



Directory of Investment

in

Good Deeds' Bank

By: Dr. Adli Abdur Raouf Al Ghazali

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Adli Abd ulraouf Al Ghazali, 1439H (ح)

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Foreword

In the name of Allah, Most Compassionate, Most Merciful. All praises are due to Allah; we praise Him; we seek His help; we seek His forgiveness. We seek refuge in Allah whom he guides, there is none to lead him astray. And for whomever He allows to go astray, there is none to guide him. I bear witness that there is none worthy of worship except Allah, for whom there is no partner. And I bear witness that Mohammad is His servant and Messenger.

“O ye who believe! Fear Allah as He should be feared, and die not except in a state of Islam” (Aal-i-Imraan/Family of Imraan:102)

“O mankind! reverence your Guardian-Lord, who created you from a single person, created, of like nature, His mate, and from them twain scattered (like seeds) countless men and women; - reverence Allah, through whom ye demand your mutual (rights), and (reverence) the wombs (That bore you): for Allah ever watches over you”
(An-Nissa/The Women:1)

“O ye who believe! Fear Allah and (always) say a word directed to the Right: That He may make your conduct whole and sound and forgive you your sins: He that obeys Allah and His Messenger, has already attained the highest achievement”
(Al-Ahzaab/The Clans: 70-71)

To proceed:

The most truthful speech is that of Allah's Book and that the best of guidance is that of Muhammad (MPBUH), and every innovated matter (in the deen) is a Bida'h; and every Bida'h is a misguidance and every misguidance is in the Fire of Hell

Dear brothers in faith,

As we live in this commercial castle (world)... I liked to present to myself and you some of information regarding **investment in the Bank of Good Deeds** with a huge, competition free and return that can be achieved with a small capital. **It's profit starts at ten times to seven hundred times or even more as regards to its capital.**

But it is a special type of investment. Anyone can contribute to it, provided **possessing following two important prerequisites.**

The first one: Islam. This gives instant membership in the Investment Bank of Good Deeds,

The Second one: Maintaining the prayers (Salat). Without prayers your investment fund will have holes that would not enable its collections.

Beloved brothers,

No doubts, that the business needs mind and intelligence which most people and traders of this world have. But why don't we employ this intelligence in trade with Allah and increase our balance in the Bank Account of Good Deeds. Allah Almighty has given us a lot of investment opportunities, some of which can be utilized with in specified time. Also there are seasons and special or high times, if missed to be utilized, the profit will be reduced and competed by some one who utilize them and tries his best to make his goods available.

This Bank of Good Deeds, which works day and night continuously, requires our continued activation, checking and depositing whatever possible on daily or even moment basis. Depending on the balance in this bank our destiny and grade in the Paradise will be determined.

I have collected in this booklet some of Sahih Ahadeeth, without any order or classification. These Ahadeeth are related to the works that will help us to increase our balance of good deeds. I have also estimated the time it will take to perform these deeds, only to show that these acts are very easy and will not take much of our time. It only requires determination and intentions. These Ahaadeth are specimen that can be applied in every aspect of our life. Our life is trade with Allah. Good intention can convert all our actions into virtues, which will increase our account balance in the Bank of Good Deeds.

I ask Allah Almighty to make this work purely for Him.
The Praise be to Allah, the Lord of the worlds.

Dr. Adly A. Ghazali

1- A Little Work And High Payment

Capital (Work To Be Done)	Investment Duration	Profit
<p>To say: ”سُبْحَانَ اللَّهِ وَبِحَمْدِهِ عَدَدَ خَلْقِهِ وَرِزْقِهِ نَفْسِهِ وَزِينَةَ عَرْشِهِ وَمِدَادَ كَلِمَاتِهِ”</p> <p>“Subhanallahe wa behamdehi adada khalqehi wa raza nafsehi wa zenata arshehi wa medada kalematehi”).</p>	<p>Less than a minute</p>	<p>Same reward of who remembers Allah for a long period of time.</p>
<p>Juwairiya reported that Allah’s Messenger (MPBUH) came out from (her apartment) in the morning as she was busy in observing her dawn prayer in her place of worship. He came back in the forenoon and she was still sitting there. He (the Holy Prophet) said to her: You have been in the same seat since I left you. She said: Yes. Thereupon Allah’s Apostle (MPBUH) said: I recited four words three times after I left you and if these are to be weighed against what you have recited since morning these would outweigh them and (these words) are:”سُبْحَانَ اللَّهِ وَبِحَمْدِهِ عَدَدَ خَلْقِهِ وَرِزْقِهِ نَفْسِهِ وَزِينَةَ عَرْشِهِ وَمِدَادَ كَلِمَاتِهِ”</p> <p>“Hallowed be Allah and praise is due to Him according to number of His creation and according to the pleasure of His Self and according to the weight of His Throne and according to the ink (used in recording) words (for His Praise)”. (Muslim)</p>		

2 - Reading The Qur'an

Capital (Work To Be Done)	Investment Duration	Profit
Reading a letter or an Ayat of Qur'an	One minute or less	Ten virtues against every letter you read, (for example if we count letters of Surat Al Ikhlas and Al Falaq and Al Nas we find that the numbers are almost $195 \text{ letters} \times 10 = 1950$ virtues)

Abdullah bin Mas'ud reported Allah's Messenger (MPBUH) as saying: **“Whoever recite a letter from Allah's Book, then he receives the reward from it, and the reward of ten the like of it. I do not say that Alif Lam Mim is a letter, but Alif is a letter, Lam is a letter and Mim is a letter”**. (Tirmidi)

Allah Said: **مَنْ جَاءَ بِالْحَسَنَةِ فَلَهُ عَشْرُ أَمْثَالِهَا وَمَنْ جَاءَ بِالسَّيِّئَةِ فَلَا يُجْزَى إِلَّا مِثْلَهَا وَهُمْ لَا يُظْلَمُونَ** (الأنعام: ١٦٠)

He that doeth good shall have ten times as much to his credit: he that doeth evil shall only be recompensed according to his evil: no wrong shall be done unto (any of) them. (Al-Ana'm: 160)

3 - Killing a gecko

Capital (Work To Be Done)	Investment Duration	Profit
Killing a gecko with the first stroke	one minute or less	One hundred virtues

Abu Huraira reported Allah's Messenger (MPBUH) as saying: He who killed a gecko with the first stroke for him are ordained one hundred virtues, and with second one less than that and with the third one less than that. In another chain of transmitters (that he who kills a gecko) with the first stroke there are seventy rewards for him. (Muslim)

4 - The Charity

Capital (Work To Be Done)	Investment Duration	Profit
Giving any thing in charity	One minute or less	Getting seven hundreds virtues against each one

Allah Says: **مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلَ فِي كُلِّ سُنبُلَةٍ مِئَةُ حَبَّةٍ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ** (البقرة: ٢٦١)

The parable of those who spend their substance in the way of Allah is that of grain of corn: it groweth seven ears, and each ear hath a hundred grains. Allah giveth manifold increase to whom He pleaseth: and Allah careth for all and He knoweth all things. (Baqarh:261)

Allah Says: **إِنْ تَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا يَضَاعِفْهُ لَكُمْ وَيَغْفِرْ لَكُمْ وَاللَّهُ شَكُورٌ حَلِيمٌ** (التغابن: ١٧)

If ye loan to Allah a beautiful load, He will double it to your (credit), and He will grant you Forgiveness: for Allah is Most Ready to appreciate (service), Most Forbearing. (Taghabun:17)

5 - Seeking Forgiveness for Believers

Capital (Work To Be Done)	Investment Duration	Profit
Seeking forgiveness for, men and women believers	One minute or less	Millions of virtues

