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The Majlis

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THE MORITA FORESTRY INVESTMENT SCHEME?

QUESTION
Is the Morita Forestry Investment Scheme permissible according to the Shariah?

Some time ago, I wrote to the Majlis regarding this investment scheme, and I was grateful to receive a response. Jazaakumullaahu khayran for taking the time to reply. According to Google, Morita Forestry exhibits multiple red flags of an unsustainable pyramid or Ponzi scheme. The company promises abnormally high, guaranteed daily returns on small investments (e.g., spending R450 to make R1000) and operates via aggressive referral links on WhatsApp and Facebook.

The reason I am writing again is, because I have become increasingly concerned about the rapid spread of the Morita Forestry investment scheme amongst Muslims. Many people are actively encouraging their families, friends, and communities to join. What is especially worrying is that many of those becoming involved are ordinary, hardworking people, including those who are already facing financial hardship. It grieves me to see many sincere Muslims becoming involved in such opportunities without first seeking guidance from our 'Ulama or investigating whether the investment is Islamically permissible.

In our eagerness to improve our financial circumstances, we sometimes overlook the obligation to ensure that our earnings are pure and halaal. This is what concerns me the most, because our Deen teaches us that the source of our income is just as important as the income itself. It saddens me to see so many Muslims placing their trust in opportunities without first seeking Islamic guidance, or fully understanding how the returns are generated. There seems to be great excitement about the prospect of earning money, yet very little discussion about whether the model itself is permissible according to the Shari'ah.

With the greatest respect, I humbly appeal to the Majlis to consider issuing a public advisory or circular to the various masaajid and 'Ulama, or to address this matter through your available platforms. A clear explanation of the Islamic principles governing investments, recruitmentbased earning models, and the importance of ensuring that one's income is halaal could, by the permission of Allaah, protect many families from financial and spiritual harm. My intention is not to single out any individual, or to create unnecessary alarm. Rather, it is to seek guidance for the Ummah. If people receive clear direction from our respected scholars, they will be better equipped to make informed decisions based on the teachings of Islam, rather than on promises of financial gain.

I sincerely believe that many Muslims simply do not realise the importance of verifying whether an investment is Islamically permissible, before becoming involved. A reminder from the Majlis would, in shaa Allaah, benefit countless people.

May Allaah Ta'ala preserve our 'Ulama, grant them wisdom and foresight, and continue to make them a means of protecting the Ummah from every form of doubt and harm, Aameen.
Jazaakumullaahu khayran. Wassalaamu alaykum warahmatullahi wabarakaatuh.

(End of query and naseehat)

ANSWER

It is just unfortunate that in this age of fitnah, Muslims cannot really rely on receiving guidance from the Ulama. The Ulama themselves are lost – they have lost the Path of the Deen – Siraatul Mustaqeem. It was the Ulama who had certified the haraam 'ponzi' schemes of Al Mabroor, Amaanat Investments, etc. All such schemes have collapsed and in the collapse numerous people suffered.

Their suffering was the consequence of their greed and uncaring attitude regarding the Shariah. As long as they believed that 'gain' will be forthcoming, they were not concerned with the sources of the income. Regardless of the haraam and halaal aspects, the attitude of Muslims is only the receipt of money even in haraam ways, and this attitude is one of the signs of Qiyaamah as predicted in the Hadith.

The investors only become alerted about the Shariah when the haraam financial schemes collapse into chaos and bankruptcy resulting in the loss of their investments. At the juncture of collapse and loss, the investors turn to the Ulama for guidance and help. But then it is too late. The recent miserable, rotten state of affairs of Amaanat Investments and Al Mabroor Investments testify loudly to the miserable attitude of Muslims and to the gross failure of the Ulama, especially those vile molvis and sheikhs who sit on the so-calld fraudulent 'shariah' boards of banks of ponzi schemes.

The Morita Forestry Investment Scheme, apart from the discussion regarding its bonafides or malifides, needs an Islamic response for Muslims. It is of vital importance for Muslims to first ascertain whether a Scheme is in full compliance with the Shariah. Even if an investment scheme is 100% genuine and its bonafides are beyond reproach, then too the very first Waajib requisite for

Muslims is to ascertain whether the Scheme is halaal or haraam in terms of the Shariah.

