

BUSINESS SKILLS

(Part I)

Assalamu alaykum wrwb, my dear brothers and sisters, today the topic we are going to talk about is, some principles regarding business, and about conducting business in general. Businesses are of 3 kinds, small, medium and large businesses. The large ones can exceed millions and billions of dollars and are also called multi million or multi-billion businesses. The principles of each are different and the efforts needed in each needed are also different. I will talk about small businesses in my lectures. And if the opportunity presents itself I will also touch upon a few things about large businesses too. First and the foremost, an honest businessman will be raised in the Hereafter with the Prophets, Siddiqui's and Shuhada. This itself is enough to understand that Akherath is the farm in which we will reap benefits based on our deeds and actions in this world. We have to use this world to build a good akerath for ourselves. It shouldn't happen like this that all our qualities and strengths are used in the attainment of this dunya, and akerath gets left out. So it's a big matter that an honest businessman will be risen in the likes of the Prophet and Siddiqui's and Shuhada. One must attain business knowledge before beginning with business. In the times of Umar bin Khattab RA, a person wanted to start business and was asked if he had acquired the knowledge to begin business. Therefore first ilm must be attained in order for the person to understand the difference between what is halal and what is haraam. A CEO of a million-dollar company once told me that business has two principles, take care of your people and take care of your employees. Seeing your employee needs are equally important, if and whether they may have some genuine needs. A good businessman will take care of his people. And taking care of your customers and seeing to it that they are not upset or angry about something. I was once purchasing a massage machine for work at Singapore airport, and although I was getting late for my flight and wanted to make the purchase quickly and go, but the selling lady was rather keen in giving me a demo of the product and its important parts and the guarantee/warranty card etc. so that their customer faces no difficulty when away. People see these things. The customer should not get stuck in a problem later. Commitment is an important thing. Once you have committed to something it must be fulfilled. One must walk the talk and deliver what was promised. Stay steadfast on your commitments. If your product has a flaw, the customer must be informed about the flaw. Also one must return the goods if the customer did not like the product. I have seen in several prominent clothing companies who allow upto 1 month's time for a person to return the goods if the person does not like it. How comfortable is it for the customer to take the product home, try it and if he doesn't like it can return and receive his refund. Unfortunately, in India either they won't return it, or at max they will exchange it with something. Also please note that if a poor customer comes to you, please be soft and kind towards them. Do them a favour and be easy on them. In case you see a widow or an orphan etc. We are Muslims. We have to display the akhlaq of our Prophet sws. Inshallah when we do so, Allah will return the niceties in other ways. It will come back around to us. No good deed goes a waste. This is the way to take from Allah swt. Say you earned a good amount in the day and when you reach home a poor man waits at your doorstep with a prescription, you must know that it is a test from Allah. He has given you sustenance and it is not for you to be stingy and take it all into your home. Rather it is a test that you must pass. When you pass the test there is tremendous barkat from Allah. He has given us such a deen. Our life must be adherent to the Sunnah. InshaAllah there will be more and more barkat. If you lie to a

customer or deceive him, please know that one day the lies will be revealed and then there will be anger, resentment, hatred and the barkah will be lost from that earning, there will be misfortune in it. Know that the kind of amaal are sent up and decide the kind of return it will bring. So beware and do not ever lie or cheat a customer. Never betray their trust. May Allah protect all Muslims from such practices. And Business is such a thing, not everyone has the capability to do it. Only a few selected people can do business. My father had a gold business in his time. He used to supply golfing materials to big tea houses that had English people staying there who enjoyed playing golf. He used to supply brands such as Slazenger, Dunlop etc. But in the next generation only one person stayed in business and all my other brothers including me became a part of the medical profession. I once wanted to start a business and took advice from someone he said you are not made for business. Some people I know who have not suffered even a Rs.5 loss in business. How smart are they? Careful that a loss should not happen. Since I don't understand business much therefore I don't get into it. Businessmen are often busy 24 hours of the day. And storing the money earned too is not an easy job. My brother Dr Nizam was at the Paris airport and entered the MontBlanc showroom to buy a pen. He said, "Brother it was so difficult just to stop myself. It felt as though money wants to exit from my wallet and go to theirs. Just because I went into the store and so I wanted to buy it."

