the Ossicles in motion. Thereafter the sound waves enter the cochlea a snail shaped organ, filled with a fluid that moves with the vibrations from the oval window and as the fluid moves, 25,000 nerve endings are set in motion. The nerve endings transform the vibrations into electrical impulses that travel along the auditory nerve to the brain. The brain then interprets these signals, so that we can hear.

**Can we put a price to sight and hearing? All Praise and thanks to Allah!**

### Sustenance for all living things

Humans having the ability to move, can go hunt or search for their food and cook it as they like.

## Science Fact EARS

Plants on the other hand have only constricted and limited movement; being "rooted to the spot!" Isn't it amazing how Allah has provided avenues for plants to obtain their own food and water in the most inconceivable ways despite being immobile? They make their own food in the most incredible way! Photosynthesis When the sun shines on green plants, a process called photosynthesis takes place. In this process, plants use energy from the sun, which react with chlorophyll manufactured in plant leaves to turn carbon dioxide from the air; and water and nutrients from the soil into glucose, a kind of sugar, which is stored in the leaves and roots as chemical energy. When another living organism such as an animal or human eats the plant, the stored energy from the plant passes to that organism. This process also releases oxygen which is required by other living organisms including man!

### Allah ﷻ says in the Quran:

"We created man from a quintessence of clay, Then we placed him as a 'nuthfah' (drop of sperm) in a place of rest firmly fixed. Then we made the sperm into an 'alaqah' (clot of congealed blood). Then of that clot We made a 'mudhga' (a fetus lump). Then We made out of that lump, bones and clothed the bones with flesh; then We developed out of it another creature. So blessed be Allah the best to create!"

[23:12]

### Allah ﷻ says in the Quran:

It is He who brought you forth from the wombs of your mothers, when you knew nothing; and He gave you hearing and sight, and intelligence and affections, that you may give thanks.

[16:78]

"It is Allah who has made for you the earth, as a resting place and the sky as a canopy, and has given you shape and made your shapes beautiful- and has provided for you sustenance of things pure and good, so glory be to Allah Lord of the worlds!"

[40:6]

### Allah ﷻ says in the Quran:

"And there is no creature on earth but that upon Allah is its provision, and He knows its place of dwelling and place of storage. All is in a clear register."

[11:6]





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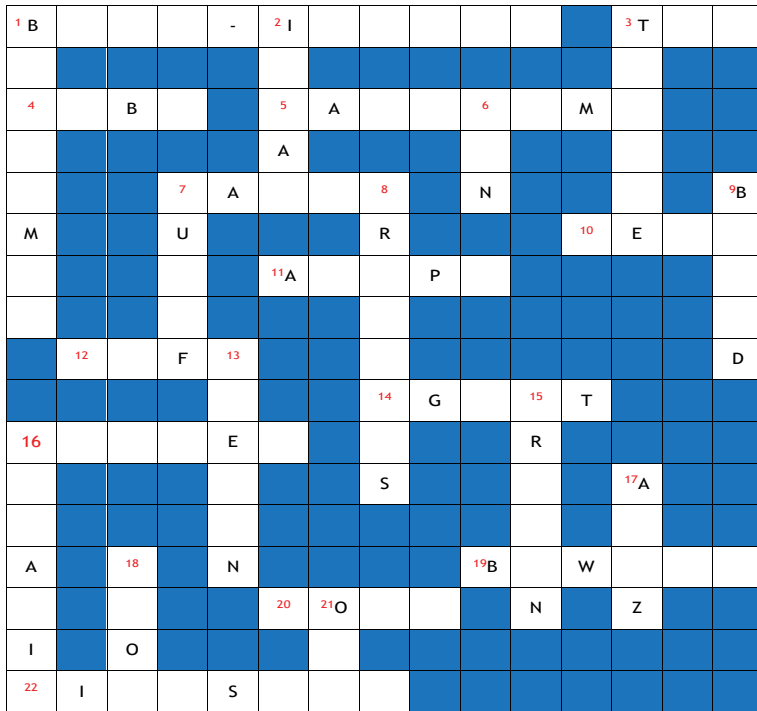


VOLUME 3 ISSUE 24

WORLD

7

## LIFE OF YUSUF (AS)



HWORLD KIDS CROSSWORD NO: 24

Name \_\_\_\_\_

Age \_\_\_\_\_

Date of Birth \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

Contact No \_\_\_\_\_



### TERMS & CONDITIONS

- Age limit - Children 12 years and below
- Only one entry per child can be submitted per issue
- An individual will be eligible for a maximum of 3 wins
- Prizes will be awarded to the first three correct entries received
- Family members of the staff of UEC International & ADL cannot participate
- Closing date for entries – 15th January 2018

The entries should be mailed to: **UEC International (Pvt) Ltd, 82 3/1, Bauddhaloka Mw, Colombo 4.**

### CLUES FOR CROSSWORD NO 24

#### ACROSS

- The family of Yaqub (AS) is known as \_\_\_\_\_
- How many half-brothers did Yusuf (AS) have?
- The Arabic word for a Prophet in Islam
- Yusuf (AS) was known to be very \_\_\_\_\_
- Father of Yusuf (AS)
- The brothers threw Yusuf (AS) into a \_\_\_\_\_
- The people who bought Yusuf (AS) loved him so much that they wanted to \_\_\_\_\_ him
- Yusuf (AS) was sent to prison because the \_\_\_\_\_ of his Master lied about him
- To which country was Yusuf (AS) taken, after he was found?
- Yaqoob (AS) was also known as \_\_\_\_\_
- In his dream Yusuf (AS) saw several objects \_\_\_\_\_ to him
- The brothers told the father that this animal had eaten Yusuf (AS)
- Yusuf (AS) was given this post after he won the trust of the king

#### DOWN

- The younger brother of Yusuf (AS)
- The grandfather of Yusuf (AS)
- In the Quran Surah Yusuf is Surah number \_\_\_\_\_
- Yusuf (AS) saw this object in his dream
- The favourite son of Yaqoob (AS)
- Who wanted to kill Yusuf (AS)?
- Yaqoob (AS) became \_\_\_\_\_ from sadness after Yusuf (AS) went missing
- How many stars did Yusuf (AS) see in his dream
- The Master's wife lied about Yusuf (AS) and he was sent to \_\_\_\_\_
- Great-grandfather of Yusuf (AS)
- The person who bought Yusuf (AS) was known as Al-\_\_\_\_\_ (Prime Minister)
- Yusuf (AS) saw this object in his dream
- Yusuf (AS) invited his prison inmates to the worship of \_\_\_\_\_ god

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1

**Fathima Rahma Rameez**  
Etul Kotte

## SOLUTION FOR CROSSWORD - ISSUE NO 23

T	H	A	R	B	I	Y	Y	A	H						
A		R			H			R		F				N	
W		A			R			A		A				I	
A		F			A			F		S	E	W		N	
A		A			M	I	Q	A	A	T				T	
F		T				B		T						H	
			D			R				Z					
			M	U	Z	D	A	L	I	F	A	H			
			L			H				M					
			H		S	I	N			Z					
S			I			M		H		A				H	
H	A	J	J		S			E		M	I			A	
A			J	A	M	A	R	A	T		F			J	
I			A		A			D			A			A	
T			H		L					E	I	D		R	
A					L						A				
N	A	H	A	R				F	I	F	T	H			

## NOTE TO PARENTS:

The purpose of these crosswords is to enhance the Islamic knowledge of our young and engage them in research wherever necessary in completing the task. We would like to request all parents to encourage the children to attempt these crosswords. The children may seek the assistance and guidance of the parents in carrying out the research in order to source the answers as and when necessary.

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# BURGERS HUT

GOODNESS IN EVERY BITE





## Get an upgrade

We all have areas we feel we should work on; why not make this New Year your year? Upgrade yourself by fine-tuning all those wobbly bits you believe needs fixing. We are so quick to upgrade to the latest gadget and the latest software, why not do some tweaking to the greatest gift Allah ﷻ has given us? Because in the end that's all we will take with us. You could start small like maybe cutting down on unhealthy snacks, excessive sugars dull the brain and leave you feeling fatigued, it might even be the cause of your indulgent procrastination. Replace them with healthy snacks instead. If you don't workout at all, start working out at least 10 minutes a day or go for a run. Not only will it leave you feeling energised and ready to start your day but it activates your metabolic rate so even if you are just sitting down post workout, there's a bigger chance your body is still burning fat. Make looking after your mental and physical well-being one of your priorities so that you may look after the people and things you care about.

## Live your Truth:

Most often than not, we hide in our shell, safe and snug in our comfort zone. We don't say the things we want to because we don't want to stir a debate. We don't do the things we believe we should because it is easier behind the scenes than in the limelight; sometimes even making eye contact while conversing might be an ordeal to some major introverts. Let's turn that around and live our truth, be ourselves unapologetically. Do things you normally would not, say a little prayer and watch as the doors open in ways you never thought it would. When you are happy and confident within, only then can you exude positive vibes to those around you and in turn draw in people and experiences that make you feel whole and happy.

## Rise Above:

This is something I find myself saying frequently as of late. It's easy to confront certain situations and get to the bottom of things but if you and the other person don't see eye to eye it might do more harm than good. It's easy to talk about burning bridges and keeping away from toxic and negative people but that may not always be a practical reality neither is it of the teachings of our beloved Prophet ﷺ.

So in such scenarios instead of trying to defend your beliefs and actions, just keep smiling, stay silent, dodge the bullets and rise above. Be the bigger person and give it up for the sake of Allah ﷻ.

## Start something New:

This goes without saying, try something you haven't done before or have always wanted to. Take up a new sports activity, learn a new skill or just hone a skill you already have but decided to forget about because life got in the way.

Each New Year brings with it a new vigor. Yes, the first day of Muharram/January maybe just another day to some. The realist sees no reason to rejoice but the opportunist on the other hand, considers it a new beginning. A so-called ritualistic 'wiping of the slate', if you will. Either way, opportunist or not, there is one general rhetoric teeming our social circles, business circles and just everyone around us; a spirit of hope and promise that you couldn't escape even if you tried.

The cliché though isn't how everyone seemingly joins the bandwagon of resolution-makers and goal-setters but how; only a few stick to the plan. Akin to how when you start writing in a new notebook, the first few pages are pristine while the rest are just a load of scribbles.

As Muslims caught up in the present era, it's easy to forget our identity, the bigger picture and our ultimate purpose. It's easy to wonder about how quick time has flown but harder to take the time to think about how much you have achieved the past year. Think about the time and money spent in the path of Allah and where you can better yourself.

I began my self-improvement journey around the same time I entered motherhood. Earlier, I had loads of time but no drive, after kids however I began obsessing over all the things I could/should have been doing when I had the time. I got caught in a rut of waiting: till my kid slept, till he turned two, till he started preschool but what do you know, the Lord had bigger plans for me, Baby no.2 was on the way: waiting wasn't an option anymore.

