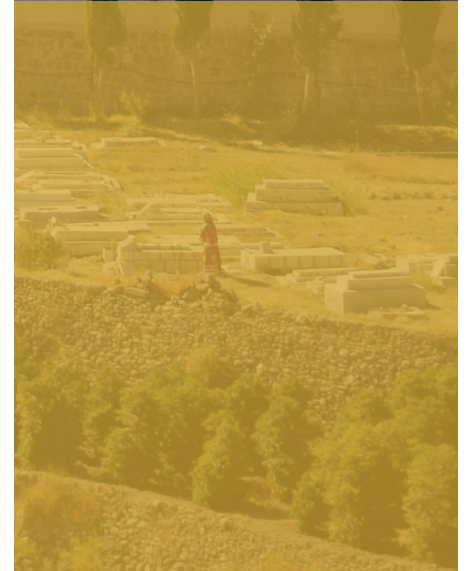




Household Budgeting Manual

مِنَّةُ ذِي الْحِجَّةِ وَالْبُرْكَه
سنة ١٤٤٠



Contents

The Concept of Budgeting	02
Classification of a Budget	05
How to Create a Budget – 4 Step Guidelines	06
Step 1 – Make Your Income Projections	06
Step 2 – Set your Expenses under 6 Umood	07
Step 3 – Balance Your Budget	09
Step 4 – Track your Monthly Budget & Actual Spending	10
Monthly Expense Tracker	11

The Concept of Budgeting

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

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

But it should be kept in mind that helping out a brother or helping your neighbour is not unnecessary spending. If Allah has blessed you with a rupee, you should consider the fact that your brother does not even have 4 annas. You giving him 2 annas will amount to your *sa’adat*. You will still be left with 14 annas. You shouldn’t deny the fact that you have been blessed, and refuse to give on those grounds. Allah gives and has given you. You should share with Allah’s *’ibaad*. His *’ibaad* are His family. You shall have His gratitude and gain more *rizq*.

Limit even that what you earn by halal means. Do not tire yourselves to the extent that you are unable to do anything else in life. Some feel that earning big early in life will help them in the future. Allah Ta’ala bestows livelihood in every age. Albeit, it is necessary to have your investments in place, but do not indulge in such activities which impoverish you in the present to secure your future. That is illogical.”

1. Planning- The Way to a Prosperous Life.

Rasulullah ^{SAW} states “planning is one half of life”. Proper planning in every aspect of life helps simplify it.

Hudaat Kiraam ^{AS}, through their teachings, have shown Mumineen the best ways to manage their spiritual and temporal lives. The above fact is reflected in Rasulullah’s ^{SAW} words “a Mumin should divide his time into three parts:

- a time for worship and devotion to Allah Ta’ala,
- a time for attending to his livelihood,
- a time for pursuing pleasures that are *halaal* and appropriate.”

There are numerous examples from the Quran, the revered words of Rasulullah ^{SAW} and Moulana Ali ^{AS}, which shed light on the concepts of balancing and planning in one’s life.

It is stated in Ikhwan al-Safa “man is a miniature version of the universe.”

Allah Ta’ala has balanced the blood flow in the human body. Diseases usually occur as a result of unregulated or no blood flow at all. Thus the importance of striking a balance is demonstrated by the natural functioning of the human body.

In the same way, it is important to channelize one’s wealth towards the different spheres of his life, in order to create a perfect balance and maintain harmony. Hence budgeting plays a pivotal role in life.

2. Budgeting as Financial Planning.

Allah Ta'ala states in the Quran "And they are [servants of the Most Merciful] those who, when they spend, do so not excessively neither sparingly but are ever between that, [justly] moderate."

Rasulullah ^{SAW} states "on the Day of Judgment a Mumin will be questioned about four things:

- His time-how did he utilize it?
- His body-how did he use it?
- His wealth-how did he earn and spend it?
- He will be questioned about his love for us, Ahl-e-Bait."

The above words of Rasulullah ^{SAW} make a Mumin vigilant in matters of wealth and its appropriation. This is because the factor of accountability for one's actions comes into place.

Moulana Ali ^{AS} emphasizes, "Maintain a balance while earning and spending" in order to indicate the important concept of 'balance' in life.

Al-Dai-al-Ajal Syedna Taher Saifuddin ^{RA} states "spend wisely and your life shall see fruition."

It is important to attain the 'knowledge of spending'.

