

Application Guidelines for the Islamic Sustainable Investing Platform

A listing of independently assessed, validated and showcased Islamic investment products that are directly aligned to sustainability goals

Appendices

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Appendix 1 – Tayyib References In Scripture

In total there are 46 verses in the Holy Quran with reference to the term Tayyib (including 3 references where Tayyib is in the derivative verb form of Taab, and 1 reference where Tayyib is in the derivative noun form of Tuba). It has been used as an adjective, verb, and noun.

- Broadly, these references have been categorised into the following:
 1. A contrast between good (Tayyib) and bad (Khabeeth) in noun and adjective forms
 2. Use of term Tayyib in reference to good/pure sustenance (Rizq) in noun and adjective forms
 3. Use of adjective Tayyib to describe character and people as good/righteous/pure
 4. Use of adjective Tayyib to describe life as goodly/wholesome
 5. Use of adjective Tayyib to describe land (of countries and Earth) as wholesome
 6. Use of adjective Tayyib to describe wind as favourable (before and until it becomes unfavourable)
 7. Use of adjective Tayyib to describe surface earth as clean and pure
 8. Use of adjective Tayyib to describe speech/words as good
 9. Use of adjective Tayyib to strike a similitude between a (good) word and a (good) tree.
 10. Use of adjective Tayyib to describe greetings as pure
 11. Use of adjective Tayyib to describe the dwellings in the Gardens of Eden as pleasant
 12. Use of term Tayyib in the derivative form of Taab as a verb (to mean seems suitable, remit; and having done well)
 13. Use of term Tayyib in the derivative form of Tuba as a noun to mean decreed blessedness
- Translation of adjective Tayyib varies per below to mean pure, good/goodly, good and lawful, wholesome, righteous, favourable, pleasant, clean.
- Sources from which English translations were obtained:
 - <https://www.alro7.net/ayaq.php?langg=english>
 - <https://myislam.org/quran-transliteration/>
 - <https://quran.com/>
 - <https://islamicstudies.info/>
- The categorisation of the term Tayyib has been completed to understand and display the different uses of the term within the contexts of the verses as per the English translations found on the websites listed above and Arabic Tafsir (interpretation). We express special gratitude to Datuk Prof. Dr. Mohamad Akram Laldin in reviewing and providing feedback of this categorisation work.

1. A contrast between good (Tayyib) and bad (Khabeeth)

a. Use of the terms Tayyib (good) and Khabeeth (bad) in the form of a noun:

- مَا كَانَ اللَّهُ لِيَذَرَ الْمُؤْمِنِينَ عَلَىٰ مَا أَنْتُمْ عَلَيْهِ حَتَّىٰ يَمِيزَ الْخَبِيثَ مِنَ الطَّيِّبِ ۚ وَمَا كَانَ اللَّهُ لِيُطْلِعَكُمْ عَلَى الْغَيْبِ وَلَكِنَّ اللَّهَ يَجْتَنِي مِنْ رُسُلِهِ مَنْ يَشَاءُ ۚ فَأَمِنُوا بِاللَّهِ وَرُسُلِهِ ۚ وَإِنْ تُؤْمِنُوا وَتَتَّقُوا فَلَكُمْ أَجْرٌ عَظِيمٌ ﴿١٧٩﴾ [آل عمران](#)
- Allāh would not leave the believers in that [state] you are in [presently] until He separates the evil from the **good**. Nor would Allāh reveal to you the unseen. But [instead], Allāh chooses of His messengers whom He wills, so believe in Allāh and His messengers. And if you believe and fear Him, then for you is a great reward. [Ali Imran 3:179]
- لِيَمِيزَ اللَّهُ الْخَبِيثَ مِنَ الطَّيِّبِ وَيَجْعَلَ الْخَبِيثَ بَعْضُهُ عَلَىٰ بَعْضٍ فَيَرْكُمَهُ جَمِيعًا فَيَجْعَلُهُ فِي جَهَنَّمَ ۚ أُولَٰئِكَ هُمُ الْخَاسِرُونَ ﴿٣٧﴾ [الأنفال](#)
- [This is] so that Allah may distinguish the wicked from the **good** and place the wicked some of them upon others and heap them all together and put them into Hell. It is those who are the losers. [Al Anfal 8:37]
- يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۚ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۚ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ ﴿٢٦٧﴾ [البقرة](#)
- O believers! Donate from the **best** of what you have earned and of what We have produced for you from the earth. Do not pick out worthless things for donation, which you yourselves would only accept with closed eyes. And know that Allah is Self-Sufficient, Praiseworthy. [Al-Baqarah 2:267]
- وَأَتُوا الْيَتَامَىٰ أَمْوَالَهُمْ ۚ وَلَا تَتَّبِعُوا الْخَبِيثَ بِالطَّيِّبِ ۚ وَلَا تَأْكُلُوا أَمْوَالَهُمْ إِلَىٰ أَمْوَالِكُمْ ۚ إِنَّهُ كَانَ حُوبًا كَبِيرًا ﴿٢﴾ [النساء](#)
- And give to the orphans their properties and do not substitute the defective [of your own] for **the good** [of theirs]. And do not consume their properties into your own. Indeed, that is ever a great sin. [An-Nisa' 4:2]
- قُلْ لَا يَسْتَوِي الْخَبِيثُ وَالطَّيِّبُ وَلَوْ أَعْجَبَكَ كَثْرَةُ الْخَبِيثِ ۚ فَاتَّقُوا اللَّهَ يَا أُولِيَ الْأَلْبَابِ لَعَلَّكُمْ تُفْلِحُونَ ﴿١٠٠﴾ [المائدة](#)
- Say, "Not equal are the evil and **the good**, although the abundance of evil might impress you." So fear Allah , O you of understanding, that you may be successful.

