

The Month of Giving and Endowments

First Khutbah

All praise is due to Allah, who encourages us to do good deeds, give in charity, and has made their reward continuous both in this life and after death. I bear witness that there is no god but Allah, alone with no partner, and I bear witness that our master and prophet, Muhammad, is His servant and messenger. O Allah, send Your peace, blessings, and mercy upon him, his family, his companions, and those who follow his guidance.

To proceed: Fear Allah, O servants of Allah, and strive to earn His pleasure. Prepare for your meeting with Him, for life is but a fleeting moment, and the appointed time will surely come. On that day, a person will find only what they have sent forth in deeds. Allah, the Almighty, says:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَلْتَنْظُرْ نَفْسٌ مَّا قَدَّمَتْ لِغَدٍ وَاتَّقُوا اللَّهَ
إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ﴾^(١)

"O you who have believed, fear Allah, and let every soul look to what it has sent forth for tomorrow. And fear Allah;

indeed, Allah is All-Aware of what you do." (Surah Al-Hashr:

١٨)

O Fasting Believers!

A noble value has been passed down from generation to generation, preserved by people throughout the ages, and embodied especially in this blessed month. It is the value of **giving**, a virtue that was the very character of our Prophet Muhammad ﷺ, the Seal of the Prophets.

«كَانَ ﷺ أَجْوَدَ النَّاسِ بِالْخَيْرِ، وَكَانَ أَجْوَدَ مَا يَكُونُ فِي رَمَضَانَ.»

"He ﷺ was **the most generous of people in doing good**, and his generosity reached its peak during **Ramadan**"^(٢). (*Agreed upon*).

Among the greatest forms of generosity in **Ramadan** is **waqf** (endowment), where a person dedicates part of their wealth **seeking the pleasure of their Lord** and contributing to the development of their society.

So, **what is waqf**? And how does it differ from regular charity (*ṣadaqah*)?

What is Waqf?

Waqf is the dedication of a portion of one's wealth for continuous charitable benefit. It can take various forms, such as:

- **Building a mosque**, earning the reward for every prayer performed in it.
- **Donating property** for the treatment of the sick or education of the needy.
- **Helping settle debts** of those in financial difficulty.
- **Facilitating marriage** for those who seek to marry.

Why is Waqf Greater than Charity?

Waqf holds a **higher virtue** than regular charity because it **endures longer** and provides **continuous rewards** as long as its benefit remains.

Did you not hear the words of the Prophet ﷺ?

«إِنَّ مِمَّا يَلْحَقُ الْمُؤْمِنَ مِنْ عَمَلِهِ وَحَسَنَاتِهِ بَعْدَ مَوْتِهِ: عِلْمًا عَلَّمَهُ وَنَشَرَهُ،
وَوَلَدًا صَالِحًا تَرَكَهُ، وَمُصْحَفًا وَرَّثَهُ، أَوْ مَسْجِدًا بَنَاهُ، أَوْ بَيْتًا لِابْنِ السَّبِيلِ

بَنَاهُ، أَوْ نَهْرًا أَجْرَاهُ، أَوْ صَدَقَةً أَخْرَجَهَا مِنْ مَالِهِ فِي صِحَّتِهِ وَحَيَاتِهِ، يَلْحَقُهُ
مِنْ بَعْدِ مَوْتِهِ».

*"Among the deeds and good acts that continue to benefit a believer after their death are: knowledge they taught and spread, a righteous child they left behind, a Qur'an they bequeathed, a mosque they built, a house for travelers they constructed, a river they established, or a charity they gave from their wealth during their life and health—its reward continues after their death."⁽³⁾
(sunan ibn Majah)*

The **Companions of the Prophet** (may Allah be pleased with them) were keen on investing their **most beloved wealth** in **Waqf** due to its immense virtue and great reward.

Jabir (may Allah be pleased with him) said:
"There was no one among the Companions of the Messenger of Allah ﷺ who was able to, except that he established a Waqf." (Al-Mughni by Ibn Qudamah).

Umar ibn Al-Khattab (may Allah be pleased with him) owned a **piece of land** that was **the most valuable** and **beloved of his wealth**. So he asked:

"O Messenger of Allah, what do you command me to do with it?"

The Prophet ﷺ replied:

"If you wish, you may hold its principal (i.e., make it a Waqf) and donate its benefits in charity."^(٤) So Umar established it as a **Waqf** (Agreed upon).

«إِنْ شِئْتَ حَبَسْتَ أَصْلَهَا - أَيُّ: وَقَفْتَهُ - وَتَصَدَّقْتَ بِهَا» .

One of the Companions heard the words of Allah Almighty:

﴿لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ﴾

"You will never attain righteousness until you spend from that which you love."^(٥) (Aal Imran ٣:٩٢)

His **heart was moved**, and his **hand was generous**. He rushed to the **Prophet ﷺ** with the **most beloved of his wealth** and said:

"It is a charity for the sake of Allah. I seek its reward and treasure with Allah."

