

Authored by: the Great Humane Eminent Scholar  
Mohammad Amin Sheikho  
(His soul has been sanctified by Al'lah)

# Zakat

The Third of High Grade of “At-Taqwa”

«Alms giving»

2.5%

Checked and Introduced by  
the Researcher and Thinker  
Prof. A. K. John Alias Al-Dayrani





# **ZAKAT "ALMS GIVING"**

The Third of high Schools of "At-Taqwa"

(Seeing by Al'lah's Light)

**Authored by:**

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1890-1964

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**Published by**

amin-sheikho.com

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## Chapter One

### **Zakat "Alms giving": The third of high schools of seeing by God's light.**

Having talked about the witnessing that there is no God but Al'lah and that Mohammad is Al'lah's messenger, the communication with God, and having known some meanings included behind them, we turn to talk about Az-Zakat "Alms giving" which is mentioned in the noble saying: "Islam is based on five pillars..." when the prophet (cph) "*communication with Al'lah and peace are through him*" says: "...paying the alms" we say: the word 'alms giving in Arabic means 'purification' which indicates perfection. When it is said 'the food became pure', that is, it became wholesome, delicious, and free from any defect or flaw. By almsgiving, man becomes healthful both in spirit and body, the life becomes pleasant, and the whole society will be delighted and reach the perfection it aims at.

It elevates and becomes free from any kind of poverty, lack, mean qualities (such as spite, hatred...) and far from suffering and pains. Thus people will enjoy living under the shade of love cooperation and success.

This noble saying reveals that alms giving is one of the pillars of the sublime structure of Islam which without it all falls down. The noble companions fought the apostates who abstained from paying the alms.

Any verse mentioned in the Holy Qur'an which is related to performing the communication with God is associated with a verse related to almsgiving. This indicates that performing the communication with God, which aims to make the spirit get a link with its provider, must be accompanied by giving alms.

Purification can be acquired through sacrificing money for the sake of God so as to draw nearer to Him. In fact, the money is an expression of yearning, and through sacrificing it the alms payer will have dispensed with the vanities of this world seeking to win the life in the other abode, to

enjoy God's satisfaction and to approach Him more and more.

The spirit follows its deed, and our master Jesus (pth) *"peace are through him"* said: **"your heart is where you put your treasure, so put your treasure in the heaven"**

God's satisfaction cannot be got except by being charitable to His creatures. He, the Almighty, is in no need to us nor to our money but He asks us only the cordiality in relationships. So, when we pay the alms for His sake, our spirit will be confident of their charity so they will enter the presence of their Provider. As a result of this entering which is based on their deed they become pure. That is because when the spirit enters God's presence having a confidence of its charity, the Godly light will flow to the places of the vile yearnings in it and purify it from the germ which deprives it from sleep and lessens its rank at God and at people. Thus the spirit becomes free from its bad defects and dirt and regains its purification by virtue of the light of its provider and the Godly perfect qualities. Only then man will be really man, that is "humanist", with a

heart filled with Godly mercy, sympathy upon all creatures and love to be charitable to everybody within wisdom.

When the spirit attains a link with its provider, it will not care for any blame as long as it acts within right as well as it will be surrounded with a sash of virtue, compassion, bravery, generosity and all other sublime qualities. It will get profit by the valuable chance of its lifetime and become worthy to take care of its brothers in humanity, and there God will lift its rank in this life so as to use it as an amount for drawing nearer to him, then in the other abode, it will be one of the closest winners due to what it has rendered.

Now: let's suppose that there is a person who put aside his rain-coat in a cupboard without noticing that there is 100 USD in one of its pockets. So, when he needed to wear it after one full year, one of his family found that 100 USD which he had forgotten and is in no need of at present time. I wonder, will it be difficult for him to give only 2.5 USD to the member of his family who found it? Will that overload him when he does not expect that he may find it? Of



course if the full 100 USD was not found, he would not care about it. So when he gives this insignificant sum of money it will be as if he has won 97.5 USD as a present from the heaven.

So is the proportion of alms giving as the Compassioner assessed in His Noble book which is far above falsehood.



