

First Khutbah

إِنَّ الْحَمْدَ لِلَّهِ , نَحْمَدُهُ , وَنَسْتَعِينُهُ وَنَسْتَغْفِرُهُ , وَنَعُوذُ بِاللَّهِ مِنْ شُرُورِ أَنْفُسِنَا وَمِنْ سَيِّئَاتِ أَعْمَالِنَا , مَنْ يَهْدِهِ اللَّهُ فَلَا مُضِلَّ لَهُ , وَمَنْ يَضِلَّ فَلَا هَادِيَ لَهُ , وَأَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ

Verily, all praise is for Allah. We praise Him, we seek His assistance and we ask for His forgiveness. And we seek refuge in Him from the evils of our selves. Whoever Allah guides, none can misguide. Whoever He misguides, none can guide. And I bear witness that there is no deity other than Allah and I bear witness that Mohammad is His servant and messenger.

(يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ حَقَّ تُقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ) [آل

عمران:102]

Al Imran(3) 102 : O you who believe! Fear Allah as He should be feared, and die not except in a state of Islam.

Oh Believers:

Our religion clearly specifies the path to success and happiness in this world and the hereafter. A path that safeguards and preserves life and alleviates the souls and raises their worth and spreads tranquility and satisfaction. It clarifies the links between the religion and this worldly life and between the deeds of the heart and building this earth.

Whatever is in the heavens and on the earth has been subjected to mankind. And people's relationship to this worldly life is working, building and establishing. Allāh Almighty said:

وَسَخَّرَ لَكُمْ مَّا فِي السَّمَاوَاتِ وَمَا فِي الْأَرْضِ جَمِيعًا مِّنْهُ-الجاثية:13

Al Jathiyah (45) 13: **And He has subjected to you whatever is in the heavens and whatever is on the earth - all from Him.**

And Allāh Almighty said:

هُوَ الَّذِي خَلَقَ لَكُمْ مَّا فِي الْأَرْضِ جَمِيعًا-البقرة:29

Al Baqarah (2) 29: **It is He who created for you all of that which is on the earth.**

At the same time, it is also a relationship of affliction and testing.

الَّذِي خَلَقَ الْمَوْتَ وَالْحَيَاةَ لِيَبْلُوَكُمْ أَيُّكُمْ أَحْسَنُ عَمَلًا-[الملك:2

Al Mulk (67) 2: **[He] who created death and life to test you [as to] which of you is best in deed**

And the goal of all of that is realization of worshipping Allāh. Allāh

Almighty said:

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ-الذاريات:56

Adh Dhariyat (51) 56: **And I did not create the jinn and mankind except to worship Me.**

And Allāh Almighty said:

يَا أَيُّهَا النَّاسُ اعْبُدُوا رَبَّكُمُ الَّذِي خَلَقَكُمْ وَالَّذِينَ مِنْ قَبْلِكُمْ لَعَلَّكُمْ تَتَّقُونَ-البقرة:21

Al Baqarah (2) 21: **O mankind, worship your Lord, who created you and those before you, that you may become righteous**

And in their worship, Muslims combine realization of sincerely worshipping Allāh alone without any partners and seeking His bounty. Allāh Almighty said regarding prayer:

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَّعَلَّكُمْ

تُفْلِحُونَ-الجمعة:10

Al Jumu'ah (62) 10: **And when the prayer has been concluded, disperse within the land and seek from the bounty of Allāh, and remember Allāh often that you may succeed.**

And in Hajj:

وَتَزَوَّدُوا فَإِنَّ خَيْرَ الزَّادِ التَّقْوَىٰ وَاتَّقُونِ يَا أُولِيَ الْأَلْبَابِ * لَيْسَ عَلَيْكُمْ جُنَاحٌ أَنْ تَبْتَغُوا
فَضْلاً مِّن رَّبِّكُمْ- البقرة: 197-198