Al-Dai-al-Ajal Syedna Abdeali Saifuddin ^{RA} states "there are three types of people.

- Firstly, the wise ones. They save 300 out of 1000, for times of emergency.
- Secondly, the ones whose expenditures are equal to his earnings.
- Thirdly those, whose expenditures exceed their earnings, which is not encouraged.

Al-Dai-al-Ajal Syedna Mohammed Burhanuddin ^{RA} states "spending economically should be governed by certain rules. Just as nails are trimmed on Fridays to maintain equilibrium, in the same way customs which exceed their limits should be curtailed and even stopped if necessary."

Moulana Ali ^{AS} states "squandering wealth in undue places may raise one's position in the world. But his standing in *aakherat* is low before Allah Ta'ala."

The assessment of a budget is as important as its preparation.

Allah Ta'ala states "Read your book. Today, you yourself are enough for examining your own account." This *ayat* guides one to display transparency in his accounts and utilization of time.

3. The Importance of Budgeting for Religious and Spiritual Affairs

The Quran has widely encouraged spending in *khair* and displaying generosity, because it is this expenditure that one can proudly hail as his most fruitful investment. As Allah Ta'ala states "The example of those who spend their wealth in the way of Allah is like (that) grain out of which seven ears shoot forth. (And then) each ear bears a hundred grains. And Allah multiplies for whom He likes."

A Mumin is expected to distribute his earnings in such a way, that he can spend it for different types of *khair* and attain optimum *barakat*. Moulana Abuzar al-Gifaari ^{RA} advises to "treat your entire wealth as two dirhams; invest one dirham in the hereafter and spend the other on your family."

It is also said that "there is no *khair* in wastage, and no wastage in *khair*."

The concept of budgeting thus helps one plan on how to best channelize his funds in deeds such as *waajebaat*, *muwasaat*, Faiz ul-Mawaid il-Burhaniyah, going for Ashara Mubaraka each year, *ziyaafat*, and *ziyaarat* of *mashaahid* and *maqamaat*.

4. The Benefits of Budgeting.

Balancing one's spending will help him save face in times of financial crisis.

Moulana Ali ^{AS} states "an economical spender will never be found asking (for money)."

Likewise he states "completion is attained by:

- learning the nuances of *deen*,
- forbearing in difficult times,
- planning in lives."

Planning and budgeting help one plan to channelize his wealth towards *deeni umoor*, housing, food, livelihood, education and health.

For close to half a century al-Dai-al-Ajal Syedna Mohammed Burhanuddin ^{RA} strove to guide Mumineen in comprehending the concepts of planning and maintaining an equilibrium in life. Today the same path is followed by al-Dai-al-Ajal Syedna Aaliqadar Mufaddal Saifuddin ^{TUS}. May Allah Ta'ala grant him a long and prosperous life. Aameen.

Household budgeting is a plan on how a household's income should be spent in order to provide for the household's needs without incurring any debts or deficits. It is important in this pro consumer era in that it teaches members of a family the worth of money and it is indeed an important cog in the wheel that runs a household. All members of a household are collectively responsible for determining and preparing their household budget. Through budgeting all members of a household learn how to spend their income wisely and responsibly, thus ensuring balance spending and peace of mind. This manual is an attempt to educate and assist Mumineen in preparing their household budget.

Classification of a Budget

It is important to understand the difference between a household's essential needs, wants and savings. A proper budget should help you allocate your income in three categories of expenditure.

1. *Your needs*

Approximately half of your income should be set aside for the essentials, the core things you need to live. These include utilities, groceries, rent, prescription medications, cooking gas, petrol for your scooter/car, FMB Hub etc. It is important to understand what is considered a "need" vs. a "want" in order to properly budget your money. Any payment that could negatively impact your quality of life should be treated as a need.

2. *Saving & Debt*

The allocation to this category will depend on your long term goals and your past borrowings, which need to be repaid. This also includes investments or other financial goals. Simply setting aside a small portion of your income for savings can quickly build a safety net in case things go south and expenses increase.

3. *Your Wants*

Anything remaining after budgeting for your needs, saving, and debts should be spent on things that you want but could live without. This category allows for flexible spending and perhaps, a happier life. Wants generally include money for vacations, electronics, appliances etc. Generally they are things that are not needed to stay afloat, so make sure to prioritize.

