

Charity is an important and mandatory command constituting worship of Allah

I seek refuge in Allah from satan the rejected.
In the name of Allah, the Most Gracious, the Most Merciful.

I have written many Sermons over the last few years, but somehow did not write one on Zakat (obligatory charity) and Sadquaat (voluntary charity). It has always been on my mind as it is an important command from our **Lord**.

The obligatory charity is a mandatory command for the believers to part 2.5 % from their net earnings that has been in place from the time of Abraham. The most important command after believing in **Allah and the Quran** is to observe the 5 daily Salat (Contact Prayers), which is followed by Zakat (obligatory charity) as the next most important command. The importance of the command is magnified as **Allah** has dedicated **chapter 107** titled “**The Charity**.” This chapter is further linked and tied mathematically to the first chapter titled “**The Key**” – as both of them have **7 and 7 verses** each to reveal the **Miracle of Seven Pairs**. In contrast to the chapter on “**Charity**” there is another chapter on those who do not give out charity but rather hoard the money through **Chapter 102**, called “**The Hoarding**.”

This Sermon will have verses on Hoarding, Charity, and Usury. The Verses and their Proofs will explain the difference between the righteous and mandatory command of Charity, as compared to the gross sin of idolatry committed by charging usury and the hoarding of money and children.

Proofs of both chapters – the Charity (Ch. 107) and the Hoarding (Ch. 102)

The **Allah letters** in both **chapter names** are 6 and **messenger’s letters** are 5, revealing the diff. of 1.
The **Verses** in each chapter are 7 and 8, revealing the diff. of 1.
The **Allah letters** in the verses of chapters are 35 and 34, revealing the diff. of 1.

The **Supreme Revelation of 1** proves that those who **hoard the money** and **do not give out charity** in the cause of **Allah** will carry their hoardings around their necks on the Day of Resurrection and will be condemned to suffer eternally in Hell.

Serious Consequences for the Hoarders of Allah’s Provisions

3:180 Part: *Let not those who withhold and hoard Allah’s provisions* (think) that this is good for them.
Part: Indeed, it is bad for them, *for they will carry their hoarding around their necks on the Day of Resurrection*. **Allah** is the ultimate inheritor of the heavens and the earth.

Revealed: The **Allah letters** in each part are 18 and 19, revealing the diff. of 1.

3:180 Part: *Let not those who withhold and hoard Allah’s provisions* think that this is good for them; it is bad for them.

Part: *For they will carry their hoarding around their necks on the Day of Resurrection*. **Allah** is the ultimate inheritor of the heavens and the earth.

Revealed: The GV of **Allah letters** are 311 and 201, **revealing the diff. of 110**. The glorified revelations of **1** and **110** serve a grave warning to all the people who hoard the provisions of **Allah** against His command and will be held strictly accountable for not parting charity to the poor and the needy.

3:180 Part: (Think) that this is good for them; indeed, it is bad for them.

Revealed: The **Allah letters** are 8 and **messenger's letters** are 9, **revealing the diff. of 1**.

3:180 Part: For they will carry their hoarding around their necks on the Day of Resurrection. **Allah** is the ultimate inheritor of the heavens and the earth. **Allah** is fully Cognizant of everything you do.

Revealed: The **Allah letters** are 21 and **messenger's letters** are 40, **revealing the diff. of 19**.

3:180 Part: **Allah** is the ultimate inheritor of the heavens and the earth. **Allah** is fully Cognizant of everything you do.

Revealed: The **Allah letters are 14** informing the people that the hoardings of disbelievers is only temporary as He is the ultimate inheritor of the heavens and the earth, as well as His provisions granted to the disbelievers which they wrongly assumed to be theirs.

Revealed: The entire verse is stamped with **14 Aleefs of Absoluteness** warning the disbelievers and the hoarders about the severe consequences that they will have to face on the **Day of Judgment** for not parting charity in the cause of **Allah** through the provisions that He had granted them.

9:34 Part: Those who *hoard the gold and silver*, and do not spend them in the cause of **Allah**, promise them a painful retribution.

9:35 The day will come when their gold and silver will be heated in the fire of Hell, then used to burn their foreheads, their sides, and their backs: "This is what you hoarded for yourselves, so taste what you have hoarded."

Revealed: The **Allah letters** are 21 and 20, revealing the **Supreme Revelation of 1**. The severe consequences and punishment is mentioned through both verses, whereby the gold and silver that was hoarded will be heated in the fire of Hell to burn the foreheads, the sides, and the backs of the disbelievers.

9:35 The day will come when their gold and silver will be heated in the fire of Hell, then used to burn their foreheads, their sides, and their backs: "This is what you hoarded for yourselves, so taste what you have hoarded."

Revealed: The GV of **Allah letters** is **Perfectly 114**. Through the Proof of 114, **Allah, the Absolute** has revealed the serious consequences that await the hoarders and disbelievers who will be burnt along with their gold and silver in the Fire of Hell.

15:82 They used to carve secure homes out of the mountains.

Revealed: The GV of **Allah letters is 66** proclaiming His glorified name. The disbelievers wrongly assume that they will be secure in their homes that are carved out of the mountains. They think that the mountains are strong enough to provide them security from the disasters that can be unleashed by **Allah**. They have no idea about the **Absolute Power of Allah** who is able to destroy anything and everything and to annihilate the disbelievers whenever He wills.

15:83 The disaster hit them in the morning.

15:84 What **they hoarded** did not help them.

Revealed: In **Verse 15:82**, the GV of **Allah letters was 66**, and in **Verses 15:83-84**, the GV of **Allah letters is 52**, **revealing the diff. of 14**. The **Seven Pairs Miracle** confirms the disaster and retribution inflicted by **Allah** upon the disbelievers who thought that they were safe and secure in their homes carved out of the mountains. They had no idea about the **Power and Omnipotence of Allah**.

Revealed: The **Allah letters** in all 3 verses is **Perfectly 19**, revealing **the Signature of Allah – the One** who unleashed the disaster in the morning upon the hoarders while they least expected it.

70:16 Eager to burn.

Revealed: The **Allah letters** are 4 and **messenger's letters** are 5, **revealing the diff. of 1**.

Revealed: The GV of **Allah letters** is **perfectly 66**, revealing the glorified name of **Allah** who will commit the hoarders and the disbelievers to burn in the Fire of Hell.

70:17 It calls on those who turned away.

70:18 Those who **hoarded** and counted.

Revealed: The GV of **messenger's letters** in both verses is **212**, proclaiming **“Rabbi – my Lord.”**

70:16 Eager to burn.

70:17 It calls on those who turned away.

70:18 Those who **hoarded** and counted.

Revealed: All 3 Verses: The **Allah letters** are 8 and **messenger's letters** are 17, revealing the name of **messenger, Makbool, 178**.

The serious proofs through all 3 Verses involving the letters of **Allah and His messenger** teach us that those who turned away from **Submission** and the laws of **Allah** by refusing to part charity and instead hoarded and counted their money will be condemned to burn in Hell forever.

102:1 You remain preoccupied with **hoarding**.

102:2 Until you go to the graves.

Revealed: Both Verses: The **Allah letters** are 9 and **messenger's letters** are 10, **revealing the diff. of 1**.

