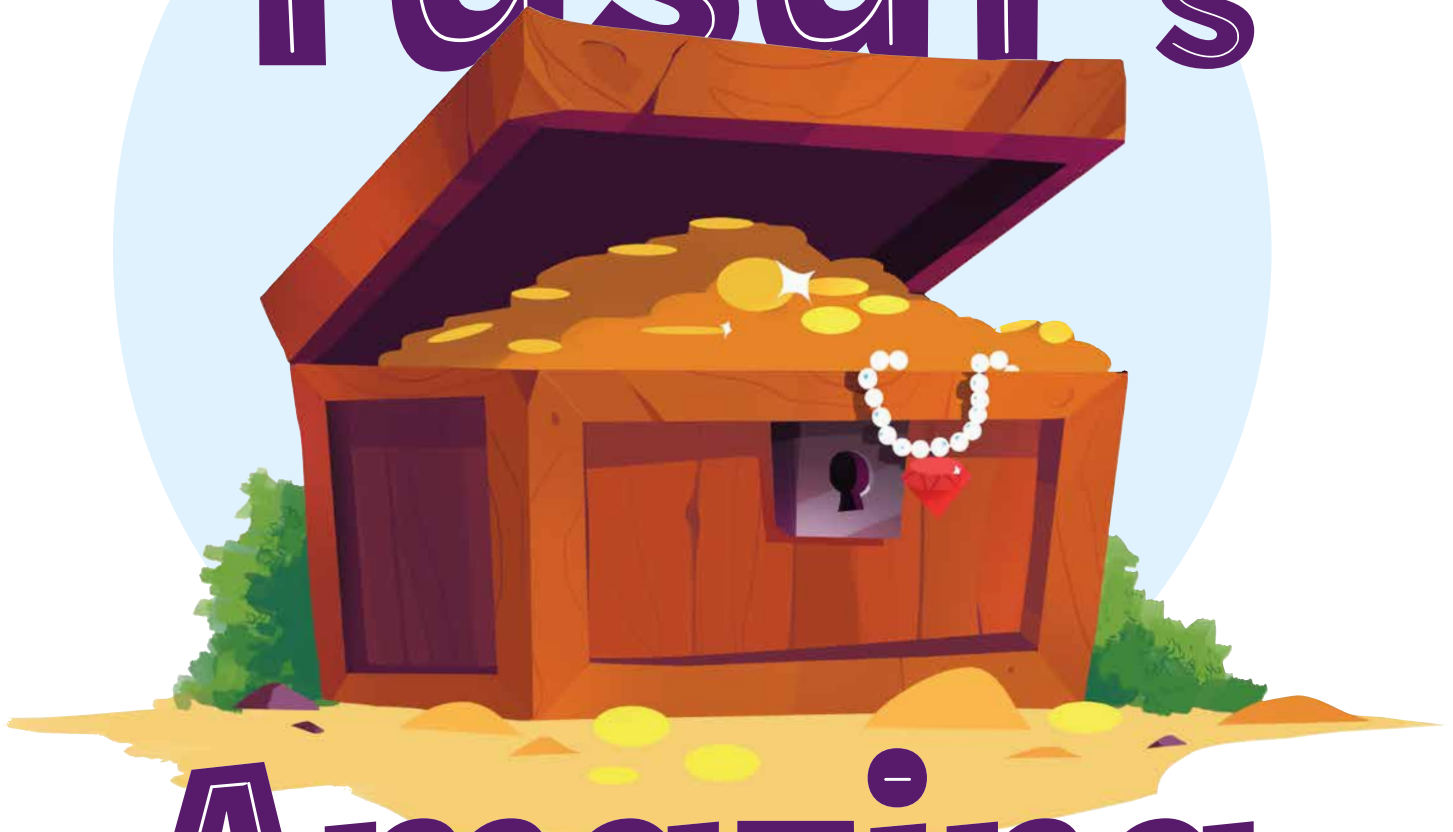




The Prophet Yusuf's عليه السلام



Amazing Investment

A Child's First Guide to Halal Investing

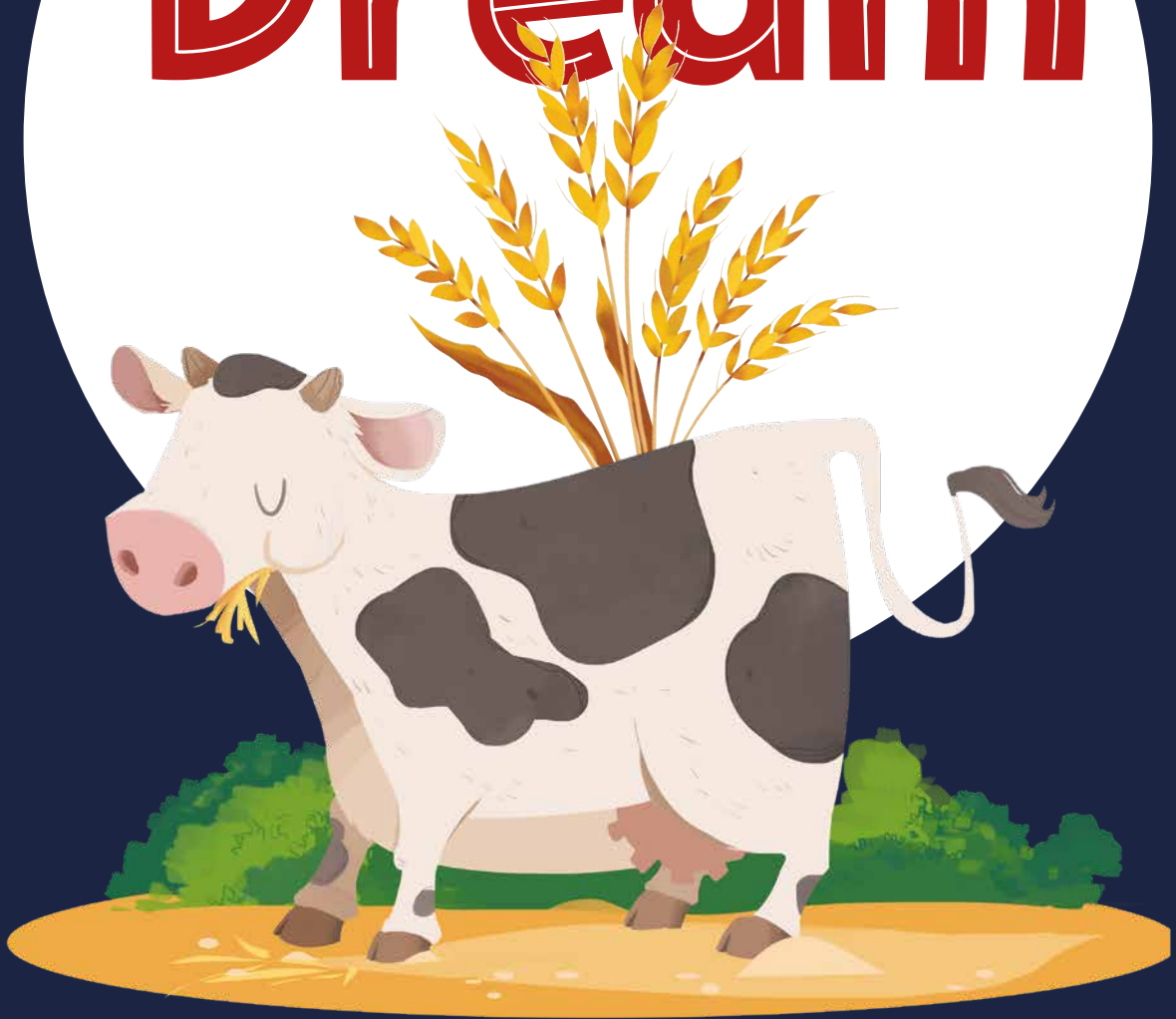
Produced by  Learning Roots in partnership with  Wahed

Intro

This booklet is designed to introduce children to the concept and benefits of investing, drawing lessons from the story of the Prophet Yusuf ﷺ. We believe that an early education in investing is key to enjoying its benefits. This booklet begins with a story from the life of Prophet Yusuf ﷺ and presents a series of activities that explore the steps to investing in greater detail. We hope you find this work to be beneficial and welcome your feedback.