Abadah bin Al-Samit reported Allah's Messenger (MPBUH) as saying: "whoever seeks forgiveness for men and women Believers, Allah writes a good deed for him against each men and women Believer" (Tabrani) Graded to be Hasan by Albani,

Nooh, (MPBUH) said in the Ayat: (رَبِّ اغْفِرْ لِي وَ لِوَالِدَيَّ وَ لِمَنْ دَخَلَ بَيْتِي مُؤْمِنًا وَ لِلْمُؤْمِنَاتِ وَ الْمُؤْمِنَاتِ) النوح: ٢٨

"O my Lord! Forgive me, my parents, all who enter my house in Faith, and (all) believing men and believing women" (Nooh:28)

6 - Removing Harmful Things from the Way

Capital (Work To Be Done)	Investment Duration	Profit
Removing a tree, troubling people, from a road	One hour or less	Enjoyment in Paradise

Abu Huraira reported Allah's Messenger (MPBUH) as saying:
that I saw a person enjoying himself in Paradise because of the tree that he cut from the path which was a source of inconvenience to the people. (Muslim)

7 - Meeting & Shaking hands

Capital (Work To Be Done)	Investment Duration	Profit
Meeting brothers in Islam and shaking hands	One minute or less	Forgiveness before parting

Al-Bara bin Azib reported Allah's Messenger (MPBUH) as saying "No tow Muslims meet each other and shake hands, except that Allah forgives them before they part"
(Tirmidhi & Abu Dawood)

8 - The Ablution

Capital (Work To Be Done)	Investment Duration	Profit
Performing ablution like ablution of the Messenger (MPBUH) then offering two rakahs of prayer with sincerity	A few minutes	Expiation of previous sins

Humran, the freed slave of Uthman said: I saw Uthman called for a vessel (of water) and poured water over his hands three times and then washed them. Then he put right hand in the vessel and rinsed his mouth and cleaned his nose. Then he washed his face three times and his hands up to the elbow three times; then wiped his head, then washed his feet three times. Then he said that the Messenger of Allah (MPBUH) had said: **He who performed ablution like this ablution of mine and offered two rakahs of prayer without allowing his thoughts to be distracted, all his previous sins would be expiated.** In another narration (all his (sins) during the period from one prayer to another would be pardoned by Allah). (Bukhari & Muslim)

9 - Hallowed Be Allah and Praise is due to Him

Capital (Work To Be Done)	Investment Duration	Profit
<p>To say: (سُبْحَانَ اللَّهِ وَبِحَمْدِهِ)</p> <p>“Subhanallahe wa behamdehi”</p>	Two minutes	Forgiveness of sins

Abu Huraira reported Allah's Apostle (MPBUH) as saying: Whoever says, "Hallowed be Allah and praise is due to Him" one hundred times a day, all his sins will be forgiven even if they were as much as the foam of the sea. (Bukhar)

Allah said: (فَأَمَّا مَنْ ثَقُلَتْ مَوَازِينُهُ فَهُوَ فِي عِيشَةٍ رَاضِيَةٍ الْقَارِعَةِ: ٦، ٧)

And men and women engage much in Allah's praise, for them has Allah prepared forgiveness and great reward. (Al-Ahzab: 35)

10 - At sleeping time

Capital (Work To Be Done)	Investment Duration	Profit
<p>Saying: لَا إِلَهَ إِلَّا اللَّهُ، وَحْدَهُ لَا شَرِيكَ لَهُ، لَهُ الْمُلْكُ، وَلَهُ الْحَمْدُ، وَهُوَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ، لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ، سُبْحَانَ اللَّهِ، وَالْحَمْدُ لِلَّهِ، وَلَا إِلَهَ إِلَّا اللَّهُ، وَاللَّهُ أَكْبَرُ</p> <p>“La ilaha illallah, wahdahu la shareeka lahu, lahul mulk, wa lahul hamdo, howa ala kulle shaein qadeer, la hawla wa la quwwata illa billahe, subhanallahe, walhamdolilahe, wa la ilah illaho, wallaho akbar” before sleepin</p>	<p style="text-align: center;">One minute or less</p>	<p style="text-align: center;">Forgiveness of sins</p>
<p>Abu Huraira reported Allah’s Messenger (MPBUH) as sying: “Whoever says, when he goes to his bed: لَا إِلَهَ إِلَّا اللَّهُ، وَحْدَهُ لَا شَرِيكَ لَهُ، لَهُ الْمُلْكُ، وَلَهُ الْحَمْدُ، وَهُوَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ، لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ، سُبْحَانَ اللَّهِ، وَالْحَمْدُ لِلَّهِ، وَلَا إِلَهَ إِلَّا اللَّهُ، وَاللَّهُ أَكْبَرُ</p> <p>“None has the right to be worshiped but Allah, alone, without partner, to Him belongs the Dominion, and to Him is the praise, and He has power over all things, there is no might not power except by Allah, Glory is to Allah, and all the praise is to Allah, and None has the right to be worshiped but Allah, and Allah is the greatest Allah shall forgive him his sins or said: his mistakes, even if they were like the foam of the sea”. (Nesae & Ibn Habban) Graded to be Sahih by Albani,</p>		

11 - Saying: “Astaghferullah” (أَسْتَغْفِرُ اللَّهَ)

Capital (Work To Be Done)	Investment Duration	Profit
Saying: (أَسْتَغْفِرُ اللَّهَ الَّذِي لَا إِلَهَ إِلَّا هُوَ الْحَيُّ الْقَيُّومُ وَأَتُوبُ إِلَيْهِ) “Astaghferullahalazi la ilah illa howal hayyulqayyoom wa atoubo elaihe” three time	One minute or less	Firgiveness

Bilal bin Yasar bin Zaid (the freed slave of the Prophet [MPBUH]) narrated: “my father narrated to me, from my grandfather, that he heard the Prophet (MPBUH) as saying: “Whoever says: (أَسْتَغْفِرُ اللَّهَ الَّذِي لَا إِلَهَ إِلَّا هُوَ الْحَيُّ الْقَيُّومُ وَأَتُوبُ إِلَيْهِ)

I seek forgiveness from Allah, the Magnificent, whom there is none worthy of worship but Him, the Living, Al-Qayyum, and I repent to him (three times), **then Allah will forgive him, even if he fled from battle**”. (Abu Dawood & Tirmidhi) Graded to be Sahih by Albani,

12 - The Five Prayers

Capital (Work To Be Done)	Investment Duration	Profit
Performing the five prayer regularly	Almost one hour	Obliterating the sins

Abu Huraira reported Allah's Messenger (MPBUP) as saying: Just see, can anything of his filthiness remain (on the body of) any one of you if there were a river at his door in which he washed himself five times daily? They, said: Nothing of his filthiness will remain (on his body). He said: **That is like the five prayers by which Allah obliterates sins.** (Bukhari & Muslim)

13 - Saying “Subhanallah, Al Hamdulillah, Allaho Akbar” (سُبْحَانَ اللَّهِ وَالْحَمْدُ لِلَّهِ وَاللَّهُ أَكْبَرُ)

Capital (Work To Be Done)	Investment Duration	Profit
<p>Saying: (سُبْحَانَ اللَّهِ وَالْحَمْدُ لِلَّهِ وَاللَّهُ أَكْبَرُ وَ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، لَهُ الْمُلْكُ وَ لَهُ الْحَمْدُ وَ هُوَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ)</p> <p>“Suhanallah 33 times, Al Hamdolillah 33 times, Allaho Akbar 33 times, then La Ilaha Illallah wahdahu la shareeka laho, lhulmulko wa lahulhamdo wah howa ala kulle shain qadeer”</p>	Two minutes	Forgiveness of sins

