

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

# Ubudiyyah Business Model (UBM)

**1. WHAT is the  
PURPOSE  
of MY LIFE?**

**2. WHY do i go to  
WORK  
EVERYDAY?**

**3. WHAT DO I HOPE TO  
EARN  
FROM MY BUSINESS?**

# Islam

**Submission to Allah**

# Muslim

**One who submits to Allah**

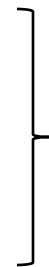
# Deen

**Total system of submission  
to Allah**

# Scope of Deen

**All Ja'iz activities**

**All roles of Life**



**BALANCE**

# **UBM**

# **Foundation**

# **1**

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ

(٥٧ الذاريات -)

And I (Allâh) created not the jinn and  
mankind except for (My continuous)  
***“Ubudiyyah”*** (worship/servitude)

# Ubudiyyah:

**Allah's obedience & servitude  
out of His  
love & reverence**

# LINK OF BUSINESS TO AAYAH

- 1. WE HAVE BEEN CREATED FOR *UBUDIYYAH* ALONE!**
- 2. SO, ALL OUR ACTIVITIES SHOULD BE *UBUDIYYAH***
- 3. IF ALLAH HAS PERMITTED SOMETHING  
it must be within the scope of *UBUDIYYAH***
- 4. ALLAH HAS PERMITTED BUSINESS  
so it can be *UBUDIYYAH*  
*CONDITIONALLY***

# CONDITIONS FOR BUSINESS TO BE UBUDIYYAH

- 1. NIYYAH**
- 2. SHARI'AH**
- 3. SUNNAH**
- 4. AKHLAQ**

# SUMMARY

**PURPOSE OF LIFE** *Ubudiyyah*

**BUSINESS** *Part of the purpose*

**OBJECT OF LIFE** *Ridha'Allah / Jannah*

# **UBM**

# **Foundation**

# **2**

خَيْرَ النَّاسِ مَنْ يَنْفَعُ النَّاسَ

(كنز العمال)

**The best of Mankind  
are those  
who benefit Mankind**

# CONCEPT OF 'TEST' RELATED TO HADITH

Allah Ta'ala has placed in the design of our worldly existence interdependence to test us in:

- ***Mu'amalat***: The ***outward*** form of transactions and interactions
- ***Akhlaq***: The ***inward*** character, of interactions and transactions

***Every transaction/interaction*** is a ***test*** and a ***step*** towards ***Jannah or Jahannam***

# خَيْرَ النَّاسِ مَنْ يَنْفَعُ النَّاسَ (كنز العمال)

In the business context:

