The cover of a publication titled "قراض حسًا" (Qaraz Hasa) with Arabic text and English text. The Arabic text translates to "An Economic System of the Dawoodi Bohras" and "Moving Forward Towards a Stronger Future." The English text reads: "Learn how community is striving towards economic development."
The primary contribution to any Qardan corpus is provided by His Holiness along with which secondary contributions which come from local community members. His Holiness continues to infuse new funds especially on important anniversaries or celebrations. His efforts to promote, and implement the concept of Qardan Hasana inspires his followers to emulate him. There are no limitations to contribution and members can give as little or as much as they like according to their capacity. As a result, these organizations are well equipped to cater to the financial

‘Who will lend to Allah Ta’ala Qardan Hasana, which Allah Ta’ala will double unto his credit and multiply many times? It is Allah Ta’ala Who gives (you) and takes. And to him shall you return.’
need of any community member. Qardan Hasana has been instrumental in the social and economic prosperity the community has experienced in the last 45 years. Ranging from large-scale amounts for industrial and commercial growth, to small-scale, amounts for personal use, the benefits of Qardan Hasana can be seen across the board. It has proven its merit as a means to combat poverty in the community, and has facilitated access to higher education and proper healthcare for many. Unlike other financial institutions, which require high amounts of collateral and security, Qardan Hasana trusts are able to offer Qardan Hasana in lieu of relatively small amounts of security depending on the applicant’s needs, proposal, and income generating ability.
IN THIS ISSUE

09 Taharat of the soul and wealth
Mumins every action and effort should not be void of Taharat

23 The formula for reaching the "top"
To gain, you have to give

31 Upliftment
Uplift yourself by giving

Qardan Hasana Activities during the year

Training & Acceleration Program

NIYAT
The core of all deeds?
A mumins niyat is the core of all deeds.
55
Dbhora - A global business network

59
Partnership Drive

ON THE COVER
Al-Dai al-ajal Syedna Mufaddal Saifuddin TUS personally graces a training workshop of Qardan Hasana committee members with benediction

61
Development of Industries
Niyat
The Core of all Deeds

A Mumin's *niyāt* is the core of all his deeds. It is of utmost importance because if differed even slightly it will affect the outcome vastly. As stated in Da‘aim al-Islam: if one stays hungry from dawn to dusk without the *niyāt* of rozaḥ, then the mere act void of the *niyāt* do not make it a rozaḥ.

Al-Dai al-Ajal Syedna Mohammed Burhanuddin ⁵⁸ elucidating the concept of Qardan Hasana and the farsightedness present in it, states:

> Every qard given to draw benefit is interest

Interest is forbidden by Shari‘ah. Any benefits drawn from the Mumin you give qard to, is not permissible to the extent that Maulana Ali bin Abi Talib ⁵⁸ states “If you give qard to a fellow individual, you should not even use his horse (vehicle in today’s times) as he is under your gravity.”

Every time a Mumin gives Qardan Hasana he should have the purest of *niyāt* without deriving any benefits.

Deposit scheme: A Mumin, when giving Qardan Hasana, cannot assume it as a monthly deposit because it defeats the elite *niyāt* of giving Qardan Hasana.

**Ammat:** If a Mumin believes he is giving Qardan Hasana as an ammaan, then by definition ammaan cannot be used to give to others and should be returned in the exact form given.

**Saving Scheme:** If one gives Qardan Hasana as a form of saving then he is simply saving his money, and not giving Qardan Hasana.

A Mumin praying namaaz does so with the help of his body which in return can be deemed a form of daily exercise. Now, if a Mumin prays namaaz solely for the sake of exercising, he will be deprived of the savaah of namaaz. Each and every *‘amal* depends upon the *niyāt* of the individual.

As Rasulullah ⁵⁸ states:

> A *niyāt* of a Mumin is the core and carries the true essence of all deeds.

Al-Dai al-Ajal Syedna Mohammed Burhanuddin ⁵⁸ expressed his *niyāt* mubarakah in 1408H stating:

> النَّيَّاتُةُ المَبْارَكَةُ لَمْ يَكُنْ لَهَا كُرْسُىٰ حَكْمٌ إِلَّا مَا مُرَأِيَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةً مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةً مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةً مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةً مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةً مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةً مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةً مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةً مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةً مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِي نَيَّةٍ. إِلَّا أَنَّكَ بِيِّنَكَ مُؤْنِسَةَ مَرْضَىٰ نَيَّ فِи

Conclusively, no other form or word should be used or no other intent should be mixed with Qardan Hasana. Qardan Hasana when given in its purest form will be a reason for the khushī and du‘a mubarak of ‘Aqī Ma‘īra ⁷⁸.
Meetings
Qardan Hasana Committee members work tirelessly to help mumineen and attain the Khushi of Aqa Moula TUS