Abu Huraira reported Allah's Apostle (MPBUH) as saying: If anyone extols Allah after every prayer thirty-three times, and praises Allah thirty-three times, and declares His Greatness thirty-three times, ninety-nine times in all, and says to complete a hundred: "There is no god but Allah, having no partner with Him, to Him belongs sovereignty and to Him praise due, and He is Potent over everything", his sins will be forgiven even if these are as abundant as the foam of the sea. (Muslim)

14 - Saying “Subhanallahe wa behamdehi” (سُبْحَانَ اللَّهِ وَبِحَمْدِهِ)

Capital (Work To Be Done)	Investment Duration	Profit
<p>To say: (سُبْحَانَ اللَّهِ وَبِحَمْدِهِ، سُبْحَانَ اللَّهِ الْعَظِيمِ)</p> <p>“Subhanallahe wa be hamdehi, subhannallahilazeem”</p>	<p>One minute or less</p>	<p>It will make scale of virtues heavy on the Day of the Resurrection.</p>

Abu Hurairah reported Allah' Messenger (MPBUH) as saying: Two are the expressions which are light on the tongue, but heavy in scale, dear to the Compassionates One:

(سُبْحَانَ اللَّهِ الْعَظِيمِ سُبْحَانَ اللَّهِ وَبِحَمْدِهِ) و في رواية أخرى (سُبْحَانَ اللَّهِ الْعَظِيمِ)

“Hallowed be Allah, the Great, Hallowed be Allah and praise is due to Him”. (Bukari & Muslim)

Allah said:

(فَأَمَّا مَنْ ثَقُلَتْ مَوَازِينُهُ ، فَهُوَ فِي عِيشَةٍ رَاضِيَةٍ)

Then, he whose balance (of good deeds) will be (found) heavy, will be in a Life of good pleasure and satisfaction. (Al-Qariah: 6, 7)

15 - Saying “Al Hamdolillah” (الحمد لله)

Capital (Work To Be Done)	Investment Duration	Profit
<p style="text-align: center;">Saying: (الْحَمْدُ لِلَّهِ)</p> <p style="text-align: center;">Al Hamdolillah</p>	<p style="text-align: center;">One minute or even less than one minute</p>	<p style="text-align: center;">Filling the Scale on the Day of judgment</p>

Abu Malik Al-Ash'ari reported Allah's Messenger (MPBUH) as saying: “Al-Wudhu (Ablution) is half faith, and الْحَمْدُ لِلَّهِ (Al Hamdolillah) All praise is due to Allah fills the scale, and سُبْحَانَ اللَّهِ وَالْحَمْدُ لِلَّهِ (Subhanallah wal Hamdolillahe) and Glory be to Allah and all praise is to Allah, fill what is between the heavens and the earth, and Salat is light and charity is an evidence, and patience is light or brightness, and the Quran is a proof for you or against you, and all people shall come to the morning selling their souls, either setting it free or destroying it” Omran bin Hussain reported Allah's Messenger (MPBUH) as sying: “Indeed the best among slaves of Allah on the Day of resurrection are the praisers” (Tabrani) Graded to be Sahih by Albani, Allah says: (وَ الْوِزْنُ يُومِنِدِ الْحَقُّ فَمَنْ تَقَلَّتْ مَوَازِينُهُ فَأُولَئِكَ هُمُ الْمُقْلِحُونَ) الأعراف: ٨
 “The balance that day will be true (to a nicety) : those whose scale (of good) will be heavy, will prosper” (Al-Aaraf: 8)

16 - Defending your brother's honor

Capital (Work To Be Done)	Investment Duration	Profit
Defending your Muslim brother in his absence	One minute or few minutes	Freedom from Hell fire

Asmaa bint Yazeed reported Allah's Messenger (MPBUP) as saying: "If someone defends his brother's honor in his absence, he has right from Allah that He will free him from the fire of Hell", in another chain "If someone defends his brother, Allah will protect him from the torment of Hell fire on the Day of Resurrection". She said: and then Prophet (MPBUH) recited [and to help believers is ever incumbent on Us (Ar-Rum)]"
 (Baihaqi, Ahmad, Tabrani) Graded to be Sahih by Albani,

17 - Fasting in the way of Allah

Capital (Work To Be Done)	Investment Duration	Profit
Observing fast for a day in the way of Allah	From Fajr (dawn) to Maghrib (sunset)	Removing the face from the Hell to the extent of seventy years
<p>Abu Said Al-Khudri reported Allah's Messenger (MPBUP) as saying: "He who observes fast for a day in the way of Allah He would remove his face from the Hell to the extent of seventy year's distance" (Bukhari & Muslim)</p>		

18 - La howla wa la quwwata illa bi Allah (لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ)

Capital (Work To Be Done)	Investment Duration	Profit
Saying: (لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ) La Hawla wa la quwwata illa billah	Three seconds	A treasure from the treasures of Paradise
<p>Abu Musa Ash'ari reported that Allah's Messenger (MPBUH) said to him: "Should I not direct you to the words from the treasures of Paradise", or he said: Like a treasures from the treasures of Paradise? I said: Of course, do that. Thereupon he said: (لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ) "There is no might and no power but that of Allah". (Muslim)</p>		

19 - Performing Salat in congregation with first Takbir

Capital (Work To Be Done)	Investment Duration	Profit
Performing Salat 40 days in congregation and entering in the mosque before first Takbir (Takbir al-Ihram)	Few minutes earlier than starting Salat	Freedom from the Fire, and freedom from the hypocrisy

Anas bin Malik reported Allah's Messenger (MPBUH) as saying: "Whoever performs Salat for Allah for forty days in congregation, catching the first Takbir, two absolutions are written for him: freedom from the Fire, and freedom from the hypocrisy" (Tirmidi) graded to be Hasan by Albani,

Allah said: **فَمَنْ زُحِرَ عَنِ النَّارِ وَأُدْخِلَ الْجَنَّةَ فَقَدْ فَازَ وَمَا الْحَيَاةُ الدُّنْيَا إِلَّا مَتَاعُ الْغُرُورِ** (آل عمران: ١٨٥)
 "Only he who is saved far from the Fire and admitted to the Garden will have attained the object (of Life): for the life of this world is but goods and chattels of deception" (Aal-Imran):185)

20 - Asking Allah for blessing (Salat) upon the Prophet

Capital (Work To Be Done)	Investment Duration	Profit
Asking Allah for the blessing upon the Prophet.	Less than a minute	Award of 10 blessings from Allah, and forgiving 10 sins

Anas bin Malik reported Allah's Messenger (MPBUP) as saying: "Whoever sends Salat upon me once Allah sends salat upon him ten times, and ten wrongdoings are wiped up from him, and ten grades are added for him" (Nisaie) graded to be Sahih by Albani,

Allah said:

Allah sends His Salat (Graces, Honours, Blessings, Mercy, etc.) on the Prophet (Muhammad) and also His angels too (ask Allah to bless and forgive him).

