



## Money is a blessing and responsibility

### First Khutbah

All praises are due to God, the One who graces us through His generosity and Beneficence. He is the One who has made money and wealth a means of support for the lives of men and entrusted us to use in the best of ways. I testify that there is nothing worthy of worship except Allah, the One who has no partners. And I testify that our Sayyid, our Prophet, Sayyiduna Muhammad, is the slave of Allah and His Messenger.

**To Continue:** I advise you slaves of Allah and myself with the Taqwa of Allah, as Allah says:

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا\* وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ

**And whoever fears Allah - He will make for him a way out.**

**And will provide for him from where he does not expect. [Qur'an: ٦٥: ٢-٣]**

**O Believers:** Allah informs us that wealth has an outer adornment in this world, for He says:

الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا

**Wealth and children are adornment of the worldly life. [Qur'an: ١٨: ٤٦]**

So, wealth in its outward sense and capacity and potential is a great blessing. It is often a cause for joy and an adornment, because it serves as one of the main means by which people support their lives. It is through wealth that people can attain unto the goods and services that they need. It can be the means to attain happiness, but we cannot turn spirit into a commodity, so ultimate happiness is us bearing in mind that we should not



use our money for purely egocentric purposes, but instead as a means of bringing about the pleasure of Allah. The fleeting sense of this world will become manifest when we are resurrected, and that is when we realize that the wealth we had was given as a gift and trust. For this reason, Allah has commanded us to strive not only in earning money but in using it in the best of ways for our provision, for we will be resurrected and raised up and asked about what we were given, as Allah says:

هُوَ الَّذِي جَعَلَ لَكُمْ الْأَرْضَ ذُلُولًا فَامْشُوا فِي مَنَاكِبِهَا وَكُلُوا مِنْ رِزْقِهِ وَإِلَيْهِ النُّشُورُ

**It is He who made the earth tame for you - so walk among its slopes and eat of His provision - and to Him is the resurrection.** [Qur'an: ٦٧:١٥]

We should be conscious of the rights of others with regards to our wealth. For through wealth a person can suffice himself and his family, and try and prepare a noble life for his children and those that come after him. The Prophet (peace and blessings of Allah be upon him) said:

إِنَّكَ أَنْ تَدَعَ وَرَثَتَكَ أَغْنِيَاءَ، خَيْرٌ مِنْ أَنْ تَدْعَهُمْ عَالَةً يَتَكَفَّفُونَ النَّاسَ

**If you leave your heirs wealthy, that is better than if you leave them poor and holding out their hands to people.**

[Bukhari and Muslim]

**Slaves of Allah:** Allah has praised His believing servants, as being those who are just in their expenditure, so they do not waste their wealth by squandering it, nor are they niggardly by being stingy. Allah says:



وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

**And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate. [Qur'an: ٢٥: ٦٧]**

About this balance, Allah also says: **وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ**

**عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا**

**And do not make your hand [as] chained to your neck or extend it completely and [thereby] become blamed and insolvent. [Qur'an: ١٧: ٢٩]**

So, the intelligent and prudent person is someone who is capable and balanced in the management of their wealth. Such a person spends their wealth in a way that brings about a return with good upon them in this world and the hereafter. They are those who think about the future generations and their children. Such people do not become weighed down with debt, they are not those lost in debt in a manner that spells difficulties not just for their lives but also the lives of those who come after them. Hence, the Prophet (peace and blessings of Allah be upon him) said:

**لَا تُخِيفُوا أَنْفُسَكُمْ بَعْدَ أَمْنِهَا**

**Do not threaten yourselves [with danger] after your being in safety.**

The companions asked: **And how would that be O Messenger of Allah?** So, the Prophet (peace and blessings of Allah be upon him) said:

**الدين**

**[By being in] Debt. [Ahmad]**

Indeed, the sound investment of money and its responsible management that results in growth, is what helps give stability to a person in attaining to his needs and managing the affairs of his life, supporting him in a life of devotion to his Lord. It was said to Ibn Mubarak: We see you working and striving for a

living, should you not be ascetic (and give up the world)? So, he responded by saying: I only do that to safeguard my essential needs, to suffice myself, and to seek help in devotion to my Lord. So, O Allah, accept all of us for Your obedience and bless us with obedience towards Your Messenger (peace and blessings of Allah be upon him), and obedience towards those whom You have ordered us to show obedience towards, in accordance with Your saying:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَطِيعُوا اللَّهَ وَأَطِيعُوا الرَّسُولَ وَأُولِي الْأَمْرِ مِنْكُمْ

**O you who have believed, obey Allah and obey the Messenger and those in authority among you.** [Qur'an: ٤:٥٩] I say this and I seek forgiveness for myself and for you, so seek His forgiveness, indeed He is the most forgiving, most Merciful.

## Second Khutbah

All praises are due to Allah the One. And may peace and blessings be upon our Sayyid, Sayyiduna Muhammad (peace and blessings of Allah be upon him) and upon all of his companions. I advise you slaves of Allah and myself with the Taqwa of Allah.

**O You who pray:** The Messenger of Allah (peace and blessings of Allah be upon him) said: لَا تَزُولُ قَدَمَا ابْنِ آدَمَ يَوْمَ الْقِيَامَةِ مِنْ

عِنْدِ رَبِّهِ؛ حَتَّى يُسْأَلَ عَنْ خَمْسٍ

**"The feet of the son of Adam shall not move from before his Lord on the Day of Judgement, until he is asked about five things:"**

Amongst these five things he mentioned:



وَعَنْ مَالِهِ مِنْ أَيْنَ اكْتَسَبَهُ، وَفِيمَ أَنْفَقَهُ

**About his wealth and how he earned it.** [Tirmidhi]

So, glad tidings are given to the one who earns their money through striving and exertion, and who spend their wealth on the pleasure of their Lord. In this way they increase in wealth, baraka and growth, and attain unto happiness and contentment, thereby maximizing their reward and recompense. As Allah

says: **آمِنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَخْلِفِينَ فِيهِ فَالَّذِينَ**

**آمَنُوا مِنْكُمْ وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ**

**Believe in Allah and His Messenger and spend out of that in which He has made you successors. For those who have believed among you and spent, there will be a great reward.**

[Qur'an: ٥٧:٧]

And with this we ask You O Allah that You send Your prayers and blessings upon all of the Prophets and Messengers, especially on the seal of them, our master, our Prophet, Sayyiduna Muhammad. O Allah send Your peace and blessings upon him, and upon his family, his companions, all of them. O Allah, grant success to the UAE President HH Mohammed bin Zayed Al Nahyan Al Nahyan, to the Vice-President, the Crown Prince and his Brothers, their Highnesses, the Rulers of the Emirates and guide them to all that which is good and what pleases You. O Allah, bestow your mercy on the late Sheikh Zayed, Sheikh Maktoum, Sheikh Khalifa bin Zayed and the other late UAE Sheikhs who have passed on to Your mercy. We ask you to admit them into Paradise by Your

grace



O Allah have mercy on those martyred for Your sake, and grant them intercession for their people, and grant their families patience and a great reward. And have mercy, our Lord, upon all of the believers, the living and the dead. Believers, remember Allah and He will remember you, forget Him not, lest you be forgotten. Be grateful for your blessings and you will be increased therein. So, stand up for prayer.

