

SILK-E-HAYAAT

UMOOR MALIYAH

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Fatimid Gold Coins
from a Private UK Collection.
Photo Courtesy : Stephen Wakeham
Website : www.stephenwakeham.com

Forged a thousand years ago from the Fatemi Mints of Misr, these invaluable treasures serve as a memoir to a glorious history. During their reign in North Africa and al-Qahira, the Fatemi Aimmat ^{AS} took great care in ensuring that their coins were of the highest quality, so much so that Fatemi dinars were used as a literal gold standard to assess the grade of other coins.

Composed of 24 karat gold, well balanced, and perfectly round each coin is a symbol of Fatemi excellence. While the integrity of each coin teaches us the virtues of being reliable and trustworthy, their intricate design being adorned with the name of the Imam of that era - shows us the importance of planning for every little detail. The various teachings embodied in these priceless relics serve as lofty guidelines for the functioning of Umoor Maliyah today.

Lessons from a Bicycle

Article by: M. Mohammed Bhai Chittalwala

Balance, a word I learned very early on in my childhood while practicing how to ride my bicycle. Several falls, grazed knees, and bruises later, I finally understood how to put that word into action. Surprisingly, once you tame your first bike, the rest of the ride becomes as pleasant as a cool evening breeze.

It would be several years later that I would realize the importance of applying the teachings of the bicycle to my life. The key to riding a bike is to master the art of balancing your own body weight. Similarly, we eventually discover how to balance various roles and responsibilities. Our time, our energy, our priorities, our money- everything that we do in life, from the mundane to the extraordinary – requires some form of balance. Achieving this balance is the key to living a fulfilling life.

Imam Ja'afar al-Sadiq ^{AS} has elucidated the path towards attaining this balance by stating, if people pursue balance in what they eat, their bodies will remain healthy. Today, nutritionists explain that a diet should consist of a proper ratio between carbs, proteins, and fiber to achieve equilibrium. Furthermore, while sugar and salt are both essential for the human body, excess of either can be dangerous. This is in accordance with what Syedna Qadi al-Noman^{RA} discusses in Kitab al-Himmah, 'everything that deviates from a state of equilibrium falls out-

Imam Ja'afar al-Sadiq ^{AS} has elucidated the path towards attaining this balance by stating, "if people pursue balance in what they eat, their bodies will remain healthy".

side the limits of perfection.'

Scientists today concur that the secret to a fulfilling life is to lead a healthy lifestyle. This means not only pursuing a balanced diet, but managing your life in such a way that you have adequate exercise as well as rest. Taking a day off will likely increase productivity, rather than decrease it. Studies from Harvard have suggested that in today's fast-moving world, constant stress can increase the risk of fatal illnesses.

This concept is even more relevant today, when working from home has become a norm. While the burden of commuting may have been lifted, the line between work and leisure has been blurred even further. The looming pressures of the workplace have now seeped into the serenity of the home, making it even more crucial for us to know how to find balance in life. Once again, the key to a healthy lifestyle is exemplified by our Awliyaullah ^{AS} as al-Dai al-Ajal Syedna Taher Saifuddin ^{RA} has advised that the day be divided into 3 segments - one for rest, one for "*halaal ni lazzat*", and one for *amal*.

One aspect often overlooked while thinking about a balanced lifestyle is the balance of finances. While our Hudaat Kiraam ^{AS} have always taught us to use our time wisely, they have equally emphasized the importance of using our wealth and resources with great care. Balancing finances in a way that every penny reaches its intended destination is vital to sustain a balanced lifestyle. For this reason, al-Dai al-Ajal Syedna Mufaddal Saifuddin ^{TUS} has often encouraged Mumineen to adhere to a household budget.

It is unfortunate that the word budgeting seems to have fallen victim to some common misconceptions. Budgeting is not about becoming a miser, or choosing the cheaper option; rather, it is all about

finding a balance between your income and your expenses. It is about planning to spend your money in the way that is most beneficial to you. It is not just a tool for those down on their luck to get through a financial crunch, but it is a management system to live the richest life possible with the amount of wealth afforded to you.