102:2 Until you go to the graves.

Revealed: The **messenger's letters** are **7** and **Arabic letters** are **14**, revealing the proof of **Seven Pairs** for the disbelievers who will find out the **Truth of Allah's Words and Commands** once they get buried in the graves.

104:1 Woe to every backbiter, slanderer.

104:2 He *hoards* money and *counts* it.

104:3 As if his *money* will make him *immortal*.

Revealed: The **Allah letters** are 7-6-7 in each verse, revealing the **Supreme diff. of 1**.

Revealed: The **messenger's letters** are 8-6-8 in each verse, **revealing the diff. of 2** to point out the gross sin of idolatry and disobedience of the disbelievers towards **Allah**. They thought that they were immortal and spent their life by engaging in all kinds of gross sins against the commands of **Allah**, even though the messenger asked them to submit to Him and to work righteousness on Earth.

The mandatory command to give obligatory charity (Zakat) and voluntary charity (Sadqa)

Most of the verses on Salat (Contact Prayers) in the Quran also mention about observing "**Zakat**" (Obligatory Charity) within the same verse. The worship of **Allah** is not complete till the believers' part with charity that is decreed by Him. After believing in the "*Proclamation*" that **Allah is One** by reciting the Shahadah, "*La Elaha Ella Allah*," there are 4 more worship practices that together reveal the Proof of the **Shahadah 165**. They are:

Al-Salat, Al-Zakat, Al-Seyaam, and Al-Hajj. All 4 worship practices have 12 letters of Allah matching the 12 letters in the Shahadah. In addition the GV of 12 **Allah** letters in the 4 worship practices is **165** matching the GV of **Allah** letters in the Shahadah that is also **165**. This proves that the worship practices are locked in and linked to the **Absoluteness of Allah**. This is why it is of prime importance to recite the Shahadah, and to firmly believe in **Allah as the Absolute** by observing these 4 religious worship practices, and by discarding all forms of idolatry in order to purify your souls. The importance of Salat and Zakat is revealed through the profound proofs of **Allah and His messenger's letters**.

Al-Salat – Al-Zakat: The **Allah letters** are 4 and 3, **revealing the diff. of 1**. The **messenger's letters** are 3 and 2, **revealing the diff. of 1**.

The worship practices are locked in mathematically. Just like the units of prayer for each salat as 2,4,4,3,4 (19 x 1286) is locked in through the **Miracle of 19**, similarly the worship practices having **Allah letters** as 4,3,3,2 for contact prayers, charity, fasting, and Hajj are locked in through **the Miracle of 19**. The mathematical coding sets out and explains the sequence of belief and observance of worship practices in order of priority. For example, anyone who does not observe the 5 daily salats, but does the charity, fasting, and Hajj, it will not be accepted from them. Or if someone observes the fasting and performs the Hajj, but neglects to observe the command of observing the 5 daily prayers and of parting the Zakat (obligatory charity), then their worship is nullified and they gain nothing in the end.

The **Allah letters** in the 4 worship practices of Al-Salat, Al-Zakat, Al-Seyaam, and Al-Hajj are:

4332 = 19 x 19 x 12.

The first 3 worship practices in order are the Salat, Zakat, and Seyaam. These are commanded for every believer. There are certain exceptions for those who cannot observe Zakat and Seyaam, which I am not going to explain at this time, as it has been explained in past sermons and emails of guidance. The 4th worship practice of pilgrimage or Hajj has to be performed at least once in your life and it is for those who can afford it, as per **Verse 3:97**.

The 3 essential foremost worship practices of Al-Salat, Al-Zakat, and Al-Seyaam are locked in to reveal the glorified name of “**Lord of the Universe.**” The Proof is that **Allah letters** in each of them are **4-3-3**, proclaiming “**Lord of the Universe.**” The Stamp of **433** again proves and confirms that there is no choosing of worship practices; they are all mandatory and sequenced in order of priority, and cannot be ignored, disregarded, changed, or substituted.

The **messenger’s letters** in each of the worship practices are 3-2-3, which is 19 x 17. The Pattern **reveals the diff. of 1**. It also reveals the glorified proof through **Allah’s letters as 433 and His messenger’s letters as 323**, with **the diff. being 110**. The sum of both revealed numbers is 756, which is 14 x 54, Subhan Allah. This revelation is the **Absolute Stamp of Allah** on the sequence of worship practices in order of priority, as commanded and decreed by Him.

The command of observing Zakat (obligatory charity) is linked to belief in Allah, His revelations, His messengers, and the Hereafter. I will recite some verses that will enlighten the believers to the connection of these worship practices with the foregoing topics and the linkage.

22:78 You shall strive for the cause of **Allah** as you should strive for His cause. He has chosen you and has placed no hardship on you in practicing your religion - the religion of your father Abraham. He is the one who named you "Submitters" originally. Thus, the messenger shall serve as a witness among you, and you shall serve as witnesses among the people. ***Therefore, you shall observe the Contact Prayers (Salat) and give the obligatory charity (Zakat), and hold fast to Allah; He is your Lord, the best Lord and the best Supporter.***

Revealed: The **Allah letters** inscribed in the verse on the religion of our father, Abraham is **Perfectly 66, glory be to Allah.**

22:78 Part 1: You shall strive for the cause of **Allah** as you should strive for His cause. He has chosen you and has placed no hardship on you in practicing your religion - the religion of your father Abraham. He is the one who named you "Submitters" originally.

Part 2: Thus, the messenger shall serve as a witness among you, and you shall serve as witnesses among the people. Therefore, you shall observe the Contact Prayers (Salat) and give the obligatory charity (Zakat), and hold fast to **Allah**; He is your Lord, the best Lord and the best Supporter.

Revealed: The **Allah letters** in each part are 26 and 40, **revealing the diff. of 14** – the profound Miracle of Seven Pairs explains the **Absoluteness of Allah** and the command of worship practices of Salat and Zakat as practiced by Abraham.

4:162 As for those among them who are well founded in knowledge, and the believers, they believe in what was revealed to you, and in what was revealed before you. *They are observers of the Contact Prayers (Salat), and givers of the obligatory charity (Zakat); they are believers in Allah and the Last Day.* We grant these a great recompense.

*** The verse explains that the messenger and the believers submit to **Allah** on an ongoing and consistent basis by believing in the past and current revelations, observe the Salat and Zakat, and believe in the Last Day with absolute certainty.

24:56 *You shall observe the Contact Prayers (Salat) and give the obligatory charity (Zakat), and obey the messenger, that you may attain mercy.*

*** The verse reveals the link of worship practices to obedience of the messenger, in order to attain **Allah's** mercy.

41:6 Say, (addressed to messenger) *"I am no more than a human being like you, who has been inspired that your god is one god. You shall be devoted to Him, and ask His forgiveness."* Woe to the idol worshipers.

41:7 *Who do not give the obligatory charity (Zakat), and with regard to the Hereafter, they are disbelievers.*

*** The verse explains the importance of belief in **Allah** through the messenger and requires that the people devote themselves to their Lord and ask for His forgiveness after believing. The believers as well as the disbelievers who do not observe the important commands of Salat and Zakat, and do not believe in the Hereafter, are labeled as **"idol worshipers."**

57:7 *Believe in Allah and His messenger, and give from what He has bestowed upon you.* Those among you who believe and give (to charity) have deserved a great recompense.