- الَّذِينَ يَتَّبِعُونَ الرَّسُولَ النَّبِيَّ الْأُمِّيَّ الَّذِي يَجِدُونَهُ مَكْتُوبًا عِنْدَهُمْ فِي التَّوْرَةِ وَالْإِنْجِيلِ يَأْمُرُهُمْ بِالْمَعْرُوفِ وَيَنْهَاهُمْ عَنِ الْمُنْكَرِ وَيُحِلُّ لَهُمُ الطَّيِّبَاتِ وَيُحَرِّمُ عَلَيْهِمُ الْخَبَائِثَ وَيَضَعُ عَنْهُمْ إِصْرَهُمْ وَالْأَغْلَالَ الَّتِي كَانَتْ عَلَيْهِمْ ۚ قَالُوا بَلْ أَتَيْنَا بِهٍ وَاعْزَرُوهُ وَنَصَرُوهُ وَاتَّبَعُوا النُّورَ الَّذِي أُنْزِلَ مَعَهُ ۚ أُولَٰئِكَ هُمُ الْمُفْلِحُونَ ﴿١٥٧﴾ [\[الأعراف\]](#)

- "Those who follow the apostle, the unlettered Prophet, whom they find mentioned in their own (scriptures),- in the law and the Gospel;- for he commands them what is just and forbids them what is evil; he allows them as lawful what is **good (and pure)** and prohibits them from what is bad (and impure); He releases them from their heavy burdens and from the yokes that are upon them. So it is those who believe in him, honour him, help him, and follow the light which is sent down with him,- it is they who will prosper." [Al-A'raf 7:157]

b. **Use of the terms Tayyib (good) and Khabeeth (bad) in the form of adjectives describing goodness of countries (to contrast the effects of each)**

- وَالْبَلَدُ الطَّيِّبُ يَخْرِجُ نَبَاتُهُ بِإِذْنِ رَبِّهِ وَالَّذِي خَبُثَ لَا يَخْرِجُ إِلَّا نَكِدًا ۚ كَذَٰلِكَ نُصَرِّفُ الْآيَاتِ لِقَوْمٍ يَشْكُرُونَ ﴿٥٨﴾ [\[الأعراف\]](#)
- The vegetation of a **good** land comes forth (easily) by the Permission of its Lord, and that which is bad, brings forth nothing but a little with difficulty. Thus do We explain variously the Ayat (proofs, evidences, verses, lessons, signs, revelations, etc.) for a people who give thanks. [Al A'raf 7:58]

2. **Use of term Tayyib in reference to good sustenance (Rizq)**

a. **Use of the term in the form of a noun meaning the good things sustained to you [people, believers and non-believers included]:**

- وَظَلَّلْنَا عَلَيْكُمُ الْغَمَامَ وَأَنْزَلْنَا عَلَيْكُمُ الْمَنَّاءَ وَالسَّلْوَىٰ كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ ۚ وَمَا ظَلَمُونَا وَلَكِن كَانُوا أَنْفُسَهُمْ يَظْلِمُونَ ﴿٥٧﴾ [\[البقرة\]](#)
- And We made the cloud give you shade, and sent down to you Mann and Salwā: "Eat of the **good things** We have provided to you". And they (by their ingratitude) did Us no harm, but were harming only themselves. [Al-Baqarah 2:57]
- يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا لِلَّهِ إِن كُنتُمْ إِيَّاهُ تَعْبُدُونَ ﴿١٧٢﴾ [\[البقرة\]](#)
- O believers! Eat from the **good things** We have provided for you. And give thanks to Allah if you 'truly' worship Him 'alone'. [Al-Baqarah 2:172]

- [فَيُظَنُّ مِنَ الَّذِينَ هَادُوا حَرَّمًا عَلَيْهِمْ طَيِّبَاتٌ أُحِلَّت لَهُمْ وَبِصَدِّهِمْ عَنْ سَبِيلِ اللَّهِ كَثِيرًا ﴿١٦٠﴾ النساء﴾](#)
- For wrongdoing on the part of the Jews, We made unlawful for them [certain] **good foods** which had been lawful to them, and for their averting from the way of Allah many [people] [An-Nisa' 4:160]

- [يَسْأَلُونَكَ مَاذَا أَحَلَّ لَهُمْ قُلْ أَجَلٌ لَكُمْ الطَّيِّبَاتُ ۚ وَمَا عَلَّمْتُم مِّنَ الْجَوَارِحِ مُكَلِّبِينَ تُعَلِّمُونَهُنَّ مِمَّا عَلَّمَكُمُ اللَّهُ فَكُلُوا مِمَّا أَمْسَكْنَ عَلَيْكُمْ وَادْكُرُوا اسْمَ اللَّهِ عَلَيْهِ وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ سَرِيعُ الْحِسَابِ ﴿٤﴾ المائدة﴾](#)

[﴿٥﴾ المائدة﴾](#) الْيَوْمَ أَجَلٌ لَكُمْ الطَّيِّبَاتُ ۚ وَطَعَامُ الَّذِينَ أُوتُوا الْكِتَابَ حَلَلٌ ...