The suggested classification rules offer flexibility and security in spending. They serve as a general guideline and can be adjusted, depending on your lifestyle. Whatever ratio you choose to use, remember that making a budget is useless unless you stick to it.

How to Create a Budget – 4 Step Guidelines

It is important to keep your household budget simple. If a budget is too complicated, you will not use it. Below are the steps to create a simple, workable budget. You can use the templates given in this book or make your own spreadsheet.

Step 1 – Make Your Income Projections

"گھر ما نفقات اپنا برابر کرو، اوک کرتا خرچ زیادہ نہ کرو جتنی آمد ہوئی اہناہ اوپر خرچ نو Budget کرو، خدا رازق چھے، رزق خدا ايسے، مگر تمیں فضول خرچ کری نے کوئی فیشن پر اُتری نے تمارا مال نے اھوونہ خرچی ناگھو کہ جر ما ضرور چھے تر ما تو رھی جائی انے بن ضروری چیزو ما خرچائی جائی."

(المجلس السابع ۱۴۲۰ھ)

The first step in any budgeting exercise is to **calculate your projected monthly and yearly income**. You can find out your yearly income by multiplying your average monthly income into twelve. Although your income might vary month to month, try your best to average it out. You can use the average of the last 6-12 months as a point of reference. To get started, list all your possible sources of income and then start your calculations in the table given below.

Income		
Sources of Income	Monthly Income	Yearly Income
Business		
Profession		
Salary		
Investment		
Property Rent		
Home Industry		
Others		
Total Income		

Step 2 – Set your Expenses under 6 Umoor

"اجْعَلِ الْمَالَ دِرْهَمَيْنِ ، دِرْهَمٌ قَدِّمْتَهُ لِآخِرَتِكَ وَدِرْهَمٌ أَنْفَقْتَهُ عَلَى عِيَالِكَ"

(دعائم الاسلام ج ١)

(Treat your entire wealth as two dirhams; invest one dirham in the *hereafter* and spend the other on your *family*)

The next and most important step in your budgeting exercise is to **determine your projected monthly and yearly expenses under 'the 6 Umoor.'** This method allows you to organize your expenses in a way that comprehensively encompasses the various activities of a Mumin's life

The 6 umoor of budgeting are as follows:

1. **Deeni** – i.e. Khumus, Wajebaat, FMB, Hajj, Ziyarat
2. **Housing** – i.e. Utilities, House Maintenance, Kitchen Utensils
3. **Food** – i.e. Groceries, Dining
4. **Livelihood** – i.e. Personal & Family Care, Transportation
5. **Education** – i.e. School/ College Fees
6. **Health** – i.e. Medical/Dental, Eye Care, Leisure

Note: If you have a Qardan Hasana repayment running, the installments should be budgeted as an expense under the head for which you have taken Qardan Hasana in your household budget.

For example – Repayment for Qardan Hasana taken for college fees would be budgeted as repayment under 'Education.'

Important! Before allocating your budget under the 6 Umoor, you must **sit with your family and identify your financial goals** for the year and accordingly enter your projected monthly and yearly expenses for each category.

Examples of financial goals include but are not limited to:

- Wajebaat
- Hajj/Ziyarat/Ziyaafat
- Ashara Mubaraka with Huzurala ^{TUS}
- Educational Fees
- Appliances
- Marriage

This step is important because it will help you prepare a financial plan and prioritize what is important to you. Hence, you will be able to identify the areas in which to spend and take the necessary steps to curtail expenditure on those items that are not so essential.

Also keep in mind that inflation (a rise in the cost of goods and services) may result in an increase in the price of things you have budgeted to purchase for the coming year. Therefore, It is always wise to budget an increase in the next year's budget compared to last year to compensate for this change.

Expenses		
Expense Head	Monthly Expenses	Yearly Expenses
Deeni		
Housing		
Food		
Livelihood		
Education		
Health		
Total Expenses		

Step 3 – Balance Your Budget

لِيُنْفِقْ ذُو سَعَةٍ مِّن سَعَتِهِ ۗ وَمَن قُدِرَ عَلَيْهِ رِزْقُهُ فَلْيُنْفِقْ مِمَّا آتَاهُ اللَّهُ ۗ

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا مَاءً آتَاهَا سَيِّجَعًا ۗ اللَّهُ بَعْدَ عُسْرٍ يُسْرًا

(سورة الطلاق ٧)

(Let the man of means spend according to his means: and the man whose resources are restricted, let him spend according to what Allah has given him. Allah puts no burden on any person beyond what He has given him. After a difficulty, Allah will soon grant relief.)