57:8 Why should you not believe in **Allah** when the messenger is inviting you to believe in your Lord? He has taken a pledge from you, if you are believers.

*** Again you can see that the charity (Zakat) is linked to belief in *Allah and His messenger.*

8:2 The true believers are those whose hearts tremble when **Allah** is mentioned, and when His revelations are recited to them, their faith is strengthened, and they trust in their Lord.

8:3 They observe the Contact Prayers (Salat), *and from our provisions to them, they give to charity.*

8:4 Such are the true believers. They attain high ranks at their Lord, as well as forgiveness and a generous provision.

*** The above 3 verses describe the true believers whose hearts tremble upon hearing the name of **Allah**; their faith is strengthened upon hearing His revelations, and they observe the Salat and give to charity from His provisions.

22:35 They are the ones whose hearts tremble upon mentioning **Allah**, they steadfastly persevere during adversity, they observe the Contact Prayers (Salat), *and from our provisions to them, they give to charity.*

Revealed: Verses 8:2 and 22:35: The messenger's letters are 42 and 43, **revealing the diff. of 1.** The revelation through letters of the messenger defines and explains the trait of the truthful believers and their extreme reverence for **Allah** by believing in His messenger sent with the ***Glorified Revelation of 1 as the ultimate Miracle and Sign.***

7:156 And decree for us righteousness in this world, and in **the Hereafter.** We have repented to You. He said, "My retribution befalls whomever I will. But My mercy encompasses all things. However, I will specify it for those who lead a righteous life, **and give the obligatory charity (Zakat),** and also believe in our revelations.

*** This verse is for those who implore **Allah** to grant them righteousness in this world, and in the Hereafter after repenting to Him. It also specifies that **Allah's mercy** is reserved for those who lead a righteous life (following and observing the entire Quran), believe in His revelations, and give out **Zakat.**

9:18 The only people to frequent **Allah's** masjids are those who believe in **Allah** and the Last Day, and observe the Contact Prayers (Salat), **and give the obligatory charity (Zakat),** and do not fear except **Allah.** These will surely be among the guided ones.

*** Verse 9:18 reflects upon the sincere believers who frequent the masjids of **Allah**, by believing in Him and the Last Day. The sincere observe their Salat on time, give out the Zakat, and do not fear anyone except **Allah.**

24:37 People who are not distracted by business or trade from commemorating **Allah;** they observe the Contact Prayers (Salat), **and give the obligatory charity (Zakat),** and **they are conscious of the day** when the minds and the eyes will be horrified.

*** The sincere and devoted believers constantly commemorate **Allah**, they observe their Salat and give out Zakat, and they remain fully conscious of the Day of Judgment when the minds and eyes of the disbelievers will be horrified.

27:2 A beacon, and good news, for the believers.

27:3 Who observe the Contact Prayers (Salat), **give the obligatory charity (Zakat),** and they are, with regard to the **Hereafter,** absolutely certain.

*** The observing of Contact Prayers and parting of obligatory charity by the believers are linked to having absolute certainty in the Day of Judgment and the Hereafter.

5:12 **Allah** had taken a covenant from the Children of Israel, and we raised among them twelve patriarchs. And **Allah** said, "I am with you, so long as you observe the Contact Prayers (Salat), **give the obligatory charity (Zakat), and believe in My messengers and respect them,** and continue to lend **Allah** a loan of righteousness. I will then remit your sins, and admit you into gardens with flowing streams. Anyone who disbelieves after this has indeed strayed off the right path."

*** The people of the Scriptures have made a Covenant with **Allah** that they shall observe the Contact Prayers (Salat), give the obligatory charity (Zakat), and believe in His messengers and respect them, as

well as continue to lend **Allah** a loan of righteousness by obeying and following all the commands of the Scripture.

5:55 *Your real allies are Allah and His messenger*, and the believers who observe the Contact Prayers (Salat), *and give the obligatory charity (Zakat)*, and they bow down.

5:56 Those who ally themselves with *Allah and His messenger*, and those who believed, belong in the party of **Allah**; absolutely, they are the victors.

*** Verses 5:12 and 5:55 again enlighten the followers of Quran that the Salat and Zakat are only acceptable from those who believe in **Allah and His messenger** and ally with them. Such believers belong in the party of **Allah** and are promised forgiveness of their sins and an honorable admittance into Paradise. Those who disbelieve in **Allah's promise** have strayed off the right path.

9:53 Say, "Spend, willingly or unwillingly. Nothing will be accepted from you, for you are evil people."

9:54 *What prevented the acceptance of their spending is that they disbelieved in Allah and His messenger*, and when they observed the Contact Prayers (Salat), they observed them lazily, *and when they gave to charity, they did so grudgingly*.

9:55 Do not be impressed by their money, or their children. **Allah** causes these to be sources of retribution for them in this life, and (when they die) their souls depart while they are disbelievers.

Revealed: The set of **3 verses** is profoundly marked with **35 Aleefs of Absoluteness** and **79 letters of Allah, to reveal the sum of 114** – the **glorious Quran containing 114 chapters**. The verses are addressed to the insincere submitters who disbelieve in **Allah and His messenger**. Furthermore, they expose their disbelief by observing the Salat lazily and by parting the charity in a grudging manner, as if they were somehow doing a favor to **Allah**. Whatever worship such hypocrites observe is only to show off and to please themselves, but certainly they do not display any reverence for **Allah** in order to please Him. This is the reason **Allah Ta'ala** inscribed the proof of **114**, clearly informing the disbelievers and the hypocrites that they failed to uphold all the commands of the Quran, and therefore whatever righteous works that they think they did, are all nullified in the end.

Traits of Believing men and women

9:71 Part 1: The believing men and women are allies of one another. They advocate righteousness and forbid evil.

Part 2: And they observe the Contact Prayers (Salat) *and give the obligatory charity (Zakat), and they obey Allah and His messenger*.

Part 3: These will be showered by **Allah's** mercy. **Allah** is Almighty, Most Wise.

Revealed: The **Allah letters** in all 3 parts are 14-13-12, **revealing the diff. of 1**, Subhan Allah.

Revealed: The total **Aleefs of Absoluteness** are precisely **14** in the Verse.

9:103 *(addressing the messenger) Take from their money a charity to purify them and sanctify them*. And encourage them, for your encouragement reassures them. **Allah** is Hearer, Omniscient.

9:104 *Do they not realize that Allah accepts the repentance of His worshippers, and takes the charities, and that Allah is the Redeemer, Most Merciful?*

9:105 Say, “*Work righteousness; Allah will see your work, and so will His messenger and the believers.* Ultimately, you will be returned to the Knower of all secrets and declarations, then He will inform you of everything you had done.”

9:103 Part: (*addressing the messenger*) Take from their money a charity to purify them and sanctify them. And encourage them, for your encouragement reassures them.

9:104 Part: Do they not realize that **Allah** accepts the repentance of His worshipers, and takes the charities.

Revealed: The messenger’s letters are 24 and 23, revealing the diff. of 1.

