

# Tales of Fair Trade



# Tales of Fair Trade

Join Adam, Aisha, and their wise Grandfather as they learn big lessons of Islamic Finance through small, fun adventures.

riba ● mudarabah ● savings ● honest dealings ● takaful

Our official submission for the 'Poster Competition' as part of our Islamic Banking and Finance' course

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Aisha and Adam wanted a brand-new cricket bat. It cost 200 rupees. Adam had only 150.

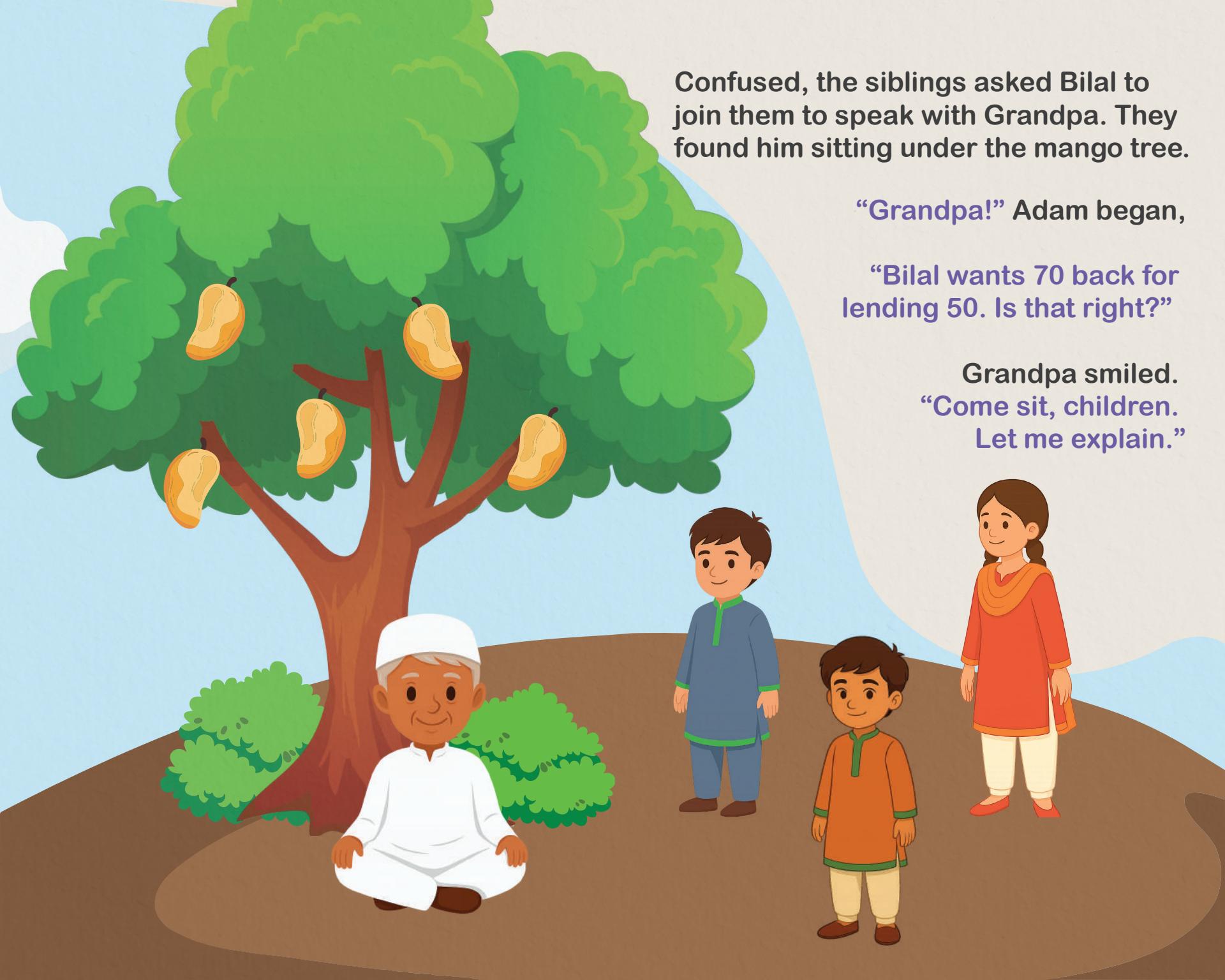
“Can you lend me 150?”  
he asked Bilal.