The King's Dream



Prophet Yusuf's ^{عليه السلام} Investment

He saw the Nile draining, revealing mud from the riverbed. Seven fat cows emerged from the river, followed by seven skinny ones. Then perhaps the strangest thing he'd ever seen: the seven skinny cows ate seven fat ones! Seven ears of green grain grew on the riverbanks but disappeared. And on the same spot, grew seven dry ears of grain to replace them.

The King gasped, waking up from his dream.

“What was that!” he exclaimed, placing his hand on his chest, feeling his heart race. Troubled by what he had seen, he caught his breath and summoned his courtiers for an emergency meeting.

“It’s just a random dream,” said one of them. “How can any of that be true?”

“Perhaps his majesty had a heavy supper,” commented another.

“His majesty is getting old,” said one jokingly.

“Well,” said the Chief Minister. “It’s just a dream and we shouldn’t read much into it.” The courtiers nodded in agreement.

A cupbearer, who was serving the men, remembered how a young man by the name of Yusuf interpreted a dream he had when he was in prison.

“Yes, Yusuf! How could I forget!” he thought as he raced to the King.

“Pardon me, your majesty,” said the cupbearer as he placed his jug on the ground. “I know someone who can tell you what your dream means. He had asked me to mention him to you, but I forgot.”

Cold and dark, the cupbearer remembered the days he spent in that terrible cell. But he also remembered how one prisoner’s face gleamed in the darkness and gave him hope. Now, after finally remembering, he was back at the King’s request.

“Yusuf!” he exclaimed when he saw the familiar handsome young man with piety glowing on his face. It was like Yusuf ﷺ did not age at all! He apologised and relayed the King’s dream.

“There will be seven years of abundance,” said Yusuf ﷺ, as the beauty of his face elevated the gloom of the cell. “If the land is properly cultivated, there will be a very good harvest, more than the people will need. This should be stored, except a little for the people to use. After that, seven years of famine will follow, during which time the excess grain should be used.”



The cupbearer listened intently and took notes of what Yusuf ﷺ said.

“During the famine they should save some grain to be used for seed in the next harvest,” he continued. “After seven years of drought, there will be a year of plentiful rain. If the water is used well, grapevines and olive trees will grow in abundance, providing plenty of fruit and oil.”

Making sure that everything was taken into account, the cupbearer hurried back to the King with the news.

‘Who could this man be?’ the King thought upon hearing what the cupbearer had to say. He was so fascinated with the interpretation of his dream that he commanded his envoy to set Yusuf ﷺ free and present him at the King’s court.



Astonished by the manners and knowledge of the man who was once wrongly accused and now proven innocent, the King offered Yusuf ﷺ a high position.

“Your majesty,” Yusuf ﷺ said as he smiled. Out of sheer nobility on his part to ensure that many people would not die during the anticipated drought, he knew what he needed to do. “Put me in charge of the Treasury of the land. I will guard it with good trust.”

As if seeing through Yusuf’s ﷺ deepest intentions, the King found it only fitting for this man to take on the position. So for the next seven years, the tides turned for Yusuf ﷺ. He had full control over the cultivation, harvesting and storage of crops in all of Egypt. Just as he envisioned, the seven years of abundance came to an end. The drought crept in freely like wild vine throughout Egypt and the neighbouring lands.

Knowing that this would take place, Yusuf ﷺ advised the King that since his kingdom was blessed with grains in reserve, he should sell to the needy nations at a fair price. The King agreed and, just as the drought travelled throughout the land, the good news rode along with it, reaching the doorsteps of Yusuf’s ﷺ home town.

