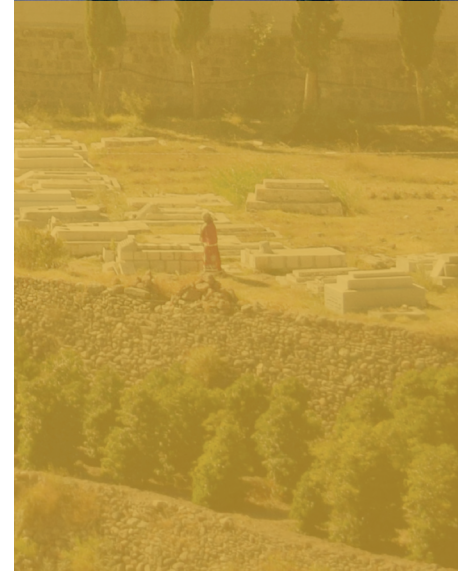




Household Budgeting Manual

مكتبة ذكري اليمينة والبركة
سنة ١٤٤٠



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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 you 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 رہی 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 ١/٢)

(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 سَيَجْعَلُ 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)			

یرج مثل آپ مولیٰ ص^ع فرماوے چھے:

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

پورے پورو کال:

✽ شریعة نو علم حاصل کروو چھے

✽ مصیبة پر صبر کروو چھے

✽ انے زندگی ما تدبیر کروو چھے

اقتصاد انے تدبیر سی خرچ کروا نا سبب رھائش نی اشیاء، 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^ض نصف صدي لگ مؤمنين نے حياة طيبة گزاروا
واسطے هداية ديتا رھيا انے اچے ترينما داعي الداعي الاجل سيدنا عالي قدر مفضل سيف الدين اقطاع^ع
اقتصاد انے تدبیر سی زندگی بسر کروا واسطے مؤمنين نے هداية اپي رھيا چھے، خدا تعالیٰ آپ مولیٰ نی
عمر شريف نے صححة انے عافية ما الی يوم القيامة دراز کر جو.

ا کتاب مولانا المنان الداعي الاجل سيدنا عالي قدر مفضل سيف الدين اطلال الله بقاءه الشريف الی يوم
الدين نی ۷۵ مي ميلاد مبارك انے رفع مستوی معيشة المؤمنین ۱۴۴۰ هـ نی مناسبة سی تيار تھئی چھے،
انے اھما - بچٹ کئی طرح تيار کروو ... اھنو template اپوا 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 في سبيل الله پوتانا مال نے خرچے چھے اھنو مثل ايک دانر ني مثل چھے کہ جر دانر سات^ص
سُنْبُلَةٌ (اُنْبِيُو) نے اُگاوے چھے، هر ايک سُنْبُلَةٌ ما سو^ص دانر چھے، انے خدا تعالیٰ جر نے چاھے اھنا واسطے
اضعافا مضاعفة کري اُپے، خدا تعالیٰ واسع چھے علیم چھے

خدا تعالیٰ ير مؤمن نے جر رزق اُپو چھے اھني غرض ير چھے کہ مؤمن اھنا مال نے بے^ص حصّۃ
ما تقسیم کرے، جيم مولانا ابو ذر الغفاري^{رض} فرماوے چھے:

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

تمیں تمارا مال نے بے^ص درھم ما تقسیم کرو، ايک درھم نے تماری آخرۃ واسطے مُقَدَّم کروانے ايک درھم
نے تمارا عيال پر خرچو
ير^ص مثل ذکر اوے چھے کہ:

"لَا خَيْرَ فِي الْإِسْرَافِ وَلَا إِسْرَافٍ فِي الْخَيْرِ"

اسراف ما خير نھي انے خير ما اسراف نھي

خرچ کروا واسطے بجٹ کري نے بہتر تدبير کروا سي فرائض، سنن انے نوافل (خير نا کامو) ما
خرچ کروو سہل تھائی چھے، واجبات، ضيافة، مولانا المنعم^{طع} ني حضرۃ نورانية ما حاضر تھاوو، فيض
الموائد البرهانية، قرضا حسنا، مواساة، مشاهد انے مقامات عالته ني زيارة کروو۔ ا مثل نا نفقات واسطے
تخمين کري سکائی چھے.