## Chapter Two

### **Islamisation of economic growth, welfare And moral aspects through: Zakah-distribution**

Suppose that there are 100 rich families in a society where the average of its social wealth is about 10 million per family more than its yearly outlay and expenses.

I say, if each family pays the previous proportion which is (2.5%) of what it has of surplus money, definitely it will not care about this little sum of money and this will not cause any poverty, privation or incapacity for it because its abundant money is more than enough for it.

On the other hand, if the people of this society are needy and the prominent families have factories in it, the consumption of their products by those poor people will be inconsiderable due to their lack and poverty; and that is noticed in all the countries of the world except a few and it forms the main problem of the present time.

If the government collects the little percentage aforementioned which is (2.5%) of the financial surplus of every wealthy family of every rich person, the total will form a grand sum which comes to 25 Million USD. This sum is enough for establishing a factory where the poor workless hands can find a work therein. If the government does that as a project for five years by building one factory every year, five new factories will come into existence and thus there will remain no workless hands in such a society at all: before that, the workers, the executives, and the managers who have been employed newly in those factories are unable to buy beds, carpets, or any other products; but when they start working, they become able to buy, to spend lavishly and to use the products of the factories which belong to the rich families. These goods are unsalable before that due to the poverty of this society; but when a part of this society begins to work, they will get a better living standard. Thus, almsgiving brings profits for those rich people, so they become richer and the situation of this society as a whole improves.

By the elapse of other five years, the unemployment in such a society will come to an end; furthermore, the other sorts of goods which are produced by the factories of the rich will become salable too because of the improvement of the living standard of the society which comes as a result of creating fields of work. Thus alms giving brings advantages for the whole society: the rich becomes more wealthy while the poor will enjoy an easy life and will turn gradually into rich men. By work the society in full becomes more connected and more powerful on one hand; and on the other hand, the profits of the factories, save a few which must be set aside for maintenance and repairing, can be put in separate budgets to be distributed as constant salaries for the paupers who cannot work, the orphans, the disabled people whether they are unhealthy or decrepit, the widows and the like. Those salaries reach who deserves them really by trusty people who also receive constant salaries taken form the same budgets.

In this way, all the problems of society in all their faces will be done away if we turn to God through the contemplation of

His creation, we shall stand amazed with full admiration and appreciation before the perfection which flows and spreads over each creature whether it is plant or tree, man or animal, earth or planet, we shall wonder at each creature when seeing its marvelous and wonderful composition, the proper environment it is put in, the function it performs, and all other aspects of perfection which none can ever make except Him "Glory to His names". Indeed, if we look deeply and scrutinize, we shall ascertain the absolute perfection of each creature in all its affairs.

We do realize that each has got its utmost perfection in every way; for what it is created for.

Consequently, God's Sayings, Just as His actions; would lead us, if they be actually applied, to sound profitable and fruitful results for the benefit of the society at large, and of each member of it.

As God is for all, so His advice will benefit all in every way.

If we apply the portioning of alms giving, the national wealth will grow in a permanent logical balance, and the social

equity will be fulfilled, consequently all people will feel spiritual satisfaction and enjoy welfare.

Also, this will practically insure that the economic activities which result from it will draw the best utility for the country and its economy; and that is what the west and the east regimes are not able to maintain.

Indeed, God's efforts and pursuits are meant for the happiness and the welfare of all the people at large. He asserts on realizing real satisfaction and complete happiness to be fully accomplished through His Guidance of Distribution of "Zakah".

Such aims can be fulfilled practically because alms giving is legislated by God who directs all creatures within a perfect order, far above any mistake. In the Holy Qur'an, God says: **((Honour belongs to God, and His messenger, and to the believers.))**"

*The holy Qur'an*

*Fortress (63) Al-Munafiqun (the Hypocrites), verse: 8*

However, it is universally cknowledged, in Islamic point of view that faithful poor, are in no way to be humiliated, even if they are financially in bad need.

Then, how can we maintain and suffice their need; to lead a happy life with no trace of humility upon their honour, while they are held with high respect and dignity!

Zakah—distribution among faithful poor must have a strict discipline, just as the universe has a strict one.

