



In the Name of Allah, Most Merciful, Most Compassionate

Profit & Loss

Qur'an Surat At-Tawbah 9:111

إِنَّ اللَّهَ اشْتَرَى مِنَ الْمُؤْمِنِينَ أَنْفُسَهُمْ وَأَمْوَالَهُمْ بِأَنْ لَهُمُ الْجَنَّةُ

Verily Allah has purchased¹ from the believers their persons and their property² that Paradise might be theirs

If you wish to understand how profitable³ a trade it is, and how honorable⁴ a rank, to sell one's person and property to God, to be His slave and His soldier, then listen to the following comparison⁵.

Once a king entrusted⁶ each of two of his subjects⁷ with an estate⁸, including all necessary workshops⁹, machinery, horses, weapons and so forth. But since it was a tempestuous¹⁰ and war-ridden¹¹ age, nothing enjoyed¹² stability¹³; it was destined¹⁴ either to disappear¹⁵ or to change. The king in his infinite¹⁶ mercy sent a most noble lieutenant¹⁷ to the two men and by means of a compassionate decree¹⁸ conveyed¹⁹ the following to them:

¹To buy, pay a price for something (from Old French: to seek to obtain)

²Something that one owns or possesses (from Latin proprius one's own)

³Producing a gain of some kind, giving profit, benefit

⁴Something worth respect, high, excellent

⁵A representation or example of something which is like another thing

⁶To give someone the responsibility to take care of or look after something and to take the correct action with that thing

⁷someone under the command of another normally a ruler and must obey him

⁸A large house, surrounding buildings e.g. stables and land

⁹A place where things are made and repaired

¹⁰Stormy and bad weather

¹¹Full of wars

¹²Experienced

¹³Peace and not changing from one state to another

¹⁴To be directed to something planned in advance (from Latin *destinaire* to make firm establish)

¹⁵To go out of existence or to stop being known

¹⁶Limitless, that which continues forever

¹⁷Deputy, representative, official appointed to act for a higher official

¹⁸An order, commands

¹⁹Communicate or deliver a message (from someone)

“Sell me the property you now hold in trust²⁰, so that I may keep it for you. Let it not be destroyed for no purpose. After the wars are over, I will return it to you in a better condition than before. I will regard²¹ the trust as your property and pay you a high price for it. As for the machinery and the tools in the workshop, they will be used in my name and at my workbench²². But the price and the fee²³ for their use shall be increased a thousandfold²⁴. You will receive all the profit that accrues²⁵. You are indigent²⁶ and resourceless²⁷, and unable to provide the cost of these great tasks. So let me assume²⁸ the provision²⁹ of all expenses³⁰ and equipment³¹, and give you all the income³² and the profit³³. You shall keep it until the time of demobilization³⁴.

So see the five ways in which you shall profit³⁵! Now if you do not sell me the property, you can see that no one is able to preserve³⁶ what he possesses, and you too will lose what you now hold. It will go for nothing, and you will lose the high price I offer. The delicate³⁷ and precious tools and scales, the precious metals waiting to be used, will also lose all value. You will have the trouble and concern of administering³⁸ and preserving, but at the same time be punished for betraying³⁹ your trust. So see the five ways in which you may lose! Moreover⁴⁰, if you sell the property to me, you become my soldier and act in my name. Instead of a common⁴¹ prisoner or irregular⁴² soldier, you will be the free lieutenant of an exalted⁴³ monarch.⁴⁴”

After they had listened to this gracious⁴⁵ decree, the more intelligent of the two men said:

²⁰hold in trust - to have something given to one as a trust

²¹Consider

²²A table where work is done

²³Price, amount paid for something

²⁴Multiplied by a thousand, increased by a great number

²⁵That is added to the amount that you have

²⁶Very poor, in need

²⁷Without ways and means to react to situations

²⁸Undertake, take on as a duty or task

²⁹To provide something, supply something

³⁰Amount spent for a task or work

³¹Machinery

³²The money that is made for a job

³³Extra money that is made on top of income

³⁴When the armies break up at the end of fighting, indicating peace, stop being ready to fight

³⁵Gain

³⁶To keep it in the same good condition

³⁷Made in an excellent and very detailed way

³⁸Managing or organizing things

³⁹Fail in carrying out, go against

⁴⁰In addition to what has been said

⁴¹Of no high rank or having no special position

⁴²Not belonging to the main army

⁴³Raised high in rank, praise someone highly

⁴⁴Ruler, King

⁴⁵Merciful, kind, compassionate

“By all means, I am proud⁴⁶ and happy to sell. I offer thanks a thousandfold.”

But the other was arrogant⁴⁷, selfish⁴⁸ and dissipated⁴⁹; his soul had become as proud as the Pharaoh. As if he was to stay eternally⁵⁰ on that estate, he ignored the earthquakes and tumults⁵¹ of this world. He said:

“No! Who is the king? I won’t sell my property, nor spoil⁵² my enjoyment.”