Who is the messenger being authorized through this verse to accept a charity in order to purify and sanctify the submitters? Note the response from Allah, Subhanahoo.

9:103 Part: Take from their money a charity.

Revealed: The GV of messenger’s letters is **Perfectly 306**, revealing the full name of the messenger, **Makbool Husain**. This is a direct command from **Allah** to the messenger to accept charities from the submitters in order to purify and sanctify them.

*** The above 3 verses apply during the life of a living messenger. They teach and enlighten the believers that the messenger is allowed to accept charities on behalf of **Allah** from those who repent to Him, and like to be purified and sanctified by fully submitting to **Allah** through the messenger.

24:56 You shall observe the Contact Prayers (Salat) *and give the obligatory charity (Zakat), and obey the messenger, that you may attain mercy.*

*** The Zakat is linked to observing the 5 daily contact prayers as well as obedience to the messenger, in order to attain the mercy of **Allah**.

3:92 *You cannot attain righteousness until you give to charity from the possessions you love. Whatever you give to charity, Allah is fully aware thereof.*

*** The verse emphasizes the sacrifice of the possessions that people love, to give out charity from it, in order to attain righteousness. It links the parting of charity to attaining righteousness.

3:132 *You shall obey Allah and the messenger, that you may attain mercy.*

3:133 You should eagerly race towards forgiveness from your Lord and a Paradise whose width encompasses the heavens and the earth; it awaits the righteous,

3:134 *Who give to charity during the good times, as well as in bad times.* They are suppressors of anger, and pardoners of the people. *Allah loves the charitable.*

*** The verses define the true believers who obey **Allah and His messenger**, they give out charity in good and bad times, they are suppressors of anger, and pardoners of the people. The goal of such believers is clear – that they eagerly race towards forgiveness from their **Lord** and a Paradise whose width encompasses the heavens and the earth.

23:1 *Successful indeed are the believers.*

23:2 who are reverent during their Contact Prayers (Salat).

23:3 And they avoid vain talk.

23:4 *And they give their obligatory charity (Zakat).*

*** The verses describe the true believers who observe the Salat reverently being conscious of **Allah's Omnipresence and Omniscience**, they give the obligatory charity willingly and happily, and they avoid all kinds of vain talk that wastes their time. **Whatever spare time they have is spent in glorifying Allah and commemorating His name constantly.**

21:73 *We made them imams who guided in accordance with our commandments, and we inspired them how to work righteousness*, and how to observe the Contact Prayers (Salat) *and the obligatory charity (Zakat)*. To us, they were devoted worshipers.

*** The verse teaches the believers that **Allah is the One** who guides His appointed **"Imams – messengers"** to the truth and inspires them on how to work righteousness and how to observe the Salat and Zakat. The believers are commanded to follow the messenger in order to learn the true worship practices.

19:30 (The infant Jesus spoke and) said, "I am a servant of **Allah**. He has given me the scripture, and has appointed me a prophet.

19:31 "He made me blessed wherever I go, and enjoined me to *observe the Contact Prayers (Salat) and the obligatory charity (Zakat) for as long as I live.*

*** The verses inform us that the prophets and messengers are also commanded to observe the Contact Prayers (Salat) and to part with the obligatory charity (Zakat) just as the believers are.

Zakat Linked with Belief in Allah, the Hereafter, the Quran, and belief in past and present revelations.

2:2 This scripture is infallible; a beacon for the righteous.

2:3 *Who believe in the unseen*, observe the Contact Prayers (Salat), *and from our provisions to them, they give to charity.*

Revealed: Both Verses: The Allah letters are **Perfectly 19**.

Revealed: Verse 2:2: The GV of Allah letters is **Perfectly 162**, revealing that those who believe in the **unseen Allah**, and believe in the Quran will be guided through it to uphold **"Submission"** and to observe the "Contact Prayers and obligatory charity."

Revealed: The GV of Allah letters for both verses is **Perfectly 296**, revealing a Messenger or Rasool, who teaches the religion of Islam to the people, as well as guides them on the correct ways of observing the worship practices.

2:4 And they believe in what was revealed to you, and in what was revealed before you, *and with regard to the Hereafter, they are absolutely certain.*

Revealed: The **Allah letters** are 16 and **messenger's letters** are 35, revealing the diff. of 19.

Zakat linked to Belief and Righteousness.

2:177 Righteousness is not turning your faces towards the east or the west. Righteous are those who believe in **Allah**, the Last Day, the angels, the scripture, and the prophets; **and they give the money, cheerfully, to the relatives, the orphans, the needy, the traveling alien, the beggars, and to free the slaves**; and they observe the Contact Prayers (Salat) **and give the obligatory charity (Zakat)**; and they keep their word whenever they make a promise; and they steadfastly persevere in the face of persecution, hardship, and war. These are the truthful; these are the righteous.

*** The righteous is defined as those who fully believe in **Allah**, the Last Day, the angels, the scripture, and the prophets. The order of priority of giving charity is mentioned in the verse which is, to give to the relatives, the orphans, the needy, the traveling alien, the beggars, and to free the slaves. The truthful and righteous are further defined as those who keep their word when they make a promise, and they steadfastly persevere when faced with persecution, hardship, and war.

Charity is linked to attaining righteousness.

3:92 You cannot attain righteousness until you give to charity from the possessions you love. Whatever you give to charity, **Allah** is fully aware thereof.

The command to part 2.5% out of your net income after paying all taxes as Zakat was established at the time of **Abraham** and is to be given to the parents, the relatives, the orphans, the poor, and the traveling alien, as per **Verses 2:215 and 17:26**. There is a difference in Zakat (obligatory) and Sadqaat (voluntary), the former is compulsory and mandatory if you have earned money, while the latter is voluntary and the amount or ratio is not mandated. The voluntary charity (Sadqa) has to be given out of the excess money that you have after taking care of you and your family's needs.

6:141 He is the One who established gardens, trellised and untrellised, and palm trees, and crops with different tastes, and olives, and pomegranate - fruits that are similar, yet dissimilar. Eat from their fruits, **and give the due alms (haqqaho-zakat) on the day of harvest, and do not waste anything**. He does not love the wasters.

30:38 Therefore, you shall give the relatives their rightful share (*haqqaho-zakat*), as well as the poor and the traveling alien. This is better for those who sincerely seek **Allah's** pleasure; they are the winners.

6:141 Part: Eat from their fruits, **and give the due alms (haqqaho) on the day of harvest**.

30:38 Part: Therefore, **you shall give the relatives their rightful share (haqqaho), as well as the poor, and the traveling alien**.

Revealed: The **Aleefs of Absoluteness** are 7 and 6, **revealing the diff. of 1**.

Revealed: The **Allah letters** are 11 and 11 – **Perfectly Matched**.

Revealed: In **Verse 6:141**, the **messenger's letters are 14** explaining the command to give out Zakat on the day of harvest when you cash in, or sell your crops. In today's world, most people work for others, or conduct their own business. Therefore, whenever you get paid through your job, you must pay 2.5% out of the net earnings to the category of people decreed through the verses. If you are running your own business, then you should pay the same percentage out of your net earnings or profits.

