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AL MABROOR INVESTMENT **ITS BAATIL RIBA CAPITALIST** ***'MUSHARAKAH'* AGREEMENT**

RASULULLAH (sallallahu alayhi wasallam) said:

“Indeed, we are an Ummi Ummah. We neither write nor calculate. The month is so much and so much (i.e. sometimes 29 days and sometimes 30 days).”

(Rasulullah – Sallallahu alayhi wasallam) indicated the ‘so much and so much’ with the fingers of his Mubaarak hands. The third time he folded one thumb to indicate 29 days.)

Simplicity and sincerity are the hallmarks of all affairs of the Muslimeen. This was conspicuous in every sphere of the life of Rasulullah (Sallallahu alayhi wasallam) and the Sahaabah. This *simplicity* is a dominating thread running through the whole of the Sunnah culture which includes *Muaasharaat* (Social Conduct) and *Muaamalaat* (Trade and Commerce).

Thus, our business ventures too should incumbently be modelled along the lines chalked out by the Sunnah, not by the Riba Capitalist kuffaar bankers and financiers whose boots the ‘scholars’ are today licking. Scholars of Mufti Taqi’s ilk are the primary culprits and criminals who have opened the avenue of capitalist bootlicking for the puny molvis with their smattering of knowledge. He is the imaam of all these miserable ‘shariah’ board molvis and *maajin* muftis who have run away with the hallucination that they are ‘experts’ in the field of Islamic finance when in reality all their capitalist jargon with which their ‘shariah compliant’ products is couched is *‘full of sound and fury signifying nothing’*, i.e. nothing of the Deen, but it does signify much of the haraam of the riba capitalists.

We say without any doubt, that all these molvis who sit of the devil’s ‘shariah boards’ of the Riba capitalist financiers and bankers are morons who have sold their souls and their

Aakhirat for the miserable *jeefah* crumbs of this dunya. The determining objective which has entrapped these miscreant molvis and muftis into shaitaan's web of Riba and Baatil is *vox dollar*. They are all scholars for dollars without a single exception.

AL MABROOR'S MUSHARAFAH AGREEMENT

This Agreement of which almost all the partners have no understanding, is a pandemic of *baatil*. It is a 31 page document which is based on only the theories of the Riba capitalists. Although it is marketed as an agreement for a "100% Shariah Compliant" scheme, it is an essay consisting of 100% capitalist jargon which has no accommodation in the Shariah.

The need is to scrap this capitalist document which is wholly unfit for an Islamic enterprise. The Agreement, whether the enterprise is a *Shirkat* or a *Mudhaarabah* kind, must be a simple document which every 'Ummi' partner in the enterprise can easily understand. The capitalist jargon which mars and invalidates the Agreement is suited for kuffaar businesses and riba capitalists, never for a Muslim Partnership.

It is understood and acknowledged that in this kuffaar country as well as in all the secular states of Muslims, the law of Taaghoot operates. There are obviously such Taaghooti laws which have to necessarily be included in the Agreement. Therefore, it shall be permissible to encumber the Agreement with such imperative requisites which the Muslim partners could in some way overcome and negate by silent circumvention. There are always ways of thwarting Iblees. But the type of document Al Mabroor has imposed on the partners who understand neither head or tail of the Agreement, is palpably *baatil* and never acceptable to the Shariah. There is also no legal imperativeness from even the Taaghooti perspective for the preponderance of all the drivel which minds corrupted by *Takhabbutish Shaitaan* (the touch of Iblees) have included in the Agreement document.

Capitalist are so drunk with monetary greed, that they seek to eke out money from every capillary of the human body. They are blood-sucking parasites, hence they resort to such rules and conditions to forestall future losses for themselves, which exhibit their parasitic nature caused by indulgence in Riba. About these capitalists, the Qur'aan Majeed states:

"Those who devour riba do not stand except as stands one who is driven to madness by shaitaan."

His brains are vermiculated with the disease of *Takhabbutush Shaitaan*.

NASEEHAT FOR THE PARTNERS

- (1) Totally overhaul the Agreement to conform fully with the Shariah.
- (2) Structure the partnership as a valid *Shirkat* or a *Mudhaarabah*.
- (3) Al Mabroor, the Management Agency, should be appointed as a Worker (employee) if the venture is a *Shirkat*, or the *Mudhaarib* if the enterprise is a *Mudhaarabah*.

If this simple prescription of the Shariah of Allah Ta'ala is instituted, you will save yourselves from the calamities of Riba and Haraam in both this dunya and the Aakhirat. May Allah Ta'ala bestow hidaayat on you all.