I decided it was time I changed my narrative. What helped me most was goal-setting needless to say. I have found, however that an even bigger game changer is to take it up a level and write down what I wanted my main theme for the New Year to be. Choosing a theme may not be easy but are there times you catch yourself constantly feeling like you need to make certain specific changes to achieve more? For me, SELF AWARENESS was the one recurrent change I felt I should be making and thus I knew I had to make it my theme.

Don't just write your goals down, categorize them. They may be specific or general, spiritual or worldly. Write down your bigger goals and jot down smaller, achievable goals to help you get there.



## Stop scrolling & Start Practicing Gratitude:

If you find yourself picking your phone up first thing in the morning and scrolling through your social media; stop! This creates a negative spiral in two ways:

First, you may look at someone else's picture perfect filtered life and wish your grass was just as green. Second, you are neglecting the rights of your body and soul.

Wake up first thing in the morning and thank your Lord for the life He has blessed you with, another shot at getting it right this time around. You could even start a gratitude journal and write down a minimum of three things you are thankful for every day, you obviously wouldn't want to be repetitive so it will motivate you to write down different blessings each day.

And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favor]; but if you deny, indeed, My punishment is severe.' (14:7)

## Focus on clearing your debts:

Hasten to pay off your financial debts if any. Even if you can't pay it all in bulk, make a conscious effort to save up bit by bit. If you correct your intention, the rest will follow through inshaAllah. Also try to have a confidante, who is aware of the money you owe others.

The Prophet ﷺ said, "By the One in Whose hand is my soul, if a man were killed in battle for the sake of Allah, then brought back to life, then killed and brought back to life again, then killed, and he owed a debt, he would not enter Paradise until his debt was paid off."

(Classed as hasan by al-Albaani in Saheeh al-Nasaa'i, 4367)

If such is the case for worldly debt; what about the debt we owe Allah ﷻ?

The Messenger of Allaah ﷺ said: "Allaah said: 'Every deed of the son of Adam is for him except fasting; it is for Me and I shall reward for it ...'"

Al-Bukhaari (1761) and Muslim (1946)

This hadith verifies that having accumulated missed fasts leaves us indebted to Allah so my dear brothers and sisters hasten to clear off your debts. May Allah protect us!

## Duas:

Make duas a continuum in your everyday activities Subhanallah, our Prophet ﷺ has taught us a dua for basically every single activity. You can start by making the utterances of your morning and evening duas a priority and take it from there. Write down a new dua every week and make an effort to learn it with the meaning.

Anas (RA) said that he heard the Prophet ﷺ say: "That I sit with people remembering Almighty Allah from the morning (Fajr) prayer until sunrise is more beloved to me than freeing four slaves from among the Children of Isma'il. That I sit with people remembering Allah from the afternoon ('Asr) prayer until the sun sets is more beloved to me than freeing four slaves from among the Children of Isma'il." (Abu Dawud 3667).

## Ponder over the words of Allah:

Everybody focuses on reading the Quran on a daily basis, during Ramadan people tend to compete over the number of Quran's finished but how many take the time to understand the divine message? How many ponder over the ayahs and consciously try to implement the teachings in their daily lives? Consistency is the key. Attempt to read and understand at least one ayah a day. You can even take it a step further and start a Quran Journal where you write down the ayahs and talk about ways you can apply it in your life. Apply for a tafseer course maybe and experience the joy of watching amazing things unfold before you.

## Prioritise Your Sunnah and Nafl:

The prophet ﷺ is reported to have said: "The first thing about which the people will be called to account out of their actions on the Day of Judgment is Prayer. Our Lord, the Exalted, will say to the angels - though He knows better: "Look into the prayer of My servant and see whether he has offered it perfectly or imperfectly." If it is perfect, that will be recorded perfect. If it is defective, He will say: "See if there are some optional prayers offered by My servant." If there are voluntary prayers to his credit, He will say: "Compensate the obligatory prayers with the voluntary prayers for My servant." Then all the actions will be considered similarly."

(Narrated by Abu Dawood, 864; classed as saheeh by al-Albaani in Saheeh Abi Dawood, 770).

Focusing on our Obligatory prayers is a given, it needs to be our central focus in our daily lives, Sunnah and Nafl (Nafl before and after our Salah, Witr and Duha etc) are something we need to eventually implement in our daily lives if we haven't started already. Start a prayer tracker to hold yourself accountable. Moreover, a visual of your daily progress will motivate you to stay constant. Also, let's not forget other daily sunnah like closing our doors at sunset, using the miswak, etiquettes of eating and drinking etc.

These are just a few of the basic changes we can implement in our lives. Do what works for you. Small changes with the correct intention and lots of dua have the potential to positively impact our lives majorly.

At the end of the day, we may plan but remember; Allah ﷻ is the Best of Planners. May we all strive to be our best selves so that we may attain His pleasure!

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# Do we Really know our Creator?

*Asma ul Husna Series Part 9  
The Glorious names of Allah*

by Sarah Afker

“*Verily, your Lord  
is All-Knowing,  
All Wise*”

Yusuf 12: 6

In the last issue we covered the attributes which have a commonality of knowledge. In this issue, we continue a similar pattern of names that refer to Allah ﷻ's manifestation, wisdom, judgment and closeness to the believers.

## 54. Al-Hakeem - The All Wise

Al-Hakeem (The All Wise) is attributed to the Omniscient Allah ﷻ, Whose divine knowledge is infinite, all-embracing and free from all kinds of ignorance, imperfection or defect. No human being can ever claim to have acquired all knowledge or experience, not even doctors, engineers or scientists. They often make mistakes. Allah ﷻ, alone, is the One who is the Omniscient, for this reason, Imam Al-Ghazali once said “No one knows Allah ﷻ except Allah ﷻ (Himself).”

Hakeem (All Wise) is He who creates all things in perfect faultless measurements as he testifies in the Quran **“Verily, We (i.e. Allah ﷻ) have created all things with due measurements”** (Surah Qamar 54:49). “Al-Hikmah” (Wisdom) is to possess the best knowledge; and Allah ﷻ's divine knowledge is infinite, while man's human knowledge is limited. To this effect, Allah ﷻ, the All-Wise, says: **“And over all those endowed with knowledge is the All-Knowing”** (Surah Yusuf 12:76)

All things in the world happen only by His Divine Will and if He wills that something should happen, it happens with a simple “Be” and it is. Allah ﷻ's divine will is associated with His absolute divine wisdom that whatever He wills will inevitably come to pass and that His divine wisdom is associated with absolute good.

No leaf of a tree could ever fall down except by Allah ﷻ's absolute divine will and wisdom. Allah ﷻ is infinitely pre-existent; and He is the one and only. No existence is like His infinite divine existence. He is absolute and perfect, and hence, He is all wise. Moreover, there is no other dominator of the whole universe except Allah ﷻ.

This is Islamic monotheism. In all of existence, there is only One Hand that controls everything, namely the Hand of Allah ﷻ, the Irresistible, the Omnipotent Sovereign, the All-Wise, the All-Powerful, the One who is Free to honor or dishonor, give or withhold, provide or deprive, exalt or disparage. He created us and He alone knows what's best for us.

## 55. Al-Hakam - The Absolute Judge, The Giver of Justice, The Arbitrator

Allah ﷻ Al Hakam is the Supreme Arbitrating Magistrate, the only True Judge, the One who always delivers justice in every situation, whose judgments and decrees are never over-turned or thwarted, arbitrates all disputes and makes the final decision of the nature of all matters.

## 56. Az-Zahir - The Manifest, The Conspicuous, The Evident, The All Victorious

Allah ﷻ Az Zahir is the One who has manifest all of creation and who is manifest in all of creation, The One whose nature and existence is demonstrated in all of creation, whose essence and attributes are shown throughout all of creation. Az Zahir is above creation, yet who is made visible through creation.

The signs of Allah ﷻ's existence, which are spread throughout the universe, are evident for all people of understanding. Grasping Allah ﷻ's existence demands no more than a careful scrutiny into one's surroundings, for the universe abounds with signs of creation. From the simplest to the most complex elements, all systems reveal a network of miracles that present even more mysteries as one makes an in-depth analysis.

As for ourselves, what is our ‘zahir’? It is our actions, as actions are that what is manifest of us. We have to correct our zahir such that we can find goodness and beauty. The actions that we perform are all the attribute of Zahir of Allah ﷻ. As we let this good character live, we are showing its reflection of the world on ourselves. Allah ﷻ gives His judgment by looking at our Zahir. Let us not forget this. To become beautiful, we have to make our Zahir beautiful of course along with our ‘batin’ (hidden/heart)

## 57. Al-Baatin - The Hidden, The Secret One, The Knower of Hidden Things

Al Baatin is the One who is veiled from our sensory perception. He is the One who is unseen, yet whose existence and essence are made known through signs, who knows the inner states, inner circumstances and inner thoughts of all of creation. Al Baatin is the One who enters unseen into all of creation and the One who is concealed within all of creation. In essence, He is the One who is the secret inner companion.

Zahir (manifest) and Batin (hidden) are complementary attributes. “Zahir” is that which is outward, manifest, apparent, visible while “Batin” is that which is inward, concealed, obscured.

## 58. Al-Mubeen - The Clear and Manifest One

Al Mubeen has two meanings revolving around the notion of ‘being clear’.

The first is that it identifies Allah ﷻ as being the Clear and Manifest Truth and secondly, it reflects His promise that He will make everything clear to us on the Day of Judgment. This will include the true magnitude of our actions, good and bad.

## 59. Al-Haleem - The Forebearing, The Clement

How do you feel when you are caught doing something wrong, but the person who catches you lets it go and doesn't punish or embarrass you? There is a mixture of embarrassment, relief and gratitude. If you love the person you disobeyed, in general many would vow never to do the same and never to take advantage of their kindness and forbearance. Allah ﷻ

Al-Ghazali defines Allah ﷻ's Name al-Haleem as "the One who observes the disobedience of the rebellious and notices the opposition to the command, yet anger does not incite Him nor wrath seize Him, nor do haste and recklessness move Him to rush to take vengeance, although He is utterly capable of doing that."

is far above any analogy, but this is our state with our Lord every single day. We constantly look at, listen to and do things we know we shouldn't. But Allah ﷻ knows our state. And in most instances, He lets it go. He is al-Haleem. The One who delays the punishment for those who deserve it and then He might forgive them.

Al Haleem says in the Qur'an: **"And if Allah ﷻ were to impose blame on the people for what they have earned, He would not leave upon the earth any creature. But He defers them for a specified term. And when their time comes, then indeed Allah ﷻ has ever been, of His servants, Seeing."** (Surah Fatir 35:45)

The Prophet ﷺ is reported to have said:

"The Scribe on the left delays registering the sin of a Muslim for six hours. If he repents (within these six hours), and seeks Allah ﷻ's forgiveness, they drop it off. If he doesn't, they write it down as a single sin." (Tabarani)

The Prophet ﷺ said that forbearance is the best characteristic. If we want Allah ﷻ to overlook our mistakes, we need to be able to overlook the mistakes of others. And this especially pertains to what we allow to fester in the heart. We may think we are being forbearing by not reacting to something immediately, but the fact that we keep it in and then explode the next time is not forbearance. Being forbearing would be letting go once, twice and even a number of times depending on the situation. However, if this allows abuse to continue, then that is where we stop and put the person in check—but for the sake of Allah ﷻ. Meaning; we put the person in check so that they return, so that they are made aware and they understand that actions have consequences.