(۴) بجٹ ————— زندگي ما فوائد

امير المؤمنین مولانا علي بن ابي طالب^{صع} فرماوے چھے:

"مَا عَالَ مَنِ اقْتَصَدَ"

جر شخص وچگالے رھي نے عمل کرے تو محتاج نہيں تھائی

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

الداعي الاجل سيدنا محمد برهان الدين رض فرماوے چھے:

"خرچ کم کروا ما بھی نظام جوئے، یرے مثل ناخون مھوٹا تھائی تو کاپوا جوئے"

(المجلس السابع ۱۴۰۵ ھ)

ترسي امير المؤمنين مولانا علي بن ابي طالب ص فرماوے چھے:

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

ھشيار! مال نے اھنا حق نا غير ما خرچوو تبذير انے اسراف چھے، یر خرچوو۔ اھنا صاحب نے دينا ما تو رفع كرى ديسے مگر اخرة ما اھنے گراوي ديسے، انے خدا تعالى نا نزديك اھنے ذليل كرى ديسے

جتنی اھمیت بچت تيار کروانی چھے اتنی اھمیت وقتا فوقتا اھنی 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 جر اشیاء نو وپیار کرے چھے۔ اھنی inventory نو حساب انے accounts

صاف رکھے۔۔۔ تر واسطے اایۃ مبارکۃ ما گھنی واضح دلیل چھے انے یر مثل اولیاء اللہ ص ہمیشہ ہدایۃ دیتا رہے چھے۔

(۳) بچت ————— دینی امور نی اھمیت

قران مجید ما گھنی آیات مبارکۃ ما خیر ما خرچوا واسطے رغبتہ انے تأکید چھے۔۔۔ کیم کر خیر ما

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

تمارا ہاتھ نے تماری گردن طرف باندھی نہ دو (بخل نہ کرو) انے یہ ہاتھ نے پورے پورو وستاری بھی نہ دو (اسراف نہ کرو) کہ پچھی تمنے لوم انے پستاوانا حال ما بیٹھوو پڑے

رسول اللہ ﷺ فرماوے چھے:

"لَا تَزِلُّ قَدَمُ الْعَبْدِ يَوْمَ الْقِيَامَةِ حَتَّى يَسْأَلَهُ اللَّهُ عَنِ أَرْبَعٍ عَنْ عُمْرِهِ فِيمَا أَفْنَاهُ وَعَنْ جَسَدِهِ فِيمَا أَبْلَاهُ وَعَنْ مَالِهِ مِمَّا اكْتَسَبَهُ وَفِيمَا أَنْفَقَهُ وَعَنْ حُبِّنَا أَهْلَ الْبَيْتِ"

قیامتہ نا دن بندہ نو قدم نہیں پھسلے حتی کہ خدا تعالیٰ اہنے چار چیز نو سوال کرے:

(۱) اہنی عمر سوں چیز ما صرف کیدی؟

(۲) اہنو بدن سوں چیز ما استعمال کیدو؟

(۳) اہنو مال کئی طرح کایوانے اہنے سوں چیز ما خرچو؟

(۴) ہماری محبتہ نو سوال کرے۔۔۔ ہمیں تو کون کہ اہل البیت ﷺ

امیر المؤمنین مولانا علی بن ابی طالب ﷺ فرماوے چھے:

"عَلَيْكَ بِالْقَصْدِ فِيمَا تَجْمَعُ وَفِيمَا تُنْفِقُ"

تمیں جہ چیز جمع کرو چھوانے خرچو چھو۔۔۔ اہا وچگالے عمل کروو۔۔۔ تمارا پر واجب چھے

الداعي الاجل سيدنا طاهر سيف الدين رض فرماوے چھے:

"أَنْفِقْ وَلَا تُسْرِفْ وَلَا تَقْتَرْ تَعِشْ بِنَصَارَةٍ فِي الْعَيْشِ وَاحْضِيضَارٍ"

تمیں مال خرچو تو اسراف بھی نہ کروانے بخل بھی نہ کرو، تو تمیں تازگی انے سرسبزی ما زندگی بسر کروو مؤمن نے اہنی زندگی ما خرچ کئی شاکلہ سی کروو جوئیے۔۔۔ اہنو علم انے معرفتہ حاصل کروو ضروری چھے:

الداعي الاجل عبد علي سيف الدين رض فرماوے چھے:

"تین طرح نا لوگو چھے:

• ایک گھنا عقلمند، تو گھنا عقلمند کون کہ ہزار ما سی تین سو^{۳۰۰} باقی راکھے، کام پڑے تر واسطے جمع راکھے، یہ گھنو عقلمند، اکھا خرچی نہ دے،

• ہوے وچلو کون کہ۔۔۔ جہ اوے تر خرچی دے، اوچلو۔۔۔ جتنو اوے تر اکھو خرچی دے،

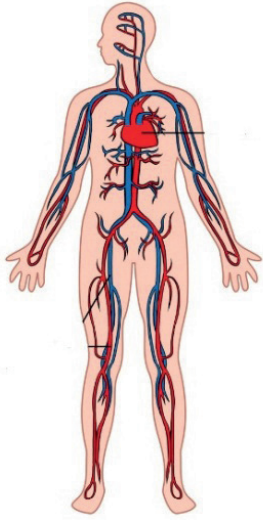
خدا تعالیٰ نی آیات مبارکة، رسول اللہ ﷺ نی احادیث شریفہ انے اولیاء اللہ ﷺ نا اکالیم منیفہ ما امثل نا امور واسطے گھنا بیانوا یا اچھے،