Seminar in Godhra
Seminars are conducted across many cities and towns to educate mumineen the true concept of Qardan Hasana
"فَرَضَّا حُسْنًا ِنَّ اقتصادي فِيْمِ ِحَبٌّ ِكَرٌدٌانِي ِنَّ ِإِهَنَا ِسِيْ بِرِكَاتِ حَاصلٍ ِكَرُو ِحَلَّمُ ِبِحَمْ" 

Considering Qardan Hasana as an economic method, it is essential to take barakaat from it.
IN ONE YEAR

1445
Miscellaneous

9220
Business

14572
Mumineen obtained barakaat by taking Qardan Hasana

1837
Deeni umoor

2020
Housing

*Based on the data compiled by the Idaraah
REPORTING

With intelligently crafted reports, the Qardan Hasana committee is always informed & updated about the Operational, Statistical & Financial performance of their Qardan Hasana Trust.

qhssoftware@alvazarat.org
NOTIFICATIONS & REMINDERS

The online portal keeps the applicant informed real time on the progress of his/her application through notifications via emails & SMSes. Interview appointments & other communication with the applicant is also made less invasive, through the use of email & sms.

qhsSoftware@alvazarat.org
The temporal world, through the eyes of deen, is seen as a junkyard. A person is expected to spare some of his time, daily, for the sole purpose of personal hygiene. Failing to do so he would end up being disgusted and repulsed with his own shabby self! The importance of striving for the cleanliness of one’s body emphasizes the pertinent need for striving even more for the cleanliness of one’s soul. A Mumin holds an even more unique position in this regard, because his hygiene is connected with the Islamic mandate of Tahaarat and thus elevated than the ordinary level of hygiene.

Thus if a person was to wash a set of clothes, he can at most infuse them with the first level of cleanliness and not the lofty concept of the Tahaarat. The latter is unique only to a Mumin. This is because a Mumin’s soul is infused with Tahaarat because of it professing Kalimat-us-Shahadaat. On the other hand an entire river’s assistance would fail to suffice someone in attaining Tahaarat. Thus the above point and the presence of Tahaarat amongst the 7 pillars of Islam clearly highlight its importance. Allah Ta’ala states:

(Indeed, Allah has purchased from the Mumineen their souls and their wealth for which they will have jannat)

Allah Ta’ala states that He has bought
1) the soul - and – 2) the wealth
of Mumineen and given them jannat in return.

Jannat is a place of Tahaarat inhabited by the taher (pure), and where it is impossible for the non-taher (impure) to enter, let alone reside!

Some claimants of intellect believe that it is impossible to keep and maintain Tahaarat in matters of the soul and wealth. This belief of them makes them pitch satanic theories in the minds of others. They believe that indulging in forbidden things such as interest is a sign of intelligence, where as in reality the same can truly be dubbed as the industrialization of la’nat!

Albeit Rasulullah SA has been sent with a deen capable enough of elevating one who follows it, from the temporal world to jannat. As Allah Ta’ala states with conviction that:

(Indeed, the deen before Allah is Islam)

The word Islam encompasses these dual meanings:
• Firstly, to be saved.
• Secondly, total submission.

Hence, a person seeking the safety of his soul and wealth is required to unconditionally submit both in the custody of Allah Ta’ala. This placing of the soul and wealth with Allah Ta’ala alludes to the Quranic expression of ‘trading’ the above two assets with Him in return for the exalted reward of jannat.

The act of indulging in interest is against nature itself. Who is better aware of the laws of creation and nature other than the Creator Himself?? Allah Ta’ala has preserved the answers to the above questions in the Quran, and has bestowed his Awliya AS with the right to reveal the same to those worthy of it.

Through al-Multaq al-Fatemi al- Ilimi 1399H Syedna Mohammed Burhanuddin RA conveyed and strengthened several Quranic mandates amongst Mumineen. The most prominent of which was complete prohibition from indulgence in interest and interest related activities.

Allah Ta’ala states:

(That which you give in interest, in order that it may increase other people’s wealth, increases not with Allah; and that which you give as Zakat, seeking Allah’s waj’h, those they receive manifold increase)

Syedna Mohammed Burhanuddin RA thus bestowed Tahaarat upon the souls and wealth of Mumineen. This in turn eliminated
the ill trait of stinginess form their souls and by giving Zakaat they perceived the elevated feeling of having ‘traded’ with Allah Ta’ala.
Islam has devised various ways to help a Mumin spend and attain sawaab. Especially, one of these is affiliated with Zakaat. Syedna Mohammed Burhanuddin RA while elucidating this concept states:

It was Syedna Mohammed Burhanuddin’s RA intention that a Mumin should cleanse himself from the evils of interest and then function within the Islamic economic framework. This would help him attain Tahaarat in the true sense.
Syedna Mohammed Burhanuddin’s RA efforts in conducting al-Multaqa al-Fateni al-Timi 1399H and Syedna Aali Qadr Mufaddal Saifuddin’s TUS risalah sharifah “Multaqa rgbaat.