## 60. Al-Qareeb - The One Who is Near

At times we feel distant from our Lord and our prayers are nothing more than chores. Yet think of the difference in our prayer if we recognized that when we start the prayer, we are actually going to al-Qareeb – the Near One.

Allah ﷻ's Name al-Qareeb comes in three formats in the Qur'an:

- ◊ Alone: "And when My servants ask you, [O Muhammad], concerning Me – indeed I am Qareeb [near]." [Qur'an, 2:186]
- ◊ With As-Samee' (the All-Hearing): "Indeed, He is Hearing and near." [Qur'an, 34:50]
- ◊ With al-Mujeeb (the One who responds): "Indeed, my Lord is near and responsive." [Qur'an, 11:61]

This teaches us something: Allah ﷻ is close to us, He hears us, and He responds to our dua. He hears our inner thoughts even when we do not articulate them, and He hears our silent dua.

Imagine that Allah ﷻ knows everything about you and all the things you reflect on; that is how near He is to you. Sometimes even your best friend won't understand the turmoil you are going through, but al-Qareeb does.

Now imagine when you are going to the prayer, you are going to the One who understands everything you are going through. You may have just had the worst day of your life: seek refuge in your prayer, tell Allah ﷻ you need His help. Perhaps you had an amazing day: use your prayer for recognition that the good was from Allah ﷻ and for gratitude. Perhaps it was a day like any other: use your prayer as a reminder of purpose.

When we say that we find being devoted in prayer is difficult, it is because we have not yet realized the meaning of Allah ﷻ's Name al-Qareeb. When we live our lives with the knowledge that Allah ﷻ is indeed close to us, closer than our jugular vein, our prayer will reflect that. After all, the prayer is our intimate conversation with Allah ﷻ.

Sources : Al Quran, Sahih Hadith and Understand Quran Academy

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## EID PARTY

Little Miracles' annual Eid party was held on 23rd September, once again at Tiny Hops, Nawala. The mothers being there to witness our informal awards ceremony made this day extra special and exciting. Alhamdulillah, we had around 250 people attending the event! We would like to say a special thank you to all the volunteer ummis who lent their help and support to make the day a success. Shout-out to the Matale branch too for taking on a very active role in organizing and assisting. We started the day by handing out Overall Performance, Merit, and Upcoming Performance Awards simply to motivate the students. The children enjoyed the indoor play gym as well as the outdoor activities, including everybody's favourite, the bouncer! The ice cream stand was quite popular. Everyone savoured different flavours of the cool dessert, and each child left the party with their Eid gift. Alhamdulillah the Eid party was indeed a memorable day for our Little Miracles family!



## ORIENTATION

It is indeed a pleasure to announce Little Miracles' new ventures for the year 2017: The introduction of the Story Circle and Quran Circle (Thibyaan Intensive) Alhamdulillah! Spreading its wings to Bambalapitiya, Wellawatte and Dehiwela, Story Circles are weekly classes conducted via the LMQC Curriculum; i.e.: the Akhlaaq series, Aadaab and Arabic books. The energetic Mu'allimaath use the stories to teach etiquette and conduct according to the Sunnah. The Little Miracles Quran Circles (Thibyaan Intensive) commenced in 2 localities: Wellawatte and Matale. In addition to the Story Circle curriculum, the Thibyaan (a basic guide to reading the Qur'an) is taught according to the revised syllabus. These two branches operate thrice a week like the other Quran Circles. All new branches started off with a specially planned Orientation Day. Students were welcomed into decorated classrooms which included a colourful banner, balloons, personalized desks and wrist bands. Yummy cupcakes, introductory games, and other interactive activities topped off the day.

# THE 21 THEORY

By Salma Shahmawaz

**“Play with them for the first seven years (of their life);  
then teach them for the next seven years;  
then advise them for the next seven years (and after that).”**

- Ali ibn Abi Talib - رضي الله عنه

To have a child is the most incredible, overwhelming, unbelievable feeling; to have a whole other being to raise and be responsible over, to love and nurture, to be loved by and to pass on your wealth of knowledge. But it is a big responsibility – what will they turn out to be like? Will they be obedient, righteous children? Will they absorb everything you want them to?

Parenting is a very challenging role now because influences are global rather than just local, making the world a much smaller place – and thus scarier – than it was before. Thinking of the ‘what ifs’ and ‘if onlys’ are parents’ biggest regrets. We want them to be so many things that sometimes we try to stuff it all in them with adverse effects. How do we go about it then? We must start with love...

## THE FIRST SEVEN YEARS - THE CHILD IS YOUR MASTER

Children under the age of 7 are so absorbent and impressionable. We assume that children do not understand when we tell them certain things or when we behave in a way that we wouldn't want them to emulate, but they do. Their subconscious mind takes it all in, in preparation for the conscious phase. We want our children to be these amazing model human beings but we don't allow ourselves to be that model that they can follow. We assume children are too small and thus incapable of many things because they can't express how much they know, and so we think we don't have to stimulate them in different ways. The truth is, however, they are silent learners. Children develop at different paces and so parents tend to get worried if their child hasn't started walking or talking like others of the same age. When a kid reaches a milestone a bit later though, they are noticeably quicker in their progress. Some babies skip crawling altogether and just start walking; some start talking almost a year after most others – which gets parents worried – but their speech development is so quick that it seems as if they learnt it all overnight. Did they? No, the result of all that the brain has been absorbing in the year or two is evident only now.

Children's minds are as absorbent as a sponge, but that does not mean we should force information into it. The first seven years are about play – playing with them, playing alongside them, and letting them play by themselves with supervision. Let them be creative and crazy and explore their world through the means they have. Let them run and play and get dirty and come back with scrapes and bruises. It makes them stronger, and we can't go through life without them. From around 4 years old, they can be taught how to clean up after themselves after using the bathroom, as well as other little things. They are eager to learn and do for themselves, so let them do what they are able to. Children soak up incredible amounts of information during the first seven years of their life, and everything leaves an impression. They are building themselves into the adult they will eventually become. We think of this stage as insignificant because we don't see the amount of work that happens in a child's brain. All the non-verbal and verbal communication skills, motor skills large and fine, emotional and social skills that they learn in such a short time is immense, such that “... if we compare our ability as adults to that of a child, it would require us sixty years of hard work to achieve what a child has achieved in these first three years.”

- Maria Montessori, The Absorbent Mind -

The reason to be so liberal with your child now is because you need to have a foundation of love. It is crucial on the part of a parent to instil the love of Allah *Subhanahu wa Ta'ala* at this stage. A common mistake we make is in making the child fear Him first – “Allah will punish you” or “Allah will be angry with you” is a familiar enough phrase – but the first emotion a child should be taught to have towards their Rabb is love. Come up with innovative ideas to build that love – through play, reflection, or simply connecting them to The Creator through His creation. Sometimes we leave out teaching the religion for when they are older, assuming that they are too small to grasp such theories or acts, but this is the time to start.

Limit punishing the child in this phase, through physical or verbal means. It is our responsibility to keep them in check, rather than acting out in violence or anger as a general rule. Try to find creative ways to work around the issue and give them other options. Building a foundation of love and play does not mean that we as parents become so lenient that we allow them to cause havoc wherever they go. It means we need to be more innovative in the way we deal with children, especially when they are toddlers. Time out is an effective method of preventing bad behaviour, but it must be emphasised that rewarding for good behaviour is even more important. Encourage them through trackers to visually help them record their progress for things like cleanliness, du'as, and anything else you wish to teach them. Kids love stickers, so maintain a chart where they can see their rewards. At the end of this phase, children should feel warmth, comfort and secure in the arms of their parents. It should be the kind of relationship where they feel safe.

**If these seven years are good, everything that comes after will be easier.** Let their curious minds discover the world they inhabit. Limit screen time, and encourage outdoor activities instead. Most education methods' main tool in teaching children at this age allows them to explore their functions and environment through creative means. Do not underestimate the power of play. It is far more powerful for many children than many parents realize - it is actually the key to learning. Researchers and educators across the world have found that play can help enrich learning and develop key skills such as inquiry, expression, experimentation, and teamwork. That is why we at Little Miracles cater to children through fun methods.

## THE NEXT SEVEN YEARS - YOU ARE THEIR MASTER

From the time that they turn 8, they are ready to have discipline in their schedule. They understand rules and why they are needed (this should be explained, not just enforced military-style), and are ready to follow them. They also have curious minds that want to learn about everything that is happening around them - so teach them. Children should never feel like a question is too silly to be asked as this is their main learning period. Teach them the *Qur'an*, *Seerah*, *Aqeedah*, *Fiqh*, *Hadith*, etc. Be wise in the way you teach them for it should not be drilled into them university-style, but in a way that satisfies their curiosity and leaves them wanting to know more. Most parents hand over this part of the education to weekly Islamic institutions, but the problem with this is that while secular education is taught five days a week, Islamic knowledge is only given a few hours in the week. For something that is meant to be a way of life, we give it significantly less time to be learnt.

Knowledge that is gained gradually is more effective in the long run than a crash course and this is the key in educating children in everything, including the most important act of worship, *Salah*. Everything the child learns should be practiced at home with the help of their parents as this is the parents' duty, and it is the only way for it to truly form into a habit. Learning the religion is more serious work in this stage, and as parents, we need to understand that it won't always be fun. **This is the stage to mould children, even if they have to be ordered around.** Even in giving children limits and enforcing discipline, it is important to teach them that Islam is beautiful and not just a bunch of rules that forbid us from lots of things. Offer them permissible alternatives to everything you say no to. Don't push them away from the religion by making it seem too harsh or rigid, rather, for the few things that Allah *Subhanahu wa Ta'ala* does not permit us to do, show them the many things that He does.

This is the time to give them the tools to help make them more independent, so teach them to be responsible for what they use – to wash their own plates after a meal, to make their bed once they wake up, to put things back in its place around the house if they have used them. They need to learn to help with household chores like doing the dishes and laundry, help setting the place for a meal, and run errands for family members who need it. Children at this age love to feel important, so capitalise on it by giving them responsibilities within their capabilities.