The *seerat* of Ameerul Mumineen ^{AS} teaches us a lot in this regard. On one hand, he has famously stated, “They (the *muttaqeen*) lived in this world by the best standards of which other people have lived.” On the other, it was well known in Kufa that he preferred to have *jaw no atto*, meanwhile the entire town was invited to his house for *iftaar*. It was the realization that Ameerul Mumineen ^{AS} pursued this level of simplicity - through choice rather than necessity - that moved the *musafir* to tears. At the end of the day, it is how you choose to use your wealth which makes a difference. Planning to use your resources in a way that derives the most value for you and what you believe in is the essence of budgeting, which helps realize one’s goals and aspirations.

Another example of this is the old lady who sewed and saved until she had just enough to pay the toll for the *ziyarat* of Imam Husain ^{AS}. Her conviction has inspired thousands of pilgrims to plan and save to fulfill the dream of reaching the sacred land of Karbala. She proved for many that it is possible to

achieve anything on the basis of sheer willpower and hard work.

Following a similar path, the Duat Mutlaqeen ^{RA} have undertaken the objective of guiding Mumineen towards striking a balance to ensure a fulfilled life. For example, they have preferred the cutting of extravagant expenses during social functions, in favour of accommodating more people. Inviting more Mumineen would not only result in gaining more *sawaab*, but would also ensure that no one close to you would feel left out. This unique way of thinking is what rests at the heart of Umoor Maliyah and budgeting. It is a tool which helps us analyze the different incomes and expenses in our life. It helps us set our priorities and move towards what we really want, while weighing all the positives and negatives of any given option, and then choosing the most beneficial approach there is.

To ensure that the fundamentals of budgeting and planning become more streamlined amongst Mumineen, al-Dai al-Ajal Syedna Aali Qadr Mu-faddal Saifuddin ^{TUS} has appointed Umoor Maliyah committees in all *mawaze*, and instructed them to help Mumineen in forming their own household budgets.

While the process of making a budget and following it might have a learning curve, it is definitely a tool worth investing in. It might not always be easy to predict future expenses, and there may be a few falls and bruises here and there, but once you get the hang of it – just like riding a bike, life becomes a smooth and enjoyable ride. Just as a parent would hold their child’s bike to ensure that their ride is steady, our Moula ^{TUS} continues to teach us how to sail through life with balance and grace by gently guiding us over every bump and pebble on the road. May Allah ^{TA} grant him a long and healthy life. Ameen!

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GLIMPSES FROM AROUND THE WORLD

Budgeting Seminar in

Shareqa

Members of Daeratul Aqeeq (Maliyah) in Shareqa held a seminar to train Muminaat *behno* in the effective management of their home budgets. The participants were made aware of the budget templates available on the ITS website. The seminar elaborated on how these existing templates could be used while budgeting money for expenses each month. It highlighted the importance of budgeting and maintaining an account which will be beneficial moving forward.

Discovering the Importance of Household Budgeting in

Rawalpindi

Over 90% Muminaat *behno* in Rawalpindi attended an online seminar on household budgeting. They benefited from this event and learned easy-to-use tips and tricks to account for expenses each month. “In this fast paced and ever changing world, it is easy to forget and neglect to budget” noted one of the participants. As the seminar progressed highlighting the benefits of maintaining budgets, the *behno* understood that accurate budgeting is a necessity now more than ever.

Tech-Savvy Approach in

Colombo

The Colombo Jamaat took a tech-savvy approach to the task of maintaining budgets. Muminaat *behno* attended a training session that demonstrated the use of budgeting apps. They praised this approach as it was not only user-friendly but something they could do easily as it was available right on their smartphones! The app has features such as recording purchases, miscellaneous expenses, etc. This helps Muminaat to keep a tab on their spending!

A WORD FROM OUR READERS

My father taught me from a very young age the importance of recording all of your daily purchases in a diary. After attending the home budgeting seminar, I fully understood how integral keeping a note of your expenses is for future planning. I now ensure that I budget my finances with the goal of being able to partake in Faiz ul Mawaid al Burhaniyah, Qardan Hasana, and other virtuous acts.