By giving Qardan Hasana, a Mumin obtains Tahaarat in both, his soul and his wealth. Allah Ta’ala states:

(al-Barakaat, on the same subject, are strong reminders to a Mumin that every action and effort of his should not be void of Tahaarat. This is because the Maula TUS that he is associated with is the embodiment of Tahaarat, who has graced this world to elevate him to the place which is taher and his true abode.
May Allah Ta’ala grant Syedna al-Da’i al-Ajal a long and healthy life for bestowing Mumineen with Tahaarat, by keeping them affiliated with the deen of Islam.
الداعي الاجل سيدنا عالي قدر مفضل سيف الدين طبع فرمانه

هرجعة في رأفة يا دن ما قضينا جنسنا اداء كرية

تر مطالب - هرمينا في سولم تاريخ اداء كريسون

<table>
<thead>
<tr>
<th>يوم السبت</th>
<th>يوم الأحد</th>
<th>يوم الاثنين</th>
<th>يوم الثلاثاء</th>
<th>يوم الأربعاء</th>
<th>يوم الخميس</th>
<th>يوم الجمعة</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10</td>
<td>11</td>
<td>12</td>
<td>13</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td></td>
<td>15</td>
<td>16</td>
<td>17</td>
<td>18</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td></td>
<td>20</td>
<td>21</td>
<td>22</td>
<td>23</td>
<td>24</td>
</tr>
<tr>
<td></td>
<td></td>
<td>25</td>
<td>26</td>
<td>27</td>
<td>28</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>30</td>
<td></td>
</tr>
</tbody>
</table>
فيما كنا لدك نكرة إياها وهم مؤمنين نأتيهم نذكرون ذهاباً وذهباباً، لندرك أن الله تعالى سألفياً تدلكلينا إياها وهم ملؤها. ومما يعلمون، ركبتنا حوالي الكعبة وهو يراهننا إياها، وهو يراهننا إياها، وهو يراهننا إياها، وهو يراهننا إياها.

فما كنا لدك نكرة إياها وهم مؤمنين نأتيهم نذكرون ذهاباً وذهباباً، لندرك أن الله تعالى سألفياً تدلكلينا إياها وهم ملؤها. ومما يعلمون، ركبتنا حوالي الكعبة وهو يراهننا إياها، وهو يراهننا إياها، وهو يراهننا إياها، وهو يراهننا إياها.

فيما كنا لدك نكرة إياها وهم مؤمنين نأتيهم نذكرون ذهاباً وذهباباً، لندرك أن الله تعالى سألفياً تدلكلينا إياها وهم ملؤها. ومما يعلمون، ركبتنا حوالي الكعبة وهو يراهننا إياها، وهو يراهننا إياها، وهو يراهننا إياها، وهو يراهننا إياها.

فيما كنا لدك نكرة إياها وهم مؤمنين نأتيهم نذكرون ذهاباً وذهباباً، لندرك أن الله تعالى سألفياً تدلكلينا إياها وهم ملؤها. ومما يعلمون، ركبتنا حوالي الكعبة وهو يراهننا إياها، وهو يراهننا إياها، وهو يراهننا إياها، وهو يراهننا إياها.

فيما كنا لدك نكرة إياها وهم مؤمنين نأتيهم نذكرون ذهاباً وذهباباً، لندرك أن الله تعالى سألفياً تدلكلينا إياها وهم ملؤها. ومما يعلمون، ركبتنا حوالي الكعبة وهو يراهننا إياها، وهو يراهننا إياها، وهو يراهننا إياها، وهو يراهننا إياها.
جان لـمال في طهارة

الله سبحانه وتعالى

إن اللهَ بِغَفَرَةِ الْأَوَّلِينَ (اللهم غفر لنا أولئك الذين...)
Economic Forum

Al-Dai al-Ajal Syedna Mufaddal Saifuddin TUS graced selected best performing Qaran Hasana Committees and called upon them in Taherabad.

Shezada Husain bhai saheb Burhanuddin Saheb TDM honored the forum with his visionary thoughts to develop our economic system for the betterment of mumineen individually and the community as a whole.
الداعي الإلهي الم قدس سيدنا محمد برهان الدين أثنا عشر فرقاً

"... مؤمن لما بوتانو له للمدد، ولهما، أهني، رأي سي، مشورة،
نصيحة سي، موعظة حسنة سي، له ما سي مدد كرية.

(المجلس السابع 431 ه)
In the light of this Kalemaat Nooraniyah, a total of 4133 professionals and business experts are participating in this khidmat.