O you who believe! Send your Salat on (ask Allah to bless) him (Muhammad), and (you should) greet (salute) him with the Islamic way of greeting (salutation i.e. As-Salamu 'Alaikum)

21 - Reciting Ayatul Kursi (آية الكرسي)

Capital (Work To Be Done)	Investment Duration	Profit
Reciting Ayatul Kursi after every salat	One minute after every salat	Entering in Paradise

Abu Omama reported Allah's Messenger (MPBUP) as saying: "Whoever reads Aayatul Kursi at the end of every Farz Salat, nothing will stop him from entering the Paradise except he died" (Nisae & Tabrani) graded to be Sahih by Albani,

22 - I am pleased with Allah as my Lord (رَضِيْتُ بِاللَّهِ رَبًّا)

Capital (Work To Be Done)	Investment Duration	Profit
<p>Saying: (رَضِيْتُ بِاللَّهِ رَبًّا وَبِالْإِسْلَامِ دِينًا وَبِمُحَمَّدٍ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ نَبِيًّا)</p> <p>“I am pleased with Allah as my Lord, with Islam as my religion and Mohammad (MPBUH) as a Messenger”</p>	<p>Less than one minute</p>	<p>Obligation of Paradise</p>

Abu Sa'id Al-Khudri reported Allah's Messenger (MPBUH) as saying:

(رَضِيْتُ بِاللَّهِ رَبًّا وَبِالْإِسْلَامِ دِينًا وَبِمُحَمَّدٍ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ نَبِيًّا)

“I am pleased with Allah as my Lord, with Islam as my religion and Mohammad (MPBUH) as a Messenger, **paradise becomes obligatory upon him**”. (Abu Dawood)

23 - The best supplication for seeking forgiveness (سيد الاستغفار)

Capital (Work To Be Done)	Investment Duration	Profit
<p>Saying: سيد الاستغفار: (اللَّهُمَّ أَنْتَ رَبِّي، لَا إِلَهَ أَنْتَ، خَلَقْتَنِي وَأَنَا عَبْدُكَ، وَأَنَا عَلَى عَهْدِكَ وَوَعْدِكَ مَا اسْتِطَعْتُ، أَعُوذُ بِكَ مِنْ شَرِّ مَا صَنَعْتُ، أَبُوْءُ لَكَ بِنِعْمَتِكَ عَلَيَّ، وَأَبُوْءُ بِذُنُوبِي، فَاعْفُرْ لِي، فَإِنَّهُ لَا يَغْفِرُ الذُّنُوبَ إِلَّا أَنْتَ” Allahumma anta rabbi, la ilaha illah anta, Khalagtani wa ana abduka wa ana ala ahdeka wa wadeka ma istatato, aaudu beka min sharre ma sanato, abuo laka benemateka alyya, wa abuo bezanbe, faghfir li, fa innahu la yaghferuzzonuba illah anta.</p>	<p>One minute in the day and one minute in the night</p>	<p>Order for him to be among the dweller of Paradise</p>
<p>Shaddad bin Aus reported Allah’s Messenger (MPBUP) as saying: “The best supplication for seeking forgiveness is to say: (اللَّهُمَّ أَنْتَ رَبِّي، لَا إِلَهَ أَنْتَ، خَلَقْتَنِي وَأَنَا عَبْدُكَ، وَأَنَا عَلَى عَهْدِكَ وَوَعْدِكَ مَا اسْتِطَعْتُ، أَعُوذُ بِكَ مِنْ شَرِّ مَا صَنَعْتُ، أَبُوْءُ لَكَ بِنِعْمَتِكَ عَلَيَّ، وَأَبُوْءُ بِذُنُوبِي، فَاعْفُرْ لِي، فَإِنَّهُ لَا يَغْفِرُ الذُّنُوبَ إِلَّا أَنْتَ” O Allah! You are my Rubb. There is no true god except You. You have created me, and I am Yours slave, and I hold to Your Convenant, as far as I can. I seek refuge in You from the evil of what I have done. I acknowledge the favours that You have bestowed upon, and I confess my sins. Pardon me, for none but You has the power to pardon”. He who supplicates in these terms during the day with firm belief in it and dies on the same day (before the evening), he will be one of the dwellers of Jannah’ and if anyone supplicates in these terms during the night with firm belief in it and dies before the morning, he will be one of the dwellers of Jahhah” (Bukhari)</p>		

24 - Building mosques

Capital (Work To Be Done)	Investment Duration	Profit
Building mosques or participating in building mosque	As per the situation	A house in the Paradise

Abu Dar and Jabir bin Abdullah reported Allah's Messenger (MPBUH) as saying:
"He who builds a mosque for Allah even like a nest of Qatad bird (sand grouse/pteroles), Allah makes for him a house in the Paradise" (Ibn Maja) graded to be Sahih by Albani,

25 - Reciting Surah Ikhlas (قُلْ هُوَ اللَّهُ أَحَدٌ)

Capital (Work To Be Done)	Investment Duration	Profit
Reciting Surah Ikhlas ten times (قُلْ هُوَ اللَّهُ أَحَدٌ اللَّهُ الصَّمَدُ لَمْ يَلِدْ وَلَمْ يُولَدْ وَلَمْ يَكُنْ لَهُ كُفُوًا أَحَدٌ) Qul howallaho Ahad Allahussamad lam yalid wa lam youlad wa lam yakun lahu kufuwan ahad.	One or two minutes	A castle in Paradise

Moa'z bin Anas Al-Juhani, companion of Messenger, reported Allah's Messenger (MPBUP) as saying: "Whoever recites: Qul Huwa Allahu Ahad, till he finished whole chapter, ten times, Allah will build a castle for him in the Paradise" Moa'z said: that Omar bin Al-Khattab said: O Messenger of Allah then I will recite it more times, then Allah's Messenger said that "Allah will give the most and the best" (Ahmad) graded to be Sahih by Albani,

26 - Observing twelve rak'ahs

Capital (Work To Be Done)	Investment Duration	Profit
Performing twelve rak'ahs during day & night	Nearly 30 minutes	A house in Paradise

Umm Habiba (the wife of the Holy Prophet) reported Allah's Messenger (MPBUH) as saying: **A house will be built in Paradise**, for anyone who pray in a day and night twelve rak'ahs, four before noon prayer (Zhuhar) and two after it, two after sun-set prayer (Maghrib), two after night prayer (Esha) and two before dawn prayer (Fajr).
(Tirmidi) graded to be Sahih by Albani,

27 - Good Words and feeding food

Capital (Work To Be Done)	Investment Duration	Profit
Speaking well, feeding food and performing salat at night	Few minutes or hours	Chambers in Paradise

Abdullah bin Amar reported Allah's Apostle (MPBUH) as saying: "Indeed in Paradise there are chambers, whose outside can be seen from their inside, and their inside can be seen from their outside. It is asked who are they for, O Messenger of Allah? He said: "For those who speak pleasantly/good, feed others, perform salat during the night while the people sleep". (Ahmad) graded to be Sahih by Albani,

Allah said: (وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُبَوِّئَهُمْ مِنَ الْجَنَّةِ غُرَفًا تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ خَالِدِينَ فِيهَا نِعَمَ أَجْرٍ الْعَامِلِينَ)
 And those who believe (in the Oneness of Allah Islamic Monotheism) and do righteous good deeds, to them We shall surely give lofty dwellings in Paradise, underneath which rivers flow, to live therein forever. Excellent is the reward of the workers.