Bilal grinned. “Sure... but return  
180 rupees tomorrow!”

Adam froze.  
“Wait... that’s more than I  
borrowed!” Aisha frowned.



the unfair cricket bat  
riba



Confused, the siblings asked Bilal to join them to speak with Grandpa. They found him sitting under the mango tree.

“Grandpa!” Adam began,

“Bilal wants 70 back for lending 50. Is that right?”

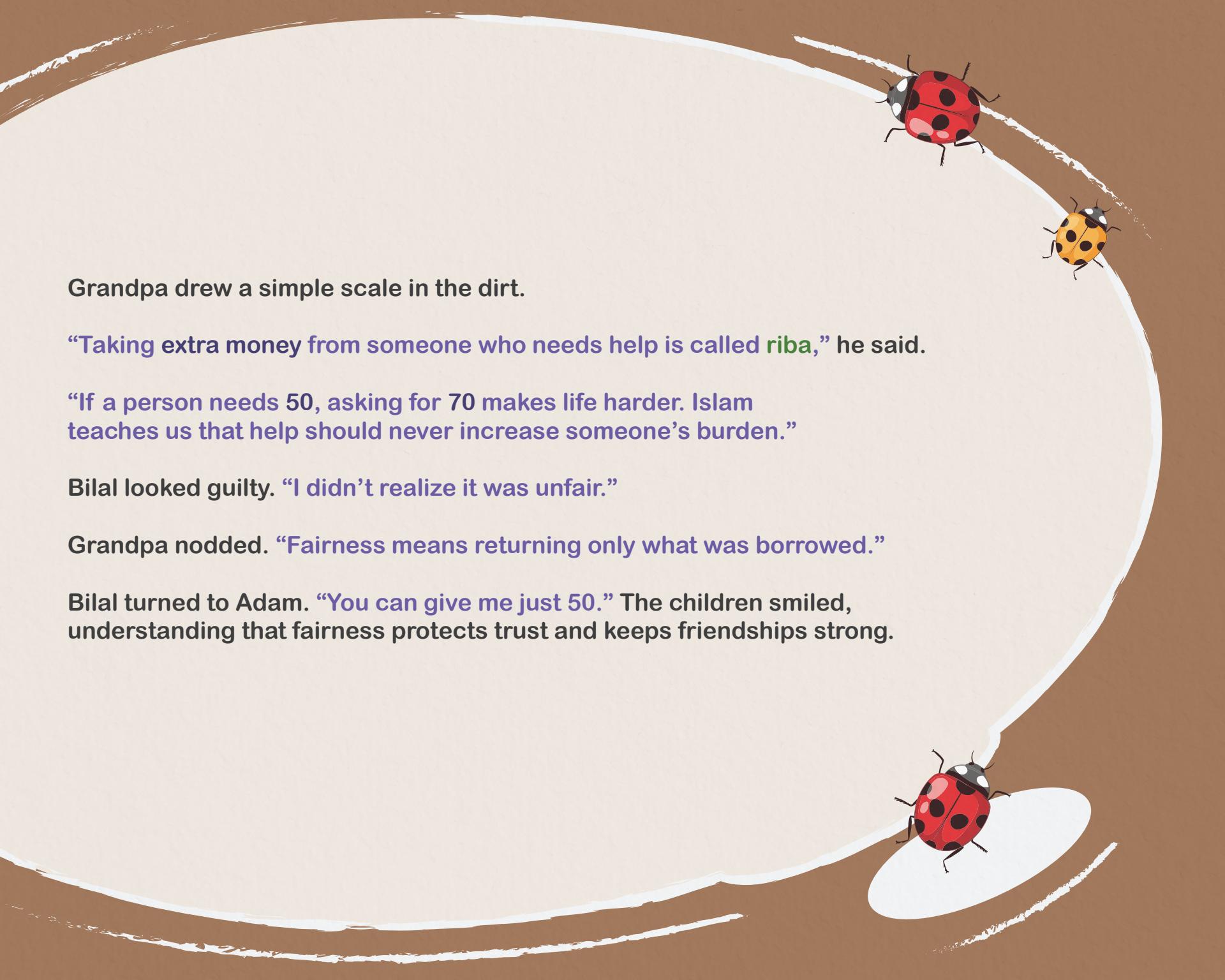
Grandpa smiled.  
“Come sit, children.  
Let me explain.”