How can I help my fellow mumin along with giving Qardan Hasana?
ACCOUNTING MADE EASIER

No separate effort required to maintain accounts. The accounts are created in the backend simultaneously, while the software is being used. With properly maintained accounts, audits towards the end of the year become cakewalk.

AUDITOR

qhssoftware@alvazarat.org
PROJECTIONS & FORECASTS

Projections & Forecast reports, help the committee members decide on how much Qardan amounts they could approve in the coming months, by calculating the incoming of funds through instalments and contributions, against the repayments that are scheduled. All at the click of a button.
Meeting in Kotah City

Regular field visits are conducted throughout the year to bridge the gap between the local committee members and central office.

Administrative Visits of Qardan Hasana

Each Jamiaat is assigned a coordinator from the central office who helps to administer the affairs of local Qardan Hasana efficiently.
Committee members Imtehan

Al-Dai al-ajal Syedna Mufaddal Saifuddin TUS bestowed Qardan Hasana Committee members with the Barakat of Imtehan us Sanavi

Chhoti Sadri - Rampura

During the year, regular ta'heem and statistical display of Qardan Hasana activities amongst munineen
The formula for reaching the "top"

The Qur'ān-e-Kārīm and our Mawāli Kirām have elevated mu'minin to a very high standard by guiding them towards Qardhan Hasana.

Al-Dai al-Ajal Syeda Aali Qadr Mufaddal Saeed states:

"Each household must have at least one member who has memorized the entire Qur'ān. Everyone must obtain suitable religious (dini) and temporal (duniya) education, and excel (top) in every field of study."

Almighty Allah is the Creator of all things and therefore, the knowledge of all things in existence – right to the smallest atom – lies with Allah. Consequently, the Qur'ān, being Allah's word, is the basis of all knowledge. Almighty Allah has distinguished man from the rest of His creation by way of intellect. Man employs his intellect and strives to reach the depths of knowledge to understand the creation of Allah. He conducts research and formulates theories to support his understanding. However, such theories always run the risk of being disproved by a subsequent research. As such, the intellect may very well help man to conduct researches – but the answer to whether the research treads the correct path or not lies with none but the bearers of rightful knowledge. Almighty Allah has bestowed these men of discernment with the knowledge of the apparent (zāhir) as well as that of what is hidden (bātin).

The bearers of rightful knowledge are the Auliya' Kirām and their knowledge rests upon the bases of divine revelation; therefore, their words contain the auspiciousness of the words of Allah, which in turn are manifest in the Qur'ān-e-Majid. These words are not the outcome of some research or theory – rather they represent the factual truth. The wisdom these words contain draw a seeker of knowledge closer to the All-Knowing Being (Almighty Allah) and lead him towards a fitting conclusion, thereby elevating him to the top.

In this context, al-Imam Ahmad al-Mastur states:

"Know, my brother, that all knowledge that does not lead its bearer to seek or reach the hereafter is a calamity upon him and a remonstration against him on the Day of Judgement."

The pronouncements of the Waliyālāh in every age and time are considered by all mu'minin as integral parts of the shareh ah. This is because such pronouncements are rooted in the Qur'ān. They contain knowledge that not only helps a mu'min remain steadfast upon the path of his din but also:

- Elevates his standing in dunyā, and
- Raises his ranks in ākhira.

The illustrious inheritor of the knowledge of Auliya Kirām, al-Dai al-Ajal al-Hayy al-Muqaddas Syeda Mohammed Burhamuddin conveyed the Muqadda al-Fatimi al-Ilmi in 1399 AH (1979) to cleanse mu'minin from the vices of interest and bestow them with barakah in their livelihoods. While conveying the commandments of the Qur'ān in this regard, Maula stated:

These words clearly reflect the spirit and tone of divine revelation where Almighty Allah states:

"Whoever finds himself blessed with affluence and wishes to further multiply his wealth then he must lend Qardhan Hasana to his mu'min brother."

In today's age, when society is firmly in the grasp of consumerism, al-Dai al-Ajal Syeda Aali Qadr Mufaddal Saeed states:

"If you lend Qardhan Hasana to Allah, He will multiply it for you."

- Conveying the supreme thought of dealing in Qardhan Hasana and demonstrating the means to thereby raise the economic standard of mu'minin.
- Guiding mu'minin by leading them towards the path of social and cultural upliftment, which is achieved by receiving education and knowledge through the Islamic perspective and applying it in our daily lives.