**Benefit humanity by:**

- ***BENEFICIAL PRODUCTS & SERVICES***
- ***EXEMPLARY MU'AMALAT & AKHLAQ***

# Ubudiyyah Business Model

Facilitating businesses in aligning with

*Ubudiyyah*

in all of its activities /depts

with

*Niyyah Shari'ah Sunnah Akhlaq*

# OPERATIONAL OBJECTIVE

To transform

*Perceptions, Objectives , Practices*

of business

from

*Material Base* to *Ubudiyyah Base*

# WHAT WE WANT TO SEE

***BUSINESS ORGANIZATIONS***

based on

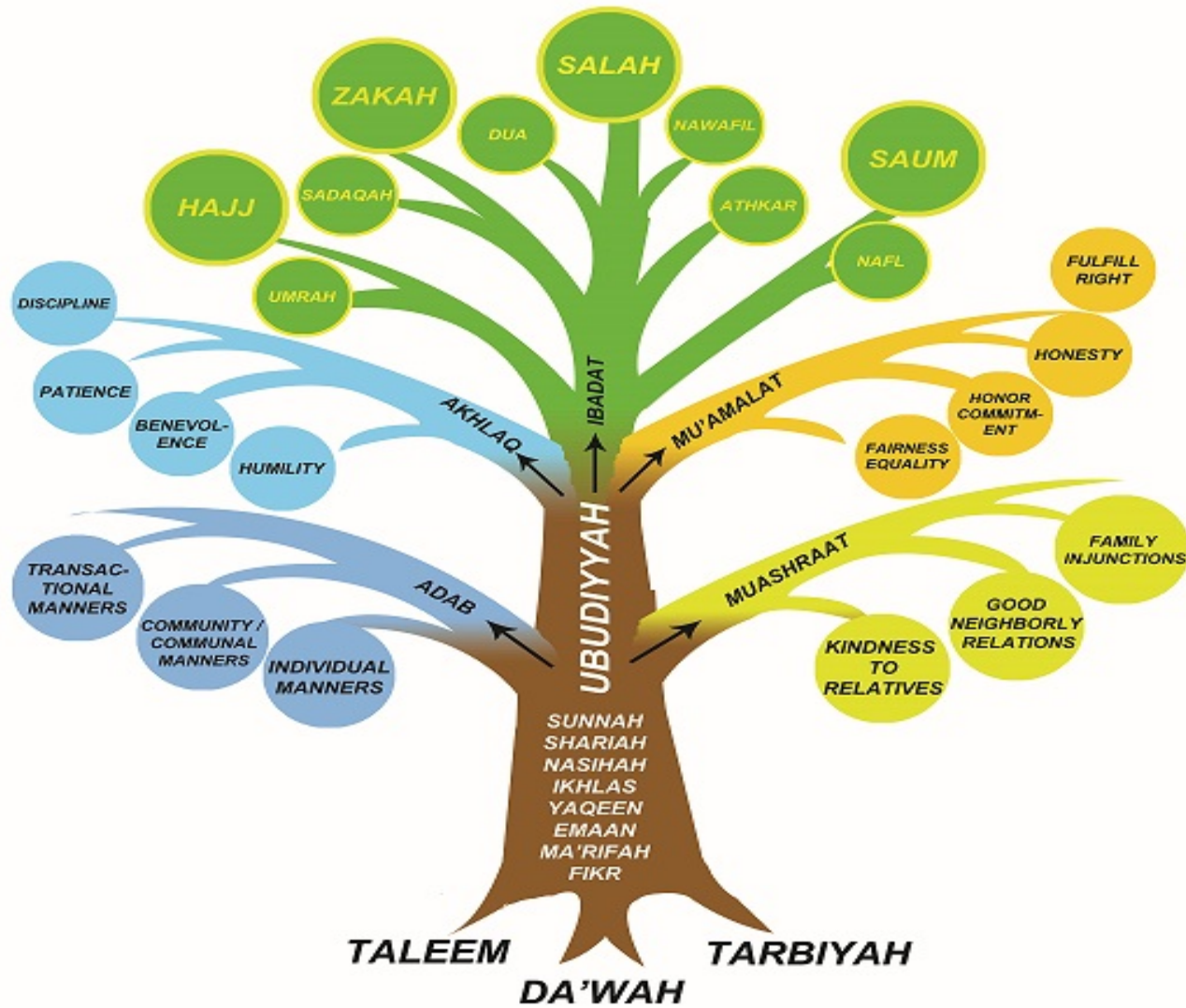
***Islamic & Professional Excellence***

**practicing the 'Ubudiyyah model**

**& inspiring others**

# **CULTURE DEVELOPEMENT**

أَلَمْ تَرَ كَيْفَ صَرَّبَ اللَّهُ مَثَلًا كَلِمَةً طَيِّبَةً كَشَجَرَةٍ طَيِّبَةٍ أَصْلُهَا ثَابِتٌ وَفَرْعُهَا فِي السَّمَاءِ ﴿٢٥﴾  
 تُؤْتِي أُكْلَهَا كُلَّ حِينٍ بِإِذْنِ رَبِّهَا وَيَضْرِبُ اللَّهُ الْأَمْثَالَ لِلنَّاسِ لَعَلَّهُمْ يَتَذَكَّرُونَ ﴿٢٦﴾



لَقَدْ مَنَّ اللَّهُ عَلَى الْمُؤْمِنِينَ إِذْ بَعَثَ فِيهِمْ رَسُولًا مِنْ أَنْفُسِهِمْ يَتْلُوا عَلَيْهِمْ آيَاتِهِ وَيُزَكِّيهِمْ  
 وَيُعَلِّمُهُمُ الْكِتَابَ وَالْحِكْمَةَ وَإِنْ كَانُوا مِنْ قَبْلُ لَفِي ضَلَالٍ مُبِينٍ ﴿١٦٤﴾

# EXAMPLE OF Core Sifat

## Islamic Excellence

- Eman / Yaqeen
- Ikhlas / Naseeah
- Shariah Compliance
- Spirit of sunnah
- Character / Morals (Akhlaq)

## Professional Excellence

- Personal Management / Discipline
- Initiative
- Creativity / Innovation
- Teamwork

## Benevolence

- Care and Development of all associates:
  1. In organization
  2. Suppliers/service providers
  3. Customers
  4. Community
  5. Industry
  6. Country
  7. Humanity

- Vision / Mission oriented life
- Honesty/ Integrity
- Continuous quest for knowledge
- Continuous quest for excellence
- Dedication / Commitment (Azm)
- Consistency (Istaqamah)
- Cleanliness