50

TOTAL

20

RIBA

A decorative illustration of three ladybugs (two red with black spots, one orange with black spots) crawling on a white, winding path that cuts through a brown textured background.

Grandpa drew a simple scale in the dirt.

“Taking extra money from someone who needs help is called **riba**,” he said.

“If a person needs 50, asking for 70 makes life harder. Islam teaches us that help should never increase someone’s burden.”

Bilal looked guilty. “I didn’t realize it was unfair.”

Grandpa nodded. “Fairness means returning only what was borrowed.”

Bilal turned to Adam. “**You can give me just 50.**” The children smiled, understanding that fairness protects trust and keeps friendships strong.

Aisha loved baking cookies with her grandpa.  
One sunny morning, he said,



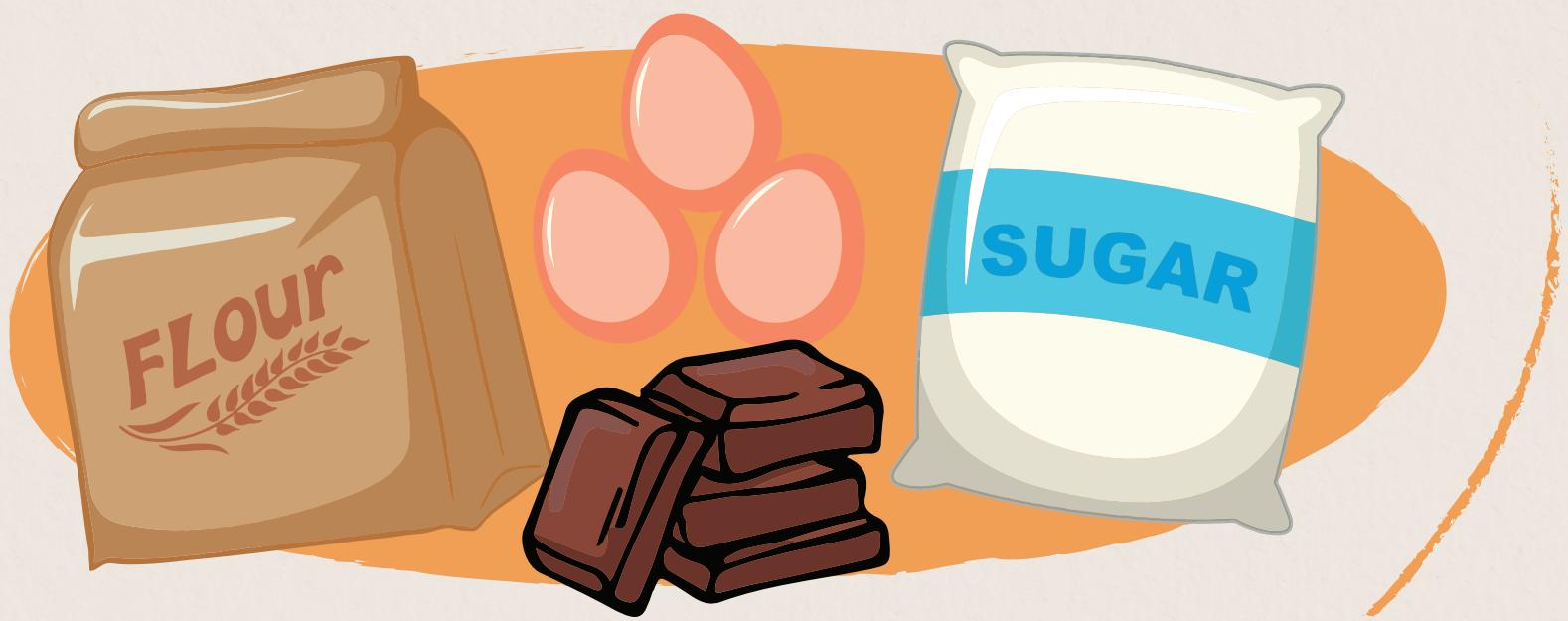
**“Aisha, your cookies are wonderful!  
What if we set up a cookie stand for  
the neighborhood?”**

Aisha’s brother Adam clapped.  
**“I want to help too!”**

Aisha smiled. **“Great idea!”**



the cookie stand  
mudarabah



Grandpa explained, “I will provide the money for flour, sugar, and chocolate chips. You two provide the effort—baking, decorating, and selling. When we sell the cookies, we will share the profit fairly. This is called Mudarabah.”