To evaluate the position of the household, you have to **balance your budget** and identify the difference amount between your income and your expense. For that, subtract your yearly expenses from your yearly income and observe the difference.

Difference Calculation		
Particulars	Monthly	Yearly
Total Income		
Total Expenses		
Difference		

The difference will be represent the status of your household budget in one of the following ways:

Balanced

If your expenses are exactly equal to your income, it means you have a 'Balanced Budget' and you have enough money to fulfill all your needs and wants, but no margin to adjust unexpected expenses that may occur during the year i.e. medical emergencies.

Surplus

If your expenses are less than your income, it means you have a 'Budget Surplus' or a certain amount of money left over after all your expenses, which can additionally be saved/re-budgeted for long-term goals or for unexpected expenses.

Deficit

If your expenses are more than your income, it means you have a 'Deficit Budget.' Sometimes consistent deficiency may slowly sink a family deeper into debt every year.

Generally knowing where and how you are spending is the first step towards planning for your financial goals. With critical thinking and help from an expert, you will most likely be able to find ways to grow your household income or reduce your household expenses.

Step 4 – Track your Actual Spending

أَقْرَأْ كِتَابَكَ كَفَىٰ بِنَفْسِكَ الْيَوْمَ عَلَيْكَ حَسِيبًا

(سورة الاسراء ١٤)

(Read your book. Today, you yourself are enough for examining your own account.)

To implement your household budget, you have to **diligently keep track of your monthly income and expenses**. The template given in the next section is a sample of how to divide, record and review expenses against your budget. The sub-categories given under each budget head are a suggestion only.

Ideally, ensure each expense is backed up by a receipt/invoice. If there are expenses that are in the form of future provisions in the month, enter the amount in the respective category and set aside the equivalent cash.

At the end of the month (at the latest), you will need to evaluate your budget results and identify where you are under-budget or over-budget. By regularly monitoring your budget throughout the year in this way, you can easily stay on track and achieve your overall financial goals.

For example - did you spend too much on or clothes this month? If so, you will need to cut back next month to bring your budget back on track or you will need to reduce spending in some other category to adjust.

Important! Avoid borrowing unless absolutely required Every Mumin should try to stay within his means. In extreme cases of unforeseen contingencies, Mumin should obtain Qardan Hasana.

Monthly Expense Tracker

Monthly Income			
Sources of Income	Budgeted Income	Actual Income	Difference
Business			
Profession			
Salary			
Investment			
Property Rent			
Home Industry			
Others			
Surplus / (Deficit) from Last Month			
Total Monthly Income			

Monthly Expenses			
List of Expenses	Budgeted Expense	Actual Expense	Difference
1. Deeni Umoor			
Khumus			
Wajebaat			
FMB Thaali/Niyaaz			
Jamaat Expenses			
Ziyarat			
Ashara Mubarakah			
Qardan Hasana			
Others			
Sub-Total			
2. Housing			
Rent/Maintenance Cost			
Gas			
Electricity			
Telephone/Mobile recharges			
Water			
Cable			
Internet			
Cleaning Services (Maid)			
Others			
Sub-Total			
3. Food			
Groceries			
Restaurants/Dine Out			
Others			
Sub-Total			

Monthly Expenses			
List of Expenses	Budgeted Expense	Actual Expense	Difference
4. Livelihood			
<u>4.1. Transportation</u>			
Petrol/Diesel/Gas			
Repairs/Maintenance			
Bus/Taxi/Train Fare			
Parking			
Others			
<u>4.2. Personal & Family Care</u>			
Personal Supplies (Shampoo, Soap)			
Clothing & Accessories			
Jewellery & accessories			
Appliances			
Others			
Sub-Total			
5. Education			
School/College Fees			
Tuition Fees			
Stationery Supplies			
Toys/Games/Books			
Subscriptions - Newspaper/Magazines			
Sub-Total			
6. Health			
Doctor/Dental			
Glasses & Eye Care			
Medicines			
Picnic/Vacation			
Swimming, Sports, Gym			
Others			
Sub-Total			
Total Monthly Expenses			

Results			
Particulars	Budgeted	Actual	Difference
Total Monthly Income			
Total Monthly Expenses			
Difference (Balanced/Surplus/Deficit)			

Notes

A series of horizontal dotted lines providing a template for taking notes.

