

The Intelligent Investor

To invest hard-earned wealth for the purpose of realizing a profit, it is common sense to minimise potential risks in the financial market which reacts to changes by the minute.

The intelligent investor builds these safeguards through knowledge and research. He seeks out reputable financial service providers who help him to analyse historic performances and results of a company, examine the integrity of the organisation's officials, their transparency and Halaal compliance. You cannot invest in a world class brewery no matter how sparkling the results as it is Haraam. And you will not consider committing to an investment on unsound advice.

If you consider that the consumption of Halaal is an obligatory act of worship undertaken several times a day throughout one's lifetime, then vigilance of the highest degree must be exercised to ensure best returns in the Hereafter (Aakhirah).

Why should your attitude on Halaal and Haraam be any different and shouldn't the same principles apply?

You should seek out the most knowledgeable advisors i.e. the Ulama and ensure that you receive guidance from Halaal regulators who are reputable and transparent. You have a right to demand their lists of certified plants with contact details for your own checks if necessary. Even fees charged for different types of outlets should be open to public scrutiny, as should their inspection frequency. Surprisingly, these simple requests do not often yield results.

The regulators must also hold open public meetings where audited financial statements are presented. One should also be circumspect on organizations that grant Halaal certification to outlets in dens of vices such as casinos, those that sell alcohol and those that endorse this type of action.

"...and if any do desire a reward in the Hereafter, we shall give it to him. And swiftly shall we reward those that (serve us with) gratitude."

Chapter 3:Verse 145

At the end of the day, your Imaan is your greatest asset and your actions are your best investment.

Be an intelligent investor.

FLASH NEWS WILL BE ON LEAVE UNTIL THE END OF JANUARY

Your constructive comments, criticism and feedback is truly appreciated

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