The universe and creation are run in amazing and a highly estimated, and astonishing disciplinal order, unending duration and prosperous; so must be Zakah—Distribution. As it is advised and wanted by the same supreme authority i.e. God, He wants us to help poor with no trace of humiliation.

However, we can achieve this end prosperously by establishing a perfect arrangement: fruitful, permanent, and dignified.

Applying the allotment of alms in the way mentioned before makes us get the following advantages:

- 1- Poverty and suffering all over the country come to an end, and they are never allowed to enter society again.

- 2- The national wealth will grow side by side with the growth of the projects and the



increasing number of the factories of alms giving and the growth of people's wealth.

3- Alms "Zakah-money" are now wisely and well-orderly managed, and many factories have been established; those who suffered for they had no work are, now demanded everywhere. No idle men are left in society; so wages become higher for the demanded former worker, as there are no substitutes if they leave work. All men are wanted to work in the new factories.

4- Idleness is substituted by activity, and the workers will get the ability to buy the articles and the products of the factories which belong to the rich who have paid the alms giving. Thus their goods become more salable and the alms they pay will bring them more profits.

By that, the rich people are richer in society. Poor are nowhere, Idlers are extinct; All people are pleased and satisfied. No complaint of any sort is there. All society is hopeful, prosperous, and advancing; not only in terrestrial life, but in humane one, too.

5- All wealth of poor is bestowed upon them by the rich's alms; so the poor love the

rich; who reciprocate them sympathy. These reciprocate them this affection as they did spend their dear money in the way of God just "as fathers feel towards their children who cost them dearly".

However, all are happily prosperous.

So, alms giving generates love, cordiality and sympathy among the members of society. The poor will love the rich and wish them more wealth for when they become more wealthy, the number of factories will increase, so the workmen will be more needed and wanted, besides, by the unceasing payment of alms there will be more projects but at the same time rarity of workmen of which makes their wages grow high.

As for the rich, they will sympathize with the poor because by the alms they pay, they indirectly support them to be well-needed so they see in them their good deed which they boast of in their secret. The hearty and cordial relation between the supporter and the supported is an undeniable fact, and it is even firm.

By virtue of alms, the lofty humane feeling among the members of society grows

so they love one another and that makes society firmly connected. As a result, its enemy will not be able to sow dissension among its members or to divide them into sects that kill each other. If someone comes to this society calling for a Rotation against the rich, the poor will stand in his face refusing any kind of division between them and the rich whom they love; on the contrary they will unveil the mask under which he hides his enmity and throw him out. Thus alms giving reunites mankind and implants love, cooperation and fraternity among them.

All'ah is the owner of absolute perfection and He legislates nothing but perfection. As for man, whatever degrees of intelligence and thinking he may have, if he is not guided by the perfect God, his legislation definitely is imperfect and it will lead to destruction. So, distributing the alms' funds in good order is the key which helps in giving a solution for all the problems of society and drawing advantages for it, while these alms-effects come to a standstill, losing their value and permanent benefits

when they are distributed at random and without discretion.

So, we do assure that "Zakat-money" are not to be given to poor directly, and so distributed at random and without discretion. But they are to be lodged in a profitable project, or a factory whose gains and earnings are wisely, regularly distributed on accountant ship by honest, faithful men, to be given to poor as monthly salaries to suffice only their sustenance

Since all what is in the universe work by God's steering within a strict order such as the sun, the moon, the earth revolution, and the stars, therefore all what is done for man, animal and plants comes into existence achieving its perfection. There is no accident or haphazard, nay each has a rule. So, there must be rules for the allotment of alms. God, the observer who supplies us wants us to spend money on the poor and the needy, to do what draws food and service ability for society, and to render favor and charity only for our benefit and advantage. Only God is rich. He needs none. He created all creatures and is providing all living beings with air, light, water, and the power of seeing and

hearing, and is still furnishing all with their necessary needs at every time, and according to all circumstances. He is with all, responding mercifully to all their demands and desires. He is providing the power of rotating all stars and planets and earth, and sustaining their needs. He sees all, and hears all. If He abandons the creation a moment all shall be extinct.. So, all what He wants us to do is but to perform good deeds; for spirits are fruits of deeds and by our good deed our spirits become good.