Zareena Ben M. Qutbuddin Bhai

A Priceless Gift - Budgeting Manual

When al-Dai al-Ajal Syedna Aali Qadr Mufaddal Saifuddin ^{TUS} travelled to Bangalore, I was blessed with the sharaf of his *ziyafat*, during which he bestowed upon me a copy of the Household Budget Manual. What is unique about this book is that it gives instructions on how to create a budget based on the 6 criteria that Moula ^{TUS} has specified. Following these guidelines, I was able to manage my budget and expenses so thoroughly that I managed to manoeuvre through the pandemic with relative ease.

Mulla Abbas Bhai Saifee



Household Budgeting Manual

How Budgeting has revolutionized Jamaat finances



Shk Mohammed Bhai Poonawala, Sigatul Amalat (Mumbai)

The fundamental aspect of Umoor Maliyah is proper financial management. This doesn't mean penny pinching but rather one must ensure that not a penny is wasted. The *kal-am* of Maulana Ali ^{AS} comes to mind when utilizing jamaat resources – “If you buy something which you do not require you will have to sell that what is needed.” Throughout the ages our Awliyaullah ^{AS} have strived for proper financial management. Maulana Ali ^{AS} sent Jabir back to Medinah to pick up his fallen *dinar*. Syedna Abdul-Taiyeb Zakiuddin ^{RA} was very particular regarding financial accounts. In this era, to ensure that financial management runs smoothly, Syedna Mufaddal Saifuddin ^{TUS} has instructed Jamaats to draw up their annual budgets in a customized format which is then audited and presented in Hazrat Imamiyah. In my experience, following this process has streamlined the work of the Jamaat and has proven beneficial in many ways. Some of which are:

1) Through this process, the Jamaat gets *raza* to conduct their activities and to collect funds accordingly.

- 2) Administrative expenses are taken care of and unnecessary outflows are curtailed.
- 3) Regular activities in all the 12 Umoor can be planned and funds flow to where they are most required.
- 4) The Jamaats can now envision development and infrastructure projects for the future and plan for them ahead of time.

Umoor Maliyah has revolutionized and streamlined the workings of the Jamaat thereby reaping the benefits of both the new and old. We pray that may we be able to live up to Maula's expectations and vision for Umoor Maliyah and the profit we gain from this financial management be the upward progress of Mumineen in all the 12 Umoor.

The Way Towards Transparency

M. Murtaza Shk Zohier Bhai Shakir, Aamil Saheb (Delhi)



Syedi Abdul Qadir Hakimuddin ^{QR} began the system of Sabeel ul Khair wal Barakah, through which Mumineen are able to partake in many noble and blessed acts. In our city, we have strived to optimize this system to improve the lives of many Mumineen. Previously, in order to contribute monetarily to programs such as the facilitation of pilgrims towards Hajj or Karbala, Mumineen would have to take out a sum separately. However, now we ensure that this contribution is also given directly through Sabeel ul Khair wal Barakah. Furthermore, Mumineen have access to their payment history, and can even print it if they desire. By implementing these processes, Mumineen have had a uniquely positive ap-

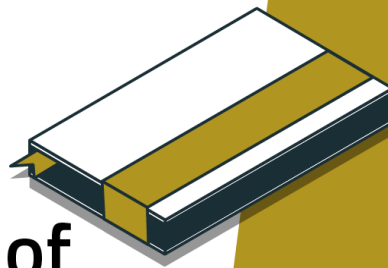
proach to partaking in in Sabeel ul Khair wal Barakat, different than ever before. It appears that by better implementing the directives given by Umoor Maliyah, a unique trust is being built amongst Mumineen. Since they now have a better understanding of where and how their money is allotted and dispensed, it has become a cause for satisfaction and comfort. Mumineen also receive an overview of the yearly expenditure and overall finances of the Jamaat which has increased transparency and goodwill.