A clear hint as to what and how much to give to voluntary charity is narrated through Verses 2:219-220, and 17:26-38.

2:219 -220 Part: They also ask you what to give to charity: *say, "The excess."* **Allah** thus clarifies the revelations for you that you may reflect, upon this life and the Hereafter.

Revealed: The **Allah letters** are 24 and **messenger's letters** are 38, **revealing the diff. of 14**. The revelation of Seven Pairs through *Allah and His messenger's letters* confirms and explains the command to give the voluntary charity out of the excess money that the people have after taking care of their own needs as well as their dependents, and after paying all bills and other obligations.

Part: *Say, "The excess."* The words have 3 letters of **Allah** and 4 letters of **the messenger, to reveal the diff. of 1**. The sum of the letters is 7, which is matched with 7 Arabic letters in the 2 words. The command to part charity out of "the excess" offers flexibility to the believers to be honest enough to evaluate their own situations, expenses, and responsibilities, as it can vary from each other. The words explain that **Allah** wants you to give charity out of the excess money, after taking care of yourself, your family's needs, and any other commitments and obligations that you may have. **Allah Ta'ala** also encourages the believers to save and put aside some money as reserve for the hard times, as given through the example of **Verses 12:47-49** and not to be excessive and extravagant in giving out the charity as narrated in **Verses 17:26-28**.

17:26 You shall give the due alms to the relatives, the needy, the poor, and the traveling alien, but do not be excessive, extravagant.

17:27 The extravagant are brethren of the devils, and the devil is unappreciative of his Lord.

Revealed: Each of the above verses is stamped with the glorified proofs of **14 letters of Allah**.

Revealed: **Both Verses** reveal the GV of **Allah letters** as **297**, proclaiming "**Rasoola – a messenger.**" This proves that **Allah** has guided and enlightened the messenger regarding the importance of command through these verses in order to save the messenger and the believers from the tricks and traps of the devils who are unappreciative of **their Lord**. The **mercy of Allah** in order to guide the believers is therefore expressed through **Verse 17:27** again with solid proofs.

17:27 Part 1: The extravagant are brethren of the devils.

Revealed: The GV of **Allah letters** is **Perfectly 66** – revealing the **mercy of Allah** in teaching that extravagance can lead us to be brethren of the devils. Submission teaches the believers "moderation" and not to indulge in "extravagance."

Part 2: And the devil is unappreciative of his Lord.

Revealed: The Arabic Letters are 19 and Quranic Initials are 14, revealing the **Sacred Codes of 19-14**, to confirm and teach the believers that extravagance is indeed from the devils who like to see the believers in *poverty and suffer misery* by encouraging them to part with everything they have, so that they complain and lament to **Allah** and thus become disbelievers or doubtful believers.

2:268 Part: The devil promises you *poverty* and commands you to commit evil, while **Allah** promises you forgiveness from Him and grace.

Revealed: The GV of **Allah** letters is **202**, proclaiming the name of **Lord**.

2:268 Part: **Allah** is Bounteous, Omniscient.

Revealed: The GV of **messenger's letters** is 212 proclaiming "**Rabbi – my Lord.**"

2:215 They ask you about giving: say, "The charity you give shall go to the parents, the relatives, the orphans, the poor, and the traveling alien." Any good you do, **Allah** is fully aware thereof.

Revealed: The verse is marked with **14 Aleefs of Absoluteness**. This is major command and proves the distribution of charities in sequential order to those who deserve it.

59:7 Whatever **Allah** restored to His messenger from the (defeated) communities shall go to **Allah** and His messenger (in the form of a charity). *You shall give it to the relatives, the orphans, the poor, and the traveling alien. Thus, it will not remain monopolized by the strong among you.* You may keep the spoils given to you by the messenger, but do not take what he enjoins you from taking. You shall reverence **Allah**. **Allah** is strict in enforcing retribution.

16:90 **Allah** advocates justice, **charity**, and regarding the relatives. And He forbids evil, vice, and transgression. He enlightens you, that you may take heed.

2:254 O you who believe, you shall give to charity from the provisions we have given to you, before a day comes where there is no trade, no nepotism, and no intercession. The disbelievers are the unjust.

2:262 Those who spend their money in the cause of **Allah**, then do not follow their charity with insult or harm, will receive their recompense from their Lord; they have nothing to fear, nor will they grieve.

2:263 Kind words and compassion are better than a charity that is followed by insult. **Allah** is Rich, Clement.

2:267 O you who believe, you shall give to charity from the good things you earn, and from what we have produced for you from the earth. Do not pick out the bad therein to give away, when you yourselves do not accept it unless your eyes are closed. You should know that **Allah** is Rich, Praiseworthy.

*** Verse 2:267 teaches us that charity has to be given out of our monetary earnings, or from the produce that comes out from the earth. The money has to be rightfully earned in order to give out charity

from it, and charity through the edible provisions of **Allah** has to be good and not spoiled, rotten, or stale.

2:264 O you who believe, do not nullify your charities by inflicting reproach and insult, like one who spends his money to show off, while disbelieving in **Allah** and the Last Day. His example is like a rock covered with a thin layer of soil; as soon as heavy rain falls, it washes off the soil, leaving it a useless rock. They gain nothing from their efforts. **Allah** does not guide disbelieving people.

2:265 The example of those who give their money seeking **Allah's** pleasure, out of sincere conviction, is that of a garden on high fertile soil; when heavy rain falls, it gives twice as much crop. If heavy rain is not available, a drizzle will suffice. **Allah** is Seer of everything you do.

Revealed: Both Verses 2:264-265: The **Allah letters** are 67 + 43, the sum is **Perfectly 110**. The **Absolute Lord** has narrated profound examples – Verse 2:264 is for the hypocrites, while Verse 2:265 is for the righteous believers.

2:266 Does any of you wish to own a garden of palm trees and grapes, with flowing streams and generous crops, then, just as he grows old, and while his children are still dependent on him, a holocaust strikes and burns up his garden? **Allah** thus clarifies the revelations for you that you may reflect.

*** Verse 2:266 points out the stingy who brag about their gardens of fruits and do not share with the poor and needy. It provides a grave warning and reminder to such arrogant people that **Allah** is the One who granted them in the first place and can wipe out the garden or burn it up by sending a holocaust, while they still have responsibility towards their children. Then they will lament, grieve, and realize that the gardens did not really belong to them; they were granted by the Lord as a Test to enjoy His blessings while taken care of others as per His commands to give out charity.

2:270 Any charity you give, or a charitable pledge you fulfill, **Allah** is fully aware thereof. As for the wicked, they will have no helpers.

2:271 If you declare your charities, they are still good. But if you keep them anonymous, and give them to the poor, it is better for you, and remits more of your sins. **Allah** is fully Cognizant of everything you do.

Revealed: The GV of **Allah's letters** are 203 and 217, **revealing the diff. of 14**. **Allah** has explained that any charity given by the believers or a charitable pledge that is fulfilled by them is fully known to Him. He also advises the believers to keep the charities anonymous as they remit more of your sins, as compared to declaring them, though both ways is acceptable to the **Most Merciful Lord**.