# Desired Culture Profile

## Culture Characteristics

Mission centered focus on leading indicators, service oriented, competition with self (not the competitor), tawakkal, qana'at, quality of life, dawah

## Values

Uboodiat, Service, Excellence, knowledge, teamwork

## Core Beliefs

- Real purpose of life is ibadat
- A business exists for the welfare of the society
- We strive for provisions that are actually preordained
- Less of halal is better than more of haram
- Leadership is responsible for care & growth

# Desired Culture Profile

**CULTURE  
DEVELOPMENT  
EVALUATION**

# **DEPARTMENT CONTRIBUTIONS**

# GENERAL CONTRIBUTIONS BY ALL DEPTS

1. **DEVELOP *DESIRED CULTURE*** in dept.
2. **IDENTIFY *ISLAMIC & PROFESSIONAL BENCHMARKS***  
needed in dept. *develop, implement, assess, improve*
3. **ESTABLISH *IJTIMA'IYYAH***: Working with all depts  
*as one Jama'ah*
4. **CREATE *MODEL DEPARTMENT***  
of *Islamic* and *Professional excellence*

# **HDS**

## **CONTRIBUTIONS**

# HDS CONTRIBUTION

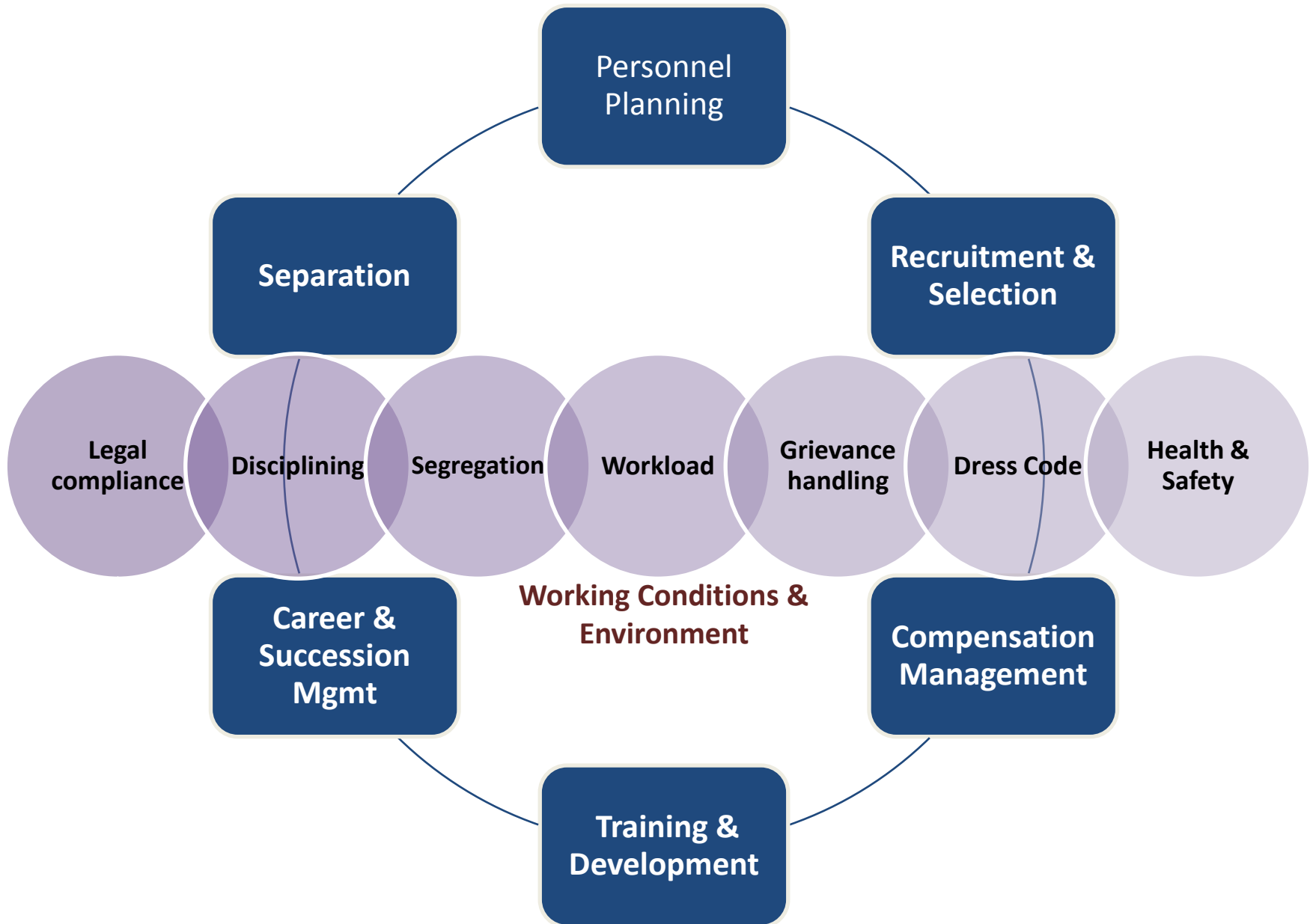
**Develop & oversee implementation  
of  
Culture Development Program**