## THE LAST SEVEN YEARS THE CHILD IS YOUR MINISTER

As children enter their teens, they become more independent, which sometimes comes off as being rebellious. It is important for parents to realise that they are trying to figure themselves out, and figure out their place in the world, so this nature is not to be taken too personally. Peers appear to be more important than parents here, so they might not seem to be listening to anything you say. Fear not, if you have spent the first fourteen years with them well, then leave them to their resources. By equipping them with love, discipline and knowledge, trust that you have done your best, and they will put it into practice. Parents may become their friends in this stage, lending words of advice that the teen might take in, if they have a good relationship with them. Know that if you have done what you can in terms of educating them religiously, they will come back to you even if they deviate. The child becomes your minister in that you can now delegate matters to them. Hand over responsibilities that you would do otherwise: driving to places, picking up or dropping things off, allowing them to be in charge of their finances. Take their opinion into consideration for small things like going on a holiday and bigger matters like family issues. Involve them in family discussions as they are old enough and should be treated as adults. In focusing on these three simple aspects – love, discipline, and responsibility – parenting, theoretically, becomes easier.

Following the steps in this order are extremely beneficial, not just in instilling Islamic knowledge, but in building a good relationship and solid bond with your child as well. A lot of parents may not have heard of this theory before, and if you have children that have passed any of the stages mentioned here, you are probably wishing you had this information earlier. **Whether your child is now a toddler, in the second seven years, a teenager or adult, follow the 21 Theory in the same way; ie: love, discipline and responsibility.** However old we are, when we love something, we will do anything without question for the sake of that love. So, start with love – Let that be the primary bond between you and your child. It might be difficult if you have been the stricter parent up until now, but it is not impossible. Connect them to Allah *Subhanahu wa Ta'ala*, for it is His commands that you want them to follow. If they know Him and love Him *Subhanahu wa Ta'ala*, it is much easier to obey. Teach them with love and kindness first, then, when they understand, bring in the discipline. Too often we only order our children to do and don't because we understand its importance, but the reason they don't pay much heed is because they don't. This is why the order in this theory is so crucial. And once you have done your part, then let them be. **Even if your efforts seem to bear little fruit, never give up on the Mercy of Allah, and make du'a your primary weapon.**

This theory has been proven 1400 years ago, from the time the Qur'an was revealed. The initial revelation only spoke about Allah *Subhanahu wa Ta'ala* and the *Aakhirah*, and much later moved on to rules and regulations. Majority of the *sahabah* were in adulthood at the time – and halfway through parenting – but even after having lived by a completely different set of rules up until then, they were still able to embrace every aspect of our religion as well as pass it on to their children, and become some of the best people to walk this earth. **If they could do it, why can't we?**

# HALAL CERTIFIED PRODUCT INDEX

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DECEMBER 2017

Hotline: 0117 425 225 (Monday - Friday 9am-5.30pm)

## Bakery Products

### Breads & Buns

பாண் மற்றும் பனிஸ்  
Akra  
Caravan Fresh  
Finagle  
Prima

### Cake

கேக்  
Caravan Fresh  
Little Lion (Excluding Rich Cake)  
Prima  
Tiara

### Chinese Rolls

சைனீஸ் ரோல்ஸ்  
Crescent  
Gills  
Krest

## Beverages & Cordials

### Fruit Juice & Cordials

பழச்சாறு மற்றும் கோடியல்  
Edinborough  
Kist  
Lime Blast  
MD  
Onjus  
Pasha

### Malt Based

மோல்ட் கழந்த  
Daily  
Maliban  
Milo  
Nestomalt

### Instant Drinks

உடனடி பானம்  
Nesfruta  
Shaktigen

### Instant Drink Powder

உடனடி பானம் தூள்  
Edinborough  
Mity  
Motha  
MD

### Syrups

சிரப்  
Edinborough  
King  
Kist  
MD  
Stars

### Instant Tea

உடனடி தேயிலை  
Nestea

### Instant Coffee

உடனடி கோப்பி  
Bru  
Nescafe  
Ruhunu  
TGM

## Cereals & Flour

### Cereals

தானியங்கள்  
Cerelec  
Nestum  
On the Go  
Samaposha  
Nutraline

### Corn Starch & Flour

சோளக் மா  
Bakerman's  
Edinborough  
Motha  
Spice Box  
Tasty

### Pasta, Spaghetti & Macaroni

பாஸ்தா, ஸ்பெகி  
& மெக்ரோனி  
Milan  
Pasta Roma  
Princedora  
Roza

### Noodles

நூடல்ஸ்  
Edinborough  
JR - Janrich  
Kottu Mee  
Maggi  
Prima  
Ruhunu  
Wijaya

### Wheat Flour

கோதுமை மா  
Prima  
Serendib  
Seven Star

## Confectioneries & Snacks

### Biscuits

பிஸ்கட்  
Akra  
Bisma  
Caravan Fresh  
Crunchy  
Diana  
Family  
Kist  
Little Lion  
Maam  
Maclea  
Magna  
Maliban  
Munchee  
Punchi  
Real  
Uswatte  
Sunrich  
Williams

## Confectioneries & Snacks

### Chocolates

சொக்கேட்  
Diana  
Ritzbury (Excluding Hand made  
Chocolate)

### Toffees

டொபி  
Diana  
Fruit Candy  
Fun Fruit

### Peppermint

பெய்ம்ரின்ட்  
Cool Mint  
Dicky  
Uswatte

### Marshmallow

மார்ஷ்மெலோ  
March Mellow (Uswatta)

### Jelly

ஜெலி  
Chef mate  
Dum Dum  
Kist  
Magna  
Motha  
Stars  
T Star

### Jujubes

ஜுஜுப்ஸ்  
Fruity Jellies  
Glucorasa  
Jelly Fruit  
Motha

### Lollipop

லொலிபொப்  
Uswatte

### Snacks

ஸ்டெக்ஸ்  
Diana  
Tipi Tip

### Sweets

இனிப்பு  
Diana  
Edinborough  
Fruit Candy  
Fun Fruit  
Magna

## Dairy Products

### Butter

பட்டர்  
Ambewela  
Anchor  
Pelwatte

### Cheese

சீஸ்  
Ambewela  
Anchor  
Glenis  
Kotmale  
Lili Cheese

## Dairy Products

### Condensed Milk

கெட்டியாக்கப்பட்ட  
பால்  
Milk Maid

### Flavoured Milk

சுவையூட்டப்பட்ட பால்  
Amul  
Ambewela  
Anchor Newdale  
Daily  
Kotmale (Excluding UHT Strawberry  
Flavoured Milk)  
Nespray  
Rich Life

### Whipping Cream

விபிங் கிரிம்  
Anchor

### Sour Cream

புளிப்புக் கிரிம்  
Glenis  
Kotmale

### Ice Cream

ஐஸ் கிரிம்  
Cargills Magic  
Carmello  
Elephant House  
Kotmale (Excluding Richy Rich)

### Curd

தயிர்  
Anchor Newdale  
CIC  
Fareedha  
Glenis  
Himalay  
Zam Zam  
Rich Life  
Kotmale

### Drinking Yoghurt

குடிக்கும் யோகர்ட்  
CIC  
Kotmale

### Yoghurt

யோகர்ட்  
Ambewela  
Anchor Newdale  
CIC  
Glenis  
Kotmale  
Reesan  
Rich Life  
Zam Zam

### Milk Powder

பால் மா  
Anchor  
Anlene  
Diamond  
Lakspray  
Maliban  
Melko  
Nespray  
Pelwatte  
Ratthi

### Infant Formula

குழந்தைகள் பால் மா  
Anchor Pedia Pro  
Anchor Plus  
Lactogen  
Nan  
Naspray Plus  
Neslac  
Pedia Plus  
Baby & Me

## Margarine, Oil & Ghee

### Coconut Oil

தேங்காய் எண்ணெய்  
Baraka  
Cocotano  
Fortune  
Marina  
Olympic  
Renuka & Cocomi  
Smith Naturals  
Tropical Green  
VSS Brand

### Corn Oil

சோளக் எண்ணெய்  
Fortune  
Mity  
Olitalia  
Tasty

### Soya Oil

சோயா எண்ணெய்  
Fortune  
Marina  
Mity  
Olitalia  
Tasty

### Curry Oil

சூரியகாந்தி எண்ணெய்  
Fortune  
Marina  
Olitalia  
Tasty

### Olive Oil

ஓலிவ் எண்ணெய்  
Baraka  
Olitalia

### Margarine

மாஜரின்  
Astra  
Beehive  
Biskin  
Blue Team  
Edinborough  
Five Star  
Flora  
Frytol  
Hycro  
Lily Pastry Margarine  
Marina  
Marvo  
Master Bun  
Masterline  
Masterpuff  
Sania  
Tasty  
Vanicka

## Margarine Oil & Ghee

### Vegetable Ghee

நெய்  
Marina  
P.M. Mohamed Ali

### Vegetable Oil

மரக்கறி எண்ணெய்  
Fortune  
Marina  
Mity  
Tasty

## Food Additives & Ingredients

### Baking Powder

பேகிங் தூள்  
Bakerman's  
Dum Dum  
Edinborough  
Mauri  
MD  
Motha  
Prime  
Stars  
T Star  
Twing Brother

### Seasoning Powder

சீசனிங் தூள்  
Gourmet Goodness  
Knorr  
Ma's  
Maggi  
Mity

### Gelatin

ஜெலட்டின்  
Chef Mate  
Dum Dum  
MD  
Motha  
T Star  
Tasty  
Twing Brother

### Food Colouring

உணவு நிறமூட்டி  
Aromatic  
Flavorome  
Motha  
Pointing  
Rasarco  
S&H Red Ball  
Williams

### Food Flavouring

உணவு சுவையூட்டி  
Aromatic  
Flavorome  
Motha  
Rasarco  
S&H Red Ball  
Williams

## Food Additives & Ingredients

### Essential Oils

வாசனை எண்ணெய்  
வகைகள்  
Baraka  
Link Natural  
Plant Lipids

### Cocoa Powder

கொகோ தூள்  
Anods  
Bakerman's  
Dum Dum  
MD  
Motha  
Twing Brother

### Icing Sugar

ஐசிங் சுகர்  
Anods  
Bakerman's  
Edinborough  
Mauri  
Marina  
Motha

### Artificial Vinegar

வினாகிரி  
Edinborough  
Fortune  
King  
Kist  
Stars

### Stock Powder

ஸ்டொக் தூள்  
Knorr  
Ma's  
Maggi  
Mity

## Sauces, Jams & Pickles

### Sauce

சோஸ்  
Dad's Garden  
Edinborough  
Fortune  
JR - Janrich  
Katersafe  
Kist  
Ma's (Excluding Teriyaki Sauce)  
MD  
Mity

### Chutney & Pickles

சட்னி & ஊருகாய்  
Best Chef  
Dad's Garden  
Edinborough  
Happy Home  
Kist  
MD  
Mahaweli Canners  
Mo Fruit  
Olympic  
Pickle House  
SO  
Sunhome  
Toppings  
டொபிங்  
Edinborough  
Kist

Halal Certificate Withdrawn due to Non-Conformity: Crown Biscuits Co. Pvt Limited