4:37 *The ones who are stingy, exhort the people to be stingy, and conceal what Allah has bestowed upon them from His bounties.* We have prepared for the disbelievers a shameful retribution.

4:38 *They give money to charity only to show off,* while disbelieving in **Allah** and the Last Day. If one's companion is the devil, that is the worst companion.

4:39 Why do they not believe in **Allah** and the Last Day, and give from **Allah's** provisions to them? **Allah** is fully aware of them.

53:33 Have you noted the one who turned away?

53:34 *Rarely did he give to charity, and then very little.*

75:30 To your Lord, on that day, is the summoning.

75:31 *For he observed neither the charity, nor the contact prayers (Salat).*

75:32 But he disbelieved and turned away.

75:33 With his family, he acted arrogantly.

75:34 You have deserved this.

75:35 Indeed, you have deserved this.

89:14 Your Lord is ever watchful.

89:15 When the human being is tested by his **Lord**, through blessings and joy, he says, "My **Lord** is generous towards me."

89:16 But if He tests him through reduction in provisions, he says, "My **Lord** is humiliating me!"

89:17 Wrong! It is you who brought it on yourselves by not regarding the orphan.

89:18 *And not advocating charity towards the poor.*

89:19 And consuming the inheritance of helpless orphans.

89:20 And loving the money too much.

92:4 Your works are of various kinds.

92:5 As for him who gives to charity and maintains righteousness.

92:6 And upholds the scripture.

92:7 We will direct him towards happiness.

92:8 *But he who is stingy, though he is rich.*

92:9 And disbelieves in the scripture.

92:10 We will direct him towards misery.

92:11 *His money cannot help him when he falls.*

92:14 I have warned you about the blazing Hellfire.

92:15 None burns therein except the wicked.

92:16 Who disbelieves and turns away.

92:17 Avoiding it will be the righteous.

92:18 *Who gives from his money to charity.*

92:19 *Seeking nothing in return.*

92:20 Seeking only his Lord, the Most High.

92:21 He will certainly attain salvation.

108:1 We have blessed you with many a bounty.

108:2 *Therefore, you shall pray to your Lord (Salat), and give to charity.*

108:3 Your opponent will be the loser.

98:1 Those who disbelieved among the people of the scripture, as well as the idol worshipers, insist on their ways, despite the proof given to them.

98:5 All that was asked of them was to worship **Allah**, devoting the religion absolutely to Him, **observe the contact prayers (Salat), and give the obligatory charity (Zakat)**. Such is the perfect religion.

107:1 Do you know who really rejects the faith?

107:2 *That is the one who mistreats the orphans.*

107:3 *And does not advocate the feeding of the poor.*

107:4 And woe to those who observe the contact prayers (Salat).

107:5 Who are totally heedless of their prayers.

107:6 They only show off.

107:7 And they forbid charity.

74:40 While in Paradise, they will ask.

74:41 About the guilty.

74:42 “What brought you to this retribution?”

74:43 *They will say, “We did not observe the contact prayers (Salat).”*

74:44 *We did not feed the poor.*

74:45 We blundered with the blunderers.

74:46 We disbelieved in the Day of Judgment.

74:47 “Until certainty came to us now.”

74:43 *They will say, “We did not observe the contact prayers (Salat).”*

74:44 *We did not feed the poor.*

Revealed: Both Verses: The **Allah letters** are 10 and **messenger’s letters** are 24, **revealing the diff. of 14**. The Seven Pairs Miracle through **Allah and His messenger’s letters** reveals the admission by the disbelievers on the Day of Judgment about their neglect regarding observing the Salat and for not feeding the poor.

Parting Charity to those believers who wish to emigrate to Allah and His messenger because of persecution and oppression

The command to the oppressed believers is to emigrate to Allah and His messenger and if this is not possible, then they should migrate to another land or country where they will be safe and practice their religion without fear and intimidation.

Most of the verses on emigration by the believers are uniquely stamped and marked with the *Aleefs of Absoluteness*. This will prove that the command is from the *Absolute Lord* and should be given due regard by honoring it.

2:273 Charity shall go to the poor who are suffering in the cause of **Allah**, *and cannot emigrate*. The unaware may think that they are rich, due to their dignity. But you can recognize them by certain signs; they never beg from the people persistently. Whatever charity you give, **Allah** is fully aware thereof.

Revealed: The **Allah letters** are 49 and **messenger's letters** are 68, revealing the diff. of 19. The proof reveals that the poor who suffer in the cause of **Allah** and cannot emigrate to another land, and also do not beg for help from others due to their dignity should be taken care of by believers by recognizing certain signs.

2:274 Part 1: Those who give to charity night and day, secretly and publicly.

Part 2: Will receive their recompense from their Lord; they will have nothing to fear, nor will they grieve.

Revealed: The GV of **Allah letters** in **Part 1** is **202** proclaiming “**Rabb – Lord**” and in **Part 2** is **148** proclaiming “**Al-Humdo Lillah – Praise be to Allah.**” The profound revelations from the **Most Praiseworthy Lord** reveal that those who give to charity night and day, secretly and publicly will be immensely rewarded by **their Lord** and they will have nothing to fear, nor will they grieve on the Day of Judgment.

4:100 Part: Anyone who emigrates in the cause of **Allah** will find on earth great bounties and richness.

Revealed: The **messenger's letters** are **14** up to “**Earth**” and **19** up to the end of the verse, on the Arabic word “*wa'sa'atan*” which has the GV of **messenger's letters perfectly 66** in the ending word, Subhan Allah.

4:100 Part: *Anyone who gives up his home, emigrating to Allah and His messenger.*

Revealed: The GV of **Allah letters** is 144 and GV of **messenger's letters** is 450, revealing the diff. of 306 proclaiming the full name of **messenger, Makbool Husain**. The messenger and his name has been spelled out, so that the believers know whom and where to emigrate.

4:100 Part: Then if death catches up with him, his recompense is reserved with **Allah**.

Part: **Allah** is Forgiver, Most Merciful.

Revealed: The **messenger's letters** are **12** and **8** in each part, revealing the **messenger's name Husain** through the Pattern of his letters.

Revealed: The GV of **Allah letters** for both parts is **perfectly 207** proclaiming “**Rabbahoo – his Lord.**”

4:100 Part: **Allah** is Forgiver, Most Merciful.

Revealed: The **Allah letters** are 7 and **messenger's letters** are 8, revealing the diff. of 1.

8:72 Part 1: *Surely, those who believed, and emigrated, and strove with their money and their lives in the cause of Allah*, as well as those who hosted them and gave them refuge, and supported them.

Part 2: They are allies of one another. As for those who believe, but do not emigrate with you, you do not owe them any support, until they do emigrate. However, if they need your help, as brethren in faith, you shall help them, except against people with whom you have signed a peace treaty. **Allah** is Seer of everything you do.

Revealed: The **Aleefs of Absoluteness** in each part are **14** and **19**, revealing the **Sacred Codes of 14-19**.

8:74 *Those who believed and emigrated, and strove in the cause of Allah*, as well as those who hosted them and gave them refuge, and supported them, these are the true believers. They have deserved forgiveness and a generous recompense.

Revealed: The **Aleefs of Absoluteness** are **Perfectly 14** confirming the verse, for those who emigrate and strive in the cause of **Allah** and those who host them, give them refuge, and support them are considered to be the true believers.