28 - Washing the dead Muslim and burying him

Capital (Work To Be Done)	Investment Duration	Profit
Washing dead body of a Muslim and burying him	One hour	Forty times forgiveness draping with fine silk and heavy brocade of Paradise

Abu Rafi reported Allah's Messenger (MPBUP) as saying: "He who washes a dead body and conceals what he notices of physical defects, he will be forgiven forty times, and He who digs grave and buries him in, he will go on receiving, for it, the reward of a person who dwelled him in a house till the Day of Resurrection, and he who shrouds him, Allah will clothe him on the Day of resurrection, fine silk and heavy brocade of Paradise" (Hakim, Baihqi & Tabrani) graded to be Hasan by Albani,

Allah said:

"Upon them will be green Garments of fine silk and heavy brocade, and they will be adorned with Bracelets of silver; and their Lord will give to them to drink of a Wine pure and Holy" (Al-Insan:21)

29 - Suhanallahil Azeem wa behamdehi (سُبْحَانَ اللَّهِ الْعَظِيمِ وَبِحَمْدِهِ)

Capital (Work To Be Done)	Investment Duration	Profit
Saying: (سُبْحَانَ اللَّهِ الْعَظِيمِ وَبِحَمْدِهِ) Suhanallahil Azeem wa behamdehi	Three seconds	A palm tree in Paradise

Jabir reported Allah's Messenger (MPBUH) as saying: "Whoever says: (سُبْحَانَ اللَّهِ الْعَظِيمِ وَبِحَمْدِهِ) Glory is to Allah, the Magnificent, and with His Praise a date-plam tree is planted for him in Paradise" (Tirmidi) graded to be Sahih by Albani,

Allah Said: ٩٨: الحجر (فَسَبِّحْ بِحَمْدِ رَبِّكَ وَكُنْ مِنَ السَّاجِدِينَ)

"But celebrate the praises of the Lord, and be of those who prostrate themselves in adoration" (Al-Hajr:98)

Allah Said: ٥٢: الحاقة (فَسَبِّحْ بِأَسْمِ رَبِّكَ الْعَظِيمِ)

"So glorify the name of the Lord Most High" (Al-Haqqa:52)

30 - Swallowing the rage

Capital (Work To Be Done)	Investment Duration	Profit
Swallowing the rage (agner)	Some moments or minutes	(Marriage with Al-hoorul Ain) "spouses with beautiful and large eyes"

Mu'adh bin Anas Al-Juhani reported Allah's Messenger (MPBUH) as saying: "whoever swallows his rage while he is able to unleash it, Allah will call him in the presence of all the creations on the Day of judgement, so that He can give him choice to marry with 'Hoorulaeen' of his choice." (Abu Dawood & Tirmidhi) graded to be Sahih by Albani,

Allah Said: **كَذَلِكَ وَزَوَّجْنَاهُمْ بِحُورٍ عِينٍ الدخان: ٥٤**

So (it will be), and We shall marry them to Houris (female fair ones) with wide, lovely eyes.

31 - Seeking Allah's forgiveness for Parents

Capital (Work To Be Done)	Investment Duration	Profit
Istighfar (Seeking forgiveness for parents)	One minute or less	Raising status of father or mother in the Paradise

Abu Hurairah reported Allah's Messenger (MPBUP) as saying: "A man will be raised in status in Paradise and will say: Where did this come from? and it will be said: From your son's asking forgiveness for you" (Ahmad, Ibn Majah and Baihaqi) graded to be Sahih by Albani,

Scholar As Sindi said: "son should pray for the forgiveness of his parents" (comentry of Ibn-e-Maja)

رَبِّ اغْفِرْ لِيْ وَلِوَالِدَيْ، رَبِّ ارْحَمْهُمَا كَمَا رَبَّيْتَنِي صَغِيْرًا.

"O Allah forgive me and my parents and, My Lord! bestow on them thy Mercy as they cherished me in childhood"

32 - Wudu & Zikr after Wudu

Capital (Work To Be Done)	Investment Duration	Profit
<p>Performing Wudu well then saying: (أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ، وَحَدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ) Ashhado Anna La ilaha illallohu wahdahu la shareeka lahu, wa ashhado anna Mohammadan abdohu ,rasulohu</p>	<p>Three minutes</p>	<p>Opening of eight doors of Paradise and entering in Paradise by whichever of them you wish</p>
<p>Umar bin Al-Khattab reported Allah's Apostle (MPBUH) as saying: "Whoever performed Wudu, in the best maner, then raised his sight toward heaven then said: (أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ، وَحَدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ) I testify that none has the right to be worshiped but Allah Alone, there are no partners for Him. And I testify that Mohammad is His servant and Messenger. Then eight gates of Paradise are opened for him, he may enter by whichever of them he wishes." (Ahmad & Tirmidi) graded to be Sahih by Albani,</p>		

33 - Observing Fajr Salat and sitting till the sun rises

Capital (Work To Be Done)	Investment Duration	Profit
Praying Fajr in mosque and sitting till the sun rises then praying two Rak'ah	Almost one hour and a half	Complete reward of a Haj and Umra

Anas bin Malik reported Allah's Messenger (MPBUH) as saying: "Whoever prays Fajr in congregation, then sits remembering Allah until the sun has risen, then he performs two Rak'ah, for him is the reward like that of a Hajj and Umrah". Anas said: "The Messenger of Allah said: "Complete, complete, complete" (Tirmidi) graded to be Sahih by Albani,

34 - Walking for obligatory prayer

Capital (Work To Be Done)	Investment Duration	Profit
Walking for performing obligatory prayer in congregation	Few minuts	Reward of Haj or forgiving of sins

Abu Umamah Al-Bahili reported Allah's Messenger (MPBUP) as saying: "Whoever walks for and obligatory prayer, it is as he performed Haj, and whoever walks for voluntary prayer, it is as he performed Umrah" (Tabrani) graded to be Hasan by Albani,

Uthman bin Affan reported Allah's Messenger (MPBUP) as saying: "Whoever performed ablution for prayer, perfectly, then walks for an obligatory prayer with the people or in congregation or in the masjid Allah forgave his sins" (Muslim)

Allah said: **إِنَّا لَا نُضِيعُ أَجْرَ مَنْ أَحْسَنَ عَمَلًا** (سورة الكهف: ٣٠)

"Verily We shall not suffer to perish the reward of any who do a (single) righteous deed" (Al-Kahaf:30)

35 - The Friday

Capital (Work To Be Done)	Investment Duration	Profit
Taking bath, saying “Allahu Akbar”, walking to mosque on Friday, being close to Imam and not engaging in idle acts.	Few hours	Reward of one year fasting and praying (at night) for every step
<p>Aws bin Aws Ath-Thaqafi reported Allah’ Messenger (MPBUH) as saying: “Whoever washes on Friday, and bathes completely, and leaves (house) early, arrives early, and walks and does not ride (to the mosque), sit close to the Imam and listen to him, and does not engage in idle acts, for every step he takes he will have the reward of one year, the reward of whole year’s fasting and praying (at night)” (Tirmidi, Abu Dawood, Nisai & Ibn Maja)</p> <p>Abu Hurairah reported Allah’ Messenger (MPBUH) as saying: He who takes a bath on Friday, the bath which is obligatory after the sexual discharge and then goes (to the mosque), he is like one who offers a she-camel as a sacrifices, and he who comes at the second hour would be like one who offers a cow, and he who comes at the third hour is like one who offers a ram with horns, and he who comes at the fourth hour is like one who offers a hen, and he who comes at the fifth hour is like one who offers an egg. And when the Imam comes out, the angels arrive to listen to the remembrance of Allah (the sermon). (Agreed upon) Ibn Othaimen said: it starts from Sun rising, it is also said that it starts from Fajr but the first one is correct,</p>		

36 - To Say “LA ILAHA ILLALLAH (... لا إله إلا الله ...)