یرہ مثل اپ مولیٰ صاع فرماوے چھے:

"الْكَمَالُ كُلُّ الْكَمَالِ التَّفَقُّهُ فِي الدِّينِ وَالصَّبْرُ عَلَى التَّائِبَةِ وَالتَّقْدِيرُ فِي الْعَيْشِ"

پورے پورو کال:

✪ شریعة نو علم حاصل کرو چھے

✪ مصیبة پر صبر کرو چھے

✪ انے زندگی ما تدبیر کرو چھے

اقتصاد انے تدبیر سی خرچ کروا نا سبب رھائش نی اشیاء، غذاء، معاش، فرزندو نی تعلیم، شادی، علاج، تفریح نا اسباب انے یر مثل نا گھنا فوائد حاصل تھائی چھے،

الداعي الاجل سيدنا محمد برهان الدين افاض نصف صدي لگ مؤمنين نے حیاة طيبة گذاروا واسطے هداية دیتا رھيا انے اچے ترينما داعي الداعي الاجل سيدنا عالي قدر مفضل سيف الدين اقطاع اقتصاد انے تدبیر سی زندگی بسر کروا واسطے مؤمنين نے هداية اُپي رھيا چھے، خدا تعالیٰ اپ مولیٰ نی عمر شریف نے صححة انے عافية ما الی يوم القيامة دراز کرجو.

ا کتاب مولانا المنان الداعي الاجل سيدنا عالي قدر مفضل سيف الدين اطال الله بقاءه الشريف الی يوم الدين نی ۷۵ مي ميلاد مبارك انے رفع مستوى معيشة المؤمنین ۱۴۴۰ ه نی مناسبة سي تيار تھئی چھے، انے اہما - بچٹ کئی طرح تيار کروو - اھنو template اُپوا ما ايو چھے.

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ
حَبَّةٌ وَاللَّهُ يُضَعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ

جر سگلا فی سبیل اللہ پوتانا مال نے خرچے چھے اهنو مٹل ایک دانر نی مثل چھے کر جر دانر سات ^۷ سُنْبُلَةٌ (انبیو) نے اُکوے چھے، هر ایک سُنْبُلَةٌ ما سو ^{۱۰۰} دانر چھے، انے خدا تعالیٰ جر نے چاھے اهننا واسطے اضعافا مضاعفة کری اے، خدا تعالیٰ واسع چھے علیم چھے

خدا تعالیٰ یر مؤمن نے جر نرئق اپو چھے اهنی غرض یر چھے کر مؤمن اهننا مال نے بے ^۱ حصہ ما تقسیم کرے، جیم مولانا ابو ذر الغفاری ^{رض} فرماوے چھے:

"اجْعَلِ الْمَالَ دِرْهَمَيْنِ دِرْهَمٍ قَدَّمْتَهُ لِآخِرَتِكَ وَدِرْهَمٌ أَنْفَقْتَهُ عَلَى عِيَالِكَ"

تمیں تمارا مال نے بے ^۱ درہم ما تقسیم کرو، ایک درہم نے تماری آخرت واسطے مُقَدَّم کروانے ایک درہم نے تمارا عیال پر خرچو

یر ^۲ مثل ذکر اوے چھے کر:

"لَا خَيْرَ فِي الْإِسْرَافِ وَلَا إِسْرَافٍ فِي الْخَيْرِ"

اسراف ما خیر نھي انے خیر ما اسراف نھي

خرچ کروا واسطے بچٹ کری نے بہتر تدبیر کروا سی فرائض، سنن انے نوافل (خیر نا کامو) ما خرچ کروو سہل تھائی چھے، واجبات، ضیافہ، مولانا المنعم ^ط نی حضرۃ نورانیۃ ما حاضر تھاوو، فیض الموائد البرہانیۃ، قرضا حسنا، مواساة، مشاہد انے مقامات عالیۃ نی زیارۃ کروو۔ ا مثل نا نفقات واسطے تخمین کری سکائی چھے۔

(ع) بچٹ _____ زندگی ما فوائد

امیر المؤمنین مولانا علی بن ابی طالب ^ص فرماوے چھے:

"مَا أَعَالَ مَنِ اقْتَصَدَ"