ஹலால் இனாக்கம் அற்ற காரணத்தால் கிரவன் பிஸ்கஸ் கம்பனியின் சான்றிதழ் மீன் எடுக்கப்பட்டது

## Sauces, Jams & Pickles

### Sambols

சம்பல்  
Edinborough  
Happy Home  
Kist  
McCurrie  
Olympic  
Pickle House

### Jams & Marmalades

ஜேம் & மாமலேட்  
Edinborough  
Kist  
MD

### Mayonnaise

மயோனிஸ்  
Edinborough  
Fortune

### Salad Dressing

செலட் டிரஸ்ஸிங்  
Edinborough

## Processed Meats

### Chicken Based

கோழி இறைச்சி  
உற்பத்திகள்  
Bairaha  
Crescent  
Gills  
Keells Krest  
Nelna  
Prima  
Treats

### Beef Based

மாட்டி இறைச்சி  
உற்பத்திகள்  
Crescent  
Gills

### Mutton Based

ஆட்டி இறைச்சி  
உற்பத்திகள்  
Crescent  
Gills

### Duck

வாத்து இறைச்சி  
Crescent  
Kronenhof

### Fish Based

மீன் உற்பத்திகள்  
Crescent  
Diamond  
Gills  
Krest

### Sausages

சோஸேஜஸ்  
Bairaha  
Crescent  
Farmhouse  
Gills  
Keells Krest  
Nelna  
Prima

### Turkey

வான்கோழி இறைச்சி  
Crescent

## Spices & Condiments

### Spice Mix

மலிகைக் கலவை  
Katersafe  
Ma's  
McCurrie  
Olympic  
Ruhunu  
Spice Box  
Super Masala  
TGM  
Wijeya

### Spice Paste

பேஸ்ட் வகைகள்  
Dad's Garden  
Edinborough  
Fortune  
Happy Home  
JR - Janrich  
Katersafe  
Kist  
Ma's  
MD  
Pickle House  
Spice Box

### Masala Mix

மசாலா கலவை  
JR - Janrich  
Katersafe  
Ma's  
McCurrie  
Olympic  
Super Masala

## Other

### Soups

சூப்  
Katersafe  
Knorr  
Ma's  
Maggi  
McCurrie  
Rasa Hari  
Ruhunu

### Soya Based

சோயா அடிப்படை  
JR - Janrich  
Lanka Soy  
Ruhunu  
Rasahari  
Prima

### Coconut Based

தேங்காய் அடிப்படை  
Cocomi  
Cocotana  
Maggi  
Ma's  
Renuka  
Ranfer  
Silver Mill  
Smith Natural  
VSS

### Lime Based

எழுமிச்சை அடிப்படை  
Edinborough  
King

## Other

### Health Care Products

சுகாதார நல  
உற்பத்திகள்  
Baraka  
FKCI  
Link Natural  
Ma's  
Samahan

### Pre Cooked Curries

சமைத்த கறிகள்  
Chaaya Collection  
Happy Home  
Ma's

### Other Products

ஏனையவை  
Diamond Oat Flakes  
Himara Ice Cones  
Marmite

## Desserts

### Puddings

புடிங்  
Chef Mate  
Chokoto  
Edinborough  
Glenis  
King  
Magna  
MD  
Motha  
Stars

### Watalappan

வட்லாப்பம்  
Glenis  
Ma's  
MD  
Motha

### Chicken

கோழி இறைச்சி  
Alankulama  
Bairaha  
CIC Chicken  
Crysbro  
Delmo  
Five Star  
Haira  
JP Poultry  
LG farm  
Maxies  
Nelna  
New Anthoney's  
Prima  
Star Chicken  
Topps  
Weehena

## Food Premises

உணவகங்கள்  
Burger King  
Caravan Fresh  
Dinmore  
Dominos Pizza  
Indian Summer  
KFC  
McDonalds  
Pizza Hut  
Queen's Café  
Lanka Food Solutions (Ambula)  
The Sandwich Factory

EXCLUDING BEVERAGES

## NEWLY CERTIFIED PRODUCTS

### Beverages & Cordials

Fruit Juice & Cordials  
Mo Fruit  
Sun Fresh  
Instant Drink  
Nescafe  
Instant Coffee  
Coffee Mate (mfd. -Thailand)  
Instant Drink Powder  
Loli

### Cereals & Flour

Cereals  
Nestle Sjora  
Nestle Cerelac  
Nestle Ceregrow  
Oats  
Aussee Oats  
Oateo Oats  
Diamond  
Wheat Flour  
Haleefa  
Shaleema

### Confectioneries & Snacks

Chocolat  
KitKat (mfd. Nestle -Dubai.)  
Peppermint  
Polo (mfd. Nestle -Indonesia.)  
Jelly  
Bunty  
Snacks  
Jiggle Wiggle

### Dairy Products

Butter  
Lili  
Cheese  
Rich Life  
Prima Stella  
Flavoured Milk  
Prima Stella  
Curd  
Prima Stella  
Drinking Yoghurt  
Rich Life  
Ambewela  
Prima Stella  
Yoghurt  
Prima Stella  
Stirred Yoghurt  
Anchor  
Kotmale  
Rich Life  
Infant Formula  
Cow & Gate  
Baby & Me

### Margarine, Oil & Ghee

Margarine  
Meadowlea  
Bake Rich

### Food Additive & Ingredients

Seasoning Powder  
Ranash  
Butter Alternative  
King (P.M. Mohamed Ali)

### Sauces, Jams & Pickles

Sauce  
Prima Stella  
Topping  
Anods  
Sambols  
MD  
Jam & Marmalades  
Prima Stella

## Head Office

26-B, Retreat Road, Bambalapitiya, Colombo – 04

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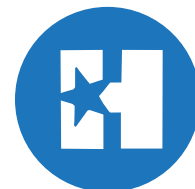
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# What is Istighfar?

Istighfar is the act of seeking forgiveness from Allah.

This act is generally done by repeating the Arabic words astaghfirullah, meaning "I seek forgiveness from "Allah".

There are two things in the earth that give a person safety and security from the punishment of Allah.

The first has been removed, whilst the second still remains.

As for the first, it was the Messenger of Allah (صلى الله عليه وسلم).

"Allah would not punish them while you were among them."

[al-Anfal (8):33]

As for the second, it is istighfar.

"Allah would not punish them as long as they sought forgiveness."

[al-Anfal (8):33]

**PROTECTION FROM  
ALLAH'S  
PUNISHMENT**

Rasul Allah (sallallaahu 'alayhi wa sallam) said,

"If anyone continually asks forgiveness, Allah will appoint for him a way out of every distress, relief from anxiety, and will provide for him from where he never realized."

**RELIEF FROM  
HARDSHIP**

A man once came to al-Hasan al-Basri (rh) and complained to him: "The sky does not shower us with rain." He replied: "Seek Allah's forgiveness (i.e. say استغفر الله)."

Then another person came to him and said, "I complain of poverty." He replied: "Seek Allah's forgiveness."

Then another person came to him and complained, "My wife is barren; she cannot bear children." He replied: "Seek Allah's forgiveness."

The people who were present, said to al-Hasan:

"Everytime a person came to you complaining, you instructed them to Only to seek Allah's forgiveness?"

Al-Hasan al-Basri said, "Have you not read the statement of Allah?

"Ask forgiveness of your Lord. Truly He is Oft-Forgiving. He will send rain to you in abundance; increase you in wealth and children; grant you gardens and bestow on you rivers."

[Nuh (71):10-12]

**INCREASES  
YOUR  
RIZQ**

DECLARE,

OH MUHAMMED

UNTO MY SLAVES

THAT TRULY

I AM

THE OFT-FORGIVING,

THE MOST

MERCIFUL.

- Al-Hijr 15:49



# DUAS for Seeking Forgiveness

## Sayyid al-Isthighfar

It was narrated from Shaddad bin Aws that The Prophet [SAW] said:  
"The Most Superior way of asking for forgiveness from Allah is to say:

O Allah, You are my Lord, there is no god but You. You have created me and I am Your slave and I am keeping my promise and covenant to You as much as I can. I seek refuge with You from the evil of what I do. I acknowledge Your blessing and I acknowledge my sin, so forgive me, for there is none who can forgive sin except You.

اللَّهُمَّ أَنْتَ رَبِّي لَا إِلَهَ إِلَّا أَنْتَ خَلَقْتَنِي وَأَنَا عَبْدُكَ وَأَنَا عَلَى عَهْدِكَ وَوَعْدِكَ مَا صَنَعْتُ أَبُوءُ لَكَ بِنِعْمَتِكَ عَلَيَّ وَأَبُوءُ لَكَ بِذَنْبِي فَاغْفِرْ لِي فَإِنَّهُ لَا يَغْفِرُ الذُّنُوبَ إِلَّا أَنْتَ

He added : "If he says this in the morning, believing in it firmly, and dies on that day before evening comes, he will enter Paradise, and if he says it in the evening, believing firmly in it, and dies before morning comes, he will enter Paradise."

Sahih al-Bukhari 6306

O Allah! Forgive me all my sins, great and small, the first and the last, those that are apparent and those that are hidden

Muslim 1:350

اللَّهُمَّ اغْفِرْ لِي ذَنْبِي كُلَّهُ، دِقَّةً وَجِلَّةً، وَأَوَّلَهُ وَآخِرَهُ وَعَلَانِيَتَهُ وَسِرَّهُ

I seek the forgiveness of Allah and I repent to Him.

أَسْتَغْفِرُ اللَّهَ وَأَتُوبُ إِلَيْهِ

Sunan an-Nasa'i 4877

رَبَّنَا فَاعْفِرْ لَنَا ذُنُوبَنَا وَكَفِّرْ عَنَّا سَيِّئَاتِنَا وَتَوَقَّنَا مَعَ الْأَبْرَارِ

Our Lord, so forgive us our sins and remove from us our misdeeds and cause us to die with the righteous.

Quran 3:193

رَبَّنَا ظَلَمْنَا أَنْفُسَنَا وَإِنْ لَمْ تَغْفِرْ لَنَا وَتَرْحَمْنَا لَنَكُونَنَّ مِنَ الْخَاسِرِينَ

Our Lord, we have wronged ourselves, and if You do not forgive us and have mercy upon us, we will surely be among the losers

Quran 7:23

# 10 Oldest Mosques

around the  
World



10 of the Oldest Mosques around the world would leave you proud and even nostalgic at the greatness of Islam in all corners of the world. Its history, story, kingdoms, wars that some of the Mosques have witnessed and yet are still standing as landmarks, a symbol of Muslims of the era bygone make us Muslims want to go there right now and supplicate to the Almighty One God, in those Mosques.



## 1) Masjid Al Haram

Masjid Al Haram (Ka'ba) - The Great Mosque of Makkah - is indisputably the first and oldest Mosque in the world, being the place where the prophet Ibrahim and his son, Ismail, (peace be upon them both) used to pray. It is also the holiest of the holy sites in Islam. Muslims all over the world turn to the Qiblah direction of the Kaaba 5 times a day. It is the first house for humanity, built for the worship of Allah the One God.