- They ask you, 'O Prophet,' what is permissible for them 'to eat'. Say, "What is **good and lawful**. Also, what is caught by your hunting animals and birds of prey which you have trained as instructed by Allah. So eat what they catch for you, but mention the Name of Allah over it 'first'." And be mindful of Allah. Surely Allah is swift in reckoning. [Al Ma'idah 5:4]

Today all **good ,pure foods** have been made lawful for you .Similarly ,the food of the People of the Book is permissible for you and yours is permissible for them... [Al Ma'idah 5:5]

- [يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَحَرِّمُوا طَيِّبَاتِ مَا أَحَلَّ اللَّهُ لَكُمْ وَلَا تَعْتَدُوا ۚ إِنَّ اللَّهَ لَا يُحِبُّ الْمُعْتَدِينَ ﴿٨٧﴾ المائدة﴾ وَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا ۚ وَاتَّقُوا اللَّهَ الَّذِي أَنْتُمْ بِهِ مُؤْمِنُونَ ﴿٨٨﴾ المائدة﴾](#)

- O believers! Do not forbid the **good things** which Allah has made lawful for you, and do not transgress. Indeed, Allah does not like transgressors. [Al Ma'idah 5:87]

Eat of the **good ,lawful things** provided to you by Allah .And be mindful of Allah in Whom you believe] .Al Ma'idah [5:88

- [قُلْ مَنْ حَرَّمَ زِينَةَ اللَّهِ الَّتِي أَخْرَجَ لِعِبَادِهِ وَالطَّيِّبَاتِ مِنَ الرِّزْقِ قُلْ هِيَ لِلَّذِينَ آمَنُوا فِي الْحَيَاةِ الدُّنْيَا خَالِصَةً يَوْمَ الْقِيَامَةِ ۗ كَذَٰلِكَ نُفَصِّلُ الْآيَاتِ لِقَوْمٍ يَعْلَمُونَ ﴿٣٢﴾ الأعراف﴾](#)

- Say: "Who is there to forbid the beauty which God has brought forth for His creatures, and **the good things** from among the means of sustenance?" Say: "They are [lawful] in the life of this world unto all who have attained to faith - to be theirs alone on Resurrection Day." Thus clearly do We spell out these messages unto people of [innate] knowledge! [Al-A'raf 7:32]

- [وَقَطَعْنَا لَهُم مِّنْ شَرِّهِمْ عَشْرَةَ أَسْبَابًا أُمَمًا ۚ وَأَوْحَيْنَا إِلَىٰ مُوسَىٰ إِذِ اسْتَسْقَاهُ قَوْمُهُ أَنِ اضْرِبْ بِعَصَاكَ الْحَجَرَ فَطَانِبَاسَتْ مِنْهُ اثْنَتَا عَشْرَةَ عَيْنًا ۚ قَدْ عَلِمَ كُلُّ أُنَاسٍ مَّشْرِبَهُمْ ۚ وَظَلَّلْنَا عَلَيْهِمُ الْغَمَامَ وَأَنزَلْنَا عَلَيْهِمُ الْمَنَّاءَ وَالسَّلْوىٰ ۚ فَكُلُوا مِنْ طَيِّبَاتِ مَا رَزَقْنَاكُمْ ۚ وَمَا ظَلَمُونَا وَلَكِنْ كَانُوا أَنفُسَهُمْ يَظْلِمُونَ ﴿١٦٠﴾ الأعراف﴾](#)

- We divided them into twelve tribes or nations. We directed Moses by inspiration, when his (thirsty) people asked him for water: "Strike the rock with thy staff": out of it there gushed forth twelve springs: Each group knew its own place for water. We gave them the shade of clouds, and sent down to them manna and quails, (saying): "Eat of the **good things** We have provided for you": (but they rebelled); to Us they did no harm, but they harmed their own souls. [Al-A'raf 7:160]
- وَادْكُرُوا إِذْ أَنْتُمْ قَلِيلٌ مُسْتَضْعَفُونَ فِي الْأَرْضِ تَخَافُونَ أَنْ يَتَخَطَّفَكُمُ النَّاسُ فَآوَاكُمْ وَأَيَّدَكُمْ بِنَصْرِهِ وَرَزَقَكُمْ مِنَ الطَّيِّبَاتِ لَعَلَّكُمْ تَشْكُرُونَ ﴿٢٦﴾ [الأنفال](#)
- And remember the time when you were few [and] helpless on earth, fearful lest people do away with you - whereupon He sheltered you, and strengthened you with His succour, and provided for you sustenance out of the **good things** of life, so that you might have cause to be grateful. [Al-Anfal 8:26]
- وَلَقَدْ بَوَّأْنَا بَنِي إِسْرَائِيلَ مُبَوَّأً صِدْقٍ وَرَزَقْنَاهُمْ مِنَ الطَّيِّبَاتِ فَمَا اخْتَلَفُوا حَتَّىٰ جَاءَهُمُ الْعِلْمُ إِنَّ رَبَّكَ يَقْضِي بَيْنَهُمْ يَوْمَ الْقِيَامَةِ فِيمَا كَانُوا فِيهِ يَخْتَلِفُونَ ﴿٩٣﴾ [يونس](#)
- And We verify did allot unto the Children of Israel a fixed abode, and did provide them with **good things**; and they differed not until knowledge came unto them. Lo! thy Lord will judge between them on the Day of Resurrection concerning that wherein they used to differ. [Yunus 10:93]
- وَاللَّهُ جَعَلَ لَكُم مِّنْ أَنْفُسِكُمْ أَزْوَاجًا وَجَعَلَ لَكُم مِّنْ أَزْوَاجِكُمْ بَنِينَ وَحَفَدَةً وَرَزَقَكُمْ مِنَ الطَّيِّبَاتِ أَفَبِالْبَاطِلِ يُؤْمِنُونَ وَبِنِعْمَتِ اللَّهِ هُمْ يَكْفُرُونَ ﴿٧٢﴾ [النحل](#)
- And God made for you mates from your own selves, thus He created Eve from Adam's rib and [created] all mankind from the seminal fluids of men and women, and made for you, from your mates, children and grandchildren, and He provided you with the **good things**, of [all] kinds of fruits, seeds and animals. Is it then in falsehood, [in] the idol, that they believe and in the grace of God that they disbelieve?, when they associate others [with God]? [An-Nahl 16:72]
- وَلَقَدْ كَرَّمْنَا بَنِي آدَمَ وَحَمَلْنَاهُمْ فِي الْبَرِّ وَالْبَحْرِ وَرَزَقْنَاهُمْ مِنَ الطَّيِّبَاتِ وَفَضَّلْنَاهُمْ عَلَىٰ كَثِيرٍ مِّمَّنْ خَلَقْنَا تَفْضِيلًا ﴿٧٠﴾ [الإسراء](#)