After a short time, the first man reached so high a rank that everyone envied⁵³ his state. He received the favour of the king, and lived happily in the king’s own palace. The other by contrast fell into such a state that everyone pitied⁵⁴ him, but also said he deserved⁵⁵ it. For as a result of his error, his happiness and property departed⁵⁶, and he suffered punishment and torment⁵⁷.

O soul full of caprices⁵⁸! Look at the face of truth through the telescope of this parable⁵⁹. As for the king, he is the Monarch of Pre-Eternity and Post-Eternity, your Sustainer and Creator. The estates, machinery, tools and scales are your possessions while in life’s fold⁶⁰; your body, spirit and heart within those possessions, and your outward and inward senses such as the eye and the tongue, intelligence and imagination⁶¹. As for the most noble lieutenant, it is the Noble Messenger of God; and the most wise decree is the Wise Qur’an, which describes the trade we are discussing in this verse:

"Verily God has purchased from the believers their persons and property that Paradise might be theirs"

The surging⁶² field of battle is the tempestuous surface of the world, which ceaselessly⁶³ changes, dissolves⁶⁴ and reforms⁶⁵ and causes every man to think:

⁴⁶Very pleased and satisfied with something

⁴⁷Feeling that oneself better than others

⁴⁸Looking to oneself and not considering others

⁴⁹Without aim, foolish

⁵⁰Forever, without end

⁵¹Much noise, confusion and upset

⁵²Ruin, damage

⁵³Jealous, wished to have what he had and perhaps had bad feeling towards because they wanted it

⁵⁴Felt sorry for

⁵⁵To have earned something

⁵⁶Left

⁵⁷Great pain of the body and mind

⁵⁸Changing of the mind suddenly, desires that change quickly from one to the other

⁵⁹Short story to explain something or to teach

⁶⁰Enclosure, enclosed area (could mean prison)

⁶¹Creative ability of the mind, the ability to see an mental image of something

⁶²Increasing suddenly

⁶³Without stopping

⁶⁴Fade away, disappear, grow gradually to nothing

⁶⁵To come back again to something, form again

“Since everything will leave our hands, will perish and be lost, is there no way in which we can transform⁶⁶ it into something eternal and preserve it?”

While engaged in these thoughts, he suddenly hears the heavenly voice of the Qur’an saying:

“Indeed there is, a beautiful and easy way which contains five profits within itself.”

What is that way?

To sell the trust received⁶⁷ back to its true owner. Such a sale yields⁶⁸ profit fivefold.

The First Profit:

Transient⁶⁹ property becomes everlasting. For this waning⁷⁰ life, when given to the Eternal and Self-Subsistent Lord of Glory and spent for His sake, will be transmuted⁷¹ into eternity. It will yield eternal fruits. The moments of one’s life will apparently⁷² vanish⁷³ and rot⁷⁴ like kernels and seeds. But then the flowers of blessedness and auspiciousness⁷⁵ will open and bloom⁷⁶ in the realm of eternity, and each will also present a luminous⁷⁷ and reassuring⁷⁸ aspect in the Intermediate Realm.

The Second Profit:

The high price of Paradise is given in exchange⁷⁹.

The Third Profit:

The value of each limb⁸⁰ and each sense is increased a thousandfold. The intelligence is, for example, like a tool. If you do not sell it to God Almighty, but rather employ it for the sake of the soul, it will become an ill-omened⁸¹, noxious⁸² and debilitating⁸³ tool that will burden your weak person with all the sad sorrows⁸⁴ of the past and the terrifying fears of the future; it will descend to the rank of an inauspicious and

⁶⁶To change from one state to another

⁶⁷Been given

⁶⁸Produces

⁶⁹That which quickly passes away

⁷⁰To become less, decline

⁷¹To be changed in form, substance or characteristic

⁷²Seem to

⁷³disappear

⁷⁴decay, decompose

⁷⁵success

⁷⁶begin to grow, produce flower and fruit

⁷⁷bright, full of light

⁷⁸calming, giving back confidence

⁷⁹One thing given for another

⁸⁰Bodily part

⁸¹Having bad fortune

⁸²Morally harmful

⁸³Injuring, making weak

⁸⁴something which makes you sad from the past, regret

destructive⁸⁵ tool. It is for this reason that a sinful man will frequently⁸⁶ resort⁸⁷ to drunkenness or frivolous⁸⁸ pleasure in order to escape the vexations⁸⁹ and injuries⁹⁰ of his intelligence. But if you sell your intelligence to its True Owner and employ it on His behalf, then the intelligence will become like the key to a talisman, unlocking the infinite treasures of compassion and the vaults⁹¹ of wisdom that creation contains.

To take another example, the eye is one of the senses, a window through which the spirit looks out on this world. If you do not sell it to God Almighty, but rather employ it on behalf of the soul, by gazing⁹² upon a handful of transient, impermanent⁹³ beauties and scenes, it will sink⁹⁴ to the level of being a pander⁹⁵ to lust and the concupiscent⁹⁶ soul. But if you sell the eye to your All-Seeing Maker, and employ it on His behalf and within limits traced⁹⁷ out by Him, then your eye will rise to the rank of a reader of the great book of being, a witness to the miracles of dominical⁹⁸ art, a blessed bee sucking⁹⁹ on the blossoms¹⁰⁰ of mercy in the garden of this globe.