Aisha and Adam nodded, excited to begin.

Aisha and Adam baked cookies—chocolate, vanilla, and rainbow sprinkles—all neatly arranged. Neighbors came by, drawn by the sweet aroma. Children and parents bought cookies with smiles. The little cookie stand soon became the most popular spot in the neighborhood.



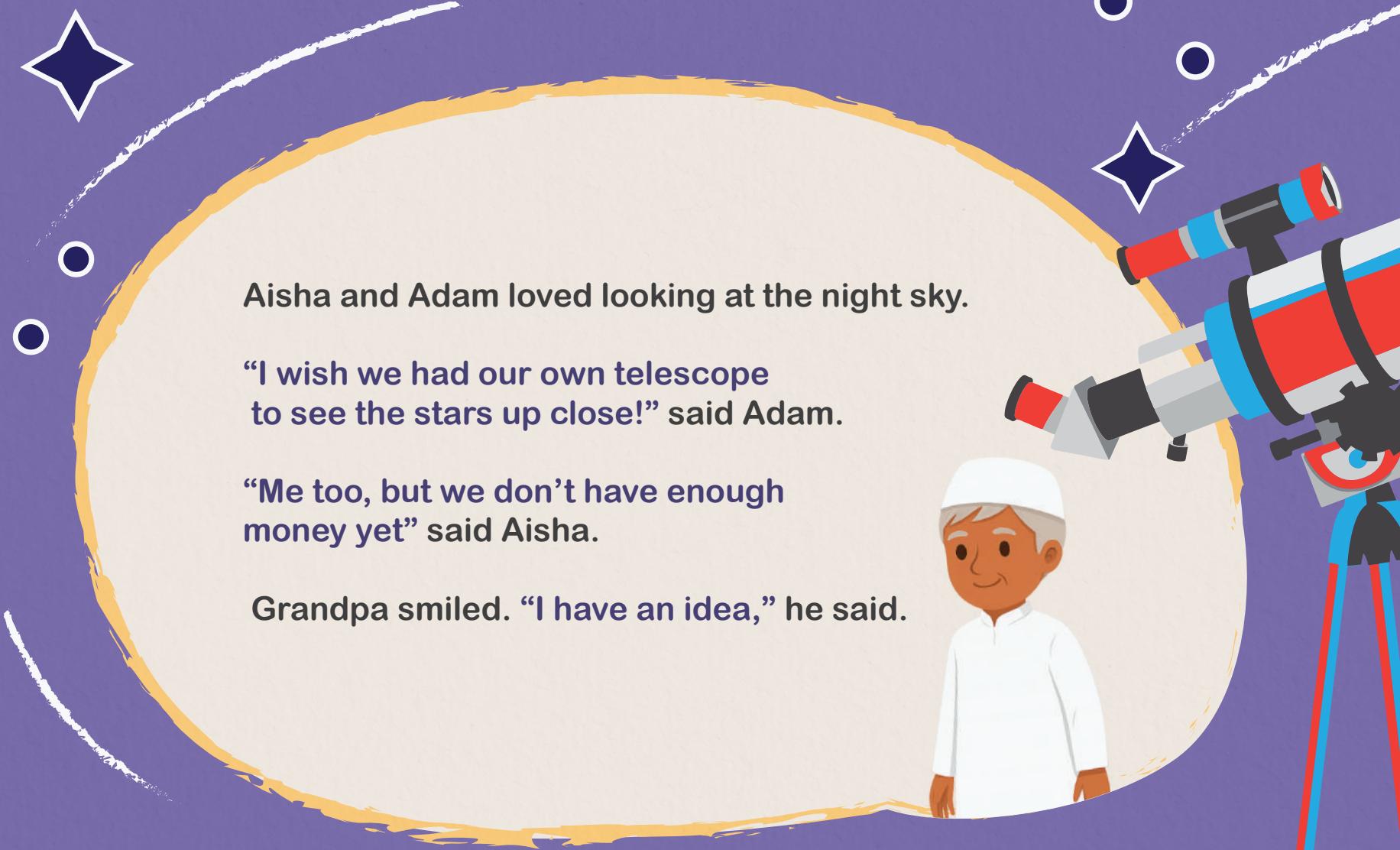
At sunset, they counted the coins.  
Grandpa said,

“This is Mudarabah: I provided the money,  
you two provided the effort, and we share  
the profit fairly.”