From the perspective of the Shariah, this Morita Forestry Investment Scheme is HARAAM. Even if the scheme is genuine, the so-called ‘profit’ which will be generated is **HARAAM RIBA. The Scheme is just not permissible.**

Muslims should understand well that investing in even an Investment scheme which may be 100% kosher in terms of the law, will be haraam if the Scheme does not comply with the Shariah. Then whatever so-called ‘profit’ is made will be lost by the command of Allah Ta’ala.

There is never any barakat in haraam money. Allah Ta’ala eliminates it in a variety of ways and calamities. Thus, those who invest in this Morita Scheme will later regret and shed tears when they wake up to realize the folly of having invested in a Scheme which according to the Shariah is directed by Shaitaan.

In addition to the conspicuous ruling of the Shariah, even kuffaar express serious reservations regarding this Scheme. The following is the exposition of **Professor AI.** The ‘illustrious’ Professor of Knowledge states:

What is the Morita Forestry Investment scheme?

Based on the information currently available, I would advise exercising **extreme caution** before investing in the **Morita Forestry Investment Scheme**.

What is Morita Forestry? Morita Forestry describes itself as a company established in 2019 that invests in:

- Forestry plantations
- Carbon sequestration projects
- Carbon credit trading
- Forest management

The company states that it has forestry partnerships in the United States and has expanded its operations into South Africa, where it is recruiting investors and staff.

How does the investment scheme work? The company promotes an investment model in which individuals:

- Register on its platform or mobile app.
- Deposit money into one of several investment plans.
- Earn fixed daily or periodic returns.
- Receive commissions for referring new investors.
- Withdraw profits after a specified period.

This resembles a high-yield investment programme (HYIP) rather than a conventional forestry investment.

Is Morita Forestry regulated? This is the most important question.

From the information currently available:

- I could not find evidence that Morita Forestry is licensed as a financial services provider in South Africa.
- I could not find evidence that its investment products are approved or regulated by South African financial authorities.
- I could not find independently audited financial statements showing ownership of forestry assets or the income generated from those assets.

That does **not automatically mean it is fraudulent**, but it does mean investors should proceed very cautiously. Investments offered to the public should normally be subject to financial regulation and appropriate disclosures.

Features that raise concern: Several aspects commonly associated with high-risk investment schemes appear to be present:

- Promises of regular fixed returns regardless of market conditions.
- Heavy emphasis on recruiting additional investors.
- Limited independently verifiable information about actual forestry operations.
- Marketing focused on rapid earnings rather than long-term forestry investment.
- Reliance primarily on the company's own promotional material for evidence of its activities.

  These characteristics are frequently seen in schemes that later prove unsustainable.

How genuine forestry investments usually work

Legitimate forestry investments are generally very different:

- Trees take many years (often 10–30 years) to mature.
- Returns depend on timber prices, harvesting costs and land values.
- Investors normally own shares in a regulated fund or own an interest in forestry assets.
- Returns are variable—not fixed daily or weekly.
- Funds are usually managed by regulated investment managers and audited independently.

Before investing: If someone is considering Morita Forestry, I would suggest obtaining clear answers to these questions:

1. Is the company licensed to offer investments in South Africa?
2. Who audits its financial statements?

3. Where are the forests located?
4. Can the land ownership be independently verified?
5. How are the advertised returns actually generated?
6. Are the returns based on timber sales, carbon credits, or money from new investors?
7. Is there an independent custodian holding investors' funds?

If the company cannot provide satisfactory documentary evidence, that would be a significant warning sign.

Overall assessment

At present, there is **insufficient independent evidence** to conclude that Morita Forestry is a genuine, regulated forestry investment fund. Most of the publicly available information originates from the company's own promotional material or social media presence, rather than from independent regulators or audited financial disclosures.

For that reason, I would classify it as a **high-risk investment** until independent verification is available." *(End of the dissertation of the Professor of Knowledge)*

OUR FURTHER COMMENT

On the assumption that this Scheme is valid in terms of the law of the land, then too it is not permissible for Muslims to invest therein because according to the Shariah it is a **HARAAM** scheme.