Qardhan Hasana raises the intent and action of a mu'min to such a level that:

- Whereas the lender of Qardhan Hasana lends to a fellow human being, the Qur'ān terms this transaction as one taking place with Almighty Allah. Qardhan Hasana is attributed to Almighty Allah Himself. While this attribute demonstrates the sublime nature of the action of lending Qardhan Hasana, it also illustrates the extent of spiritual transcendence attained by the one who has lent this Qard.
- Similarly, the perspective of a mu'min vis-à-vis lending and borrowing becomes distinct from that of others because a mu'min begins to view the act of borrowing as one that merely helps in satisfying an emergent need of money; whereas the act of lending, in a mu'min's perspective, is a formula to increase wealth manifold which is achieved by lending Qardhan Hasana to Almighty Allah (for the sake of Allah). Don't you see how glorious and sublime this concept is to a mu'min and how well it strengthens his belief in relation to lending for the sake of Allah? May Almighty Allah grant a long and healthy life to the laim of Aal-e-Mohammadi, Syeda Aali Qadr Mufaddal Saeed, till the day of judgement so that he may continue leading mu'minin towards the path of the Qur'ān and guiding them to reach the top in this world and the hereafter.
برهنوجوا في تركيب

"الدوري "

لا يوجد نص يمكن قراءته بشكل طبيعي من الصورة المقدمة.
Qardan Hasana

A Source of Economic Growth

- Every 50 minutes, a mumin in the world takes Qardan Hasana.
- Every 1 hour, a mumin is able to grow his business with Qardan Hasana.
- Every 4 hours, a mumin is able to purchase his own house with Qardan Hasana.
- Every 5 hours, a mumin is able to fulfill his deeni wish with Qardan Hasana.
- Every 19 hours, a mumin is able to gain education with Qardan Hasana.
With Qardan Hasana, Thousands of mumineen have

- Purchased Houses
- Purchased Shops
- Started Businesses
- Developed Businesses
- Obtained Education
- Performed Ziyarat of Atabaat Aaliyah

And a lot more

WOULD YOU LIKE TO MAKE
SOMEONE’S LIFE BETTER?

WOULD YOU LIKE TO BE A
CONTRIBUTOR OF QARDAN HASANA?
FLEXIBILITY & INDEPENDENCE

The Applicant & Qardan Hasana Committee both can carry out their Qardan transactions online, at any hour 24/7 from the comfort of their home using a computer or even with a smartphone. With majority of the formalities being completed online, dependency on the Qardan Hasana Office work hours is reduced for the applicant as well as the Qardan Hasana committee.

EXECUTIVE TRUSTEE

APPLICATION APPROVED!
AUTOMATION OF PROCESSES

Management of PDCs is automated, as the software automatically shows the forthcoming PDCs to be deposited for all schemes. The software automatically alerts you on the completion of Husain Scheme Muddats, and Rehen releases.
Qardan Hasana Committee members training program

On the occasion of Urs Mubarak of al-Dai al-Ajal Syedna Mohammed Bahanuddin PA, committee members from various mawazee were invited for a training program to aspire prosperity of the Dawoodi Bohras.

A-Dai al-Ajal Syedna Mufti Saifuddin TUS graced the training session with his presence and Kalimaat Nooraniyah.
If *mu'minin* are uplifting themselves by taking Qardh Hasana, can they uplift themselves by giving Qardh Hasana, too?

Al-Dai al-Ajal Syedna Aali Qadr Mufaddal Saifuddin states (tenor):

> "Each and every *mu'min* must be uplifted in terms of faith, education, food and nutrition, health, dwelling and livelihood."

Today, the world is witnessing relentless discourse and action on the subject of improving and uplifting the human living standard in terms of education, food and nutrition, health, dwelling and livelihood; however, Syedna Aali Qadr Mufaddal Saifuddin has prioritized the matter of faith over all these matters, which is worthy of note.

Improving the status quo is an integral part of human nature. A wealthy man does not stop wishing for more wealth. Similarly, a man living in a small apartment wishes for larger accommodation and a man with a large house aspires for a luxurious life.

Even when worldly necessities are taken into consideration, no one disagrees with the fact that desire in man is limitless. In such a case, how must one define the standard of upliftment in the various spheres of life knowing that each individual has their own opinion on what upliftment should be like? Therefore—the standard of upliftment can only be defined when it is based on a law which is best and unparalleled in comparison to all other laws.

Al-Dai al-Ajal al-Hayy al-Muqaddas Syedna Muhammad Burhanuddin states (tenor):

> "In my view, there is no system for the guidance of *mu'minin* in particular and the leadership of the human race in general better, superior and more sustainable than the (Islamic) shari'ah."

Rasulullah ﷺ has established a *shari'ah* that serves to straighten out the shortcomings of a man who abides by its provisions, making him perfect and uplifting him temporally and spiritually. Consequently, such a man is able to break away from the physical world and join the company of the sublime beings, thereby attaining actual sublimity.

In every age and time, there is one *mawla* who administers the *shari'ah*. He calls the *mu'minin*, his followers, towards adhering to the *shari'ah* and attain actual sublimity.