## 2) Al-Masjid An-Nabawi

Al-Masjid An-Nabawi, also called the Prophet ﷺ's Masjid, is located in Medina, Saudi Arabia. Built just after the Prophet (peace be upon him) migrated to Medina from Makkah, it is considered the second holiest site in Islam. Almost 1,400 years old, it has undergone many extensions from its beginnings as a humble structure, to now be the second largest Masjid in the world.



## 3) Al-Aqsa Mosque

Al-Aqsa Mosque in Jerusalem built in 705 A.D is a very important and holy site in Islam. According to a Hadith by Al Bukahri, it is the 3rd holiest site and a prayer there is worth a 1000 prayers. It is also the Masjid where our prophet Muhammad ﷺ prayed on the night of Mi'raj. It was also the former Qiblah direction for 17 months after migration to Medina and after a revelation was sent down to Prophet ﷺ the Qiblah was turned towards the Ka'aba. Al Aqsa has withstood many earthquakes, captures and was returned to its former glory by Saladin from the crusaders after the capture of Jerusalem. This Masjid is the one filled with history and pride of all Muslims throughout the world.



## 4) The Great Mosque of Sana'a

The Great Mosque of Sana'a also known as Al-Jami al-Kabir bi-anā is located in Sana'a, Yemen and is built during the 7th – 8th century. It is built next to the Ghumdan Palace site. The Mosque has a great architecture built over time in different era. Considerable renovation was done by Queen Arwa Ibn Ahmed in the year 1130. The Mosque is also in the Unesco World's Heritage list.



### 5) Mosque of Uqba

Mosque of Uqba also known as the Great Mosque of Kairouan is situated in the city of Kairouan, Tunisia. The city is a UNESCO World Heritage town. It was built by an Arab General Uqba Ibn Nafi in 670 at the time of the founding of the city. It is an important Mosque in Tunisia and the architectural style of the Mosque was followed throughout the Maghreb region. The Mosque was a centre of learning both in Islamic thoughts and Secular sciences before the educational universities entered Tunis around the 11th century.



### 6) Umayyad Mosque Syria

Umayyad Mosque also known as the Great Mosque of Damascus in Syria. It is one of the oldest Mosques built in 634 after the Arab conquest on a former Basilica site dedicated to Yahya (the prophet). The Mosque has withstood many dynasties and ruling periods and is one of the most visited attractions of the country for its immensely beautiful architecture and of course the lure of history.



### 7) Quba Mosque

The Quba Mosque (Masjid Al-Quba) is one of the oldest Mosques of the world. The first stone for the construction of the Mosque was laid by our prophet Muhammad ﷺ himself in the year 622 after he migrated to Medina from Makkah. It has its mention in Sahih Hadiths by Bukhari where the the Prophet ﷺ used to visit the mosque at Quba' every Saturday (i.e., every week) either mounted or on foot, and Ibn 'Umar

(May Allah be pleased with them) used to do the same thing and offer two rakath of Salaah.



### 8) The Old Jumma Masjid of Kilakarai

This Mosque is in Kilakarai, Tamil Nadu - also known as Palaiya Jumma Palli. It was built during the Pandiya Dynasty by a Yemeni Merchant who was ordered by the Emperor of Yemen after accepting Islam in the Prophet ﷺ's period. Built in 628 and reconstructed again in the 11th century, this Mosque stands proud, tested by time and is a symbol of Islam at its prime that spread via sea routes. Ibn Battuta also mentions this Mosque in his Rihla saying that "the people there lived as though they were in the Arab land"



### 9) The Great Mosque of Kufa

The Great Mosque of Kufa in Iraq was completed in 670 AD and is one of the famous and revered places of prayer Among the Shia sect of Muslims.



### 10) Great Mosque of Xi'an

The Great Mosque of Xi'an in China is the oldest Mosque in China. It was built and completed in 742. Unlike the Mosque around the world with domes and minarets, this Mosque is built in a Chinese pagoda architectural style. There are also Arabic inscriptions within the Mosque. It is also a tourist attraction for people who visit the place. Next time you take a trip and visit these countries, make sure you make it to the list of the oldest Mosque of the world.

# All in His time

by Sarah Afker



Hardships are an inevitable part of life, as they say **“a diamond is only a stone that did well under pressure”**. Although it is a given that we must trust in Allah azza wa jalal and believe that whatever comes our way is a test that we must pass with patience, in practice, many of us get agitated. Tawakkul (Trust in Allah ﷻ as the best disposer of your affairs) is like a pill, sometimes it maybe a bitter pill and difficult to swallow; but it is imperative to take the pill if we want to recover from our mental exhaustions because He alone can set things right.

A sister shared with me some of her stories and life experiences that, at the time, didn't make total sense to her. But Alhamdulillah with time she came to realise that ONLY HE knows what's best for us and when it is best for us! We definitely need to have Tawakkul and in particular, belief in His time. I felt that these real life experiences should be shared, both as a reminder to myself and to those who will come to read it because the story is mind-blowing in its own right.

Her very first job straight out of school was in a conventional bank and over time she became well established and rather successful in her career. However, for reasons known only to HIM, her personal life goals did not pan out that easily. She recalls how it never occurred to her to look within her life to identify the reasons for His tests upon her. The fact that her earnings were from a Riba based establishment for a start! It is also pertinent to note at this point that while she observed her fardh and even the recommended nafl Salah, fasted and paid her zakath, she did not don the hijab. Unfortunately at the time the Hijab was not common place in our society and yet she always hoped to have the courage to do so. When somebody asked her though, she used to say without much conviction “After I perform Hajj in shaa Allah”. She also recalls that even her lifestyle at that time didn't fall into the category of an ideal Muslimah!

## The Tests:

She faced many obstacles firstly in marrying the man of her choice, which eventually materialised after many years of patient perseverance and prayer. As a result of these obstacles her marriage took place in her late 20's (which was perceived as being very late for girls in our society even at that time). During this trying period she was constantly faced with the question “when are you getting married?” Little did she or everyone else know that nothing happens without the will of Allah ﷻ.

“He is the best disposer of our affairs”

[3:173]

Naturally thereafter, she was faced with the next question “when will there be good news of a baby?” now this question unlike the one before, sunk into her a little too deeply. Despite the fact that there weren't any compelling medical reasons for her not conceiving, she was disappointed month after month with endless pregnancy tests negating her hopes. The years went by, seven years to be precise with the chances of her ever conceiving looking more and more distant.

At this point the concept of Islamic Banking was introduced to Sri Lanka and her husband who was also a banker at the time entered the field at its inception. This can be considered the turning point in her life, Alhamdulillah. They were made fully aware of the grave sin of Riba based banking and immediately decided that she would tender her resignation to the bank where she had worked for two long decades. She did this without having any clue whatsoever as to what she would do with her life going forward. She recalls now with immense gratitude of Allah ﷻ's Mercy upon them in guiding them away from what might have been the cause of their doom! May Allah ﷻ protect and guide us all! Ameen.

“... Allah guides whom He wills. And He is most knowing of the [rightly] guided.”  
[28:56]

Soon after this she was tested once again when her mother was diagnosed with a stage 5 cancer. Having quit her job she decided to tend to her mother who required assistance to get about meeting doctor after doctor and had finally decided to pursue treatment in India. Once again she recalls with immense gratitude Allah ﷻ's Mercy upon her and her family despite the test, that she was able to spend all her time with her mother (at a time she needed it most) which would not have been possible if she was working.

## Allah ﷻ's promise of Ease;

She had planned to travel with her mother to India since the rest of her siblings were busy with their jobs and children and she had neither. Interestingly though, a few days before the planned departure, she realised that she had missed a menstrual cycle and rushed to the clinic with her husband to her doctor who otherwise is not on duty on a Sunday. After examining her, he told her what she had always wanted to hear “Congratulations! You are pregnant”.

“Indeed, with hardship [will be] ease” [94:6]

Thrilled as she was, she anxiously went over to her mother's place to share her good news but at the same time give her the

bad news that she would now not be able to travel with her. But her fears were immediately dispelled when her mother upon receiving the good news first, insisted that she stay back and not risk the pregnancy over air travel. SubhanAllah! The love and sacrifices of a mother! Her mother eventually went with her brother and Alhamdulillah after a very delicate surgery (performed in Sri Lanka), was cured and is in the best of health even today! May Allah ﷻ grant her long and happy life. Once again goes to show the Mercy and Blessings of Allah ﷻ upon her and her family Alhamdulillah!

## Rewards in this Life & the next:

As for our sister, she attributed the blessing of pregnancy and of course motherhood of three children in quick succession, to her giving up a career purely seeking the pleasure of Allah ﷻ. She is hopeful that He has forgiven them for their ignorance by rewarding them in this world with the beautiful gift of children. SubhanAllah!

She was blessed with ample time to raise her children as a full time mother and give them the right mix of both social and secular education. In addition she used her time engaging in various Quran study classes in her endeavor in trying to understand the beautiful words of Allah ﷻ, which gave her even more clarity of the wisdom and goodness behind everything that happens in life. As a result of which, Allah ﷻ, in His infinite mercy, opened to her another door to righteousness and this time through her five year old daughter, the very child that was gifted to her for giving up something for His sake alone.

## Allah ﷻ's Guidance comes from unexpected sources:

It was a typical after school conversation and her daughter (in all innocence) asked her "Mama are you a Muslim?" She felt for a moment there that if the earth opened up and swallowed her in, she would be happier than be posed with a question of this nature. She held back her anxiety and as calmly as her nerves could muster asked back "Why did you ask such a question darling?" the little girl went on to explain that she learnt in school that day that all Muslim girls must wear a head scarf and that if you don't you will not even smell Jannah. SubhanAllah! Allah ﷻ decides to send her this message through her five year old!

"Whoever works righteousness — whether male or female — while he (or she) is a true believer verily, to him We will give a good life (in this world) and We shall pay them certainly a reward in proportion to the best of what they used to do (in the Hereafter)"

[16:97]

"And whoever fears Allah - He will make for him a way out. And will provide for him from where he does not expect. And whoever relies upon Allah - then He is sufficient for him. Indeed, Allah will accomplish His purpose. Allah has already set for everything a [decreed] extent".

[65:2-3]

She lived in guilt and for the first time, prayed to her Lord very sincerely from the depths of her heart to facilitate this for her, when another miracle unfolded.

Her husband receives a call from a relative informing him of a slot that has opened up in a hajj group and wanted to know if they were interested! Once again Allah ﷻ's Mercy kept pouring in from all directions and she couldn't stop saying "Alhamdulillah". They immediately grabbed the chance (more importantly the invitation from her Rabb!) against all odds and began preparation for her most longed for Journey which was to happen in less than a month! Her biggest Jihad at this point was that she was now a mother of three (where the oldest was five and youngest had just turned two!) and had to leave them for the first time. But she knew that she had to embark on this blessed journey of a lifetime which would change her whole lifestyle to one which she hoped would please her Rabb. She was hopeful that Allah ﷻ had accepted her Hajj and returned as a hijabi, owing no explanation to anyone and actually walked the talk. Alhamdulillah.

