The first and third questions of Fatwa no. 4789

Q 1: Around seven years ago, someone came to me and asked me to lend him 1,000 Riyals and in return, after one full year, he would give me 90 Sa's (1 Sa' = 2.172 kg) of coffee. So I gave him the 1,000 Riyals in cash.

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This sum of money that I gave him belonged to an orphan, with whose finances I am entrusted. The person who borrowed the money is a rich man. More than six years have passed now, without him settling the debt. The price of a Sa' of the good coffee (Yemeni coffee) that we agreed upon at the time of the loan was between 30 to 35 Riyals, and the price of a Sa' of this type of coffee is now 70 Riyals. Please give me a Fatwa (legal opinion issued by a qualified Muslim scholar) on this matter to clear my conscience about this, as I only intended to do good for the owner of this money and the debtor. May Allah accept what you do for the good of Islam and Muslims!

A: If the reality is as you mentioned, you have to ask the debtor for the coffee that you paid in advance for to be delivered to you later on. It is not permissible to take a substitute, not money or anything else, except if, when the orphan reaches the age of discernment, they agree to take the capital. It will be permissible for them to take either the capital only or ask for the coffee.

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