The worthy inheritor of these *Mawla* *Kiram*, al-Dai al-Ajal Syedna Muhammad Burhanuddin called the *mu'minin* towards performing good deeds and clearing their vision to achieve sublimity in this world and the hereafter.

Of his efforts to this end is the convening of *al-Multaqa-iltifami-l-ilm* in 1399 AH and directing *mu'minin* to abandon interest in line with the directives of the Qur’ān and purify themselves from this vice because things and actions that have been prohibited by the *shari'ah* impedes man from rising towards sublimity; on the contrary, they pull him downwards.

Following that, Syedna Muhammad Burhanuddin delivered the divine commandment of Qardh Hasana and devised a plan to uplift the economic and living standard of *mu'minin*. 
Allah Ta’âlá states:

“Who is he that will lend unto Allah Qardhan Ḥasanah, that He may double it for him and his may be a noble reward?”

The giver of Qardhan Ḥasanah is uplifted in several forms:

- Whereas the lender of Qardhan Ḥasanah lends to a fellow human being, the Qur’ān terms this transaction as one where the giver is lending to Almighty Allah. How great is the virtue of a man – and that of his wealth – who gives Qardhan Ḥasanah to Almighty Allah himself!

- Almighty Allah multiplies the wealth of one who gives Qardhan Ḥasanah, as a result, there is an upliftment in the economic and living standard of such a person.

- Almighty Allah forgives the sins of one who gives Qardhan Ḥasanah, as a result, such a man is purifed from evil and attains sublimity by gathering abundant good rewards.

- Almighty Allah bestows a noble reward to the giver of Qardhan Ḥasanah. The nobility of this reward brings about unimaginable barakāt.

- Finally, the greatest reward for the giver of Qardhan Ḥasanah is that Almighty Allah has promised to grant him paradise which is actual sublimity.

There are innumerable people in this world who commit deeds that contribute to public welfare but a mu’mīn is very unique in achieving greatness by doing good deeds and helping his mu’mīn brother – because our Mawāli KIrām have bestowed him with a perspective that distinguishes his intents from that of others.

Al-Imām Ahmad al-Mastur states:

“Another characteristic that defines them is when one of them does good to his brother, he does not count it as a favor upon him; rather, believing that his deed was a favor unto himself.”

Al-Dai al-Ajal Syedna Aali Qadr Mufaddal Saifuddin states (tenor):

“That we may always give Qardhan Ḥasanah to our fellow mu’mīn, help them, and always strive to raise their standard.”

The deep meanings contained in these words help cement a mu’mīn’s perspective that Qardhan Ḥasanah not only raises the standard of its receiver but even that of its giver who is uplifted spiritually and temporally to a great degree.

May Almighty Allah prolong the presence of our mawāli, the raiser of our standards, al-Dai al-Ajal Syedna Aali Qadr Mufaddal Saifuddin till the day of gīyāmah in the prime of health and the epitome of sanctity so that he may bestow us actual sublimity in this world and the hereafter.
Al-Dai al-Ajal Syedna Aali Qadr Mufaddal Saifuddin TUS states (tenor):

Just as we give Qardan Hasana on the night or day of each jumua, in the same way, we will also give it on the 16th of each month.

How can I contribute in Husain Scheme.....

---

**Step 01**
Bring Qardan Hasana Husian Scheme Cheque in Majlis from 12mi to 16mi

**Step 02**
Give your cheque to Qardan Hasana Husain Scheme collectors in Blue Jacket

**Step 03**
Collect your contribution receipt from the collector.
HUSAIN SCHEME

HABIT

- Every Month
  - Multiples
  - Livelihood
  - Forgiveness
  - Noble Reward
- Every Month
  - Hasanat
  - Barakaat
  - Dua
  - Mohabbat
- Every Month
  - Upliftment
  - Economic Method
  - Help
  - Jannat
لا يوجد نص يمكن قراءته بشكل طبيعي من الصورة المقدمة.
Upliftment - Upliftment by giving
ACCOUNTABILITY & TRANSPARENCY

No separate effort required to maintain accounts. The accounts are created in the backend simultaneously, while the software is being used. With properly maintained accounts, audits towards the end of the year become cakewalk.

 applicant

 office admin

 trustee

 executive trustee

 qhsoftware@alvazarat.org
DOCUMENT MANAGEMENT

Freedom from the need of maintaining physical storages, and cumbersome paperwork

No more lost applications / documents, as they are stored digitally on secured servers. The online portal offers instant access to any applicant’s any document, as opposed to searching through heaps of files.

qhssoftware@alvazarat.org
SANCTIONED FILES PER JAMIA

INDIA 12350
FOREIGN 4722
TOTAL 17252
Qardan Hasana
A Source of Economic Growth

Qardan Hasana Benefactors
in the past year

1096  MUMINAAT UPLIFTEMENT

1707  DEENI UMOOR

2478  HOUSING

274   MEDICAL

11251 BUSINESS

382   EDUCATION
Qardan Hasana Stall And Tafheem
Qardan Hasana Niyat Form

For regular reminders and better planning, a niyat form has been designed for mumineen to fill out their niyat for monthly Husain Scheme contribution.