Activities



What Happened?

1. What did the King see in his dream?

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5. What advice did Yusuf ﷺ give for the next seven years?

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2. What did the seven fat cows and the seven ears of grain represent?

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6. What did Yusuf ﷺ say would happen after the 14 years were complete?

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3. What did the seven skinny cows and the seven dry ears of grain represent?

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4. What did Prophet Yusuf ﷺ advise the people to do in the first seven years?

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STEP 1

Anticipation

In the story, Yusuf ﷺ was thinking ahead as to what will most likely happen in the future, and he planned for it. No one except Allah knows what will happen in the future, but we can often make educated guesses about what may lie ahead in life.

What events do you think will most likely occur in your life? Some of these have been written for you below. Write down how much money you think you'll need for these events and then add your own to the list.



**Performing
Hajj**

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**Buying
a Car**

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**Getting
Married**

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**Buying a
House**

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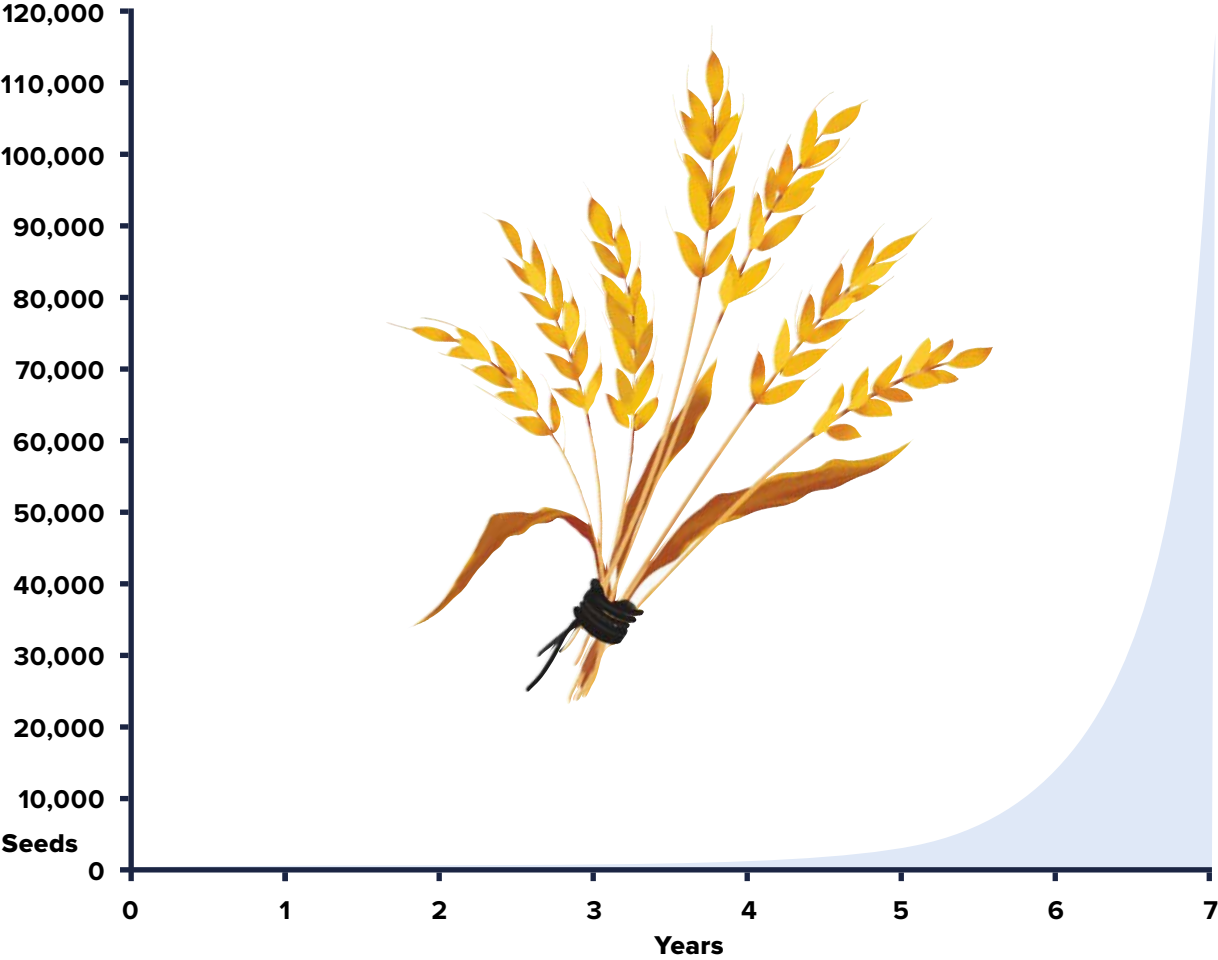
Using Prophet Yusuf's ﷺ example, you may not need to work extra to cover these expenses. You just need to invest your money wisely. Here's how...