Al Baqarah (2) 197-198: (197) **And take provisions, but indeed, the best provision is fear of Allāh. And fear Me, O you of understanding. (198) There is no blame upon you for seeking bounty from your Lord [during hajj].**

And the Book of Allāh praises those establishing the houses of Allāh. Among them are those engaged in commerce and trade, but:

لَا تُلْهِهِمْ تِجَارَةٌ وَلَا بَيْعٌ عَن ذِكْرِ اللَّهِ وَإِقَامِ الصَّلَاةِ وَإِيتَاءِ الزَّكَاةِ يَخَافُونَ يَوْمًا تَتَقَلَّبُ فِيهِ
الْقُلُوبُ وَالْأَبْصَارُ- النور: 37

An Noor (24) 37: **Neither commerce nor sale distracts from the remembrance of Allāh and performance of prayer and giving of zakāh. They fear a Day in which the hearts and eyes will [fearfully] turn about** Indeed, people innately hate poverty and love wealth. And the Islamic ordainments do not stand in the face of the innate disposition with which Allāh Almighty created mankind. But at the same time, the ordainments clearly correct the course urging moderation in all matters including wealth. For the Prophet ﷺ sought refuge in Allāh from the evil of wealth and poverty. So Islam never encourages poverty, because poverty could almost be disbelief. And Islam did not enjoin blindly pursuing wealth, because people may exceed all bounds and think that they are free of need.

In his hadith collection, Ahmad ibn Hanball, may Allāh have mercy on him, narrated that Prophet ﷺ mentioned that the Hour will not be established until wealth is abundant. In these times, we clearly witness the abundance of wealth and the diversification of its resources and the widespread investment and money making opportunities. People have flocked to them like mouths flock around lights. And no household has been spared. And

this is not surprising, for the Prophet has informed us of this competition. Rather, what is astonishing is when this pursuit is devoid of patience, clarity, and distinguishing between what Allāh has permitted and what He has forbidden. And that the goal of many is to collect without looking at the shariah controls and the rules pertaining to transactions, buying, selling and profiting. And this vacuum did not come suddenly without warning. Rather, it echoes the lack of knowledge and insufficient keenness to obtain money from clear ways in consideration of the lawful and unlawful. The various investment offers that we witness today are riddled with doubts and suspicions. Rather, most likely they are tainted by some of the prohibited transactions. This reminds us of the words of the Prophet ﷺ :

يَأْتِي عَلَى النَّاسِ زَمَانٌ، لَا يُبَالِي الْمَرْءُ مَا أَخَذَ مِنْهُ، أَمِنَ الْحَلَالَ أَمْ مِنَ الْحَرَامِ

A time will come upon the people when one will not care about how they gain wealth, whether lawfully or unlawfully. [Bukhari 2059]

This massive financial transformation has generated some contempt, discord and lawsuits. In addition to the sudden insolvency and accumulated losses that befall some investment opportunities. So consequently, it ignites disputes and calamities. All of this highlights the importance and necessity of clarifying some matters.

The first advice is that the affairs of people and their wealth are based on resentment and reproach. In general, investors turn a blind eye to the investment manager as long as the venture is successful and profitable. They do not ask him about either minor or major matters. Not to mention, their excessive praising and admiration of him. However, if there are losses, they reverse and blame and reproach him. And the reality confirms their friendliness to him upon profit and their animosity to him upon loss. The second advice is that the basis in people's wealth and their rights is caution and prohibition. So it is not permissible to transgress against it, delay restoring it or to neglect it because the Prophet ﷺ said:

كُلُّ الْمُسْلِمِ عَلَى الْمُسْلِمِ حَرَامٌ دَمُهُ وَمَالُهُ وَعِرْضُهُ

All things of a Muslim is inviolable for another Muslim, his blood, his wealth, and his honor. [Bukhari 6064]

And in a narration in Muslim the Prophet ﷺ said:

بِمَ تَأْخُذُ مَالَ أَخِيكَ بِغَيْرِ حَقٍّ؟

Why would you take the wealth of your brother unlawfully? [Muslim 1553]

The third advice is that, in the field of commerce, satisfaction and leniency are required if one is seeking the blessing. Just as selfishness, greed and lack of satisfaction lead to failure and lack of blessing. Because commerce is similar to intoxicants that draw the user until they become high. And then they keep coming back until they get addicted. And then they do not wake up from their intoxication of thrill and greed to the point that they do not distinguish between being intoxicated or not. At this point, regret is of no use. And the Prophet ﷺ said:

فَمَنْ يَأْخُذُ مَالًا بِحَقِّهِ يُبَارِكُ لَهُ فِيهِ، وَمَنْ يَأْخُذُ مَالًا بِغَيْرِ حَقِّهِ فَمَثَلُهُ، كَمَثَلِ الَّذِي يَأْكُلُ وَلَا يَشْبَعُ

Whoever takes wealth in a lawful manner, it will be blessed for him, but whoever takes it in an unlawful manner, his likeness is that of one who eats and it never satisfied. [Muslim 1052a]

For satisfaction and leniency are at the head of blessing and mercy as the Prophet ﷺ said:

رَحِمَ اللَّهُ رَجُلًا سَمَحًا إِذَا بَاعَ، وَإِذَا اشْتَرَى، وَإِذَا اقْتَضَى

May Allāh have mercy on a person who is lenient when he sells, lenient when he buys, and lenient when he asks for payment. [Bukhari 2076]

The fourth advice is correcting the misunderstanding that transactions are only prohibited if they are tainted by some form of riba (usury) and that any transaction without riba (usury) is permissible. And this is a wrong understanding. Rather, the forbidden transactions are more general than that and go back to three rules. First, the rule of riba (usury) with its types

and forms. Second, the rule of betrayal with its categories and types. Third, the rule of deception and cheating with its colors and conditions. And this is a matter that few of the merchants and profit-seekers are aware of, because a transaction may be prohibited due to a deficiency in one of its conditions, even if it is not one of the forms of riba (usury). And the fifth advice is for those whom people have entrusted with their wealth to trade and generate profits. They must have consciousness of Allāh and discharge their responsibility in a permissible manner, with transparency and submit to what Allāh has made lawful. And stay away from any type of doubt, suspicion, negligence, or breach of people's confidence, or use the wealth in a manner other than was intended. For Allāh is with whoever intends to discharge the rights of the people. And the opposite is true. So these people must remember the words of the Prophet ﷺ :

مَنْ أَخَذَ أَمْوَالَ النَّاسِ يُرِيدُ أَدَاءَهَا أَدَّى اللَّهُ عَنْهُ، وَمَنْ أَخَذَ يُرِيدُ إِثْلَافَهَا أَثْلَفَهُ اللَّهُ

Whoever takes people's wealth with the intention of repaying it, Allāh will repay it on his behalf, and whoever takes it intending to consume it, Allāh will devastate him. [Bukhari 2387]

So be conscious of Allāh and fear wealth for the trial of this community is wealth. And listen to the words of Allāh Almighty:

Allāh Almighty said:

اعْلَمُوا أَنَّمَا الْحَيَاةُ الدُّنْيَا لَعِبٌ وَلَهُوَ وَزِينَةٌ وَتَفَاخُرٌ بَيْنَكُمْ وَتَكَاثُرٌ فِي الْأَمْوَالِ وَالْأَوْلَادِ
كَمَثَلِ غَيْثٍ أَعْجَبَ الْكُفَّارَ نَبَاتُهُ ثُمَّ يَهِيجُ فَتَرَاهُ مُضْفَرًا ثُمَّ يَكُونُ حُطَامًا وَفِي الْآخِرَةِ
عَذَابٌ شَدِيدٌ وَمَغْفِرَةٌ مِنَ اللَّهِ وَرِضْوَانٌ وَمَا الْحَيَاةُ الدُّنْيَا إِلَّا مَتَاعُ الْغُرُورِ-الحديد:20