Mumineen are educated and explained the true concepts of Qardan Hasana.

Business planning and counselors are connected to enhance and organize businesses of mumineen.
Al-Dai al Ajal Syedna Aali Qadr Mufaddal Saifuddin Ṭus states

"لا دانش مندو ويار زمان نا مقتضى
پرما ن تجارة كروا واسطه مهارة حاصل
کرجو، تعليم لهي ليجو"

These words of Syedna Tus are the foundation for the Educational Seminars & Workshop Initiative executed by the Al-Tijaarat al-Raabeheh.
How does training and development occur?

Al-Tijaarat al-Raabeelah has created a Training and Acceleration Program (TAP) processes to prepare and execute Educational Seminars and Workshops to uplift the mumin.

Al-Tijaarat al-Raabeelah follows 5 step process as shown below. Output of each step creates an input for the next step and hence builds a continuous learning and improvement journey.
Meeting in Madras
A meeting in madras to discuss and chalk out a plan for providing munimeen with Qardan Hasana and facilitate munimeen to easily participate in Hussain Scheme.

Meeting in Bangalore
Meetings are conducted on a regular basis to streamline Qardan Hasana activities and to work out a future plan.
A statistical Overview
Every year Qardan Hasana Committee members display statistics in their respective mawaze to further inspire numineen.

Husain Scheme Training Program Udaipur
Qardan Hasana Members are trained regularly to improve administration and better facilitate numineen for Qardan Hasana.
No need to make the applicants wait for receipts anymore....

**PAPERWORK REDUCED**

The facility given to applicants for checking & downloading account ledgers, receipts, applications etc. online, eliminates the requirement of physical receipt books, and other stationery, thus saving cost & manual work for the Qardan Hasanah Committee.
HISTORICAL DATA

Every mumin's past Qardan Hasana record & Qardan history is maintained online... and accessible at a click.

ACCURATE DECISIONS

It helps the Qardan Hasana Committee take accurate decisions on Qardan applications.
Vapi

Al Tijaarat al-Raabeah organized a seminar on Business Planning (If you fail to plan, you plan to fail) conducted in Vapi on 11th January 2020. 85+ mumineen attended the workshop.

- Understanding Why, When and How to prepare a Business Plan.
- Discussion on the fundamentals of a Business Plan.

Surendranagar

Al-Tijaarat al-Raabeah organized a seminar on Business Growth and Development conducted in Surendranagar on 19th January 2020. 180+ mumineen attended the workshop.

- Learn the skills of Accounting, Inventory Management and Financial Planning.
Khargone

Al-Tijaarat al-Raabeah organized a seminar on Business to Smart Entrepreneurship conducted in Khargone on 7th February 2020. 250+ mumineen attended the workshop.

- How to prepare Smart Goals for business success.
- Budgeting for prosperity.
- Business communication skills.

Nasik

Al-Tijaarat Al-Raabeah organized seminar on Know Your Potential conducted in Nasik on 2nd November. 40+ mumineen attended the workshop.

- Develop the willingness to achieve more.
- Art of being productive in every work we do.
- Adapt to the changing environment in Business and Economical condition
- Identifying happiness by being Satisfied
Kaizer bhai is from Dombivali mauze, he was doing service from past few years but he had to leave his job as he had some issues with other employers in company, as a result of that he was unemployed. He struggled extremely for few months and started new business with Raza & Dua Mubarak of Asq Mula (TUJS). TR Team at badri Mahal and at local mauze coordinated with one another and introduced him with Mumineen who sell hardware goods in wholesale around Kalyan area they agreed to give him goods on lower rate.

He has started his shop with name SMB hardware in Kalyan area. He has started his shop with financial assistance provided by TR and local body by means of Qurban Hasana and charity. Till date he is doing well according to the competitive and dynamic business environment. The client is striving hard to achieve his business potential.

For further business growth he needs to market his business and also create more loyal customers so that in case of loss of regular customers he will be to steady his income. Also he needs to create contacts with businessmen who are in field of building houses and offices so that he can earn good amount from them and increase his working capital as well. Tijarat Raabbehah members at mauze level are following up with him on monthly basis and are guiding him in uncertain situations. He is currently doing business of around 15000-20000 per month. This is expected to grow in coming months.