# HDS CONTRIBUTION

**Establish**

**Best Islamic & Professional practices**  
**in all areas of HDS domain**

# HDS



# **MARKETING & SALES CONTRIBUTIONS**

# MARKETING & SALES CONTRIBUTION

**R&D**

**Develop beneficial products filling *real needs***

**ALIGN MARKETING MEDIUMS  
to Shari'ah, Sunnah**

**CREATE AWARENESS  
honestly**

**Intent of the marketer:**

**Please Allah Ta'aala**

**Benefit His creation**

**Earn Halal Rizq**

**Intent reflects**

**In entire marketing plan!**

# PARADIGM SHIFTS

**HDS**

**paradigm shifts**

**Humans are**  
**Ashraful Makhluqaat**  
**NOT**  
**mere resources!**

**Its about serving**

**NOT**

**Being served!**

**We are judged on effort**

**NOT**

**Outcomes!**

**Product is for Man**

**NOT**

**Man is for Product**

**The Task is for  
Developing the Man**

**NOT**

**The Man is for  
Performing the Task**

# **Marketing paradigm shifts**

**Its about**

**Beneficial products & services**

**Through Shar'ee compliant means**

**NOT**

**Maximum Profit by ANY means!**

**Promote functional appeal**

**NOT**

**emotional manipulation**

**All members of an industry  
are Brethren**

**NOT**

**Enemies to be eliminated!**

**Want for your customer  
what you want for yourself**

**NOT**

**What you want them to buy!**

**Worry about the share of**

**Akhirah**

**NOT**

**the share of the market!**

**Competition is for  
Allah's Radha & Jannah**

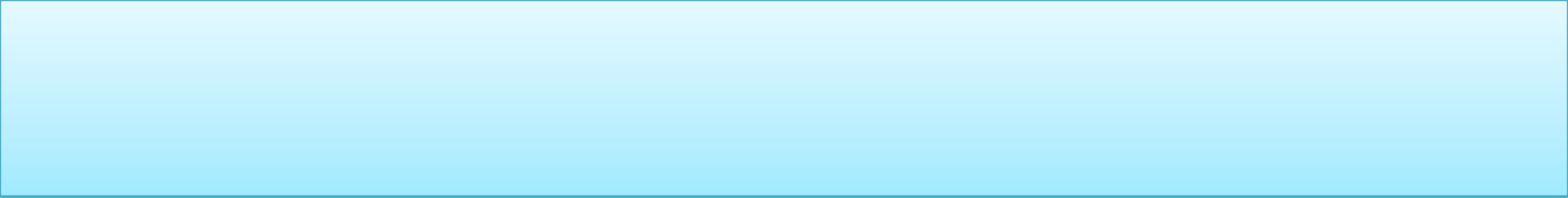
**NOT**

**For rizq & dunya!**

١

وصل اللهم وسلم وبارك على عبدك  
ورسولك سيدنا محمد وعلى آله  
واصحابه اجمعين

و الحمد لله رب العالمين









- [www.ubmtrust.org](http://www.ubmtrust.org)

# Services (HDS) Contribution Human Development

## 1. Develop **Islamic & Professional excellence:**

|

a) **INDIVIDUALLY:** Develop all associates

- **Spiritually**
- **Intellectually**
- **Physically**

b) **COLLECTIVELY:** Develop **culture** of **core sifat**

هُوَ الَّذِي خَلَقَ لَكُمْ مَا فِي الْأَرْضِ جَمِيعًا

**It is He Who hath created for  
you**

**all things that are on earth**

Al-Qur'an, 2.29

سید القوم فی السفر خادمهم [کنز العمال]

**The leader of a people  
on a journey  
is their servant**

**Product before profit**

**not**

**Profit before product!**

# Key Concepts

**Our primary focus:**

**Our people**

# **Culture of the work place**

**should include:**

- **Ibadah**
- **Da'wah**
- **Tazkiah / Tarbiah**
- **Taleem: Islamic / Professional**
  - **Research**
  - **Charity**