She continues to be amazed at how much Allah ﷻ has blessed her and continues to bless her with, making easy for her all her affairs. Her daughters (at age 8) decided on their own accord to get into hijab long before it became incumbent upon them to do so, all three of her children decided to engage in the memorisation of the Quran at a young age without any coaxing or pressures from her or her husband; all made possible only with the Mercy and help from Allah ﷻ. "There is no Power or Might except with Allah ﷻ".

She says she can go on and on listing out the blessings in her life, but the most important lessons that she wishes to emphasise from all of this is;

- » "Be patient and trust in the Qadr of Allah ﷻ"
- » "Always look for the goodness in whatever happens. Undoubtedly only He knows what is best for us. We may not see it at the time but you can rest assured that after the storm has cleared you will definitely see the blessing in it Insha Allah ﷻ"
- » "Remember that even when Allah gives us a blessing He may be testing us to see if we are going to accept it as such. She says "I am humbled by the fact that Allah chose my 5 year old daughter as guidance for me and it gives me the shivers to think of what might have been if I had not taken heed at that time Aoozubillah! Never be too hasty when someone (no matter who it is) comes to you with a little advice. Stop, think & ponder"

Today, this sister continues to strive in Allah ﷻ's path and grabs at any or all opportunities to learn and spread the knowledge of the Deen. This she feels is the least she can do to thank The Most Merciful for the guidance and the Blessings bestowed upon her Alhamdulillah.

Yet to see the khair in something? You will, all of it in His time.

**"And indeed, it is difficult except for those whom Allah ﷻ has guided. And never would Allah ﷻ have caused you to lose your faith. Indeed Allah ﷻ is, to the people, Kind and Merciful."**

[2:143]

# IFFSA Awards Night

ISLAMIC FINANCE FORUM OF SOUTH ASIA

The Islamic Finance Forum of South Asia (IFFSA) Awards Night held for the 2nd successive year on the 24th of October 2017 in Sri Lanka, recognized the contributions to the Islamic Banking and Finance industry in the South Asian Region covering Bangladesh, India, Pakistan, Maldives & Sri Lanka. The IFFSA Awards were open to all Islamic Finance Institutions as well as Islamic Windows and Service Providers to the IBF industry in South Asia. Twenty Eight Institutions participated from the various countries in several categories with over 40 awards presented. The gala event was unique in its exclusive focus on the South Asian region, where entities were recognized and honoured by their peers in an evening of fellowship and camaraderie.

The evaluation process was done in two tiers; the initial process came under the purview of Adl Capital, the Lead Event Partner where evaluation of the nominations was based on criteria that included Financial Performance, Recognition and Testimonials, CSR, Employment opportunities, Impact and Reach, Product portfolio et al. Each of the criteria was assigned a weightage, based largely on the category of award. The second tier, which comprised of independent judges mostly from outside the IBF industry, reviewed the initial evaluations and made the final decision on the overall winners.

## Islamic Finance Entity of the Year



**Meezan Bank  
Pakistan**



**Hatton National Bank  
- Al-Najah Islamic  
Banking - Sri Lanka**



**Al Falaah Islamic  
Business Unit of LOLC  
Finance - Sri Lanka**



**Dubai Islamic Bank  
Pakistan**

## Window / Unit of the year



**Richard Peiris  
Finance Ltd –  
ARIJ Islamic Unit  
- Sri Lanka**



**Al Falaah Islamic  
Business Unit of  
LOLC Finance -  
Sri Lanka**



**Hatton National  
Bank - Al-Najah  
Islamic Banking -  
Sri Lanka**



**NDB Shareek  
- Sri Lanka**



**Standard  
Chartered Bank,  
Saadiq  
- Bangladesh**

## Takaful Entity of the Year



Amana Takaful  
- Maldives

## Takaful Entity of the Year



Amana Takaful  
- Sri Lanka

## Investment Bank of the Year



Meezan Bank - Pakistan

## Capital Markets Service Provider of the Year



Meezan Bank - Pakistan

## Islamic Bank of the Year



Meezan Bank  
- Pakistan

## SILVER AWARD Islamic Bank of the Year

Dubai Islamic Bank  
- Pakistan



HNB General Takaful  
- Sri Lanka



Ayady Takaful - Allied  
Islamic Window  
- Maldives

## Takaful Window/Unit of the Year

## Deal of the Year

## GOLD AWARD Deal of the Year

Dubai Islamic  
Bank - Pakistan  
for the Syndicated  
Wakalatul Istatm Mar  
Facility



Meezan Bank Ltd  
- Pakistan  
for the Syndicated Project  
Finance Facility



Hatton National Bank -  
Al-Najah Islamic Banking  
- Sri Lanka  
for the Facility for the Mini  
Hydro Power Project



Standard Chartered  
Bank, Saadiq-Bangladesh  
for the Diminishing  
Musharaka Syndicated  
Facility

## Leasing Company of the Year

Business Excellence In The  
Promotion Of Islamic Finance  
In New Markets



**Islamic Business  
Division-Commercial  
Leasing & Finance  
- Sri Lanka**



**Richard Peiris Finance –  
ARIJ Islamic Unit  
- Sri Lanka**



**Al Safa Islamic Finance  
Unit of Peoples Leasing  
& Finance - Sri Lanka**



**Rehbar Financial  
Consultants - India**

## Microfinance Company/Project of the Year

## Advisory Services Provider of the Year



**Janseva  
Cooperative  
Credit Society -  
India**



**Sahulat  
Microfinance  
Society - India**



**Bait-un-Nasr  
Urban Co-  
operative Credit  
Society - India**



**Meezan Bank -  
Pakistan**



**AlHuda Center of  
Islamic Banking  
and Economics  
(CIBE) - Pakistan**

## Product of the Year

## Turnaround Entity of the Year



**Ayady Takaful  
- Allied Islamic  
Window -  
Maldives  
for Hajj & Umrah  
Takaful**



**Amana Takaful  
- Sri Lanka  
for Tuk Tuk Full  
Cover**



**Bait-un-Nasr Urban  
Co-operative  
Credit Society  
- India  
for Financing  
Businesses on  
Musharaka terms**



**Richard Peiris  
Finance Ltd – ARIJ  
Islamic Unit  
- Sri Lanka**



**NDB Shareek  
- Sri Lanka**

## Education Provider of the Year



**First Global Academy  
- Sri Lanka**



**Meezan Bank  
- Pakistan**



**Al Huda Center of Islamic Banking  
and Economics  
(CIBE) - Pakistan**



**Islamic University  
of Maldives**



**Asia Pacific  
Institute for  
Information  
Technology  
- Sri Lanka**

## Technology Provider of the Year



**Path Solutions  
- Kuwait**



**Millennium Information  
Solution  
- Bangladesh**



**Al Meezan Investment  
Management  
- Pakistan**



**Tata Asset Management  
Company  
- India**

## Asset Management Company of the Year

## CSR Project of the Year



**Octaware Technologies  
- India  
"Saarthi School for Special  
Children"**



**Al Falaah Islamic  
Business Unit of LOLC  
Finance - Sri Lanka  
"IBU Charity Fund"**



**L B Finance Al-Salamah  
Islamic Financial Services  
- Sri Lanka  
"Bridging the Gap"**



## THE DIRE NEED TO PROVIDE FINANCE FOR PADDYCULTIVATION

### Part 2

By A.I.Marikar

## The Product

### SALAM

This approach to agriculture finance is given the label SALAM in Sharia compliant Banking.

This business model is not new and is as old the hills. The people in the Arabian Peninsula practiced this system for thousands of years and continue to use it even today.

They called this mode of finance “SALAM” and developed in parallel a whole body of law specifying the rights and obligations of the two parties to the Salam contract

Salam as a method of providing finance for agriculture was practiced extensively by Arabs since pre Islamic times and continued to use it during the period of emergence of Islam in Arabia. Sharia ( Islamic Jurisprudence ) which was the law prevailing in the Arabian peninsula , did not object to most of the integrals of Salam when it was widely and continuously used by people in Madina , 1700 years ago. Sharia however refined and elaborated the rules governing Salam so that any vestiges of Riba (interest) that may have existed in some versions of Salam as practiced during earlier times were totally removed .Salam is therefore a very Sharia compliant mode of finance since its objective, scope, the process and the operating structure have the total validation of the philosophy and principles of Sharia.

Salam is agriculture finance with a difference. Its objective is to provide working capital to cultivators to help them pay for all cultivation and pre harvest expenses. The methodology is to make such finance available to cultivators via a trading process . The whole exercise involves the forward sale of a commodity by the cultivating first party and its purchase by the second party who is the provider of finance. This creates legally enforceable contractual rights and obligations which bind both parties to the transaction. Contractual obligations in Salam must be honored by both parties regardless of adverse weather conditions, price or supply volatility or any other disruption that may occur during the production process.

Salam is therefore a forward sale of commodities by the producer. The quality and quantity of the commodity of the deal is specified

in the forward sale agreement, Delivery of goods to the buyer must be agreed with a clear indication of the agreed future delivery date. The buyer is mandatorily required to pay the full purchase price in advance at the time of signing the forward sale contract.

What is important to remember is that the financier is not dependent on the seller for the production of the contracted goods, but is dependent on his ability to deliver goods as specified in the sale agreement, on the contracted due date. Crop failure due to adverse weather conditions or for any other reason is therefore not a valid excuse for non-delivery by the seller. If the seller is unable to produce so as to be able to deliver the quantity he has sold forward, he is contractually obliged either to procure the goods in the market and effect delivery to the buyer in a Salam or to return the money taken at the time of the forward sale.

The rules of Salam bear testimony to this very crucial principle of mandatory delivery by the seller in Salam, regardless of unfavorable events, of whatever nature, that may hamper the production process.