- And most surely We have made the Children of Adam greatly honoured and have carried them over land and sea, and We have provided them with **good and pure things** and have distinctly exalted them far above most of Our creation. [Al-Isra 17:70]
- [كُلُوا مِنْ طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَلَا تَطْغَوْا فِيهِ فَيَحِلَّ عَلَيْكُمْ غَضَبِي وَمَنْ يَحِلَّ عَلَيْهِ غَضَبِي فَقَدْ هَوَىٰ ﴿٨١ طه﴾](#)
- ‘Eat of the **good things** We have provided you, that is to say, of that which has been bestowed on you as a grace [from God], but do not transgress regarding it, by being ungrateful for the grace thereof, lest My wrath descend on you ([if read] fa-yahilla, it means ‘[lest] it [My wrath] become incumbent [upon you]’; or [if read] fa-yuhilla, it means ‘[lest] it descend [on you]’). And he on whom My wrath descends (read yahlil, ‘becomes incumbent’, or yahlul, ‘descends’) certainly perishes, falls into the Fire. [Taha 20:81]
- [يَا أَيُّهَا الرُّسُلُ كُلُوا مِنَ الطَّيِّبَاتِ وَاعْمَلُوا صَالِحًا إِنِّي بِمَا تَعْمَلُونَ عَلِيمٌ ﴿٥١ المؤمنون﴾](#)
- O messengers! Eat from what is **good and lawful**, and act righteously. Indeed, I fully know what you do. [Al Mu’minun 23:51]
- [اللَّهُ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ قَرَارًا وَالسَّمَاءَ بِنَاءً وَصَوَّرَكُمْ فَأَحْسَنَ صُورَكُمْ وَرَزَقَكُمْ مِنَ الطَّيِّبَاتِ ۚ ذَلِكُمْ اللَّهُ رَبُّكُم فَتَتَذَكَّرُ اللَّهُ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ قَرَارًا وَالسَّمَاءَ بِنَاءً وَصَوَّرَكُمْ فَأَحْسَنَ صُورَكُمْ وَرَزَقَكُمْ مِنَ الطَّيِّبَاتِ ۚ ذَلِكُمْ اللَّهُ رَبُّكُم فَتَتَذَكَّرُ رَبُّ الْعَالَمِينَ ﴿٦٤ غافر﴾](#)
- It is Allah Who has made for you the earth as a resting place, and the sky as a canopy, and has given you shape- and made your shapes beautiful,- and has provided for you Sustenance, of things **pure and good**;- such is Allah your Lord. So Glory to Allah, the Lord of the Worlds! [Ghafir 40:64]
- [وَلَقَدْ آتَيْنَا بَنِي إِسْرَائِيلَ الْكِتَابَ وَالْحُكْمَ وَالنُّبُوَّةَ وَرَزَقْنَاهُمْ مِنَ الطَّيِّبَاتِ وَفَضَّلْنَاهُمْ عَلَى الْعَالَمِينَ ﴿١٦ الجاثية﴾](#)
- We gave scripture, wisdom, and prophethood to the Children of Israel; We provided them with **good things** and favoured them above others; [Al-Jathiyah 45:16]

b. Use of the term in the form of an adjective meaning good:

- فَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا وَاشْكُرُوا نِعْمَتَ اللَّهِ إِن كُنتُمْ إِيَّاهُ تَعْبُدُونَ ﴿114 النحل﴾
- So eat from the **good**, lawful things which Allah has provided for you, and be grateful for Allah's favours, if you 'truly' worship Him 'alone'. [An Nahl 16:114]
- فَكُلُوا مِمَّا غَنِمْتُمْ حَلَالًا طَيِّبًا ۚ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ ﴿69 الأنفال﴾
- Enjoy, then, all that is lawful **and good** among the things which you have gained in war, and remain conscious of God: verily, God is much-forgiving, a dispenser of grace. [Al-Anfal 8:69]
- يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ ۚ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ ﴿١٦٨ البقرة﴾
- O humanity! Eat from what is lawful and **good** on the earth and do not follow Satan's footsteps. He is truly your sworn enemy. [Al-Baqarah 2:168]

3. Use of adjective Tayyib to describe character and people as good/righteous/pure

- هُنَالِكَ دَعَا زَكَرِيَّا رَبَّهُ ۖ قَالَ رَبِّ هَبْ لِي مِنْ لَدُنْكَ ذُرِّيَّةً طَيِّبَةً ۚ إِنَّكَ سَمِيعُ الدُّعَاءِ ﴿٣٨ آل عمران﴾
- Then and there Zachariah prayed to his Lord, saying, "My Lord! Grant me—by your grace—**righteous** offspring. You are certainly the Hearer of 'all' prayers." [Ali 'Imran 3:38]
- الْحَبِيبَاتُ لِلْحَبِيبِينَ وَالْحَبِيبَاتُ لِلطَّيِّبِينَ وَالطَّيِّبُونَ لِلطَّيِّبَاتِ ۚ أُولَٰئِكَ مُبَرَّءُونَ مِمَّا يَقُولُونَ ۚ لَهُمْ مَغْفِرَةٌ ۖ وَرِزْقٌ كَرِيمٌ ﴿26 النور﴾
- The evil and impure deeds are (a characteristic) of impure people and the bad and impure people are (inclined) towards the bad and impure deeds. Similarly **good and pure** deeds are (a characteristic) of **good and pure** people and the **good and pure** people are (inclined) towards **good and pure** deeds. It is they (- the **good and pure**) who are innocent of all that they (- the accusers) may allege (about them). There awaits them protection and an honourable and generous provision. [An-Nur 24-26]

- Another translation and interpretation accounting for the gendered adjectives:

[In the nature of things,] corrupt women are for corrupt men, and corrupt men, for corrupt women - just as good women are for good men, and good men, for good women. [Since God is aware that] these are innocent of all that evil tongues may impute to them, [An-Nur 24-26]

- الَّذِينَ تَتَوَفَّاهُمُ الْمَلَائِكَةُ طَيِّبِينَ يَقُولُونَ سَلَامٌ عَلَيْكُمْ ادْخُلُوا الْجَنَّةَ بِمَا كُنْتُمْ تَعْمَلُونَ ﴿32 النحل﴾
- those whom the angels gather in death while they are in a state of **inner purity**, greeting them thus: "Peace be upon you! Enter paradise by virtue of what you were doing [in life]!" [An-Nahl 16:32]

4. Use of adjective Tayyib to describe life as goodly/wholesome

- مَنْ عَمِلَ صَالِحًا مِّن ذَكَرٍ أَوْ أَنَّىٰ وَهُوَ مُؤْمِنٌ فَلَنُحْيِيَنَّهٗ حَيَاةً طَيِّبَةً وَلَنَجْزِيَنَّهُمْ أَجْرَهُم بِأَحْسَنِ مَا كَانُوا يَعْمَلُونَ ﴿97 النحل﴾
- Whoever acts righteously, whether male or female, and is a believer, him verily We shall revive with a **goodly** life. This is said to be life in Paradise; or it is life on earth, [when it is] one of contentedness or one of **wholesome** (halāl) provision. And We shall surely pay them their reward according to the best of what they used to do. [An-Nahl 16:97]
- وَيَوْمَ يُعْرَضُ الَّذِينَ كَفَرُوا عَلَى النَّارِ أَدْهَبْتُمْ طَيِّبَاتِكُمْ فِي حَيَاتِكُمُ الدُّنْيَا وَاسْتَمْتَعْتُمْ بِهَا فَالْيَوْمَ تُجْزَوْنَ عَذَابَ الْهُونِ بِمَا كُنْتُمْ تَسْتَكْبِرُونَ فِي الْأَرْضِ بِغَيْرِ الْحَقِّ وَبِمَا كُنْتُمْ تَفْسُقُونَ ﴿20 الأحقاف﴾
- And on the Day when those who were bent on denying the truth will be brought within sight of the fire, [they will be told:] "You have exhausted your [share of] **good things** in your worldly life, having enjoyed them [without any thought of the hereafter]: and so today you shall be requited with the suffering of humiliation for having gloried on earth in your arrogance, offending against all that is right, and for all your iniquitous doings!" [Al-Ahqaf 46:20]

5. Use of adjective Tayyib to describe land (of countries and Earth) as wholesome

- لَقَدْ كَانَ لِسَبَإٍ فِي مَسْكِنِهِمْ آيَةٌ جَنَّتَانِ عَنْ يَمِينٍ وَشِمَالٍ كُلُوا مِن رِّزْقِ رَبِّكُمْ وَاشْكُرُوا لَهُٓ بَلَدَةٌ طَيِّبَةٌ وَرَبُّ غَفُورٌ ﴿15 سبأ﴾

- INDEED, in [the luxuriant beauty of] their homeland, the people of Sheba had an evidence [of God's grace] two [vast expanses of] gardens, to the right and to the left, [calling out to them, as it were:] "Eat of what your Sustainer has provided for you, and render thanks unto Him: a land **most goodly**, and a Sustainer much-forgiving!" [Saba' 34:15]

6. Use of adjective Tayyib to describe wind as favourable (before and until it becomes unfavourable)

- هُوَ الَّذِي يُسَيِّرُكُمْ فِي الْبَرِّ وَالْبَحْرِ حَتَّىٰ إِذَا كُنْتُمْ فِي الْفُلِكِ وَجَرَيْنَ بِهِمْ بِرِيحٍ طَيِّبَةٍ وَفَرَحُوا بِهَا جَاءَتْهَا رِيحٌ عَاصِفٌ وَجَاءَهُمُ الْمَوْجُ مِنْ كُلِّ مَكَانٍ وَظَنُوا أَنَّهُمْ أُحِيطَ بِهِمْ ۖ دَعَوُا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ لَئِنْ أَنْجَيْتَنَا مِنْ هَٰذِهِ لَنَكُونَنَّ مِنَ الشَّاكِرِينَ ﴿٢٢﴾
[يونس](#)
- He it is who enables you to travel on land and sea. And [behold what happens] when you go to sea in ships: [they go to sea in ships,] and they sail on in them in a **favourable** wind, and they rejoice thereat until there comes upon them a tempest, and waves surge towards them from all sides, so that they believe themselves to be encompassed [by death; and then] they call unto God, [at that moment] sincere in their faith in Him alone, "If Thou wilt but save us from this, we shall most certainly be among the grateful!" [Yunus 10:22]

7. Use of adjective Tayyib to describe surface earth as clean and pure

- ... فَلَمْ تَجِدُوا مَاءً فَتَيَمَّمُوا صَعِيدًا طَيِّبًا فَامْسَحُوا بِوُجُوْهِكُمْ وَأَيْدِيكُمْ ۖ إِنَّ اللَّهَ كَانَ عَفُوًّا غَفُورًا ﴿٤٣﴾ [النساء](#)
- ... and you cannot find water, so touch **pure** dust and wipe your faces and your hands. Allah is the Pardoner, the Forgiver. [An-Nisa' 4:43]
- ... فَلَمْ تَجِدُوا مَاءً فَتَيَمَّمُوا صَعِيدًا طَيِّبًا فَامْسَحُوا بِوُجُوْهِكُمْ وَأَيْدِيكُمْ مِنْهُ ۚ مَا يُرِيدُ اللَّهُ لِيَجْعَلَ عَلَيْكُمْ مِنْ حَرَجٍ وَلَٰكِنْ يُرِيدُ لِيُطَهِّرَكُمْ وَلِيُتِمَّ نِعْمَتَهُ عَلَيْكُمْ لَعَلَّكُمْ تَشْكُرُونَ ﴿٦﴾ [المائدة](#)
- and ye find no water, then take for yourselves **clean** sand or earth, and rub therewith your faces and hands, Allah doth not wish to place you in a difficulty, but to make you clean, and to complete his favour to you, that ye may be grateful. [Al Ma'idah 5:6]