8:75 Part of Verse: *Those who believed afterwards, and emigrated, and strove with you, they belong with you.* Those who are related to each other shall be the first to support each other, in accordance with **Allah's** commandments.

Revealed: The **Aleefs of Absoluteness** are **Perfectly 14**, teaching the believers that those who emigrated and strove with the messenger belong with him. The relatives of emigrating believers are commanded to be the first to support each other.

9:20 *Those who believe, and emigrate, and strive in the cause of Allah* with their money and their lives, are far greater in rank in the sight of **Allah**. These are the winners.

Revealed: The **Aleefs of Absoluteness** are **Perfectly 14**, teaching the believers that those who believe and emigrate, and strive in the cause of **Allah** along with the messenger, with their money and their lives, will be far greater in rank in the sight of **Allah**. Such believers will be the winners.

9:21 Part 1: Their Lord gives them good news: mercy and approval from Him.

Part 2: And gardens where they rejoice in everlasting bliss.

Revealed: The **messenger's letters** are 13 and 12 in each part, **revealing the diff. of 1**.

Revealed: Part 1: The GV of **messenger's letters** is **296**, revealing "Rasool – messenger." Those who emigrate to the messenger in order to support and strive with him in the **cause of Allah**, they will have their Lord's mercy and approval and are promised gardens in Paradise where they will rejoice in everlasting bliss.

9:22 Eternally they abide therein. **Allah** possesses a great recompense.

Revealed: The **Allah letters** are 12 and **messenger's letters** are 11, **revealing the diff. of 1**. This is **Proof** of **Allah's** promise sent down through the messenger for the strivers who joined him in the cause of **Allah**, that He will grant them the Eternal Paradise and a great recompense.

16:41 *Those who emigrated for the sake of Allah*, because they were persecuted, we will surely make it up to them generously in this life, and the recompense of the Hereafter is even greater, if they only knew.

Revealed: The **Aleefs of Absoluteness** are **Perfectly 14** – proving the assurance from **Allah** for those believers who emigrated because of persecution that they will be generously rewarded in this life and the recompense in the Hereafter will be even greater.

16:110 As for *those who emigrate because of persecution*, then continue to strive and steadfastly persevere, your Lord, because of all this, is Forgiver, Most Merciful.

Revealed: The GV of **Allah letters** is **Perfectly 114** assuring forgiveness for the believers who emigrated in the cause of **Allah** because of persecution by the idol worshipers, and continued to strive and steadfastly persevere. Up to “**steadfastly persevere**” in the verse; the GV of **Allah letters** is **77**, to acknowledge the sacrifice of the believers who emigrate to the messenger because of persecution.

22:58 *Those who emigrate for the sake of Allah*, then get killed, or die, **Allah** will surely shower them with good provisions. **Allah** is certainly the best Provider.

Revealed: The **Aleefs of Absoluteness** are **Perfectly 14**, revealing and confirming that those who emigrate for the sake of **Allah**, then get killed on the way or die, they will be showered with good provisions in the Hereafter.

22:59 Most assuredly, He will admit them an admittance that will please them. **Allah** is Omniscient, Clement.

Revealed: The **Allah letters** are **Perfectly 14**, assuring the striving believers who emigrated in the cause of Allah to the messenger that will be admitted in Paradise an admittance that will please them.

59:8 *(You shall give) to the needy who immigrated*. They were evicted from their homes and deprived of their properties, because they sought **Allah’s** grace and pleasure, and because they supported **Allah** and His messenger. They are the truthful.

59:9 As for those who provided them with a home and a refuge, and were believers before them, they love those who immigrated to them, and find no hesitation in their hearts in helping them. In fact, they readily give them priority over themselves, even when they themselves need what they give away. Indeed, those who overcome their natural stinginess are the successful ones.

Revealed: The **messenger’s letters** in the verse are **76**, which is **19** x 4. The Verse explains the traits of true believers who readily provide a home and refuge to the believers who immigrate to them and give priority to them over themselves in accommodating them and also readily part with their possessions even if they need it themselves.

4:97 Part 1: Those whose lives are terminated by the angels, while in a state of wronging their souls, the angels will ask them, "What was the matter with you?" They will say, "We were oppressed on earth."

Part 2: They will say, "Was **Allah’s** earth not spacious enough for you to emigrate therein?" For these, the final abode is Hell, and a miserable destiny.

Revealed: The **Allah letters** are 22 and 23 in each part, **revealing the diff. of 1**. The excuse given by the disbelievers to the angels will not work, as they will say that **Allah's earth** was spacious enough for them to emigrate therein. For those who are oppressed and persecuted because of their religion, they are supposed to move to another country and keep on trying till a certain country grants them asylum from persecution and oppression. In today's world, the believers have to prepare themselves with appropriate documents with all records of harassment, persecution, oppression, torture, and illegal confinement in prison to make a valid case for any country to consider granting them refuge.

Usury is Prohibited by Allah – the definition through the Verses

2:275 Those who charge usury are in the same position as those controlled by the devil's influence. This is because they claim that usury is the same as commerce. **However, Allah permits commerce, and prohibits usury.** Thus, whoever heeds this commandment from his Lord, and refrains from usury, he may keep his past earnings, and his judgment rests with **Allah**. As for those who persist in usury, they incur Hell, wherein they abide forever.

2:276 Allah condemns usury, and blesses charities. **Allah** dislikes every disbeliever, guilty.

2:277 Those who believe and lead a righteous life, and observe the Contact Prayers (Salat), and give the obligatory charity (Zakat), they receive their recompense from their Lord; they will have nothing to fear, nor will they grieve.

2:278 O you who believe, you shall observe **Allah** and **refrain from all kinds of usury, if you are believers.**

2:279 If you do not, then expect a war from **Allah** and His messenger. But if you repent, you may keep your capitals, without inflicting injustice, or incurring injustice.

2:280 If the debtor is unable to pay, wait for a better time. **If you give up the loan as a charity, it would be better for you, if you only knew.**

3:130 O you who believe, **you shall not take usury, compounded over and over.** Observe **Allah**, that you may succeed.

4:160 Due to their transgressions, we prohibited for the Jews good foods that used to be lawful for them; also for consistently repelling from the path of **Allah**.

4:161 And for practicing usury which was forbidden, and for consuming the people's money illicitly. We have prepared for the disbelievers among them painful retribution.

30:39 The usury that is practiced to increase some people's wealth, does not gain anything at **Allah**. **But if you give to charity,** seeking **Allah's** pleasure, these are the ones who receive their reward manifold.

The usury charged by the disbelieving people is in contrast to the charity commanded by **Allah** for the poor and needy people. Usury is just the opposite of charity. The charity is always given to the poor and needy people by those who make enough money that is beyond their needs. This money should be used for commerce, like doing some kind of business whereby you engage in trading of goods and services. It is incumbent on those who have excess money to part their rightful share of charity in the cause of Allah to the categories listed in Verses 2:215 and 17:26.

What is usury?

