

# Easy Hajj

## Financial Plan



Follow the Easy Hajj tips on saving for your next Hajj trip. There is **NO** interest and **NO** added charge for taking part. For example, from now until Hajj (at the time of writing), there are 5 months remaining. If you are choosing our package, for these 5 months, you can make 5 consecutive deposits of **£600** (once a month into our bank account, notifying us of when you have done so, we will keep a record of this (please keep all bank receipts!)). With initial payment of **£1555** this would total in the **£4555**, with a bit of spare change left over! (That's as little as **£140/week**, just over **£20 /day**) which could make saving for hajj a whole lot easier.

For many Hajj can be an expensive trip even if it is a once in a lifetime trip. Therefore it is important to prepare you financially plan ahead of the assigned departure date. It is advised to care for your finances and perhaps save from spending on your current lifestyle and you easily save enough to cover all the cost needed for Hajj.

For example giving up cigarettes for a year, depending on how much you smoke can save you up to **£1000** a year as well as your health, which is a gift from Allah. Other comforts including chocolate, newspapers or even holidays can be put aside for just one year of your life to be replaced by a once in a lifetime journey.

Islam prescribes that all financially and physically capable Muslims perform a pilgrimage to Makkah once in a lifetime. Besides commanding his/her companions to perform it, the Prophet (PBUH) advised them to prepare for it (including finances), and taught them the specific way in which each of the rituals involved was to be performed.

Muslims prepare for it as if they were leaving this world altogether. First, they have to pay off their debts including the zakat due on their wealth; to return whatever was given them in trust; and have enough savings to bear the expenses of the journey (such as travel, Hajj tax, and lodging) and the sacrifice (of an animal). Besides this, they also have to provide for their families and dependents during their absence. They must have earned and saved enough to cover these expenses. No Hajj is valid if it is performed "on credit." Every Muslim must make Hajj a priority and plan to perform it as soon as possible at least once in a lifetime.

**Two Years Plan ..** If a person plans to perform Hajj in 2 years, assuming Hajj costs today of **£4555** per person, then the person needs to put aside and invest **£6.30** per day or invest annually **£2277**, quarterly **£570** or monthly **£189**. The intending pilgrim may consider investing little more than these amounts to cover rising costs or lower investment return. For a husband and wife, simply multiply these amounts by two.

As Muslims are strongly discouraged to incur debt, this approach of savings, investing and spending on future needs can also be used for other purposes such as saving for a car, college education, child's marriage, and Umrah. It is wise to begin saving early and as such we at Easy Hajj have set up a saving scheme on behalf of our customers. Through weekly, monthly or even quarterly installments by standing order or direct debit, pilgrims can build up their Hajj fund with Easy Hajj.



Approved by the Ministry of Hajj  
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