Al Hadid (57) 20: Know that the life of this world is but amusement and diversion and adornment and boasting to one another and competition in increase of wealth and children - like the example of a rain whose [resulting] plant growth pleases the tillers; then it dries and you see it turned yellow; then it becomes [scattered] debris. And in the Hereafter

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is severe punishment and forgiveness from Allāh and approval. And what is the worldly life except the enjoyment of delusion.

أَقُولُ مَا تَسْمَعُونَ وَأَسْتَغْفِرُ اللَّهَ لِي وَلَكُمْ مِنْ كُلِّ ذَنْبٍ فَاسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ

I say what you have heard and I seek forgiveness from Allah for me and you from every sin. So seek forgives from Him, Verily He is Oft-Forgiving, the Most Merciful.

Second Khutbah

الْحَمْدُ لِلَّهِ، وَالصَّلَاةُ وَالسَّلَامُ عَلَى رَسُولِ اللَّهِ، وَ أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ
وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ

All praise is to Allah, and peace and blessings upon the Messenger of Allah, and I bear witness that there is no deity other than Allah and I bear witness that Mohammad is His slave and messenger.

Oh people:

No one's sustenance is held back. So no one will exit this worldly life until they complete their sustenance and term. And think about and ponder upon the words of the Prophet ﷺ:

أَيُّهَا النَّاسُ اتَّقُوا اللَّهَ وَأَجْمِلُوا فِي الطَّلَبِ فَإِنَّ نَفْسًا لَنْ تَمُوتَ حَتَّى تَسْتَوِيَ رِزْقَهَا وَإِنْ أَبْطَأَ
عَنْهَا فَاتَّقُوا اللَّهَ وَأَجْمِلُوا فِي الطَّلَبِ خُذُوا مَا حَلَّ وَدَعُوا مَا حَرَّمَ

O people, be conscious of Allāh and be moderate in seeking a living, for no soul will die until it has received all its provision, even if it is slow in coming. So fear Allāh and be moderate in seeking provision; take that which is permissible and leave that which is forbidden. [Sunan Ibn Majah 2144]

And the Prophet ﷺ said:

وَمَنْ يَسْتَعْفِفْ يُعِفَّهُ اللَّهُ، وَمَنْ يَسْتَغْنِ يُغْنِهِ اللَّهُ

Whoever wants to refrain from asking, Allāh will help him to do so, and whoever seeks self-sufficiency Allāh will be make him self-sufficient.

And the Prophet ﷺ said:

مَا أَكَلَ أَحَدٌ طَعَامًا قَطُّ خَيْرًا مِنْ أَنْ يَأْكُلَ مِنْ عَمَلِ يَدَيْهِ

No one has ever eaten better food than what he eats as a result of the labor of his hands. [Bukhari 2072]

So be conscious of Allāh Almighty and take from your health for your illness and from your wealth for your poverty and from your strength for your weakness and from your life for your death. And sound wealth is very excellent for a righteous person. And wealth is the wealth of the soul and not the abundance of material.

We ask Allāh Almighty to enrich our souls with iman (faith) and conviction. And to fill our hearts with love, hope, fear, veneration and magnification of Him. Indeed Allāh is All Hearing Answering.

هَذَا وَصَلُّوا وَسَلِّمُوا عَلَى نَبِيِّكُمْ كَمَا أَمَرَكُمْ بِذَلِكَ رَبُّكُمْ , فَقَالَ

I conclude with this and send prayers of blessings and peace upon your Prophet as your Lord commanded:

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

Al Ahzaab (33) 56: Indeed, Allah confers blessing upon the Prophet, and His angels [ask Him to do so]. O you who have believed, ask [Allah to confer] blessing upon him and ask [Allah to grant him] peace.