Aisha and Adam beamed.

“So Mudarabah is teamwork and  
fairness!” Their cookie stand became  
a weekend tradition.





Aisha and Adam loved looking at the night sky.

"I wish we had our own telescope  
to see the stars up close!" said Adam.

"Me too, but we don't have enough  
money yet" said Aisha.

Grandpa smiled. "I have an idea," he said.



the starry night  
savings



“Let’s start a **savings** jar. Every day, you can put a little of your pocket money in it. Watch it grow!”

The kids giggled as they dropped coins into a bright glass jar. Some days they wanted to spend it on candy, but Grandpa reminded them,

“Patience will make the magic happen.”

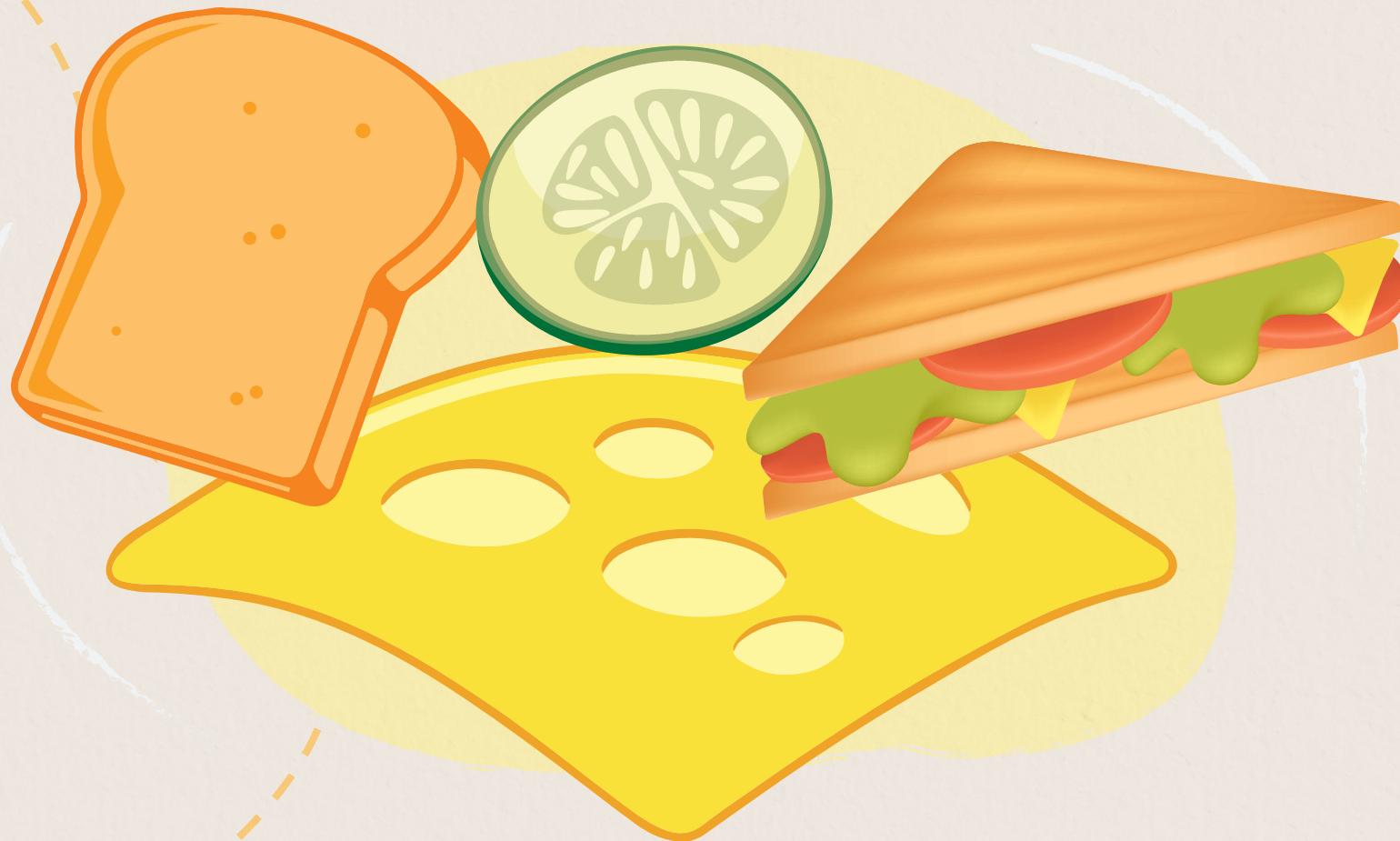
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- Weeks later, the jar was full! Aisha and Adam bought a small telescope with their **savings** and spent the evening discovering craters on the moon, sparkling stars, and twinkling planets.
  - They laughed and pointed at constellations, proud of their teamwork.