Raj International is a dealer of imported hardware and power tools since the year 2012. They approached Al-Tijaarat Al-Raabeelah at the time when they wanted to expand their business and launch their brand in the market. Stocktaking was never a possibility due to the overwhelming number of products. This led to under and over-promising sales tickets and a hence a faltering reputation in the market.

Another major issue was the market practice of credit sales. The market is very competitive, and the business had to accept a credit period of up to 3 months from customers but was counselled and now is successfully doing business on majorly on cash. This blockage of funds made it difficult to expand the business. Raj International gained tremendously with the consultation process initiated to streamline themselves to the more prominent players in the market. After that, the growth management program handhold the company into being able to create a brand for them and establish a working model which involved stringent stocktaking. This article describes in detail the journey of Raj International through Al Tijarat Al Raabeelah’s business consultation initiative.

Al-Tijaarat Al-Raabeelah helped this manufacturing company at the right time since they had orders but no means to execute them; they were headed in a chaotic management direction. A thorough analysis of the company helped identify flaws and make necessary changes in their processes actually to be able to execute the orders. Further, the company took the management support growth program to become one of the top three providers in its service market.

The consultation process was initiated by perfecting the ground level conditions to improve their infrastructure and utilize their resources adequately. Then, growth plans were implemented for the company giving them the means to spread the good work that they were already doing. Presently, the company is continuously growing with the Dua and Raza Mubarak of Syedna Alligadar Mustafadal Moulai and their association with Moulai's initiative to help businesses grow, Al-Tijaarat Al-Raabeelah.
Advantages of Participating in the Expo

<table>
<thead>
<tr>
<th>Generated Potential Leads</th>
<th>21%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received Taburokaat in Expo for the 1st time</td>
<td>86%</td>
</tr>
<tr>
<td>Learnt about my competitors</td>
<td>24%</td>
</tr>
<tr>
<td>Did networking with Mumineen in the expo</td>
<td>66%</td>
</tr>
<tr>
<td>Learnt better ways to display products</td>
<td>29%</td>
</tr>
<tr>
<td>Got a chance to display my product to HuzurAla ( ^\text{TUS} )</td>
<td>97%</td>
</tr>
</tbody>
</table>

During the long and memorable Safar Mubarak of Aqa Moulâ TUS to Bangalore, we were bestowed with immense shurafâ and barakaat. Amongst all these Barakaat we gathered, one of it was the Burhani Expo in which we also had set up a stall and displayed our materials. Aqa Moulâ TUS keenly did Nazar Mubarak on our stall and inquired in detail about the business. He placed his Barakaat hands on few samples which were on display.

The whole experience is beyond explanation and till this day we can feel the presence of His Dua Mubarak in our business.

Mohammed Bhai Saifee
Bangalore
Bali
Shahjapur
Empowering Dawoodi Bohra Business Worldwide through a Mobile App

- Total Members: 27,948
- Total Products: 2,331
- Total Businesses: 11,188
- Total Businesses Approved: 10,847
- Total Enquiries: 400
- Total Products Approved: 2,097

- Retailers: 21,794
- Wholesaler: 1,254 Self Employed Professionals
- Wholesaler: 1,868 Distributors
- Wholesaler: 311
- Manufacturers: 1,198
- Home Industry: 1,021 Service Providers
- Home Industry: 259
- Farmers: 12
Blog and Newsletters

**Blog**

- Instagram: A platform to promote world-wide initiatives.
- Online live webinar: A platform to share 10,000+ videos.
- Blogs: 25+ articles to share on social media.
- Newsletter: 26+ issues to share in business.

**Newsletters**

- Why is Personal Branded on Social Media important to grow your business?
- Importance of Business Planning to grow your business.
Indore

Godhra
Surat

Madras
Partnership Drive

Opportunities for investment and community based partnerships

- **1280** were touched through 2 activities

- **169** Mumineen Invested
- **1161** Deeds Completed

- **Kuwait**
  - Participants: **750**

- **Nashik**
  - Participants: **200**

- **Raipur and Bilaspur**
  - Participants: **180**
الامتحان السنوي ما حضور أعلى طاعني
حضره امامية ما عقد الشركة عرض كريا ما أوي

300 مؤمنين يوتاني شركة
شرية 3 أفرم مطلق لكهان ما
كرياني نية كري جوكا حمح

Surat
Participants
80

Mumbai
Participants
120

Mumbra
Participants
120

Marol
Participants
160
Home Industry

Women Entrepreneurs! Together We Can Make a Difference...

Home Industry Setup
Indore

Branding & Packaging
Sidhpur

Skill Workshop
Mumbra

Skill Workshop
Mumbra

New Industry Setup
Indore

Crochet Specialization
Indore

Home Industry Training
Farming
Visit our website for latest updates

For any queries or resources visit our website

Al-Tijaarat al-Raabehah launches business forums
- Ask questions and engage in meaningful conversations with community members

For any queries or resources visit our website