The Importance of Giving Charity

Standard version · Free English Friday sermon

Open interactive reader · Download Standard PDF · Download Emergency PDF

First Khutbah — Arabic Opening

Innal hamda lillah,
nahmaduhu wa nasta‘eenuhu wa nastaghfiruhu,
wa na‘oodhu billahi min shuroori anfusina
wa min sayyi’aati a‘maalina. ▶ Audio

إِنَّ الْحَمْدَ لِلَّهِ، نَحْمَدُهُ وَنَسْتَعِينُهُ وَنَسْتَغْفِرُهُ، وَنَعُوذُ بِاللَّهِ مِنْ شُرُورِ أَنْفُسِنَا وَمِنْ سَيِّئَاتِ أَعْمَالِنَا.

Man yah-dihi-llahu falaa mudilla lah,
wa man yud-lil falaa haadiya lah. ▶ Audio

مَنْ يَهْدِهِ اللَّهُ فَلَا مُضِلَّ لَهُ، وَمَنْ يُضْلِلْ فَلَا هَادِيَ لَهُ.

Wa ash-hadu an laa ilaaha illallahu wahdahu laa shareeka lah,
wa ash-hadu anna Muhammadan ‘abduhu wa rasooluh. ▶ Audio

وَأَشْهَدُ أَنْ لَا إِلٰهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ.

Yaa ay-yuhal-ladheena aamanut-taqul-laha haqqa tu-qaa-tihi
wa laa tamootunna illaa wa antum muslimoon. ▶ Audio

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ حَقَّ تُقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ.

Yaa ayyuhan-naasu-ttaqu rabbakumul-ladhee khalaqakum min nafsin waahidah,
▶ Audio

يَا أَيُّهَا النَّاسُ اتَّقُوا رَبَّكُمُ الَّذِي خَلَقَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ،

wa khalaqa minhaa zawjahaa,
wa baththa minhumaa rijaalan katheeran wa nisaa’aa. ▶ Audio

وَخَلَقَ مِنْهَا زَوْجَهَا، وَبَثَّ مِنْهُمَا رِجَالًا كَثِيرًا وَنِسَاءً.

Wattaqullahal-ladhee tasaa’aloona bihi wal-arhaam.
Innallaha kaana ‘alaykum raqeebaa. ▶ Audio

وَاتَّقُوا اللَّهَ الَّذِي تَسَاءَلُونَ بِهِ وَالْأَرْحَامَ، إِنَّ اللَّهَ كَانَ عَلَيْكُمْ رَقِيبًا.

Yaa ayyuhalladheena aamanu-ttaqullaha wa qooloo qawlan sadeedaa. ▶ Audio

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَقُولُوا قَوْلًا سَدِيدًا.

Yuslih lakum a‘maalakum wa yaghfir lakum dhunoobakum. ▶ Audio

يُصْلِحْ لَكُمْ أَعْمَالَكُمْ وَيَغْفِرْ لَكُمْ ذُنُوبَكُمْ.

Wa man yuti‘illaha wa rasoolahu faqad faaza fawzan ‘azeemaa. ▶ Audio

وَمَنْ يُطِعِ اللَّهَ وَرَسُولَهُ فَقَدْ فَازَ فَوْزًا عَظِيمًا.

Ammaa ba‘d. ▶ Audio

أَمَّا بَعْدُ.

Fa inna asdaqal hadeethi kitaabullah, ▶ Audio

فَإِنَّ أَصْدَقَ الْحَدِيثِ كِتَابُ اللَّهِ،

wa khayral hadyi hadyu Muhammadin sallallahu ‘alayhi wa sallam, ▶ Audio

وَخَيْرَ الْهَدْيِ هَدْيُ مُحَمَّدٍ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ،

wa sharral umoori muh-dathaa-tuhaa,
wa kulla muh-dathatin bid‘ah,
wa kulla bid‘atin dalaalah,
wa kulla dalaalatin fin-naar. ▶ Audio

وَشَرَّ الْأُمُورِ مُحْدَثَاتُهَا، وَكُلَّ مُحْدَثَةٍ بِدْعَةٌ، وَكُلَّ بِدْعَةٍ ضَلَالَةٌ، وَكُلَّ ضَلَالَةٍ فِي النَّارِ.