Saving a little bit every day can help you reach big dreams. Being patient and careful with money is like planting seeds that grow into something amazing!



During the holidays, Aisha wanted to earn some money. She decided to make mini sandwich packswith bread, cheese, and cucumber slices.



Her mother gave her a word of advice,  
“Aisha, honest work bring barakah — always give your best.”

aisha's sandwiches  
honest dealings

Aisha carefully made each sandwich,  
making sure every pack had enough filling.



**Her friend said,**  
**“Use less cheese to save money — no one will notice.”**

**Aisha shook her head.**  
**“If someone pays for a sandwich, they should get a full one.”**

Soon, neighbors and friends came to buy her mini sandwiches. Everyone enjoyed them. When one person accidentally dropped a coin, Aisha returned it immediately. People admired her honesty and told others. She became known as trustworthy.





At the end of the day, Aisha counted her money and smiled. She realized she earned something more valuable than money, people's trust.

“Mom was right,” she thought.

“Honesty really does bring barakah.”





Adam and Aisha were thrilled for Kite Flying Day.  
They invited a few neighborhood friends to the park,  
until they all realized something.

“What if my kite tears?”  
“What if it gets stuck in a tree?”

No one wanted to miss the fun.



the big kite club  
takaful

Aisha had an idea.

"Let's make a Help Box!" she said.

Everyone can put in a 10 rupee note out of their pocket money. The idea was simple: If anyone's kite broke, the group could use the money in the box to help replace it.



Kite day arrived, The sky was full of bright colors. The children ran, laughed, and the kites were dancing everywhere. Suddenly, Adam's kite string snapped, and the kite landed in a tall tree. Sami's face fell.

"Don't worry!" said Aisha. "We have the Help Box!"





Everyone counted the money in the box and bought Adam a new kite. Later, another kite tore in the wind, and the friends used the box money to replace it, showing the spirit of **takaful**.



Kite  
Day

Everyone cheered, ran, and flew their kites happily, knowing they were safe because they all helped each other.



**Takaful** teaches us that a little help from everyone makes big problems smaller, and fun times happier for all!

# Trivia -True and False

True      False

Returning only what was borrowed is unfair.

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In Mudarabah the profit is shared fairly.

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Saving a small amount every day can help you reach your dreams.

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Sharing and helping each other makes good times bad.

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If a person needs 100 then asking for 120 is called Riba.

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Saving requires patience.

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Aisha learned that money is more valuable than trust.

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In Mudarabah only one person provides the money and effort while everyone else watches.

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Aisha made each sandwich carefully and fairly.

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Takaful teaches everyone to help each other.

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## Trivia - Fill in the Blanks

Honesty really does bring \_\_\_\_\_.

\_\_\_\_\_ teaches us that a little help from everyone makes big problems smaller.

Being \_\_\_\_\_ and \_\_\_\_\_ with money. is like planting seeds that grow into something amazing!

Taking extra money from someone who needs help is called \_\_\_\_\_.

Mudarabah is \_\_\_\_\_ and fairness!

# Tales of Fair Trade

Through bright stories and gentle guidance, this book introduces important Islamic finance concepts in a way children can understand and enjoy.

Follow Adam and Aisha as Grandpa shows them how to make choices rooted in honesty, sharing, and doing what's right. Where each lesson becomes an adventure filled with meaning, joy, and imagination.