# OUTCOMES IN DUNYA

- **AHAADEETH**

# OUTCOMES IN AAKIRAH

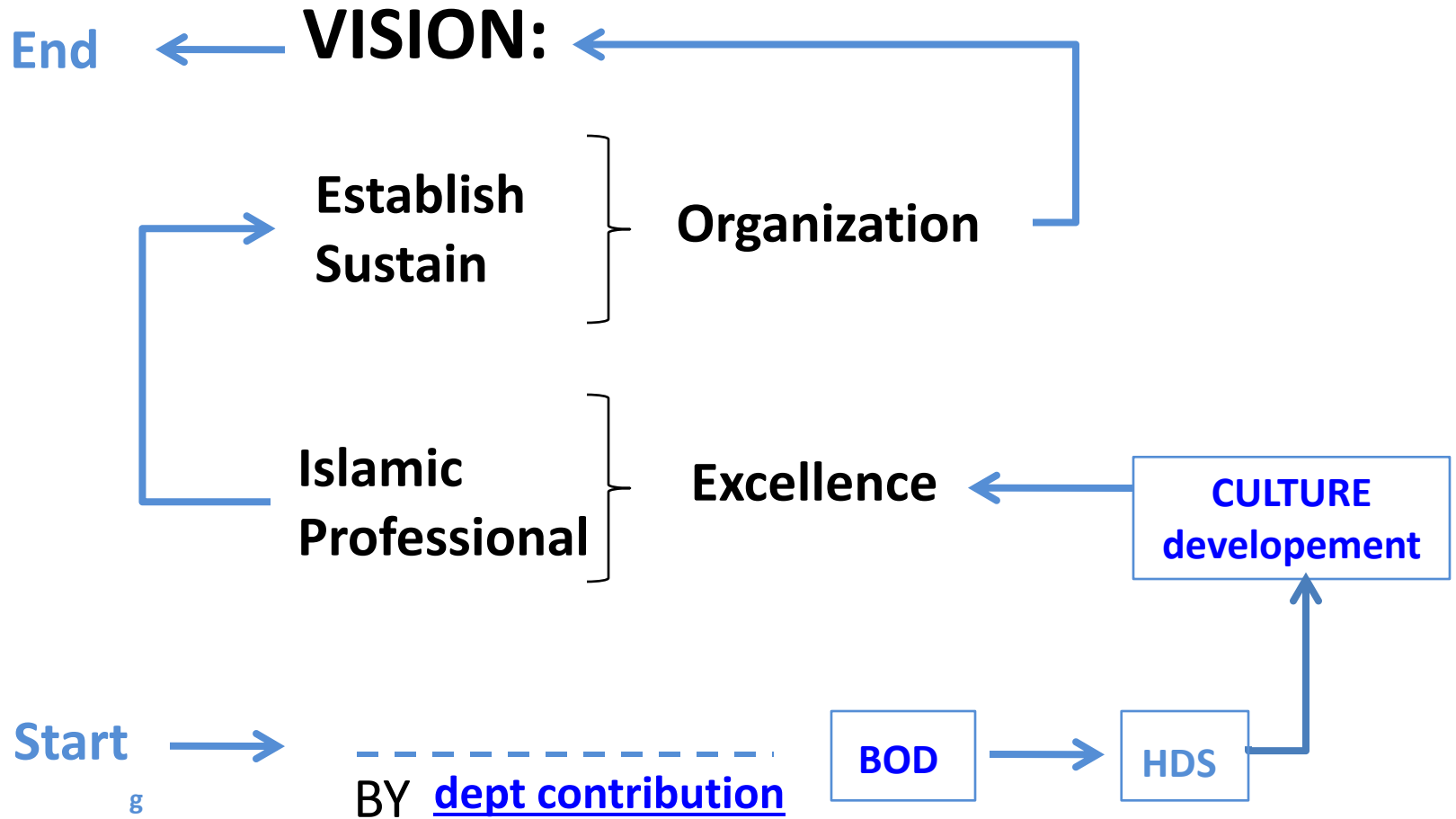
- **AHAADEETH**

**Products must be beneficial  
not detrimental**

**not**

**Products must be profitable  
regardless...!**

# // EVERY DEPT CONTRIBUTES



**DID YOU KNOW?**

**'Headhunting' is not permissible in certain situations?**

**Certain clauses in appointment letters are not permissible?**

**Some clauses in incentive policies are not permissible?**

**Negative aspects of the job must be shared with the candidate before hiring?**

**Certain penalties and punishments are not permissible in shariah?**

**Ensuring health and safety of your employee is your responsibility?**

# **3. IS BUSINESS:**

**Dunya ?**

**Deen ?**