How is the Budget of the Jamaat formed?

Aqa Moula ^{TUS} has given Umoor Maliyah the following vision: “The accounts and budget of the Jamaat should be on par with modern standards as well as the law of the land.”

The Jamaat budget is a game changer for Jamaats as it enables them to benefit from modern financial management practices. The following is a brief overview of the budgeting process conducted at the Jamaat level and central level.

Last year nearly 340 Mawaze from India had drawn up their budgets which were presented in Hazrat Aaliyah for approval and *Dua Mubarak*. Nearly 1500 development initiatives were also submitted by Jamaats. This system ensures that the Jamaat has a clear direction in which it wants to move forward, and sufficient planning is done to achieve their vision for the mouze.



SETTING GOALS

Jamaats and the 12 Umoor committees start planning for the 12 Umoor initiatives to be undertaken in the next Fiscal year in the month of December. Goals / Targets for the entire year are documented.

1



PLANNING FOR EACH GOAL

Each Umoor committee forms their own microbudget on how they plan to fund / conduct regular initiatives in the coming year.

2



FORMING A CONSOLIDATED BUDGET

The Umoor Maliyah team then consolidates (merges together) all the goals and microbudgets from each Umoor committee into a “Consolidated Budget”. This budget is then discussed and finalized according to the priorities of the mouze by the Jamaat committee.

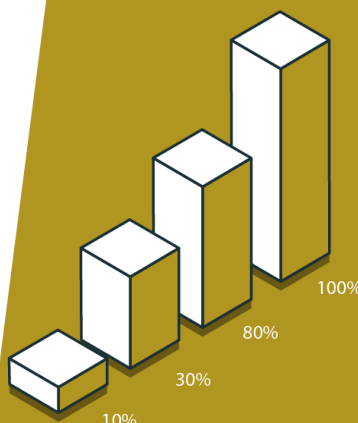
3



AUDITING THE BUDGET

This budget is then submitted to Alvazaratus Saifiyah for approval where a team of chartered accountants go through the figures and help the Jamaats if any changes are required.

4



ARAZ FOR RAZA & DUA

After this preliminary scrutiny, the budgets and projects are presented in Saadaat Kiraam for further appraisal and then done araz in Hazrat Aaliyah for raza mubarak.

5

ACTIVITY OF THE MONTH

HOUSEHOLD BUDGETING

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

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

Balance all of your incomes, and expenses through the click of a button! Click below to download the My Budget App!



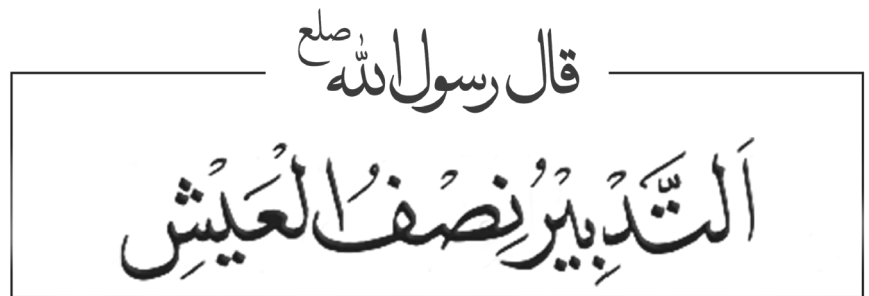
App also available
on your ITS
homepage



FOOD FOR THOUGHT

There is a lot for us to learn from the behavior and lifestyle of one of the smallest of creation - the ant. It is mentioned in the Rasail of Ikhwaan al-Safa that ants are perfect examples of the innumerable benefits of planning with foresight. From the way they build their anthills in the ground, to how they store food for the winter months. How they fortify their already well-guarded homes from the continual threat of water, as well as how they break seeds to ensure they do not germinate and sprout - is admirable! Indeed, if we were to take a page out of their book, we would gain great insight in amassing provisions for this life in addition to the hereafter!

QUOTES SECTION



Planning is one half of life.

Proper planning is essential for a fulfilling life.

