

Book # 2

Yusuf's Saving Goal



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Finance Explorer Series



Meezan Bank
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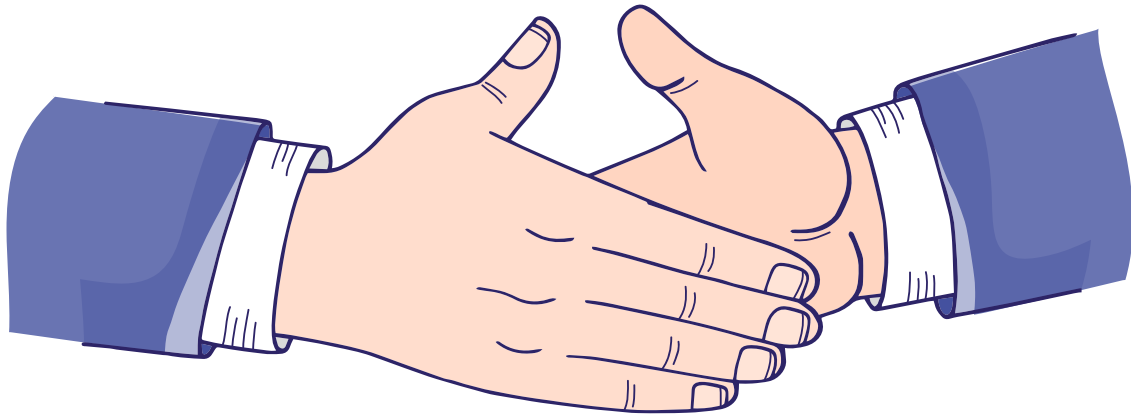
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As Yusuf continued saving at Bank Al-Hidayah, he discovered the wonderful benefits of putting his money in the bank. The kind staff at the bank explained to him that saving money helped make his dreams come true! They showed him how his savings were growing slowly, like a little seed turning into a tall tree.



The bank staff also explained him that in an Islamic Bank when you open a saving account, these accounts are interest free and operates under a very beautiful concept of profit and loss sharing called Mudarabah. Where bank as Managing partner or Mudarib invests the funds in ethical businesses and then the profit is shared with the deposit holders.



One day, as Yusuf visited the bank, Bank Staff Aisha handed him a special booklet called "My Saving Adventure." It had fun activities and tips on how to be a smart saver. Yusuf eagerly flipped through the pages, learning about setting financial goals, budgeting, good & bad expenses and even some simple ways to earn a little extra money.



With newfound knowledge, Yusuf decided to set a big goal - saving up for a bicycle! He colored a picture of a shiny bicycle and proudly displayed it on his bedroom wall as a reminder of what he was working towards.

As weeks turned into months, Yusuf's determination paid off. His savings grew steadily, and he knew he was getting closer to his dream bicycle. Whenever he felt tempted to spend his money on toys or treats, he would think about how much he wanted that bicycle and resisted the urge.



One afternoon, after a visit to the bank, Yusuf's father, Ammar, reminded him about the importance of saving. "Yusuf, my boy, saving money is not just about buying things we want. It also helps us during difficult times and prepares us for the future."

Yusuf nodded,
"I know, Baba. If I save money, I won't have to worry if something unexpected happens."



That's right, Yusuf, Ammar said with a smile. "And you know, saving is a wise thing to do in our religion too. Islam, just like many other religions, prohibits the taking or giving of interest because it can lead to unfairness and harm in society.

Saving in an interest-free bank like Bank Al-Hidayah not only helps us follow our faith but also supports the well-being of our community by promoting ethical banking system."



Yusuf felt proud that he was not only learning to manage his money wisely but also living by the values of his faith. He knew that being a responsible saver made him stronger, more caring, and brought him closer to Allah.

Finally, after much saving and hard work, the day came when Yusuf had enough money to buy his dream bicycle. He and his father went to the store together, and Yusuf carefully picked the most beautiful bicycle he had ever seen. With a beaming smile, he paid for it using the money he had saved.



As he pedaled his new bicycle through the streets of Hayat Town Yusuf felt a sense of accomplishment and happiness. He thanked Allah Almighty for the blessings. He also knew that saving money was not just about buying things, but it was also a way of being responsible and caring for his future.

From that day on, Yusuf continued to save and set new goals, both for himself and for others. He learned that being a wise saver not only brought joy to his heart but also helped him make a positive impact on the world around him.



Yusuf told about his successful saving and account opening to his friends at school and in the neighborhood and took many of his friend to the Bank Al Hidayah to open their bank account with a Islamic bank and the community of young saver grew rapidly in the town.



And so, dear children, Yusuf's journey as a smart saver at Bank Al-Hidayah continued, filled with adventures, dreams, and the beautiful spirit of saving. He knew that by following the teachings of his faith and saving in an interest-free bank, he was not only growing his wealth but also becoming a better person each day.

And so, with his dreams in sight and his heart full of gratitude, Yusuf's story of saving and caring became a shining example for everyone in the town of Hayat.



Brain Teaser

Hidden within this word search puzzle are words related to the Hassan family's story and their journey towards an ethical home through Islamic housing finance. Find the words listed below in the grid. Words can be horizontal, vertical, or diagonal.

Word List:

- | | | | |
|-----|-------------|-----|-------------|
| 01. | YUSUF | 11. | RESPONSIBLE |
| 02. | SAVING | 12. | FAITH |
| 03. | BANK | 13. | COMMUNITY |
| 04. | MONEY | 14. | ETHICAL |
| 05. | BICYCLE | 15. | ALLAH |
| 06. | ACCOUNT | 16. | ADVENTURES |
| 07. | ISLAMIC | 17. | DREAMS |
| 08. | MUDARABAH | 18. | GRATITUDE |
| 09. | PARTNERSHIP | 19. | SMART |
| 10. | GOALS | 20. | VALUES |

H	A	R	E	P	O	S	A	L	A	L	H	S	A	P
A	L	A	B	D	A	P	I	S	L	A	M	I	C	A
M	U	D	A	R	A	B	A	H	L	S	T	H	C	R
M	G	O	A	L	S	T	V	R	A	A	H	T	O	T
Y	N	I	I	C	T	R	V	N	H	N	V	M	U	N
U	C	E	Y	C	E	C	A	H	E	O	D	I	N	E
S	E	B	I	C	Y	C	L	E	S	M	A	R	T	R
U	G	O	E	S	G	G	U	G	D	R	E	A	M	S
F	A	I	T	H	R	R	E	E	L	I	F	S	I	H
C	E	V	H	Y	A	M	S	H	O	M	E	D	U	I
I	O	A	I	H	T	M	O	N	E	Y	S	H	I	P
V	B	N	C	C	I	I	W	S	A	V	I	N	G	B
E	S	R	A	H	T	A	R	I	N	G	B	A	N	K
F	O	A	L	G	U	C	O	M	M	U	N	I	T	Y
U	E	H	A	A	D	V	E	N	T	U	R	E	S	P
L	R	N	T	R	E	S	P	O	N	S	I	B	L	E

Color your dream cycle



Yusuf's Saving Goal

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