Capital (Work To Be Done)	Investment Duration	Profit
<p>To say: (لا إله إلا الله وحده لا شريك له ، له الملك وله الحمد وهو على كل شيء قدير) “La ilaha illalla wahdahu la shareeka lahu, lahulmulko wa lahulhamdo wa howa ala kulle shaein qadeer” one hundred times every day.</p>	<p>Less than 10 minutes</p>	<p>Equals freeing ten slaves + hundred virtues + blotting out 100 vices + safeguard against the Satan on the that day</p>

Abu Huraira reported Allah’s Messenger (MPBUP) as saying: **He who uttered these:**

(لا إله إلا الله وحده لا شريك له ، له الملك وله الحمد وهو على كل شيء قدير)

“There is no god but Allah, the One, having no partner with Him, Sovereignty belongs to Him and all the praise is due to Him, and He has power over everything” one hundred times every day **there is a reward of freeing ten slaves for him, 100 virtue are recorded to his credit, hundred vices are blotted out from his scroll, and that is a safeguard for him against the Satan on that day till evening and no one brings anything more excellent than this, except one who has done more of it.** (Bukhari & Muslim)

37 - Tawaf “Circumambulating” and Praying two Rak’ah

Capital (Work To Be Done)	Investment Duration	Profit
Seven times circumambulating around the Ka’bah then performing two Rak’ah of Salat	Few minutes	Reward of freeing a slave

Abdullah bin Umar reported Allah’s Messenger (MPBUH) as saying: “Whoever performs Tawaf of the House and prays two Rak’ah, it is as if he freed a slave” (Tirmidhi and Ibn Majah) graded to be Sahih by Albani,

38 - (Saying) Al Hamdulillah after eating

Capital (Work To Be Done)	Investment Duration	Profit
Saying (الْحَمْدُ لِلَّهِ) Al Hamdulillah after eating and drinking	Less than a minute	Pleasure of Allah

Anas bin Malik reported Allah’s Messenger (MPBUH) as saying: “Allah is pleased with His servant who says: Al-Hamdu lillah While taking a morsel of food and says so while drinking” (Muslim)

39 - Joining the tie of kinship (صلة الرحم)

Capital (Work To Be Done)	Investment Duration	Profit
Joining the tie of kinship ... condoling in their grief, participating in their happiness, offering them helps ... gift ... Dua for them ...	Few minutes or hours	Expansion in sustenance and remembrance with good

Anas bin Malik reported Allah's Messenger (MPBUP) as saying: **He who likes that his sustenance should be expanded and his age should be lengthened should join the tie of kinship.** (Bukhari & Muslim)

40 - Good character

Capital (Work To Be Done)	Investment Duration	Profit
Good character in dealing with others	All the time	Reaching to the status of an abundantly fasting and praying person

Aisha reported Allah's Messenger (MPBUH) as saying: "Indeed the believer with good character will have attained the rank of the person of (abundantly) fasting and praying salah"(Ahmad & Abu Dawood) graded to be Sahih by Albani,

41 - The Good Character

Capital (Work To Be Done)	Investment Duration	Profit
The good character	All the times	Dearness of the Prophet and nearness to his abode on the Day of judgement

Jabir reported Allah's Messenger (MPBUH) as saying: "Indeed the most dear among you to me, and the nearest to sit with me on the Day of judgment is the best of you in character, and indeed, the most disliked among you to me, and the one sitting furthest from me on the Day of judgement are the Thratharun (blabber) and the Mutashaddiqun and the Muthafaihiqun (loudmouthed)". They said: "O Messenger of Allah! We know about the Thartharun, and Mutashaddiqun, but what about the Muthafaihiqun"? He said: "The arrogant".(Tirmidi) graded to be Sahih by Albani. After narrating the Hadith, Tirmidi said that Mutashaddiq is the one who encroaches the people and profane them, [another meaning is jeering the people. Thartharun are those who talk too much unnaturally and untruth,

42 - Visiting ailing Muslim brothers

Capital (Work To Be Done)	Investment Duration	Profit
Visiting the sick	Few minutes	Dua for him/her by seventy-thousands angels

Ali bin Abi Talib reported Allah's Messenger (MPBUH) as saying: "No Muslim visits (the sick) Muslim in the morning except that seventy-thousand angels, sent Salat upon him until the evening, and he does not visit at night except that seventy thousand angels sent Salat upon him until the morning and there will be a garden for him in Paradise". (Tirmidi) graded to be Sahih by Albani,

43 - Supplication for Muslims behind the back/in his absence

Capital (Work To Be Done)	Investment Duration	Profit
Dua for Muslim brothers behind their back	One minute or less	Commissioning an angel for you to supplicate

Abu Darda reported Allah's Messenger (MPBUP) as saying: "Whoever supplicate for his brother behind his back (in his absence) the commissioned angel says Amen, and says: May it be for you too" (Muslim)

Allah said:

(وَ الَّذِينَ جَاءُوا مِنْ بَعْدِهِمْ يَقُولُونَ رَبَّنَا اغْفِرْ لَنَا وَلِإِخْوَانِنَا الَّذِينَ سَبَقُونَا بِالْإِيمَانِ وَ لَا تَجْعَلْ فِي قُلُوبِنَا غِلًا لِلَّذِينَ آمَنُوا رَبَّنَا إِنَّكَ رَؤُوفٌ رَحِيمٌ) الحشر: ١٠

And those who came after them say: "Our Lord! Forgive us, and our brethren who came before us into the Faith, and leave not, in our hearts, rancour (or sense of injury) against those who have believed. Our Lord! Thou art indeed Full of Kindness, Most Merciful". (Al-Hashr:10)

44 - Providing food for break fast and equipping the warrior

Capital (Work To Be Done)	Investment Duration	Profit
Providing food for a fasting person to break his fast with, or equipping a warrior in the way of Allah	Few minutes	Same as the reward of fasting person or a warrior (profit is 100%)

Zaid bin Khalid Al-Juhani reported Allah's Messenger (MPBUH) as saying: "Whoever provides the food for a fasting person to break his fast with, then for him is the same reward as his (the fasting person's), without anything being diminished from the reward of the fasting person, and whoever equips a warrior in the way of Allah or looks after the family of the warrior, then for him is the same reward as his (the warrior) without any thing being diminished from the reward of the warrior". (Ahmad & Tirmidhi) Graded to be Sahih by Albani,

45 - Asking Martyrdom “Shahadah”

Capital (Work To Be Done)	Investment Duration	Profit
Asking Allah martyrdom with sincerity	Less than one minute	Getting martyrs' rank/status in Paradise even if died on bed

Sahl bin Hunaif reported Allah's Messenger (MPBUH) as saying: “Who sought martyrdom with sincerity will be ranked by Allah among the martyrs even if he died on his bed” (Muslim)

46 - Helping Muslim Brother

Capital (Work To Be Done)	Investment Duration	Profit
Alleviating (people's) sufferings in the world or finding relief for the one who is in hardships or conceal the faults of a Muslim in this world	Few minutes or few hours	The alleviation of sufferings from you on the Day of Resurrection, the ease for you and concealing your fault by Allah in this world and Hereafter.