I too once went with a friend to a prominent hotel chain with all these designer shops in the lobby. My friend entered one such store and wanted to purchase a wallet that cost Rs. 40,000. I thought to myself May Allah protect me from such wastage. I told him, my dear brother, why would you spend that kind of money to store money? Unfortunately this is how money goes away from people. The fitnah of credit cards is the same, people go and spend more than what they can afford. Whatever you have earned you must also learn to save. I know one person who often goes to In n' Out convenience store at Petrol Pumps and irrespective of what I buy, he does not buy a single thing. If you want to buy a biscuit there are 1000 variants, for chocolates 1000 variants, what all will you buy? It doesn't mean he is a miser. For some the art of saving money is known to them. This too is a skill some are blessed with. One must not be a miser in any situation. Wherever need arises, one must spend. Yet we have to learn to control ourselves. One must go to the place of earning. Just like a lizard goes near the light and waits for the insects to come close to it. It cannot say I will stay in one corner and wait for my sustenance to come to me. No. It must go near the light. Don't say no, a customer will not come. You must go there. A few things regarding big businesses. Have an attentive mind with business knowledge. You must have a strategy, prediction, vision, be professional, take mashwara or advice from others, do hard work, be humanitarian and a supportive person who also communicates. One must conduct business like a role model. As a serving role model. Don't criticise your people publicly. Set goals. Spot an opportunity. See the bigger picture. Be creative and innovative in your techniques. Also you must have the power to motivate people. And also have the skill to read people well. Must know how to influence people in taking decisions. The subject that you deal with, you should know it very well, and don't change your lanes often. Stay focused on your subject. I once asked the Former HCL Chairman Ajay Chaudhry who was my patient about his boss Shiv Nadar and his qualities. Mr Chaudhry narrated when Mr Shiv Nadar comes in a meeting, if he has two topics or points to cover he will only address that, and be only focused to that, he will not discuss the third topic or subject, neither will he answer it. And next I asked Mr Chaudhry if while in decisions, if both you and Mr Nadar have differing opinions, which is a common issue in businesses, what do you do? Mr Chaudhry replied I obey my boss's decision irrespective if I am convinced with mine. These are

two great learnings I received from Mr Ajay Chaudhry. One must possess a leadership image in the business house. One must act credible in the incredible world. Don't lose your link with your customers. A missing link is not good. Be trustworthy and possess the skill of critical problem solving. Create a 360 impact. Big business has the potential to create a 360 degree impact. Also, in a workplace there are people of different cultures. We must learn to also deal with people in their respective cultures. Call out your staff for brain-storming sessions. This helps bring out their skills and talents. Must know how to negotiate with difficult people. Never get emotionally attached with any customer. Especially with difficult people. One must offer constructive advice and emotional support. This is for the staff. One must also make a commitment to change. Have dedication, be sincere and extremely focused. Talk respectfully to your staff and customers. Reward your staff when they do good. One they are done with one task, keep the next task ready but in no way does it mean you must doubt their capability or be arrogant about exploiting them with excess work. This makes you lose barkah in your business. If however you do need to make them work extra, pay them extra. If you don't, the wrath of Allah will come. Become a good listener. Sure you must attract the customer but never chase him. These are principles mostly of big business houses. If however we practice them, inshAllah I have hopes from Allah that He will make the business prosperous. Whatever you earn, do not spend it all in luxury such as furniture, electronics, as this will make you lose all your hard earned living. Instead spend the excess money in taking care of the Ummati and spend in the path of the deen of Allah. Have a clear concept in this. You make your life close to the Sunnah of Prophet sws and the Sahaba and take care of the needy. Take care of your relatives. Spend towards the Ummati. Inshallah there will be tremendous barkah. When one prospers in business, the relatives of the person do begin to expect help from that person. Therefore it is very important for people to take care of your relatives. Sure the pious people refrain from having any expectations but still one begins to have expectations. Take care of your relatives in this case and offer them what you can. Do Sadaqah and spend towards Khayr.

Assalamu alaykum wrwb

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Thanks!

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