جر شخص وچگالے رھی نے عمل کرے تو محتاج نہیں تھائی

✽ انے تیجو کون کر۔ اوے کم انے ودھارے خرچے، یر برابر نہ کہوئی، اوک اوچھی چھے انے خرچ ودھارے۔"

الداعي الاجل سيدنا محمد برهان الدين رض فرماوے چھے:

"خرچ کم کرو ما بھی نظام جوئی، یر مثل ناخون مھوٹا تھائی تو کاپوا جوئی"

(المجلس السابع ۱۴۰۵ھ)

تر سی امیر المؤمنین مولانا علی بن ابی طالب ص فرماوے چھے:

"الَا وَإِنَّ إِعْطَاءَ الْمَالِ فِي غَيْرِ حَقِّهِ تَبْذِيرٌ وَإِسْرَافٌ وَهُوَ يَرْفَعُ صَاحِبَهُ فِي الدُّنْيَا وَيَضَعُهُ فِي الْآخِرَةِ وَيُيَسِّرُهُ عِنْدَ اللَّهِ"

ہشیار! مال نے اہنا حق نا غیر ما خرچو و تبذیر انے اسراف چھے، یر خرچو۔ اہنا صاحب نے دنیا ما تورفع کری

دیے مگر آخرہ ما اہنے گراوی دیے، انے خدا تعالیٰ نا نزدیک اہنے ذلیل کری دیے

جتني اہیہ بچ تیار کروانی چھے اتنی اہیہ وقتا فوقتا اہنی محاسبہ کروانی چھے،

اللہ سبحانہ فرماوے چھے:

أَقْرَأُ كِتَابَكَ كَفَى بِنَفْسِكَ الْيَوْمَ عَلَيْكَ حَسِيبًا

تمیں تمارا کتاب نے پڑھو، اچ نا دن ما تمارا جان نا حساب واسطے یر کفایہ چھے

مؤمن پوتانا مال انے جہر اشیاء نو ویپار کرے چھے۔ اہنی inventory نو حساب انے accounts

صاف راکھے۔ تر واسطے اایہ مبارکہ ما گھنی واضح دلیل چھے انے یر مثل اولیاء اللہ ص ہمیشہ ہدایہ

دیتا رہے چھے۔

(۳) بچت _____ دینی امور نی اہیہ

قرآن مجید ما گھنی آیات مبارکہ ما خیر ما خرچو واسطے رغبتہ انے تأکید چھے۔ کیم کر خیر ما

خرچو۔ یر مھوٹا ما مھوٹو investment چھے، خدا تعالیٰ فرماوے چھے:

تمارا ھاٿہ نے تماری گردن طرف بانڊھی نہر دو (بخل نہر کرو) انے یر ھاٿہ نے پورے پورو وستاری بھی نہر دو
(اسرانی نہر کرو) کر ٲھي تمنے لوم انے پستاوانا حال ما بیٿھو پڑے
رسول اللہ صلح فرماوے ٲھے:

"لَا تَزَلْ قَدَمُ الْعَبْدِ يَوْمَ الْقِيَامَةِ حَتَّى يَسْأَلَهُ اللَّهُ عَنِ أَرْبَعٍ عَنِ عُمُرِهِ فِيمَا أَفْنَاهُ وَعَنِ جَسَدِهِ فِيمَا
أَبْلَاهُ وَعَنِ مَالِهِ مِمَّا اكْتَسَبَهُ وَفِيمَا أَنْفَقَهُ وَعَنِ حُبِّتَا أَهْلِ الْبَيْتِ"

قیامۃ نا دن بندہ نو قدم نہیں ٲھسلے حتی کر خدا تعالیٰ اھنے ٲار/ ٲیز نو سؤل کرے:

(۱) اھنی عمر سوں ٲیز ما صرف کیدی؟

(۲) اھنو بدن سوں ٲیز ما استعمال کیدو؟

(۳) اھنو مال کئی طرح کایو انے اھنے سوں ٲیز ما خرٲو؟

(۴) ھااری حبة نو سؤل کرے۔ ھیں تو کون کر اھل البیت صع

امیر المؤمنین مولانا علی بن ابی طالب صع فرماوے ٲھے:

"عَلَيْكَ بِالْقَصْدِ فِيمَا تَجْمَعُ وَفِيمَا تُنْفِقُ"