Abu Huraira reported Allah's Messenger (MPBUH) as saying: He who alleviates the suffering of a brother out of the sufferings of the world, Allah would alleviate his suffering from the sufferings of the Day of Resurrection, and he who finds relief for one who is hard pressed, Allah would make things easy for him in the Hereafter, and he who conceals (the faults) of a Muslim, Allah would conceal his faults in the world and in the Hereafter. Allah is the support of a servant so long as the servant is at the support of his brother ... (Muslim)

47 - Prayer Over The Dead

Capital (Work To Be Done)	Investment Duration	Profit
Performing prayer over your dead muslim brother and walking in his funeral	Few minutes	One Qirat or Two

Abu Huraira reported Allah's Apostle (MPBUH) as saying: **He who offered prayer over the dead, but did not follow the burial, for him is the reward of one queerat, and he who followed it, for him is the reward of two queerats.** It was asked what the queerats were. He said: The smaller amongst the two is equivalent to (mountain) Uhud. (Bukhari & Muslim)

48 - The Love (for the sake of Allah)

Capital (Work To Be Done)	Investment Duration	Profit
Loving Muslims for Allah	unspecific	Getting shelter under the shadow of the Allah's throne

Abu Huraira reported Allah's Messenger (MPBUH) as saying: **"Verily, Allah would say on the Day of Resurrection: Where are those who have mutual lover for My Glory's sake? Today I shall shelter them in MY shadow when there is no other shadow but the shadow of Mine"** (Muslim)

49 - Teaching the people

Capital (Work To Be Done)	Investment Duration	Profit
Teaching the people good acts	unspecific	Invocation by Allah, the Angels, the ants and the fish over the period of teaching

Abu Umamah reported Allah's Messenger (MPBUH) as saying: "Indeed Allah, His Angels, even the ant in his hole, even fish in the sea say Salat upon the one who teaches the people to do good". (Tabrani) Graded to be Sahih by Albani,

Anas bin Malik reports that a man came to the Prophet (MPBUH) asking him a ride, but He (MPBUH) did not have anything to mount him on with him. So he was lead to another person to give him a mount. He came to Prophet (MPBUH) to inform him about that. Then Prophet (MPBUH) said: "Whoever leads to good, he is like the one who does it." (Tirmidhi) Graded to be Sahih by Albani,

50 - Good Practice

Capital (Work To Be Done)	Investment Duration	Profit
Introducing good practice	Minutes or hours	Reward of who followed this good practice till the Day of resurrection

Jarir bin Abdullah reported that some desert Arabs clad in woollen clothes came to Allah's Messenger (MPBUH). He saw them in sad plight as they had been hard pressed by need. He (the Holy Prophet) exhorted people to give charity, but they showed some reluctance until (sings) of disapproval could be seen on his face. Then a person from the Ansar came with a purse containing silver. Then came another person and then other persons followed them in succession until signs of happiness could be seen on his (sacred) face. Thereupon Allah's Messenger (MBPUH) said: "He who introduced some good practice in Islam which was followed after him (by people) he would be assured of reward like one who followed it, without their rewards being diminished in any respect, and he who introduced some evil practice in Islam which had been followed subsequently (by other), he would be required to bear the burden like that of one who followed this (evil practice) without their's being diminished in any respect. (Muslim)

51 - Last Third Part of Night

Capital (Work To Be Done)	Investment Duration	Profit
Supplication and asking forgiveness in the last third part of the night	Few minutes	Answering of supplication, fulfilment of the needs and forgiveness of the sins

Abu Huraira reported Allah's Messenger (MPBUH) as saying: Our Lord, the Blessed and the Exalted, descends every night to the lowest heaven when one-third of the latter part of the night is left, and says: Who supplicates Me so that I may answer him? Who asks Me so that I may give to him? Who asks Me forgiveness so that I may forgive him? (Bukhari & Muslim)

52 - Prayer in the forenoon (Dhuha)

Capital (Work To Be Done)	Investment Duration	Profit
Praying two rak'ahs in the forenoon. (Dhuha prayer صلاة الضحى)	Five to ten minutes	Charity against each joint of bones

Abu Dharr reported Allah's Apostle (MPBUH) as saying: In the morning charity is due from every bone in the body of every one of you. Every (Tasbeeha) utterance of Allah's glorification is a charity, every (Tahmeedah) utterance of praise of Him is an act of charity, every (Tahleelah) utterance of profession of His Oneness is and act of charity, every (Takbeerah) utterance of profession of His Greatness is an act of charity, enjoining good is an act of charity, forbidding what is evil is an act of charity, **while the two rak'ahs which one prays in the forenoon will suffice.** (Muslim and Bukhari paritaly)

53 - Surah Al Mulk

Capital (Work To Be Done)	Investment Duration	Profit
Riciting Surat Al-Mulk (تَبَارَكَ الَّذِي بِيَدِهِ الْمُلْكُ) (Tabarak Alladhi Biyadihil-Mulk)	Five minutes	The intercession until the forgiveness of sins

Abu Huraira reported Allah's Messenger (MPBUP) as saying: "Indeed there is a Surah in the Qur'an of thirty Ayat, which intercedes for a man until he is forgiven. It is [Surah Al-Mulk) *Tabarak Alladhi Biyadihil-Mulk*" (Tirmidi & Ahmad) Graded to be Sahih by Albani,

54 - Observing six Fasts of Shawwal

Capital (Work To Be Done)	Investment Duration	Profit
Observing six fasts of Shawwal after the Ramadan fasting	Six days	Reward of fasting the whole year

Abu Ayyub al-Ansari reported Allah's Messenger (MPBUP) as saying: He who observed the fast of Ramadan and then followed it with six (fasts) of Shawwal, it would be as if he fasted perpetually. (Muslim)

55 - (Tasbeeh) Saying SuhaAnallah (سُبْحَانَ اللَّهِ)

Capital (Work To Be Done)	Investment Duration	Profit
Saying “Subhanallah” (سُبْحَانَ اللَّهِ) hundred times	One minute or two	Getting one thousand virtues or blotting out one thousand vices

Mus'ab b. Sa'd reported that his father told him that he had been in the company of Allah's Messenger (MPBUH) that he said: **Is one amongst you powerless to get one thousand virtues every day.** Amongst those who had been sitting there, one asked: How one amongst us can get one thousand virtues every day? He said: **Recite: “100 Tasbeeh (Paise and glory be to Allah” one hundred times for (by reciting them) one thousand virtues are recorded (to his credit) or one thousand vices are blotted out.** (Muslim)

56 - The Mercy

Capital (Work To Be Done)	Investment Duration	Profit
Mercy on your Muslim brothers	Unlimited	Mercy on you from Allah, the almighty, the Exalted

Abdullah bin Amr reported Allah's Apostle (MPBUH) as saying: **The merciful are shown mercy by Ar-Rahama. Be merciful on the dwellers of the earth, and you will be shown mercy from the one Who is above the heavens.** The (close kinship) "Rahim" is named after Ar-Rahman, **so whoever connects it, Allah connects him, and whoever breaks it, Allah breaks him.**" (Tirmidi) Graded to be Sahih by Albani,

57 - Saying: (بِسْمِ اللَّهِ الَّذِي لَا يَضُرُّ ...) “Bismillahillazi la yazurro...”