Usury is loans that are advanced to poor people at exorbitant interest rates that do not pay off any principal and only pays interest to the lender. Such loans compound over and over without reducing the principal balance. This means that the borrowers who are usually poor have to keep on paying endlessly throughout their lives. Here is where it gets really cruel and hard on the borrowers, as their offspring and descendants have to assume these loans and keep on paying just like their forebears did. Over time, the loan amount keeps increasing with no chance of paying off, thus leaving the borrowers in acute poverty, despair, and helplessness. It entraps the poor people whereby they are unable to pay the actual loan off; instead, they keep paying interest all their lives. The person who advanced usurious loans keeps getting richer and richer at the cost of the helpless, the needy, and the poor people.

The money is usually advanced to poor people with usurious interest rates. Therefore, **Allah** has commanded through verse 2:280 the following.

2:280 If the debtor is unable to pay, wait for a better time. If you give up the loan as a charity, it would be better for you, if you only knew.

For the above reason, **Allah Ta'ala** has advised the people that if the debtor is unable to pay, then the lender should be flexible and patient to wait for a better time, or give up the loan as a charity which will be more righteous and earn you **Allah's** mercy and credits in the Hereafter.

Allah advises to invest the money in commerce, which is trading, like buying and selling of goods and services. The advantages of doing commerce is that it creates employment whereby the money is passed from one hand to another, creates employment for the people and advances the goals of the community or society. Money should circulate amongst the people for a healthy economy, rather than being withheld by the people. The hoarding of money is detrimental to the economy with fewer people being employed and fewer businesses in operation.

The charging of usury is an old practice and is still being practiced in many countries especially in poor and primitive societies. The helpless people trapped in such loans by money sharks endure lifelong hardship, and poverty at the hands of such loan sharks. In modern societies, the banks provide financing to those who qualify at much lower interest rates and the loans are structured to pay off the principal balance over a specified period of time. Such loans are allowed by **Allah** as no one is hurt through such transactions. The practice of charging usurious interest rates is prohibited in most developed countries, but continues unabated in many rural and primitive societies.

Those who lend their money at nominal interest rates and do not charge more than 18-24 percent, they do not incur any sin, as the money will maintain its value from interest earned. The money loses value each year to inflation. In order to maintain the value of your money that deflates with time, there is nothing wrong to charge reasonable interest on it, in order to maintain its buying power.

Summary of subject on usury through the verses:

- Usury is not Commerce (2:275)

- Compared to charity – charity is always given to the poor and needy (2:276)
- Capitals invested in usury (2:279)
- Debtor unable to pay, wait or let the loan go as charity (2:280)
- Consuming people’s money illicitly through usury (4:161)
- Usury to increase people’s wealth – charity in the cause of Allah is commanded (30:39)

To sum up this Sermon, I will cite **2 profound examples** through verses narrated by **Allah, Most Kind and Merciful**, regarding parting of Charity as compared to enslaving the people through the blessings and resources granted to them by engaging in manipulation and control over the helpless and the poor. It is comparable to a slave who is owned, is totally powerless and dependent on his master, and has no free will. The ones who are blessed by **Allah** have to show their appreciation to Him for granting them the good provisions and are commanded to rule over the poor and those dependent on them with fairness and justice. The privileged ones should not forget that **Allah is the One** who bestowed them with provisions and at other times with extra provisions that are beyond their needs, through which they can easily part with charity.

16:75 Allah cites the example of a slave who is owned, and is totally powerless, *compared to one whom we blessed with good provisions, from which he gives to charity secretly and publicly*. Are they equal? Praise be to **Allah**, most of them do not know.

16:76 And **Allah** cites the example of two men: one is dumb, lacks the ability to do anything, is totally dependent on his master - whichever way he directs him, he cannot produce anything good. *Is he equal to one who rules with justice, and is guided in the right path?*

Revealed: The **Aleefs of Absoluteness** are 13 and 12, **revealing the diff. of 1**.

Revealed: The **Allah letters** are 34 and 35, **revealing the diff. of 1**. Both Verses are stamped and marked with the **Absoluteness of Allah** through the **Supreme Revelation of 1**, to reflect on the wisdom and the guidance offered through these verses.

16:75 Part: **Allah** cites the example of a slave who is owned, and is totally powerless, compared to one whom we blessed with good provisions, from which he gives to charity secretly and publicly. **Are they equal?**

16:76 Part: And **Allah** cites the example of two men: one is dumb, lacks the ability to do anything, is totally dependent on his master - whichever way he directs him, he cannot produce anything good. **Is he equal.**

Revealed: Up to the words “are they equal” in Verse 16:75 and “is he equal” in Verse 16:76, the Arabic Letters are perfectly **77** and **77** each time. **Praise be to Allah** for encoding these verses which provide great words of wisdom with the **Miracle of Seven Pairs**.

Revealed: The **messenger’s letters** are 40 and 41 in each verse, revealing the **Supreme Revelation of 1, Subhan Allah**.

The words “*are they equal*” and “*is he equal*” are used to teach the believers by comparing on the one hand the slave who is owned and totally powerless, as well as one who is created dumb, lacks the ability to do anything, is totally dependent on his master for instructions to direct him and cannot produce anything good or perform any task on his own – as compared to those who are blessed with good provisions from which they give to charity secretly and publicly, as well as those who are guided in the

right path and use their blessings and resources to rule with justice. **Allah** has drawn the attention of the believers that He has blessed and granted them a higher rank on earth by providing them with ample provisions, though it is a serious test as compared to those who do not enjoy such blessings from Him and have to work as slaves for their masters or do not have the mental, physical, and intellectual abilities to perform any tasks on their own. The 2 categories of people – the fortunate ones and the unfortunate ones are not equal. The responsibility on the fortunate ones is indeed heavy, and they will be fully held accountable regarding their material blessings that were bestowed upon them by **Allah, Most Rich and Most Merciful**.

Revealed: The GV of **Allah letters** in both sets of words in Verses 16:75-76 is 70 and the GV of **messenger's letters** is 272, the diff. is **Perfectly 202 proclaiming "Rabb – Lord."** This proves that the **Lord** has decided the fate of every human being, whereby He has created ranks amongst them. As each human being has a different rank based on the position, resources and provisions granted by **Allah**, therefore, they can never be equal to one another. Based on the ranks, some rule over others and some have to work for others, while some are enslaved by those who rule over them.

65:3 Part: **Allah's** commands are done.

Part: **Allah** has **decreed** for everything its fate.

Revealed: The **messenger's letters** in both parts are **14**, revealing the **Miracle of Seven Pairs**, to prove that the Miracle and Proof was pre-decreed for the messenger as part of his blessed fate. The revelation of the Miracle through the messenger thus fulfills the command of **Allah**.

Revealed: The GV of **messenger's letters** in each part are 182 and 360, **the diff. is 178**, proclaiming the first name of the **messenger as Makbool**, Subhan Allah. The revelation further proves the pre-decreed fate carried out by the command of **Allah** for the human messenger, Makbool.

I hope this Sermon has provided enlightenment for the believers and clarified the verses on Charity, Hoarding, and Usury. I am appreciative of my Lord who granted me the opportunity to write another Sermon for the benefit of the believers.

Peace be upon the messengers.

PRAISE BE TO ALLAH, LORD OF THE UNIVERSE