STEP 2

How Wealth Grows

Yusuf  was very disciplined in the years of good harvest. He only took what he needed. The rest was saved and planted for the following year's crop, making each year's harvest much bigger than the previous year.

This is known as 'compounding' and it's the secret sauce of investing. Plot the graph below using the table to discover how many seeds Yusuf  was able to harvest over seven years.



	Year	1	2	3	4	5	6	7
	Seeds Planted	1	2	9	58	401	2802	16807
In a good harvest, each seed produces seven new ones	Size of Harvest	7	14	63	406	2807	16812	117649
Even if the harvest grew each year, the same amount of grain was eaten	Saved for Use	5	5	5	5	5	5	5
And the rest was invested for the next year	Saved to Invest	2	9	58	401	2802	16807	117644

STEP 3

Keeping it Halal

It's really important that we invest in things that Allah is pleased with. If we do, we can joy more blessings and greater rewards, especially in the Hereafter. The Prophet Yusuf عليه السلام invested in farming, which is perfectly halal.

However some investments may involve things that Allah has not allowed, such as gambling, alcohol and interest.

It's important to stay clear of such things, because even if they may make you money in this world, they will be a cause of loss in the Hereafter.

Which of the investments below would you make? Give reasons for your choices.



Buying gold



Investing in a bank that deals in interest



Buying shares in a football club



Investing in a gambling app



Buying a house to rent



Investing in a restaurant that sells alcohol

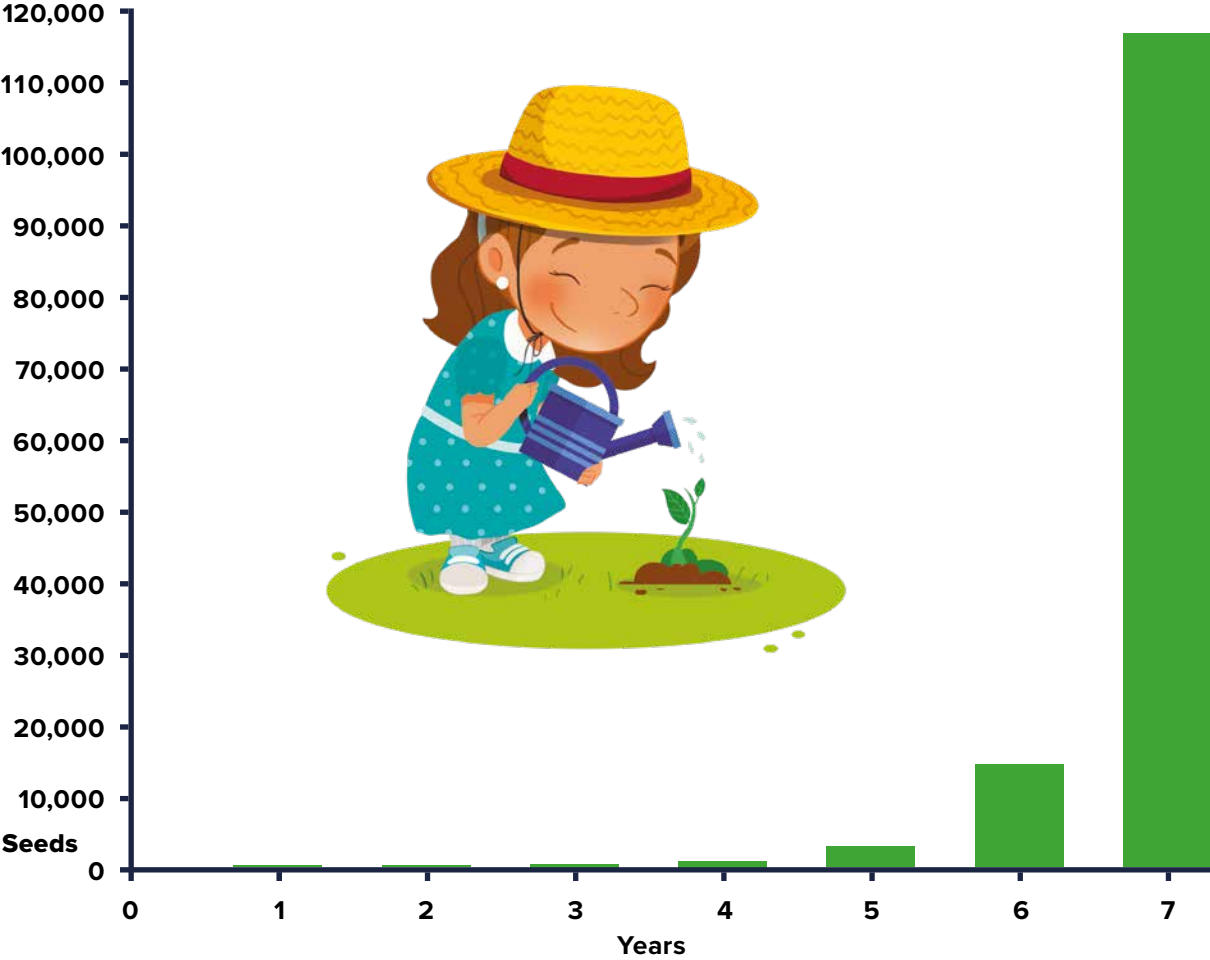


STEP 3

Starting Early


Most investments need time to mature. So the earlier you start, the more your investments will make over a long period of time. Also, the sooner you start, the more experience you will gain!

Use the graph below to show how many grains the people would have missed out on if the Prophet Yusuf عليه السلام told his people to start saving the harvest for three years and not seven.