First Khutbah — English

My dear brothers in Islam,

I advise myself first, and then all of you, to have taqwa of Allah.

Fear Allah, be aware of Allah, and remember that one day we will stand before Him and answer for how we used the blessings He gave us.

Today's khutbah is about something that can bring relief to those who are struggling, strengthen our communities and earn us great reward in the Hereafter.

The importance of giving charity.

My dear brothers in Islam,

Allah has not given every person the same amount of wealth.

Some people live comfortably, with enough money to meet their needs.

Others struggle to pay their rent or buy groceries.

And some parents go without things they need so their children can have enough.

Sometimes, we may not even realise that someone sitting beside us in the masjid is struggling financially.

When Allah has blessed us with more than we need, we should remember those who have less.

Charity is about recognising that our wealth is a blessing from Allah and using some of it to help others.

Allah says in Surah Al-Baqarah, (verse 261), that those who spend their wealth for His sake are like a grain that produces seven ears, each containing a hundred grains.

And Allah can multiply the reward even further.

Think about this beautiful example.

A single grain can produce hundreds of grains.

In the same way, a small amount of charity given sincerely can bring tremendous reward.

My dear brothers in Islam,

Sometimes, a person hesitates to give charity because he believes that what he can afford is too small.

He may see someone donating thousands of dollars and think, "What difference will my five or ten dollars make?"

But my dear brothers in Islam,

Allah knows our sincerity, not simply the amount we give.

For someone with great wealth, a hundred dollars may be very little.

But for someone who is struggling, giving ten dollars may require genuine sacrifice.

We should never feel embarrassed about giving what we can afford.

The Prophet Muhammad, Sallahu Alayhi wa Salam, gave us a beautiful reminder.

In Sahih al-Bukhari, (Hadith 1417), the Prophet, Sallahu Alayhi wa Salam, encouraged us to protect ourselves from the Fire, even through giving half a date in charity.

Even half a date can become a source of reward.

No sincere act of charity should be considered too small.

My dear brothers in Islam,

There is another reason some people hesitate to give.

They worry that giving money away will leave them with less.

They think about their bills, their families and the expenses they may face tomorrow.

These concerns are understandable.

We have responsibilities, and Islam does not teach us to neglect our families.

But we should not allow fear to make us selfish when we genuinely have the ability to help.

The Prophet Muhammad, Sallahu Alayhi wa Salam, taught us in Sahih Muslim, (Hadith 2588):

"Charity does not decrease wealth."

This does not mean that the amount in our bank account will never become smaller after we donate.

It means we should trust Allah's promise of blessing and reward rather than measuring charity only through money.

Allah may place barakah in what remains.

And the reward waiting for us in the Hereafter may be far greater than anything we gave away.

My dear brothers in Islam,

We must also remember that charity begins with fulfilling our responsibilities.

A father should not neglect his children's needs while giving large amounts publicly to impress others.

A person should not ignore debts that are due while trying to appear generous.

Being generous also means being responsible and fair.

Once we have fulfilled our obligations, we should help others according to our means.

My dear brothers in Islam,

Think about the difference charity can make.

A family may be struggling to buy food.

Someone may be unable to afford essential medication.

Or a person may have lost his job and be struggling to pay rent.

Our assistance could give them relief during a difficult time.

What seems like a small amount to us may be an enormous relief to someone else.

But charity must also be given with good character.

We should never make someone feel ashamed because they need help.

We should not remind them repeatedly of what we gave.

And we should not tell everyone about their financial difficulties.

Allah warns us in Surah Al-Baqarah, (verse 264), not to ruin our charity through reminders of our generosity or hurtful behaviour.

A person may give money to someone in need, but later remind them of the favour whenever they disagree.

He may even make them feel they owe him respect and obedience.

My dear brothers in Islam,

Charity should protect a person's dignity, not take it away.

When we give, let us give with kindness.

And if we cannot assist, we can still respond politely without embarrassing anyone.

My dear brothers in Islam,

We should also examine our intentions.

Are we giving because we want to please Allah?

Or because we want people to praise us?

Sometimes, a person gives charity and immediately wants his name announced.

He wants recognition and becomes disappointed if nobody thanks him publicly.