## THE RULES OF SALAM

1. The buyer in Salam (for example the Bank) must pay the full purchase consideration at the time of purchase ie. Upon signing the Salam contract. All Muslim jurists are unanimous on this point. If full payment is not made ‘it will be tantamount to sale of a debt against a debt which is expressly prohibited in Sharia (Taqi Usmani – Introduction to Islamic finance) Furthermore the whole purpose of Salam is to provide finance to the cultivator at the very beginning of the cultivation cycle. If finance is not given to the cultivator fully in advance, then the exercise becomes utterly futile
2. Another important condition of Salam is that a Salam contract can be concluded only for goods that are normally available in the Market whose quality and quantity can be precisely specified eg. Agricultural goods, manufactured goods, Fungibles (goods which can be weighed, measured or counted eg. Food grain) Manufactured garments, petroleum products, chemical fertilizers etc .A commodity or an asset whose quality and quantity cannot be specified or where the physical attributes are unique, cannot be the subject of a Salam sale. eg. Precious stones , a house in a specified location etc
3. A Salam sale cannot be made in respect of commodities or assets which are location or product specific. This is to make it possible for the seller in the Salam to procure the goods in the open market, for delivery to the Salam buyer, should his planned production fails to materialize. This is an important principle in Salam sales of which serious note must be taken. According to the Hanafi School of Sharia jurisprudence, the commodity for which a Salam sale is effected , must be available in the market right from the day of the forward sale up to the date of delivery, However the Shafi , Maliki and Hanbali schools of fiqh are of the view that the Salam sale is valid if the commodity is available in the open market at the time of delivery’ (Taqi Usmani –Introduction to Islamic finance)
4. The buyer and the seller can agree on any price and it is permissible for the Salam price to be lower than the spot price in the market for similar goods. The price difference is the permitted profit for the buyer in the Salam.
5. The date and place of delivery of goods must be clearly specified and agreed in the contract. A margin of tolerance is allowed for minor delays.
6. The quality of goods must be precisely described to avoid confusion and misinterpretation. If the goods delivered are of superior quality, the buyer must accept and the seller cannot

ask for a higher price. If the goods are of inferior quality, the buyer can reject or accept it at a discounted price.

7. If the seller is unable to make proper delivery, the buyer can give more time if that is what the seller needs, or ask for replacement goods which the seller must procure from the market or cancel the contract and demand repayment of the capital that was advanced.
8. The forward sale in Salam imposes on the seller a financial obligation that he must mandatorily fulfill.

A contracted delivery of goods at a future date is an obligation, which in Sharia, is tantamount to a debt and the Buyer in the Salam (the Bank) therefore has a legitimate legal right in Sharia to ask the seller to provide security, to guard against the risk of non delivery of the goods sold on a forward basis. The security that is taken is in the nature of a performance guarantee.

## SALAM – A COMFORT ZONE FOR PADDY CULTIVATORS

A financing arrangement on a Salam platform has many attractive features to paddy cultivators. From the cultivator's standpoint, traditional paddy production is usually full of uncertainties. Unpredictable weather conditions, Price uncertainty at the time of harvest, disposal of the harvested paddy at the end of the cultivation cycle at a reasonable price etc. can cause a lot of anxiety to heavily indebted and impoverished farming communities.

In a Salam model, price and delivery uncertainties are totally absent. The Salam contract being a forward sale of goods requires both the seller and the buyer to pre agree the price and delivery arrangements. The cultivator in Salam is in a very privileged position of knowing the selling price prior to the commencement of the cultivation process and also receiving the entire sale proceeds well in advance. The cultivator, under this arrangement, can meaningfully plan his expenses so that all cost inputs are kept within budget.

Delivery arrangements are also pre agreed. The quality, quantity of goods sold forward, the mode and place of delivery are also contractually agreed in the Salam contract. This releases the cultivator from all the hassle of storing and transporting large quantities of produce with all the attendant risks of quality deterioration, theft, damage etc.

From a cultivator's perspective, this arrangement is indeed a source of great comfort.

## THE RISK PROFILE

Salam is a very versatile platform for providing working capital, so long as the Salam conditions are fully and properly met. It is frequently associated with finance for agriculture, because its origins are in agricultural finance. Its modern variants however have moved out of agriculture and are used in manufacturing, petroleum refining, manufacture of chemical fertilizers etc.

The scope of this paper is to explore the operating dynamics of Salam as a method of agriculture finance in paddy cultivation areas, especially in the Eastern province of Sri Lanka and the extent to which Bank finance can be meaningfully used to support this very vital area of food production. Banks have always treated finance for paddy cultivation as a high risk enterprise. This is based on the belief that unpredictable weather patterns and the heavy reliance of paddy farmers on seasonal rains, renders this industry very risk prone. Banks follow a policy of risk aversion and paddy cultivation therefore has never been a comfort zone to them.

## FLAWED RISK ASSESSMENT

This risk assessment by Banks has a serious drawback arising from a very flawed and prejudiced assessment of risk

1. The assertion that paddy cultivation is heavily rain dependent is not factually. Correct In this country. Sri Lanka has made huge strides in water management techniques for paddy cultivation. Irrigation engineering has commissioned many mega tanks throughout the country for large scale water storage. Senanayaka Samudra in the eastern province, Parakrama Samudra, Minneriya Giritale in the Polonnaruwa district, Uda Walawe, Kantale, the Mahavali diversion starting from the central hills, are a few such engineering marvels. These reservoirs have vast capacity for water storage for irrigating paddy cultivation. Crop failure in most paddy producing areas in the neighborhood of these reservoirs is seldom due to lack of water, but happens infrequently due to too much rain causing floods resulting in crop damage.

In today's context, the risks involved in financing paddy cultivation in irrigable areas, are certainly the same or perhaps even lower than the risk that Banks encounter in their advances to trade or industry.

2. Salam as a method of agriculture finance, if used with a combination of vigilance, prudence and a strong dose of common sense, will help to reassure Banks that finance for agriculture in areas where irrigation facilities are available, are not danger zones but a sector that is as bankable as any other sector.

Salam finance is short term and self-liquidating. The cultivation cycle is generally of four month duration and the harvested paddy is a readily salable commodity both locally and abroad.

Salam is a forward sale of commodities for delivery at a future date. The Bank advancing money under Salam is purchasing paddy forward from the cultivator and pays the purchase price in advance. It is important to remember that the bank is not technically advancing money for cultivation, but rather is purchasing paddy on a forward basis. The obligation that the Salam contract imposes on the seller, ie the cultivator, is NOT to cultivate and deliver the harvest to the seller, but to deliver the presold quantity of paddy on the agreed future date. Under the Salam contract, Partial or complete crop failure is not a matter of concern to the Bank, because the bank must be given the quantity of paddy contractually sold by the selling cultivator. If the cultivator does not produce the agreed quantity in his field, he must then procure the commodity in the open market to fulfill his contractual obligation.

It is in support of this principle that Salam rules strictly require that commodities which can be sold in Salam must be fungibles which are freely available in the market. This condition is unequivocally and unanimously stressed by the four schools of Fiqh (Sharia based Jurisprudence) i.e. Shafi, Hanafi, Maliki and Hanbali, when they ruled that for a Salam sale to be valid, the commodity sold must be freely available in the market at the time of delivery. The objective of this rule is for the financier not to incur any loss in a contract of Salam as the seller must produce or procure from the open Market the commodity that he sold forward under the Salam contract.

The use of a Salam platform for agriculture finance therefore, minimizes considerably the risk of possible loss by Banks of money advanced for agriculture finance.

In the next issue we will insha Allah cover a few more aspects of this unique product.

The main ingredient in these nibbles is Dates, which are one of the best natural sources of sugar available, replenishing energy and revitalizing the body naturally.

**Dates** are packed with a huge list of nutrients, including iron, potassium, vitamin B-complex and minerals such as calcium and magnesium. Dates also provide a good source of dietary fibre which promotes digestive health by cleaning out the gut, creating bulk and working as a laxative.

**NUTS** are packed full of protein and fibre, and are a rich source of vitamins E, B6 and folic acid. They are also high in healthy polyunsaturated fats (especially omega-3), but this means they are high in calories, so eat in moderation.

- ✓ Pick non-salted varieties of nuts
- ✓ Nuts with lower fat levels are pistachios, cashews and almonds
- ✓ Almonds are the richest in calcium, which helps keep your bones strong
- ✓ Store nuts in an airtight container away from light and heat

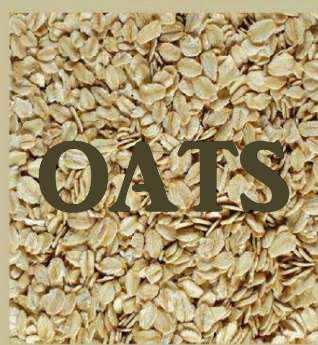
Nuts are one of the best plant sources of protein. They are rich in fibre, phytonutrients, and antioxidants and are a great source of polyunsaturated fats

## Nutrition & Benefits

**Peanuts** is not actually a nut; it is a legume along with its cousins beans and peas, all belonging to the *Leguminosae* family. Legumes are edible seeds enclosed in pods. Peanuts grow underground, unlike "tree nuts" such as walnuts, almonds and pistachios.

### Health Benefits

- ✓ Prevention of cardiovascular disease. Reduces the risk of a heart attack, helps reduce inflammation in the body and boosted the health of blood vessels around the heart.
- ✓ Study subjects who ate half a serving of peanut butter or a full serving of peanuts five or more times a week had up to a twenty-seven percent reduced risk of developing type 2 diabetes.
- ✓ One study found that people who regularly ate nuts were much less likely to gain weight than those who did not.
- ✓ Helps meet health needs for Vitamin A and E, folate, calcium, magnesium, zinc, iron and fibre.
- ✓ A study found that female subjects who frequently consumed peanuts and peanut products had reduced risk for colorectal cancer.



- Helps weight Loss ✓
- Controls Blood Sugar ✓
- Reduces Bad Cholesterol ✓
- High in Soluble Fibre ✓
- High Protein content ✓
- High in Antioxidants ✓
- Beneficial for the skin ✓
- Rich in Minerals & Vitamins ✓
- ✓ Helps prevent Diabetes
- ✓ Enhances the human immune system

Information Source: Healthy Muslims.com

# Quick & Healthy Snack!

Sugar Free; Guilt Free!

## Date & Oats Bars

### Ingredients:

- » 2 cups of chopped dates (if the dates are extremely dry and hard soak them in a little warm water for about 5 minutes)
- » 1 Cup of oats lightly roasted
- » ½ cup of Almonds or mixed nuts coarsely ground
- » 2 tablespoons of homemade peanut butter

### Method:

- » Using a food processor, blend the dates to a smooth paste.
- » Transfer the dates paste to a mixing bowl and add the homemade peanut butter and mix well
- » Add the roasted oats and chopped nuts and mix until all the ingredients are evenly combined
- » Line a tray with baking paper and transfer and spread the mixture on the tray
- » Press the mix down firmly (use a back of a steel or glass cup)
- » Place in refrigerator for a couple of hours
- » Cut into pieces as desired and keep in airtight container
- » This can also be frozen for a long period

### Variations

Add a pinch of Cinnamon powder or vanilla to the mixture for added flavours

Add a spoon of Honey for added sweetness

### Homemade Peanut butter Quick and easy!

Place the roasted peanuts into a grinder and let it run for about 4-5 minutes

You will see it turn from crumbs, to a dry paste and finally into a smooth paste  
It's that easy!

**Variation :** You can add a little Honey and oil for a sweeter and smoother paste

These raw food bites make a wonderful snack and a healthy natural alternative to processed chocolate or other refined sugar-filled treats. Not only are they easy to make, they are also cheaper than similar raw organic bars available to buy.

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