8. Use of adjective Tayyib to describe speech/words as good

- مَنْ كَانَ يُرِيدِ الْإِزَّةَ فَلِلَّهِ الْإِزَّةُ جَمِيعًا ۚ إِلَيْهِ يَصْعَدُ الْكَلِمُ الطَّيِّبُ وَالْعَمَلُ الصَّالِحُ يَرْفَعُهُ ۚ وَالَّذِينَ يَمْكُرُونَ السَّيِّئَاتِ لَهُمْ عَذَابٌ شَدِيدٌ ۖ وَمَكْرُ أُولَٰئِكَ هُوَ يُبَوِّرُ ﴿١٠﴾ [فاطر](#)

- Whoever seeks honour and power, then 'let them know that' all honour and power belongs to Allah. To Him 'alone' **good** words ascend, and righteous deeds are raised up by Him. As for those who plot evil, they will suffer a severe punishment. And the plotting of such 'people' is doomed 'to fail'. [Fatir 35:10]

- وَهْدُوا إِلَى الطَّيِّبِ مِنَ الْقَوْلِ وَهْدُوا إِلَى صِرَاطِ الْحَمِيدِ ﴿٢٤﴾ [الحج](#)

- Guided they were to the **good** word (of faith) and guided they were to the path of (Allah,) the Praised One. [Al Hajj 22:24]

9. Use of adjective Tayyib to strike a similitude between a (good) word and a (good) tree.

A contrast is also made to compare the characteristics of a Tayyib word and a Tayyib (wholesome) tree to that of a Khabeeth (bad) tree and word in the verses that follow.

- أَلَمْ تَرَ كَيْفَ ضَرَبَ اللَّهُ مَثَلًا كَلِمَةً طَيِّبَةً كَشَجَرَةٍ طَيِّبَةٍ أَصْلُهَا ثَابِتٌ وَفَرْعُهَا فِي السَّمَاءِ ﴿٢٤﴾ [ابراهيم](#) تُؤْتِي أُكْلَهَا كُلَّ حِينٍ بِإِذْنِ رَبِّهَا وَيَضْرِبُ اللَّهُ الْأَمْثَالَ لِلنَّاسِ لَعَلَّهُمْ يَتَذَكَّرُونَ ﴿٢٥﴾ وَمَثَلُ كَلِمَةٍ خَبِيثَةٍ كَشَجَرَةٍ خَبِيثَةٍ اجْتُثَّتْ مِنْ فَوْقِ الْأَرْضِ مَا لَهَا مِنْ قَرَارٍ ﴿٢٦﴾
- Do you not see how Allah has given the example of a **good** word? It is like a **good** tree, whose root is firmly fixed, and whose branches reach the sky, [Ibrahim 14:24] ever yielding its fruit in every season with the leave of its Lord. Allah gives examples for mankind that they may take heed. [14:25] And the example of an evil word is that of an evil tree, uprooted from the surface of the earth, wholly unable to endure [14:26].

10. Use of adjective Tayyib to describe greetings as pure

- ... تَحِيَّةٌ مِنْ عِنْدِ اللَّهِ مُبَارَكَةٌ طَيِّبَةٌ ۚ كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمْ الْآيَاتِ لَعَلَّكُمْ تَعْقِلُونَ ﴿٦١﴾ [النور](#)
- [...] But if ye enter houses, salute each other - a greeting of blessing and **purity** as from Allah. Thus does Allah make clear the signs to you: that ye may understand. [An-Nur 24-61]

11. Use of adjective Tayyib to describe the dwellings in the Gardens of Eden as pleasant

- وَعَدَ اللَّهُ الْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ خَالِدِينَ فِيهَا وَمَسَاكِنَ طَيِّبَةً فِي جَنَّاتِ عَدْنٍ ۚ وَرِضْوَانٌ مِنَ اللَّهِ أَكْبَرُ ۚ ذَلِكَ هُوَ الْفَوْزُ الْعَظِيمُ ﴿٧٢﴾ [التوبة](#)

- Allah has promised the believing men and women gardens underneath which rivers flow, in which they shall live for ever. **Pleasant** dwellings in the Gardens of Eden, and the pleasure from Allah which is greater. That is the greatest winning. [At-Taubah 9:72]
- **يَغْفِرُ لَكُمْ ذُنُوبَكُمْ وَيُدْخِلُكُمْ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ وَمَسَاكِنَ طَيِّبَةً فِي جَنَّاتِ عَدْنٍ ۚ ذَٰلِكَ الْقَوْزُ الْعَظِيمُ ﴿١٢﴾ الصف**
- He will [then] forgive you (yaghfir is the response to an implied conditional, that is to say, 'if you do this, He will then forgive you') your sins and admit you into gardens underneath which rivers flow and **pleasant** dwellings in the Gardens of Eden, as a residence. That is the supreme triumph. [As-Saff 61-12]

12. Use of Tayyib in the derivative verb form of Taab

a. Meaning seeming suitable:

- **وَإِنْ خِفْتُمْ أَلَّا تُقْسِطُوا فِي الْيَتَامَىٰ فَانكِحُوا مَا طَابَ لَكُمْ مِنَ النِّسَاءِ مَثْنَىٰ وَثُلَاثَ وَرُبَاعَ ۚ فَإِنْ خِفْتُمْ أَلَّا تَعْدِلُوا فَوَاجِدَةً أَوْ مَا مَلَكَتْ أَيْمَانُكُمْ ۚ ذَٰلِكَ أَدْنَىٰ أَلَّا تَعُولُوا ﴿٣﴾ النساء**
- If you fear that you will not act justly, [that] you will [not] be equitable, towards the orphans, and are thus distressed in this matter, then also fear lest you be unjust towards women when you marry them; marry such (mā means man) women **as seem good to you**, two or three or four, that is, [each man may marry] two, or three, or four, but do not exceed this; but if you fear you will not be equitable, towards them in terms of [their] expenses and [individual] share; then, marry, only one, or, restrict yourself to, what your right hands own, of slavegirls, since these do not have the same rights as wives; thus, by that marrying of only four, or only one, or resorting to slavegirls, it is likelier, it is nearer [in outcome], that you will not be unjust, [that] you will [not] be inequitable. [An-Nisa' 4:3]

b. Meaning remit:

- **وَأْتُوا النِّسَاءَ صَدُقَاتِهِنَّ نِحْلَةً ۚ فَإِنْ طِبْنَ لَكُمْ عَنْ شَيْءٍ مِنْهُ نَفْسًا فَكُلُوهُ هَنِيئًا مَرِيئًا ﴿٤﴾ النساء**
- And give the women their dowers unasked, willingly and as agreed gift. But if **they be pleased to remit you** a portion thereof, of their own free will, then take it with grace and pleasure. [An-Nisa' 4:4]

c. Meaning having done well:

- وَسَيُقَوِّدُ الَّذِينَ اتَّقَوْا رَبَّهُمْ إِلَى الْجَنَّةِ زُمَرًا حَتَّىٰ إِذَا جَاءُوهَا وَفُتِحَتْ أَبْوَابُهَا وَقَالَ لَهُمْ خَزَنَتُهَا سَلَامٌ عَلَيْكُمْ طِبْتُمْ فَادْخُلُوهَا خَالِدِينَ ﴿٧٣ الزمر﴾
- Then, those that feared their Lord shall be driven in companies into Paradise. When they draw near its gates will be opened, and its keepers will say to them: 'Peace be upon you, **you have done well**. Enter and live in it for ever.' [Az-Zumar 39:73]

13. Use of Term Tayyib in the derivative noun form, Tuba, to mean decreed blessedness

- الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ طُوبَىٰ لَهُمْ وَحُسْنُ مَآبٍ ﴿٢٩ الرعد﴾
- Those who believe (in the Oneness of Allah – Islamic Monotheism), and work righteousness, **Tuba (it means all kinds of happiness or name of a tree in Paradise) is for them** and a beautiful place of (final) return. [Ar-Ra'd 1:29]

Appendix 2 – Terminology in the ESG and Sustainability Sector

The terminology surrounding environmentally and socially responsible investment practices can be nuanced, with varying terms such as ESG (Environmental, Social, and Governance), sustainability, and SRI (Socially Responsible Investment) often used interchangeably. However, there are subtle distinctions that can help clarify their meanings.

ESG (Environmental, Social, and Governance): ESG focuses on evaluating a company's or investment's performance in key areas related to environmental impact, social responsibility, and governance practices. It emphasizes the integration of these factors into investment decisions to identify potential risks and opportunities. ESG is widely recognized for its comprehensive approach to assessing a company's ethical and sustainable practices.

Sustainability: Sustainability, in the context of investment, places a strong emphasis on environmental sustainability and the long-term viability of a company or investment within the broader ecosystem. It often encompasses ESG considerations but extends to broader issues like the environmental impact of a business's operations and its ability to endure and thrive in a changing world.

SRI (Socially Responsible Investment): SRI is a subset of responsible investing that specifically focuses on aligning investments with social values and ethical principles. It often involves avoiding investments in industries or companies that conflict with these values, such as tobacco or weapons manufacturing.

The choice of terminology often depends on an organization's specific focus and objectives. ESG has gained prominence as a more comprehensive and widely accepted framework that includes both environmental and social factors, along with governance. It's recommended to use the term "ESG" as it provides a holistic approach to responsible investing and is recognized by authoritative bodies like the United Nations Principles for Responsible Investment (PRI) and leading industry standards. This alignment ensures clarity and consistency in the responsible investment discourse.

A detailed analysis of terminology and responsible investing taxonomy in use across the ESG and Sustainability sectors can be found in the Ethical Finance Hub report Mapping the Responsible Investing Landscape in Scotland available on the Ethical Finance Hub website¹. The report recognises the Investment Association Responsible Framework² recognising it as a positive step drawing upon industry best practice to present a standardised approach and guidance (including definitions, guidance notes, and examples) on how to embed responsible investing at the firm level and the fund level.

¹ <https://www.ethicalfinancehub.org/investingscotland2020/>

² <https://www.theia.org/sites/default/files/2019-11/20191118-iaresponsibleinvestmentframework.pdf>

Appendix 3 – Applicant Information and Application

Process Information

Introduction

The world faces a global climate and nature crisis and increasing calls for stakeholder capitalism whereby the financial system works for people and planet alongside profit. Sustainable investing and Islamic finance have many shared principles such as stewardship of the environment, protecting worker rights and having positive social contribution.

The Platform builds on earlier successes by introducing a forward-looking approach to Islamic asset management and product origination, inspired by the concept of Tayyib. It aims to enrich Islamic finance with sustainability considerations, empower asset managers, product originators / issuers, and contribute to global sustainability discussions, while acknowledging the notable divergences and respecting the distinct principles of Islamic finance.

The Platform is underpinned by the leading standards and frameworks adopted in the Investment Management industry as set out by asset class in the Tayyib Inspired Guidelines (Guidelines). The Platform is initially for four asset classes - Equity Capital Market, Sukuk Capital Markets, Real Estate, and Impact Investing.

Admission to the Islamic Sustainable Investing Platform

Who can join?