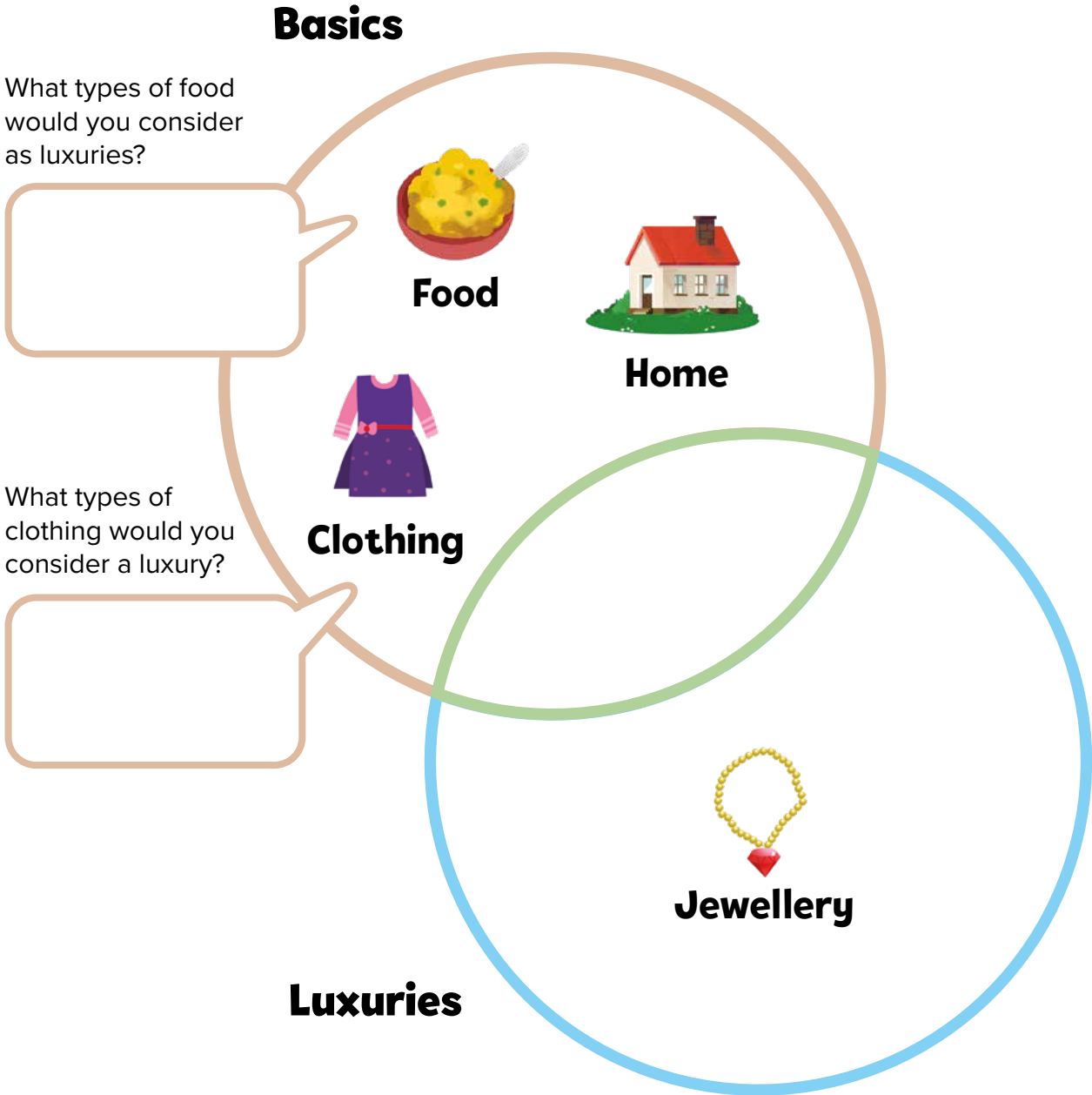
STEP 4

Saving

In the years of good harvest, the Prophet Yusuf  told his people to only eat what they absolutely needed. The rest was saved and invested.

Fill in the Venn diagram below with things you need or want, and whether you consider them to be basic needs or luxuries. Some items might have a bit of both.

What does a good harvest mean to you? It could be a time when you have more money than meets your basic needs.



STEP 5

Delayed Gratification

The Prophet Yusuf عليه السلام showed patience for seven years before he saw the fruits of his plan.

Think of other actions that lead to great results, but only if you're patient with them over a long time. Some examples have been shown below.

Good investing takes discipline and resisting the urge to splurge on spending today in order to enjoy a better tomorrow.



Exercise



Healthy Eating



Growing Plants

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STEP 6

Helping Others

With all the wealth that the Prophet Yusuf ﷺ was able to harvest, he helped all of Egypt and the surrounding lands too.

Write down how you would use your wealth to help the following groups of people.



Your Family

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Your Friends

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Your Community

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The Ummah

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STEP 7

Now It's Your Turn

Let's make a really simply savings plan so you can start to enjoy the benefits of investing now.

What would you like to do with your wealth?

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What charity goals do you have?

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What are your sources of income?

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How much of your income will you invest?

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How often would you save to invest?

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Where will you invest your money?

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