تمیں جر ٲیز جمع کرو ٲھوانے خرٲو ٲھو۔ اھا وٲگالے عمل کرو۔ تمارا ٲر واجب ٲھے

الداعي الاجل سیدنا طاھر سیف الدین رض فرماوے ٲھے:

"أَنْفِقْ وَلَا تُسْرِفْ وَلَا تَقْتَرْ تَعِشْ بِنَضَارَةٍ فِي الْعَيْشِ وَأَخْضِيضًا"

تمیں مال خرٲو تو اسراف بھی نہر کرو انے بخل بھی نہر کرو، تو تمیں تازگی انے سرسبزی ما زندگی بسر کر سو

مؤمن نے اھنی زندگی ما خرٲ کئی شاکلے سی کرو جوئیے۔ اھنو علم انے معرفۃ حاصل کرو

ضروری ٲھے،

الداعي الاجل سیدنا عبد علی سیف الدین رض فرماوے ٲھے:

"تین^۳ طرح نا لوگو ٲھے:

✽ ایک گھنا عقلند، تو گھنا عقلند کون کر ہزار ما سی تین سو^{۳۰۰} باقی راکھے، کام ٲڑے تر واسطے جمع

راکھے، یر گھنو عقلند، اھا خرٲی نہر دے،

✽ ھوے وٲلو کون کر۔ جر اوے تر خرٲی دے، او وٲلو۔ جتنو اوے تر اھو خرٲی دے،

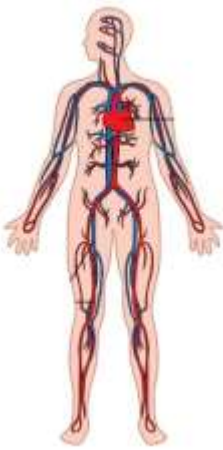
خدا تعالیٰ نی آیات مبارکہ، رسول اللہ صلی علیہ وسلم نی احادیث شریفہ انے اولیاء اللہ صلی علیہ وسلم نا اکالیم منیفہ ما امثل نا امور واسطے گھنا بیانو آیا ہے،

رسائل اخوان الصفاء نا صاحب مولانا الامام احمد المستور صلی علیہ وسلم فرماوے ہے:

"إِنَّ الْإِنْسَانَ عَالَمٌ صَغِيرٌ"

تحقیق انسان چھوٹو عالم ہے

انسان نی خلقہ عجیبہ ما تمام امور کئی طرح جاری تھائی ہے۔ اہنا واسطے موعظہ انے کیفیہ نو بیان ہے، خدا تعالیٰ یر۔ انسان نا ہر عضو نی طرف خون پہنچے۔ اہنی محکم تدبیر کیدی ہے، انے یر خون نہ پہنچوانا سبب۔ یا۔ اہما کم یا زیادہ تھاوا ناسب۔ بیماریو اوے ہے،



یر۔ مثل۔ انسان نی زندگی ما اہنو مال تمام امور نی طرف تقدیر موافق پہنچے۔ یر بھی اتنو ضروری ہے، تر سی۔ مال نی صحت واسطے بچٹ تیار کروو۔ زندگی نو اہم حصہ ہے، تاکر۔ انسان نی زندگی ما balance رہے انے یر خوشحال زندگی بسر کری سکے۔

(۲) بچٹ _____ مال نی تدبیر انے انفاق نی شاکلہ

اللہ سبحانہ فرماوے ہے:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

جیوارے یر سگلا (اللہ تعالیٰ نا بندہ) خرچے ہے تو اسرانی بھی نہھی کرتا انے بخل بھی نہھی کرتا انے بیوے نا درمیان وچگالو طریق اختیار کرے ہے

انے یر معنی ما بیسری آیت مبارکہ ما فرماوے ہے:

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا

جر نا سي اڄه تو فقر اوي جائي، اڄه ني زندگي تو فقر ني گذرے انے کال واسطے غني، کر جر تو عقل نا خلاف چھے.