Asset owners, asset managers or other product originators can apply to join the Platform for Shariah compliant products that they are offering or intend to offer. An application can be submitted for products in one of the following asset classes - Equity Capital Market, Sukuk Capital / Sukuk Markets, Real Estate, and Impact Investing.

A separate application is required for each product that a provider wants to include in the Platform.

Key requirements

To join the Platform, products should demonstrate, as appropriate:

1. Formal Shariah compliance
2. Active management demonstrating proactive engagement with investee companies
3. Consideration of sustainability parameters
4. Compliance with or adoption of leading market sustainability frameworks or Secretariat approved regional initiatives following the key parameters underpinning market leading frameworks.
5. Alignment and or compliance with local applicable regulatory green and sustainability frameworks and international frameworks, including EU SFDR and UK SDR
6. Consideration of additional Tayyib inspired factors (Islamic Sustainable Investing Principles)

Process

The standard application process consists of:

1. Formal submission of a completed application form
2. Completion of initial due diligence questionnaire and verification

3. Interview assessment with the Secretariat and product manager
4. Formal acceptance and inclusion of the product in the Platform
5. Annual self-assessment with periodic verification

The Application Form and Due Diligence Questionnaire are provided below.

Successful applicants will be required to complete an annual self-assessment form. This form will be used to identify any material issues that may have arisen since the product was certified, such as changes to the fund strategy, ESG-related litigation or regulatory issues, etc. Where the self-assessment identifies material issues the Tayyib Secretariat may perform further verification in year. The self-assessment will have product specific and organisation related question and will be the basis for a verification exercise to be conducted by the Tayyib Secretariat. Where there are no material issues identified in completed self-assessment forms a verification exercise will be conducted at least once every three years, refer to the Guidelines for more details.

Costs

Fees are set at a fixed amount of £5,000GBP per year.

The fees at the initial phase have been set to be inclusive and encourage adoption – the fee process and level will be reviewed in January 2025.

Update of Guidelines and Associated Application Process

The Guidelines are designed to be flexible and adaptable, keeping pace with advancements in the sustainable finance field. As a new market initiative, the Tayyib Secretariat will keep under review the application process to enhance its effectiveness and efficiency. The Tayyib Secretariat is scheduled to conduct an initial review in 2025 and will seek to engage with applicants to gather feedback on both the Platform application process and the Guidelines.

For further information please contact: info@ukifc.com

Applicant Information

ORGANISATION INFORMATION

Company Name

Name of the Financial Product

Shariah Certificate Details of the Financial Product – name(s) of certifying Scholar(s)

Please provide a copy of the Shariah Certificate

Head office street address

City

Prov/state

Post/zip code

Country

Your website address:

YOUR ASSETS

What are your organisation's total assets under management (AUM), including the assets of all your consolidated subsidiaries. Split this by conventional and Islamic.

Date of AUM calculation (DD/MM/YYYY)

What is the size (\$m) of the product for which you are applying for the Tayyib Seal

Contact Details

Primary contact for communications (this person will be sent all information relating to the Tayyib Flag, including invoices [unless otherwise specified]).

Title (Mr., Ms., etc.)

Name

Role (e.g. CFO)

Email

Phone

P.A. email

Office address (leave blank if same as Head Office)

Appendix 4 – Islamic Sustainable Investing Platform Terms and Conditions

1. Product inclusion on the Islamic Sustainable Investing Platform (hereafter the “Platform”) is valid for a period of one (1) year, starting from the first day of the month following the formal acceptance of the product by the Tayyib Secretariat (hereafter the “Secretariat”) onto the Platform and ending on the last day of the twelfth month thereon (hereafter the “Validity Period”).
2. Acceptance of the product onto the Platform is conditioned on the signing of the present Terms & Conditions and the payment of the fees pertaining to membership of the Platform in a timely manner and no later than one (1) month from the communication of the granting admission to the Platform for the applicant product.
3. The product provider undertakes not to make any use of the terms “Islamic Sustainable Investing Platform” and the term “Tayyib Inspired Investing” (together, the “Marks”) prior to having signed the present Terms & Conditions. In addition, the product provider undertakes not to make any public reference to the Marks after the expiry of the Validity Period.
4. The product provider undertakes to comply with the Platform eligibility criteria during the Validity Period. The product provider undertakes to notify the Secretariat in writing as soon as it becomes aware that it no longer fulfils the Platform eligibility criteria.
5. Product inclusion on the Platform is subject to the fulfilment of the requirements of Islamic Sustainable Investment Platform Guidelines, the product provide agrees to comply with the Islamic Sustainable Investment Platform Guidelines.
6. In case of non-compliance with the Islamic Sustainable Investment Platform Guidelines, the Secretariat reserves the right to revoke membership of the Platform.
7. The inclusion of the product on the Platform upon the expiry of the period defined in paragraph 1 is subject to a renewal application to be filed by the product provider prior to the expiry of the Validity Period. The renewal is subject to settlement of the annual fee.
8. The product provider agrees to authorise the Tayyib Secretariat to publish information related to the product, including, but not limited to, the name, logo of the product on the Platform website, following admission.
9. The product provider undertakes, whenever referring in its marketing documents or otherwise, to state that investors must not rely on Platform membership with regard to investor protection issues and the Platform, Secretariat and its partners does not incur any liability related to financial performance or default.
10. The product provider undertakes to comply with the standard presentation of the Marks as provided by the Secretariat. All references to the Islamic Sustainable Investment Platform Guidelines in documentation prepared by the product provider will use such standard presentation.
11. The product provider undertakes not to refer to the Marks otherwise than in connection with its own affairs and it will not, in particular, accept that any other related fund, manager, adviser,

custodian or service provider in any way associate itself with the Islamic Sustainable Investment Platform Guidelines.

Name _____

Signature _____

Role _____

Date _____