Yet another example is that of the tongue and the sense of taste. If you do not sell it to your Wise Creator, but employ it instead on behalf of the soul and for the sake of the stomach, it sinks and declines to the level of a gatekeeper at the stable of the stomach, a watchman at its factory. But if you sell it to the Generous Provider, the sense of taste contained in the tongue will rise to the rank of a skilled overseer of the treasuries of Divine compassion, a grateful inspector in the kitchens of God's eternal power.

So look well, O intelligence! See the difference between a tool of destruction and the key to all being! And look carefully, O eye! See the difference between an abominable¹⁰¹ pander and the learned overseer of the Divine library! And taste well, O tongue! See the difference between a stable doorkeeper or a factory watchman and the superintendent¹⁰² of the treasury of God's mercy!

Compare all other tools and limbs to these, and then you will understand that in truth the believer acquires¹⁰³ a nature worthy of Paradise and the unbeliever a nature

⁸⁵causing something to be destroyed

⁸⁶often, on many occasions

⁸⁷go to, to turn to

⁸⁸over satisfying the self, without seriousness

⁸⁹That which annoys or causes disturbance

⁹⁰Something which harms one

⁹¹Something or place in which you keep a treasure, a safe

⁹²Looking upon something intently, deeply and with great interest

⁹³Have an end, do not last

⁹⁴Go down, be reduced

⁹⁵encourage the weakness of something or someone's desire

⁹⁶Full of strong desires

⁹⁷Marked out, drawn by

⁹⁸Of God, relating to God

⁹⁹To take liquid into the mouth

¹⁰⁰New flowers

¹⁰¹Worthy of hate, disgust

¹⁰²one who manages or organizes the affairs of something, a Manager

¹⁰³gains, learns, comes to have

conforming¹⁰⁴ to Hell. The reason for each of them attaining his respective¹⁰⁵ value is that the believer, by virtue¹⁰⁶ of his faith, uses the trust of his Creator on His behalf and within the limits traced out by Him, whereas the unbeliever betrays the trust and employs it for the sake of the instinctual¹⁰⁷ soul.

The Fourth Profit:

Man is helpless and exposed to numerous¹⁰⁸ misfortunes. He is indigent, and his needs are numerous. He is weak, and the burden of life is most heavy. If he does not rely on the Omnipotent One of Glory, place his trust in Him and confidently submit to Him, his conscience will always be troubled. Fruitless torments, pains and regrets will suffocate him and intoxicate him, or turn him into a beast.

The Fifth Profit:

Those who have experienced illumination and had unveiled to them the true nature of things, the elect who have witnessed the truth, are all agreed that the exalted reward for all the worship and glorification of God performed by your members and instruments will be given to you at the time of greatest need, in the form of the fruits of Paradise.

If you spurn this trade with its fivefold profit, in addition to being deprived of its profit, you will suffer fivefold loss.

The First Loss:

The property and offspring to which you are so attached, the soul and its caprice that you worship, the youth and life with which you are infatuated, all will vanish and be lost; your hands will be empty. But they will leave behind them sin and pain, fastened on your neck like a yoke.

The Second Loss:

You will suffer the penalty for betrayal of trust. For you will have wronged your own self by using the most precious tools on the most worthless objects.

The Third Loss:

By casting down all the precious faculties of man to a level much inferior to the animals, you will have insulted and transgressed against God's wisdom.

The Fourth Loss:

In your weakness and poverty, you will have placed the heavy burden of life on your weak shoulders, and will constantly groan and lament beneath the blows of transience and separation.

The Fifth Loss:

You will have clothed in an ugly form, fit to open the gates of Hell in front of you, the fair gifts of the Compassionate One such as the intelligence, the heart, the eye and the

¹⁰⁴To make oneself fit for

¹⁰⁵belonging to each, particular - special to each, that which each has

¹⁰⁶Through having, because of

¹⁰⁷Lower self, animalistic or of the instincts or natural tendencies

¹⁰⁸A great many

tongue, given to you to make preparation for the foundations of everlasting life and eternal happiness in the hereafter.

Now is it so difficult to sell the trust? Is it so burdensome that many people shun the transaction? By no means! It is not in the least burdensome. For the limits of the permissible are broad, and are quite adequate for man's desire; there is no need to trespass on the forbidden. The duties imposed by God are light and few in number. To be the slave and soldier of God is an indescribably pleasurable honour. One's duty is simply to act and embark on all things in God's name, like a soldier; to take and to give on God's behalf; to move and be still in accordance with His permission and law. If one falls short, then one should seek His forgiveness, say:

“O Lord! Forgive our faults, and accept us as Your slaves. Make us sure holders of Your trust until the time comes when it is taken from us. Amen!”, and make petition unto Him.