Capital (Work To Be Done)	Investment Duration	Profit
<p>Saying three times in the evening and in the morning: (بِسْمِ اللَّهِ الَّذِي لَا يَضُرُّ مَعَ اسْمِهِ شَيْءٌ فِي الْأَرْضِ وَلَا فِي السَّمَاءِ وَهُوَ السَّمِيعُ الْعَلِيمُ) “Bismillahillazi la yazurro ma ismehi shaiun filarze wa la fissamae wa howassmeeuolaleem” .</p>	<p>Less than one minute</p>	<p>Sudden trials & tribulation will be kept away from sayer</p>

Uthman bin Affan reported Allah’s Messenger (MPBUH) as saying: “If anyone says three time in the evening, (بِسْمِ اللَّهِ الَّذِي لَا يَضُرُّ مَعَ اسْمِهِ شَيْءٌ فِي الْأَرْضِ وَلَا فِي السَّمَاءِ وَهُوَ السَّمِيعُ الْعَلِيمُ) “In the name of Allah, when Whose name is mentioned nothing on Earth or Heaven can cause harm, and He is the Hearer, the Knower” **he will not suffer sudden affliction till the morning, and if anyone says this in the morning, he will not suffer sudden affliction till the evening**” (Abu Dawood) Graded to be Sahih by Albani,

58 - Reciting Surat Al-Khaf

Capital (Work To Be Done)	Investment Duration	Profit
Reciting surat al-Kahf on Friday	Half an hour or less	The light between the two Fridays

Abu Saeed al-Khudri reported Allah's Messenger (MPBUH) as saying: "Whoever recites surat al-Kahf on Friday a light appears for him till the coming Friday"

(Al-Hakim & Al-Baihaqi) Graded to be Hasan by Ibn Hajar, Sahih by Albani,

59 - Avoiding Arguments & Lies

Capital (Work To Be Done)	Investment Duration	Profit
Avoiding arguments and lies	Unspecific	A house in Paradise

Abu Omamah reported that Allah's Messenger (MPBUH) as saying: "I guarantee a house on the outskirts of Paradise for one who gives up arguing, even if he is in the right, and a house in the middle of Paradise for one who abandons lying even for the sake of fun, and a house in the highest of Paradise for the one who beautifies his character" (Abu Dawood) Graded to be Hasan by Albani..

60 - Supplication after Adhan (prayer call)

Capital (Work To Be Done)	Investment Duration	Profit
<p>“Whoever says, when he hears the Adhan (prayer call): (اللَّهُمَّ رَبَّ هَذِهِ الدَّعْوَةِ التَّامَّةِ وَالصَّلَاةِ الْقَائِمَةِ: أَنْتَ مُحَمَّدًا الْوَسِيلَةَ وَالْفَضِيلَةَ وَأَبْعَثَهُ مَقَامًا مَحْمُودًا الَّذِي وَعَدْتَهُ) Allahumma rabbe hazehiddawatittamah wassalatilqaemah Aate Mohammanilwasitat walfazilata wabasho maqamam mahmoudan allazi waadtahu. , then intercession on the Day of Resurrection is made lawful for him”</p>	<p>Less than one minute</p>	<p>Getting intercession of Prophet (MPBUH)</p>

Jabir bin Abdullah reported Allah’s Messenger (MPBUH) as saying: “Whoever says, when he hears the call: (اللَّهُمَّ رَبَّ هَذِهِ الدَّعْوَةِ التَّامَّةِ وَالصَّلَاةِ الْقَائِمَةِ أَنْتَ مُحَمَّدًا الْوَسِيلَةَ وَالْفَضِيلَةَ وَأَبْعَثَهُ مَقَامًا مَحْمُودًا الَّذِي وَعَدْتَهُ) O Allah! Lord of this perfect call and established prayer, grant Muhammad Al-Wasilah and Fadilah, and raise him to the praised station that you promised him, **then intercession on the Day of Resurrection is made lawful for him**” (Bukhari)

61 - “Lailatul Qadr” (Night of Power)

Capital (Work To Be Done)	Investment Duration	Profit
Observing prayer on Lailat-ul-Qadr with faith and seeking reward (from Allah)	Observing prayer one night	Forgiveness of previous sins
<p>Abu Huraira reported Allah’s Messenger (MPBUP) as saying: (من قام ليلة القدر ايمانا واحتسابا غفر له ما تقدم من ذنبه) Who observed prayer on Lailat-ul-Qadr with faith and seeking reward (from Allah), all his previous sins would be forgiven, and he who observed the fasts of Ramadan with faith and seeking reward (from Allah), all his previous sins would be forgiven. (Agreed upon)</p>		

62 - Observing the Fasts in Ramadan

Capital (Work To Be Done)	Investment Duration	Profit
Observing the fasts of Ramadan with faith and seeking reward (from Allah)	Fasting 30 days	Forgiveness of previous sins
<p>Abu Huraira reported Allah’s Messenger (MPBUP) as saying: (من قام رمضان ايمانا واحتسابا غفر له ما تقدم من ذنبه) He who observed prayer at night during Ramadan, with faith and seeking his reward from Allah, his previous sins would be forgiven. (Agreed upon)</p>		

63 - The Four Words

Capital (Work To Be Done)	Investment Duration	Profit
<p style="text-align: center;">(سُبْحَانَ اللَّهِ وَالْحَمْدُ لِلَّهِ وَلَا إِلَهَ إِلَّا اللَّهُ وَاللَّهُ أَكْبَرُ)</p> <p style="text-align: center;">Suhannallahe walhamdo lillahe wa la ilaha illallah wallaho akbar</p>	<p style="text-align: center;">Less than one minute</p>	<p>(سُبْحَانَ اللَّهِ) adds 20 good deeds and wipes 20 evil deeds,</p> <p>(اللَّهُ أَكْبَرُ) adds 20 good deeds and wipes 20 evil deeds,</p> <p>(لَا إِلَهَ إِلَّا اللَّهُ) adds 20 good deeds and wipes 20 evil deeds,</p> <p>(الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ) adds 20 good deeds and wipes 20 evil deeds,</p>
<p>Abu Huraira and Abu Said reported Allah's Messenger (MPBUH) as saying: "Indeed Allah has chosen four words: (سُبْحَانَ اللَّهِ وَالْحَمْدُ لِلَّهِ وَلَا إِلَهَ إِلَّا اللَّهُ وَاللَّهُ أَكْبَرُ)</p> <p>Allah is free from imperfection, and all praise is for Allah, and none has the right to be worshiped except Allah alone and Allah is great. He who says (سُبْحَانَ اللَّهِ) Allah is free from imperfection, twenty goods deeds are recorded to him for it and twenty evil deeds are wiped away from him. And he who says (اللَّهُ أَكْبَرُ) Allah is the great, for his is similar, and he who says (لَا إِلَهَ إِلَّا اللَّهُ) none has the right to be worshiped except Allah alone, for him is the same, and he who says (الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ) all praise is for Allah, The Lord of the Worlds, from his side, thirty good deeds are recorded to him for it, and thirty evil deeds are wiped away from him" (Ahamad)</p>		

64 - Allah's Pleasure

Capital (Work To Be Done)	Investment Duration	Profit
To please parents and avoid displease them	Unspecific	The Lord's pleasure

Abdullah bin Amr reported Allah's Messenger (MPBUH) as saying: **"The Lord's pleasure is in the parent's pleasure, and the Lord's anger is in the parent's anger"** (Tirmidi)

Allah Said: وَقَضَىٰ رَبُّكَ أَلَّا تَعْبُدُوا إِلَّا إِيَّاهُ وَبِالْوَالِدَيْنِ إِحْسَانًا إِمَّا يَبُلُغَنَّ عِنْدَكَ الْكِبَرَ أَحَدُهُمَا أَوْ كِلَاهُمَا فَلَا تَقُلْ لَهُمَا آفٌ وَلَا تُنْهَرُهُمَا وَقُلْ لَهُمَا قَوْلًا كَرِيمًا
وَاحْقِضْ لَهُمَا جُنَاحَ الذَّلِيلِ مِنَ الرَّحْمَةِ وَقُلْ رَبِّ ارْحَمْهُمَا كَمَا رَبَّيَانِي صَغِيرًا) الإسراء: ٢٣،٢٤

Thy Lord hath decreed that ye worship none but Him, and that ye be kind to parents. Whether one or both of them attain old age in thy life, say not to them a word of contempt, nor repel them, but address them in terms of honour. And, out of kindness, lower to them the wing of humility, and say: "My Lord! bestow on them thy Mercy even as they cherished me in childhood". (Al-Isra: 23, 24)

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