But my dear brothers in Islam,

The greatest reward is not the praise of people. It is the pleasure of Allah.

This does not mean public charity is always wrong.

Sometimes, public donations encourage others to contribute.

But our intention should remain sincere.

Would we still give if nobody knew about it?

My dear brothers in Islam,

Another important lesson is that charity is not limited to money.

Some people genuinely struggle financially and have very little to give.

Islam still provides opportunities for them to earn the reward of charity.

The Prophet Muhammad, Sallahu Alayhi wa Salam, explained in Sahih Muslim, (Hadith 1009), that kind words, helping someone and removing something harmful from a pathway are all forms of charity.

Think about how many opportunities we have.

Helping an elderly person carry their shopping.

Offering assistance to someone who is struggling.

Or speaking kindly to someone who is upset.

Even when our pockets are empty, we can still be generous through our actions.

My dear brothers in Islam,

We should also teach our children the value of giving.

Sometimes, children believe that happiness comes from constantly receiving more toys, clothes and possessions.

Teach them that sharing can bring happiness too.

Encourage them to contribute a small amount towards charity.

Let them help prepare food for someone in need.

And explain that the blessings we have come from Allah.

Most importantly, let them see us helping others without expecting recognition.

My dear brothers in Islam,

We must also be careful where we give our charity.

Make reasonable efforts to ensure donations reach the intended people or cause.

Use trustworthy organisations and ask questions when necessary.

Generosity and careful judgment should go together.

We should also remember that giving does not always involve strangers.

There may be relatives who are struggling quietly.

A widowed family member may need assistance.

An elderly parent may need help with essential expenses.

And a neighbour may be facing hardship without telling anyone.

Where someone genuinely needs help, consider whether you can support them while preserving their dignity.

Sometimes, the people closest to us are the ones we overlook.

My dear brothers in Islam,

One day, we will leave this world.

Our houses, cars and bank accounts will remain behind.

We will no longer have the opportunity to give from the wealth we owned.

But the good we performed sincerely can continue benefiting us.

So let us not keep delaying charity until we become wealthier.

Let us begin with what we can reasonably afford today.

May Allah make us generous and sincere.

May Allah provide relief to families facing hardship.

May Allah protect us from greed and showing off.

And may Allah accept our charity and make it a source of reward in the Hereafter, Ameen.

End of First Khutbah — Asking for Forgiveness

Aqoolu qawlee haadhaa,
wa astaghfirullaha lee wa lakum,
wa li saa'i-ril muslimeena min kulli dhanb.
Fastaghfirooh, innahu huwal ghafoorur raheem. ▶ Audio

أَقُولُ قَوْلِي هَذَا، وَأَسْتَغْفِرُ اللَّهَ لِي وَلَكُمْ، وَلِسَائِرِ الْمُسْلِمِينَ مِنْ كُلِّ ذَنْبٍ، فَاسْتَغْفِرُوهُ، إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ.

Sit briefly between the two khutbahs.

Second Khutbah — Arabic Opening

Alhamdulillahi rabbil 'aalameen, was-salaatu was-salaamu 'alaa ashrafil anbiyaa'i wal mursaleen, nabiyyinaa Muhammadin, wa 'alaa aalihi wa sahbihi ajma'een. ▶ Audio

الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ، وَالصَّلَاةُ وَالسَّلَامُ عَلَى أَشْرَفِ الْأَنْبِيَاءِ وَالْمُرْسَلِينَ، نَبِيِّنَا مُحَمَّدٍ، وَعَلَى آلِهِ وَصَحْبِهِ أَجْمَعِينَ.

Ash-hadu an laa ilaaha illallahu wahdahu laa shareeka lah, wa ash-hadu anna Muhammadan 'abduhu wa rasooluh. Ammaa ba'd. ▶ Audio

أَشْهَدُ أَنْ لَا إِلٰهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. أَمَّا بَعْدُ.

Second Khutbah — English

My dear brothers in Islam,

Again, I advise myself and all of you to have taqwa of Allah.

We have spoken about the importance of charity and the reward of helping others.

But now we need to ask ourselves:

How can we make charity a regular part of our lives?

My dear brothers in Islam,

The first thing we can do is give regularly, according to our means.