رسائل اخوان الصفاء نا صاحب مولانا الامام احمد المستور ﷺ فرماوے چھے:

"إِنَّ الْإِنْسَانَ عَالَمٌ صَغِيرٌ"

تحقیق انسان چھوٹو عالم چھے

انسان نی خلقہ عجیبہ ما تمام امور کئی طرح جاری تھائی چھے۔۔۔ اھنا واسطے موعظہ انے کیفیتہ نویان چھے، خدا تعالیٰ یر۔۔۔ انسان نا ہر عضو نی طرف خون پہنچے۔۔۔ اھنی محکم تدبیر کیدی چھے، انے یر خون نہ پہنچوانا سبب۔۔۔ یا۔۔۔ اھما کم یا زیادہ تھواوا نا سبب۔۔۔ بیماریو اوے چھے،



یر۔۔۔ مثل۔۔۔ انسان نی زندگی ما اھنو مال تمام امور نی طرف تقدیر موافق پہنچے۔۔۔ یر بھی اتنو ضروری چھے، ترسی۔۔۔ مال نی صحتہ واسطے بچٹ تیار کرو۔۔۔ زندگی نو اھم حصہ چھے، تاکہ۔۔۔ انسان نی زندگی ما balance رہے انے یر خوشحال زندگی بسر کری سکے۔

بچٹ (۲)۔۔۔ مال نی تدبیر انے انفاق نی شاکلہ.

اللہ سبحانہ فرماوے چھے:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

جیوارے یر سگلا (اللہ تعالیٰ نا بندہؤ) خرچے چھے تو اسراف نی بھی نہھی کرتا انے بخل بھی نہھی کرتا انے بیوے نا درمیان وچگالو طریق اختیار کرے چھے

انے یر معنی ما بیدری ایتہ مبارکة ما فرماوے چھے:

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

کرے کہ جہ ناسی اچے تو فقراوی جائی، اچ نی زندگی تو فقر نی گذرے انے کال واسطے غنی، کہ جہ
تو عقل نا خلاف چھے۔"

(المجلس السابع ۱۴۲۰ھ)

(۱) تدبیر _____ حیاة طيبة نو ذریعة

رسول اللہ ﷺ فرماوے چھے:

"التَّادِبِيرُ نِصْفُ الْعَيْشِ"

تدبیر کروو زندگی نو اردھو حصّہ چھے

زندگی نا امور ... تدبیر کروا سی سہل تھی جائی چھے، زندگی نا ہر امر واسطے تدبیر انے اقتصاد کری نے
رہیئے ... تو اہا گھنی برکة انے وسعة حاصل تھائی چھے، انے زندگی نا ہر پہلو ما خوشحال طریقہ سی
رہو و امکان تھائی چھے،

هداة کرام علیہم السلام - دین انے دنیا یوے ما علی احسن الشاکلة کیم رھوئی - یر واسطے

موعظة حسنة فرماوے چھے:

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

وَبَيْنَ لَدَّتَيْهَا فِيمَا يَحِلُّ وَيَجْمَلُ"

مؤمن واسطے تین^۳ ساعات چھے (مؤمن نے - تین^۳ حصّہ ما - اہنا وقت نی تقسیم کروی جوئی):

(۱) ایک گھڑی ما اہنا رب نی بندگی کرے

(۲) ایک گھڑی ما پوتانا معاش (روزی) نا امور نے درست کرے

(۳) ایک گھڑی ما جہر مثل لائق تھائی تر مثل حلال نی لذت لے

مؤمن نی زندگی ... حیاة طيبة تھائی انے اہنا تمام جوانب ما balance ہوئی ... تر واسطے احديث شريف

مَشَعَلِ رَاهِ چھے، وقت، مال انے یر مثل نا بيسرا تمام امور ما تدبیر کرے ... اہنی اہا ہدایہ 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 دعائم 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 والا حصاء * اطال الله عمره الشريف ما بقي الارض والسماء *

اما بعد:

الداعي الاجل الحمي 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 نو Budget کرو، خدا رازق چھے، رزق خدا آپسے۔، مگر تمیں فضول خرچ کری نے کوئی فیشن پر اُتری نے تمارا مال نے اہوونہ خرچی نا کھو کہ جر ما ضرور چھے تہ ما تورھی جائی انے بن ضروری چیزو ما خرچی 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 روپیہ اپو ہوئی تو تمیں ایم خیال کرو کہ اہنا پاسے چار انہ بھی نہھی، تو مارا مال سی بے انہ اہنے اپوں - تو یہ ماری سعادت چھے، مارا پاس چوڈ انہ رہسے، میں کہماں 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 روزنی طلب کرو تو تہ بھی ایک limit موافق، اہوا 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 آپسے۔ البتہ - یہ ضرور چھے کہ پوتانی investment کرے، مگر اہوی نہ



گھر نو بجٹ

تدبیر. اقتصاد. حیاة طیبة



مکتبہ ذکری المیزان والبرکات
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