اللَّهُمَّ اهْدِنَا فِيمَنْ هَدَيْتَ وَعَافِنَا فِيمَنْ عَافَيْتَ وَتَوَلَّنَا فِيمَنْ تَوَلَّيْتَ وَبَارِكْ لَنَا فِيمَا
أَعْطَيْتَ وَقِنَا شَرَّ مَا قَضَيْتَ إِنَّكَ تَقْضِي وَلَا يُقْضَى عَلَيْكَ وَإِنَّهُ لَا يَذُلُّ مَنْ وَالَيْتَ
تَبَارَكْتَ رَبَّنَا وَتَعَالَيْتَ

O Allah, guide us with those whom You have guided, grant us well-being among those You have granted well-being, be an ally to us along with those whom You are an ally to, and bless what You have bestowed upon us, and save us from the evil of what You have decreed. For verily You decree and none can decree over You. He whom You support can never be humiliated. Glory is to You, our Lord, You are Blessed and Exalted.

اللَّهُمَّ إِنَّا نَسْأَلُكَ مِنَ الْخَيْرِ كُلِّهِ عَاجِلِهِ وَآجِلِهِ مَا عَلِمْنَا مِنْهُ وَمَا لَمْ نَعْلَمْ وَنَعُوذُ بِكَ مِنَ الشَّرِّ كُلِّهِ عَاجِلِهِ وَآجِلِهِ مَا عَلِمْنَا مِنْهُ وَمَا لَمْ نَعْلَمْ اللَّهُمَّ إِنَّا نَسْأَلُكَ مِنْ خَيْرِ مَا سَأَلَكَ عَبْدُكَ وَنَبِيُّكَ وَنَعُوذُ بِكَ مِنْ شَرِّ مَا عَاذَ بِهِ عَبْدُكَ وَنَبِيُّكَ اللَّهُمَّ إِنَّا نَسْأَلُكَ الْجَنَّةَ وَمَا قَرَّبَ إِلَيْهَا مِنْ قَوْلٍ أَوْ عَمَلٍ وَنَعُوذُ بِكَ مِنَ النَّارِ وَمَا قَرَّبَ إِلَيْهَا مِنْ قَوْلٍ أَوْ عَمَلٍ وَنَسْأَلُكَ أَنْ تَجْعَلَ كُلَّ قَضَاءٍ قَضَيْتَهُ لَنَا خَيْرًا

O Allah, We ask You for all that is good, in this world and in the Hereafter, what we know and what we do not know. O Allah, we seek refuge with You from all evil, in this world and in the Hereafter, what we know and what we do not know. O Allah, we ask You for the good that Your servant and Prophet has asked You for, and we seek refuge with You from the evil from which Your servant and Prophet sought refuge. O Allah, we ask You for Paradise and for that which brings one closer to it, in word and deed, and we seek refuge in You from Hell and from that which brings one closer to it, in word and deed. And we ask You to make every decree that You decree concerning us good.

عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَى وَيَنْهَى عَنِ الْفَحْشَاءِ
وَالْمُنْكَرِ وَالْبَغْيِ، يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ

Servants of Allah. Indeed, Allah orders justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression. He admonishes you that perhaps you will be reminded.

أذْكُرُوا اللَّهَ الْعَظِيمَ يَذْكُرْكُمْ وَاشْكُرُوا يَزِدْكُمْ وَاسْتَغْفِرُوا يُغْفِرْ لَكُمْ وَاتَّقُوا يَجْعَلْ
لَكُمْ مِنْ أَمْرِكُمْ مَخْرَجًا ، وَأَقِمِ الصَّلَاةَ

Remember Allah, the Great - He will remember you. Thank Him for His favors - He will increase you therein. And seek forgiveness from Him - He will forgive you. And be conscious of Him - He will provide you a way out of difficult matters. And, establish the prayer.