When we do favor and become charitable to His creatures who are dear to Him "as it is He who created them and let them grow", we shall feel with confidence of His satisfaction in our spirits. This confidence arises from our behavior towards those whom He likes makes our spirits draw nearer to Him, the Almighty; there we shall derive perfect qualities out of Great Perfect ones so we become humanists and keep doing the charity. Then, when we come back to Him after this life, He will be pleased with us and let us enter His Gardens which He promises us with. God says: "come into Paradise by virtue of what you have done"

*The holy Qur'an*

*Fortress (16) Al-Nabl (the Bees) verse 32*

The Almighty urges us to pay alms and distribute it in a way that does not disparage the dignity of the believers; for honor belongs to them after Al'lah and His apostle. God says: **"Al'lah will deprive usury of all blessing, but will give increase for deeds of charity"**

*The holy Qur'an*

*Fortress (2) Al-Baqara (The Cow) verse 276*

That is, Al'lah gives increase for them by this way.

For this all; God insists upon alms-giving; wisely and designedly distributed to allow happiness, pleasure, satisfaction to be replaced by anger, wrath, suffering. Truly this is the end of existence.

Other doctrines such as "communism, or etc." are rejected then, as God's proved practically to be the best.

## Chapter Three

### Deriving the percentage of Al-Zakat from the verses of God's Noble Book.

Do not let the money be your aim, nay try to help your brother turn back to right and God will aid you. God says: **"know that whatever you gain, fifth of it belongs to Al'lah and His Messenger, to the relatives, to the orphans, to the needy and to the way farer"**

*The holy Qur'an*

*Fortress (8) Al-Anfal (spoils of War) verse 41*

The fifth which belongs to Al'lah is either to be saved in the Treasury or to be divided by the prophet according to the common weal. The second fifth is for the faithful relatives since man knows better the financial conditions of his relatives. As for the orphans who lose their fathers because of wars they should get also one fifth to be distributed as salaries; as there must be one fifth for the needy people and another for the way farers.

As regards the first, it is saved in the Treasury of Muslims to be spent according to the eight ways mentioned in Al-Tawba (Repentance) fortress. God says: **"Alms should be only for the poor and the needy, for those whose hearts have been recently reconciled to Truth; for those in bondage and in debt, in the cause of Al'lah; and for the wayfarer: (thus is it) ordained by Al'lah. Al'lah is Omniscient and Wise"**

*The holy Qu'ran*

*Fortress (9) Al-Tawba (Repentance) verse 60*

**"Alms should be only for the poor..."** that is, who have no money. **"And the needy"**: who are unable to earn a living, and those employed to administer (the funds): that is those who work in the public sector...; **"...for those whose hearts have been (recently) reconciled to truth..."**: in order that their belief becomes more firm...; **"for those in bondage..."** that is in freeing the bondmen; **"...and in debt..."** who have no way to pay their debts; **"...in the cause of Al'lah..."** that is for preparing and supporting with war material and arms, and supplying the armies with food, **"...and for the way farer..."**: the travelers who find no



resting place, no money. **"Al'lah is Omniscient and Wise"**

Accordingly, there are five ways for spending alms, and the fifth of them is put in the Treasury of Muslims to be distributed rightly in eight ways; so we divide:

$$1/5 \div 8 = 1/5 \times 1/8 = 1/40 = 2.5\%$$

Every Muslim should pay this percentage otherwise he is not Muslim, and if he pays more, it will be regarded as a charity "Sadaka" of him that makes him more truthful and brings him nearer to God.

For more illustration, I repeat:

Each **40** USD gives **1** USD as alms

Each **40** USD gives **1** USD as alms

Each **20** USD gives **0.5** USD as alms

The total, each **100** USD gives **2.5** USD as alms.

That is the common proportion of Az-Zakat; we have derived it from the book of God, the Omniscient "Glory to His Names"

In another way: the fifth of gains is equal to 20% of them, so:  $20\% \div 8 = 2.5\%$

And it is the percentage of the alms which should be spent in the eight ways aforementioned.