Do not wait until you become wealthy.

If you can afford a small amount each week, make it a habit.

A regular donation may seem small, but over time it can provide meaningful help.

And always remember to fulfil your family's needs and financial obligations.

My dear brothers in Islam,

The second thing we should do is look for people who genuinely need assistance.

Perhaps an elderly neighbour needs help.

Perhaps someone has lost his job.

Or perhaps a family is facing unexpected expenses.

Not everyone who is struggling will ask for help.

Sometimes, we need to pay attention to the people around us.

Offer assistance respectfully, and protect their privacy.

My dear brothers in Islam,

The third thing we can do is give our time.

Visit someone who is sick.

Help a person who cannot manage something on their own.

Offer useful advice.

Or volunteer for a beneficial community project.

Charity is not only about what we give from our wallets, but also what we give through our time and effort.

My dear brothers in Islam,

We should also remember the difference between Zakat and voluntary charity.

Zakat is an obligation when its conditions are met.

We must learn how to calculate it correctly and pay it to those entitled to receive it.

Voluntary charity is an additional opportunity to earn reward.

One does not replace the other.

And if you are unsure whether Zakat is due on your savings, business assets or other wealth, seek reliable guidance rather than guessing. We should take this obligation seriously and fulfil it correctly.

My dear brothers in Islam,

We should teach our children to become generous people.

Encourage them to share and help them understand why some families struggle.

Let them see that helping others is a normal part of our lives.

My dear brothers in Islam,

Finally, do not forget sincerity.

Give for Allah's sake.

Do not embarrass the person receiving help.

And do not become disappointed simply because nobody praises you.

Allah knows what you have given and why you gave it.

One day, the wealth we kept will belong to others.

But the charity we gave sincerely may become a source of reward when we need it most.

Let us become Muslims who recognise their blessings, fulfil their responsibilities and help those who are less fortunate.

May Allah accept our charity.

May Allah place barakah in our earnings.

May Allah provide for those struggling financially.

May Allah make our children generous and compassionate.

And may Allah allow our good deeds to be heavy on the scales and admit us into Jannah, Ameen.

Closing Dua — Arabic Transliteration

In-nal-laaha wa ma-laaa-e-ka-ta-hoo yu-sal-loo-na 'alan-na-bee,
yaaa ay-yu-hal-la-thee-na aa-ma-noo sal-loo 'a-lay-hi wa sal-li-moo tas-lee-maa.

▶ Audio

إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ، يَا أَيُّهَا الَّذِينَ آمَنُوا صَلُّوا عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا.

Allah humma Sali wa salam wa barik ala Muhammadin wa ala alley Muhammad

▶ Audio

اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى مُحَمَّدٍ وَعَلَى آلِ مُحَمَّدٍ.

Allahummaghfir lil-muslimeena wal-muslimaat, wal-mu'mineena wal-mu'minaat, al-ahyaa'i minhum wal-amwaat. ▶ Audio

اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ، وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ، الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ.

Rabbanaa zalamnaa anfusanaa, wa illam taghfir lanaa wa tarhamnaa, lanakoonanna minal-khaasireen. ▶ Audio

رَبَّنَا ظَلَمْنَا أَنْفُسَنَا وَإِنْ لَمْ تَغْفِرْ لَنَا وَتَرْحَمْنَا لَنَكُونَنَّ مِنَ الْخَاسِرِينَ.

Rabbanaa aatinaa fid-dunyaa hasanah, wa fil-aakhirati hasanah, wa qinaa 'adhaaban-naar. ▶ Audio

رَبَّنَا آتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ.

Final Khutbah Closing — Arabic Transliteration

Ibaadallah,
innallaha ya’muru bil-‘adli
wal-ihsaani
wa eetaa’i dhil-qurbaa,
wa yanhaa ‘anil fahshaa’i wal-munkari wal-baghy.
Ya‘izukum la‘allakum tadhakkaroon. ▶ Audio

عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَىٰ، وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ، يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ.

Wa akhiroo da3wanal humdoolilahi rubul Alameen.
Wa Aqimis-salaah. ▶ Audio

وَآخِرُ دَعْوَانَا أَنِ الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ. وَأَقِمِ الصَّلَاةَ.