The Messenger of Allah ﷺ replied:

«ذَلِكَ مَالٌ رَاجِحٌ، ذَلِكَ مَالٌ رَاجِحٌ».

"That is a profitable wealth! That is a profitable wealth!"^(٦) (Al-Bukhari).

So where are you, O servant of Allah, from following the example of your Prophet ﷺ and his noble companions?

Walk in their path, follow in their footsteps, and dedicate even a small portion of your wealth as a charitable endowment, before a day comes when you leave it all behind. Donate every month, even if it is just one dirham deducted from your salary. It will only be a few years until you have numerous endowments that will bring you joy during your life, and whose good deeds will not cease after your death. So start today, donate your dirham. The dirham you donate today could be a brick in a mosque, a book of knowledge in the hand of a student, a morsel in the mouth of an orphan, or treatment for a sick person.

And be keen to dedicate a portion of your endowment on behalf of your parents, a close relative, or a dear loved one, for that is among the most dutiful gifts and the most enduring acts of charity.

O Allah, make it easy for us to establish endowments seeking Your pleasure and guide us to act upon Your saying: 'O you who have believed, obey Allah and obey the Messenger and those in authority among you.' (An-Nisa ٥٩).

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا أَطِيعُوا اللَّهَ وَأَطِيعُوا الرَّسُولَ وَأُولِي الْأَمْرِ مِنْكُمْ﴾

I say this and I ask Allah for forgiveness for me and for you, so seek His forgiveness.

The Second Khutbah

All praise is due to Allah, Lord of the Worlds, and peace and blessings be upon our Prophet Muhammad, his family, his companions, and followers.

To proceed: O fasting and charitable believers!

We are passing through the occasion of **Zayed Humanitarian Day**, and the greatest lesson we recall on this day is **Zayed's**



legacy in endowments and giving. May Allah bless his resting place—he left behind endowments whose benefits continue to this day, both within the country and beyond. **Endowments are blessed wealth**, bringing countless virtues, contributions, and widespread goodness.

Many scholars who illuminated the world with their knowledge received their education through endowment funds, and many universities that continue to spread knowledge and wisdom were built with endowment wealth.

Our wise leadership has **opened the doors of endowments**, expanded their fields, simplified their procedures, and launched **endowment initiatives**, charitable funds, smart applications, and electronic platforms. Now, a person can contribute to an endowment **from the comfort of their home, with just the press of a button**—becoming among those who establish ongoing charity and earning continuous rewards by the will of the Lord of the Worlds.

So, O servants of Allah, all that remains is for you to contribute with your generosity—serving your society and seeking the pleasure of your Lord.

﴿وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَلِأَنْفُسِكُمْ وَمَا تُنْفِقُونَ إِلَّا ابْتِغَاءَ وَجْهِ اللَّهِ وَمَا تُنْفِقُوا مِنْ خَيْرٍ يُوَفَّ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ﴾

O Allah, send Your blessings, peace, and grace upon our master and Prophet Muhammad, and upon his family, companions, and followers. Be pleased, O Allah, with Abu Bakr, Umar, Uthman, and Ali, and with all the noble companions.

O Allah, You have commanded us to fast, and we have obeyed; to stand in prayer, and we have answered; and to give in charity and endowments, and we have hastened to do so. Accept it from us, O our Lord, and grant us success in doing more.

O Allah, among us are servants of Yours who have dedicated their wealth for Your sake or have resolved to do so—raise their ranks, multiply their good deeds, and make what they



have endowed a treasure for them and their parents on the Day of Judgment when they stand before You.

O Allah, grant the UAE continued stability, progress, and prosperity. Bestow well-being upon us, bless us in our sustenance, our spouses, and our offspring.

O Allah, grant success to the President of the State, Sheikh Mohammed bin Zayed, his deputies, his brothers, the rulers of the Emirates, and his loyal Crown Prince, in all that You love and are pleased with.

O Allah, have mercy on Sheikh Zayed, Sheikh Rashid, and the founding leaders, and by Your grace, admit them into Your vast gardens of Paradise. Encompass the martyrs of the nation with Your mercy and forgiveness.

O Allah, have mercy on Muslim men and women, believing men and women, the living among them and the deceased.

O Allah, grant us rain and do not make us among the despairing.

O Allah, send us rain, O Allah, send us rain, O Allah, send us rain.

"Our Lord, grant us good in this world and good in the Hereafter, and protect us from the torment of the Fire." (Al-Baqarah ٢٠١).

﴿رَبَّنَا آتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ﴾^(٧).

Servants of Allah, remember Allah, the Almighty and Majestic, and He will remember you. Be grateful for His blessings, and He will increase them for you.

And establish the prayer.

(١) Surah Al-Hashr: ١٨.

(٢) Agreed upon

(٣) sunan ibn Majah. ٢٤٢

(٤) Agreed upon

(٥) Aal Imran ٣:٩٢

(٦) Al-Bukhari . ٤٥٥٤ :

(٧) Al-Baqarah ٢٠١.