## Chapter Four

### Alms of fast breaking

Dear reader! In the following researches, you will see that the aim of fasting and pilgrimage is to get illuminated by God's light; and that is the highest sublime rank which the spirit can get. At that time the spirit will be enlightened by God's light by the company of the shining lamp, Al'lah's messenger, (cpth), God says revealing the aim of the pilgrimage:

**"For Hajj are the months well known. If anyone undertakes that duty therein, let there be no obscenity nor deviation from the right nor wrangling in the Hajj. And whatever good ye do, (be sure) Al'lah knoweth it. And have a provision (with you) for the fruit of provision is to get illuminated by God's light. So fear me, O ye that have minds"**

*The holy Qur'an*

*Fortress (2) Al-Baqara (The Cow) verse 197*

And he says showing the aim of fasting:

**"ye who have believed, fasting is**

**decreded for you as it was decreded for those before you so that you may become under my light"**

*The holy Qur'an*

*Fortress (2) Al-Baqara (The Cow) verse 183*

But this is not attainable unless man renders the money which is dear to his spirit. God says:

**"By no means shall ye attain righteousness unless ye give freely of that which ye love"**

*The holy Qur'an*

*Fortress (3) Al-Imran (The family of Imran) verse 92*

Since man performs deeds of charity, truthfulness, and good, and sacrifices immolations in Mecca when making the pilgrimage, so he must also render deeds equal to those during the month of fasting, the month of Night of Valuation.

For this reason, the alms of fast breaking was legislated as a means that helps the spirit to return to the disposition of perfection on which people are disposed, thus the spirit gets rid of its bestial qualities and becomes lofty and humane in all fields.

In fact, the spirit's truthfulness in its obeying to its provider is practically expressed by the sublime deed it performs,

that is by the alms it gives, because fasting and communication with God are only means for performing the good and doing the charity. Accordingly, it becomes clear that the alms of fast breaking is an indispensable base that the faster can't dispense with, for it certifies his fasting so as to let him get the degree of piety, just as the ministry of Higher Education puts its seal on the degree of doctorate and certifies it, otherwise it will not be accepted.

So, it is we who gain the fruits of alms giving, and how abundant blessing it brings to us in this life and in the life to come. By alms giving feeling of amicability will arise between the poor and the rich, bonds of humanity will grow among the members of society; thus mutual love and friendly feeling will take place of dissension, unfriendliness, and disunity.

Al'lah wishes us all to be happy in all cases, so by almsgiving the rich will rise high because of their good deed as well as the poor will love their brothers and will thank their Provider who enjoined this charity for them and draw nearer to Him.

Thus, it becomes clear that there is no assigned proportion of the alms of fast breaking, for everybody gives according to the value of fasting which he senses in his spirit, and according to the bliss he gains he gives thanks and praises.

The poor pays according to their case and ability whereas the rich pay what their spirit willingly inspires to them and their high intention of getting God's satisfaction leads them to, and that is of course depending on the degree of their belief and the gain of their hearts. God says: "whoever works righteousness benefits his own self"

*The holy Qur'an*

*Fortress (41) Fussilat (explained) verse 46*

And he says: **"those who believe and work righteousness, we shall not suffer to perish the reward of any who do a (single) righteous deed"**

*The holy Qur'an*

*Fortress (18) Al-Kahf (The cave) verse 30*

The scholars of religion assessed the alms of fast breaking for the poor people that the funds of Az-Zakat is added to the treasury, that is to the coffer of finances in order to be distributed among the poor people in a way that protects their self-

esteem and honor. Similarly, the alms of fast breaking should not be paid haphazardly, nay it should be given on behalf of every member of the family whether he is young or old, teenager or sucker.

**God says: "and those in whose wealth is a recognized right for the (needy) who ask and he who is disadvantaged"**

*The holy Qur'an*

*Fortress (70) Al-Ma'arej (The Elevation) verse 24-25*

It is better to be paid before the coming of the second half of Ramadan in order to help the poor to have for themselves and their children their necessary requirements.

*Praise is only to God, the Provider of all the worlds.*





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Eminent Scholar Mohammad Amin  
Sheikho (His soul has been  
sanctified by Al'lah)**

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