(المجلس السابع ۱۴۲۰ هـ)

(۱) تدبير _____ حياة طيبة نو ذريعة

مرسول الله صلح فرماوے چھے:

"التَّادِبِيرُ نِصْفُ الْعَيْشِ"

تدبير کروو زندگي نو اردھو حصّة چھے

زندگي نا امور - تدبير کروا سي سہل تھئي جائي چھے، زندگي نا هر امر واسطے تدبير انے اقتصاد کري نے رھيے - تو اھا گھني برکة انے وسعة حاصل تھائي چھے، انے زندگي نا هر پہلو ما خوشحال طريقت سي رھووا مڪان تھائي چھے،

هداة کرام عليهم السلام - دين انے دنيا ييوے ما على احسن الشاکلة کيم رھوئي - ير واسطے موعظة حسنة فرماوے چھے،

مرسول الله صلح فرماوے چھے:

"لِلْمُؤْمِنِ ثَلَاثُ سَاعَاتٍ فَسَاعَةٌ فِيهَا يُنَاجِي رَبَّهُ وَسَاعَةٌ يَرُمُّ فِيهَا مَعَاشَهُ وَسَاعَةٌ يُخَلِّي بَيْنَ نَفْسِهِ

وَبَيْنَ لَذَّتِهَا فِيمَا يَحِلُّ وَيَجْمَلُ"

مؤمن واسطے تين^۳ ساعات چھے (مؤمن نے - تين^۳ حصّة ما - اھنا وقت ني تقسيم کروي جوئيے):

(۱) ايک گھري ما اھنا رب ني بندگي کرے

(۲) ايک گھري ما پوتانا معاش (روزي) نا امور نے درست کرے

(۳) ايک گھري ما جر مثل لائق تھائي تر مثل حلال ني لذت لے

مؤمن ني زندگي - حياة طيبة تھائي انے اھنا تمام جوانب ما balance هوئي - تر واسطے ا حديث

شريف مشعل راھ چھے، وقت، مال انے ير مثل نا بيسرا تمام امور ما تدبير کرے - اھني اھا هداية چھے،

بجٹ نی فکرہ

الحمد لله مسبغ الفضل والالاء * وصلى الله على قدوة الانبياء * وصفوة الاصفياء * وعلى وصيه سيد الاوصياء * وعلى الائمة من ذريته الاعلام العلماء * وعلى دعايم المطلقين فروع الشجرة الطيبة التي اصلها ثابت وفرعها في السماء * وعلى وارث فضلهم المبين الداعي الثالث والخمسين منهم الداعي الاجل سيدنا ومولانا ابي جعفر الصادق عالي قدر مفضل سيف الدين ينبوع النور والضياء * الذي تجل نعمه عن العد والاحصاء * اطال الله عمره الشريف ما بقي الارض والسماء *

اما بعد:

الداعي الاجل الحي المقدس سيدنا محمد برهان الدين رض فرماوے چھے:

"گھر ما نفقات اپنا برابر کرو، اوک کرتا خرچ زیادہ نہ کرو، جتنی آمد ہوئی اہنا، اوپر خرچ نہ کرو، Budget خدا رازق چھے، رزق خدا ايسے، مگر تمیں فضول خرچ کری نے کوئی فیشن پر اُتری نے تمارا مال نے اھو نہ خرچی نا کھو کہ جر ما ضرور چھے تہ ما تو رھی جائی انے بن ضروری چیزو ما خرچائی جائی،

ہاں مگر یہ یاد رکھو کہ - یہ بن ضروری نہ کہوائی کہ تمارا بھائی نے تمیں اپو، تمارا پڑوسی نے یاری اپو، تمنے خدا ایک / روپہ اپو ہوئی تو تمیں ایم خیال کرو کہ اہنا پاسے چار / انر بھی نٹھی، تو مارا مال ما سی بے / انر اھنے اپوں - تو یہ ماری سعادت چھے، مارا پاس چوڈ / انر رھسے، میں کہاں سی اپوں - ایم نہ کہو، خدا یہ تمنے اپو چھے، خدا آپے چھے انے خدا نا عباد نے تمیں اپو، تو خدا نا عباد خدا نا عیال چھے، تو خدا تمارو شکر کرے انے رزق تمنے زیادہ ملے،

تو حلال نی روزی طلب کرو تو تہ بھی ایک limit موافق، اھو تھاکي نہ جاؤ کہ پچھی کوئی کام نہ کری سکو، کتناک ایم خیال کرے کہ اپنے جوانی ما کائی لو پچھی مھوئی عمر ما کام لاگسے، خدا رازق چھے، ہر عمر ما خدا ايسے، البتہ - یہ ضرور چھے کہ پوتانی investment کرے، مگر اھوی نہ کرے کہ



گھر نو بجٹ

تدبیر. اقتصاد. حیا طیبہ



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
سنة ١٤٤٠