

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

All Praise be to **اللَّهُ** .

We praise him and ask him for help and forgiveness. We ask him for protection from the evilness within ourselves and from our own bad deeds. Whom-so-ever God guides to the truth no one can lead astray, and whom-so-ever He leaves misguided, no one has the power to guide.

I testify that there is no God but **اللَّهُ** to whom there is no partner and I testify that Muhammad **ﷺ** is his servant and messenger

ثُمَّ أَوْرَثْنَا الْكِتَابَ الَّذِينَ اصْطَفَيْنَا مِنْ عِبَادِنَا فَمِنْهُمْ ظَالِمٌ لِنَفْسِهِ  
وَمِنْهُمْ مُقْتَصِدٌ وَمِنْهُمْ سَابِقٌ بِالْخَيْرَاتِ بِإِذْنِ اللَّهِ ذَلِكَ هُوَ الْفَضْلُ

الْكَبِيرُ ﴿٣٢﴾

***“Then We have bequeathed the Book to those whom We chose from among Our servants; Of them are those who transgress against themselves, and of them are those who are thrifty in their deeds, and of them are those, by Allah’s leave, that race in doing good deeds. This is indeed the highest grace” (S35, A32)***



Dear brothers and sisters, ASA. I recently came across this opening ayah from Surat Fatir, surat 35, ayah 32. This ayah defines three types of people who have been fortunate enough to be handed the Book. These people, brothers and sisters, are like you and me. They include all those who have embraced Islam and accepted to inherit the Book. This ayah then goes on to describe what can happen once we have been entrusted with the message. It does not describe those who have rejected or those who have no knowledge, but it describes us. We have received the message and we have submitted. The ayah clearly shows that there is a definite process beyond submitting. It seems that once we submit, it is not the end of the process, but the beginning of one.

The first group are those defined as “transgressing against themselves”. These are the Muslims who, despite submitting to Allah(SWT) as their God and do not associate in worship any other gods, they have failed to take note of the rest of the message. They have failed to submit to Allah(SWT) as their Lord, and in doing so, they have failed to obey and act on Allah’s commands. By doing so, they only managed to transgress against themselves in this world and in the hereafter. They have let themselves down in this life and in the hereafter. Their deeds did not reflect their Islam. Their deeds did not reflect their submission. These are the Muslims who did not reject the message, but chose not to obey it. We ask Allah(SWT) to guide us away from transgression, and help us from falling into this group (Ameen).

The second group are those who have accepted the message and accepted to act on it. Their problem is that they decided they will simply do enough and no more. This is what is termed as “Muqtassed”. The term “Iqtissad” in Arabic means “economy”. A person who is defined as “muqtassed” is the person who is economical with his money. They tend to hold back from spending and like to save. In this context, I think the use of the term “thrifty” is probably apt. This type of Muslim will do good deeds, but he will just do enough and no more. These Muslims balance their good deeds with their bad ones. Worst still, when they do a good deed, it is as if this allows them to transgress. Two clear examples are the way some Muslims celebrate after Ramadan, and the second is when we come to the Friday prayers. By doing the good deed of coming to “Jum’a”, some of us think that it is totally acceptable to transgress in the way we park, the way we dress and the way we conduct ourselves during the khutbah. This type of Muslim seems to be very economical with their good deeds. Their reward is ultimately with Allah(SWT), and there is no doubt that they will, ISA, fair better than the first group.

It is said that there are people of paradise who are regretful. Is this imaginable? Dwellers of paradise being regretful? The answer describes those who did enough and no more. When they look at their place in paradise, and see what level could have been achieved, they regret that they had the opportunity and could have easily done more but never did. They just kept a tight fist when it came to their good deeds and they were generous with their bad ones.

But then there is the third group; those who race in doing good deeds, سَابِقٌ بِالْخَيْرَاتِ . These are the believers who are literally racing to do good. The term “racing” is used to indicate a certain level of eagerness and ambition. Normally when we race for something it is because we want it so much and we want to be the first to achieve it. Imagine now a believer who is racing to do good deeds. That is the feeling that is being conveyed to us in this ayah, the feeling that this person is eager and wants to do good. This is why this is then described as ذَٰلِكَ هُوَ الْفَضْلُ الْكَبِيرُ “this is indeed the highest grace”.

Brothers and sisters, it is hopefully inconceivable that we are still like those who are described as transgressing against themselves. As we learn more about Islam and as we get closer to Allah(SWT), we hope that we have moved on from an existence of ignorance to an existence of knowledge. It is then that a Muslim stops transgressing against him or herself. By being here today, we have all submitted to the will of Allah(SWT), but now we need to start obeying. We need to move to a better level of conduct and to strive to become better servants of Allah(SWT). But let us not fall into the trap of feeling so happy and content with our achievements that we stop at the thrifty stage. We do not want to be described as thrifty when it comes to doing good. We need to move up the scale and be amongst those described as racing to do good deeds. Islam is not a religion of sitting on your laurels. Islam wants us to move up and up. Islam is a challenge for us all. Within fifty years of the message, Arabs who were insignificant on the world stage became world leaders. It was the same people but with a new message and with a different perspective on life. That is the amazing thing about Islam.

It was the same people who were insignificant before Islam that became world leaders after Islam. They took on Islam with eagerness, applied Islam with eagerness and raced to do good deeds with eagerness. This is how communities and nations are transformed. They are transformed by knowledge and by the application of that knowledge. When we learn more and more about our beautiful religion, we gain knowledge, but this is not enough. It is not enough to come to the khutbah on a Friday or come to a study circle, or listen to a program on TV. Once you have started to acquire the knowledge, Islam throws at you another challenge. Get on and apply this knowledge. This is one of the reasons why Islam is very challenging, and this is where the concept of “Jihad” comes in. It is knowing what you should do and having the conviction to do it. Then you can achieve the highest level of grace.

This brings us back to the topic of Amanah. In the past few khutbahs, I started tackling a very important topic in Islam, the concept of “Amanah”, trust. This aspect of conduct is so vital that there are many Ayahs and Hadeeths on “Amanah”. One very worrying Hadeeth for us mentioned before is:

لا إيمان لمن لا أمانة له، ولا دين لمن لا عهد له

*“The Iman of the believer is not complete if he is not trustworthy, and the Deen of the believer is not complete if he breaks his promises (covenants).”*

The Prophet(SAAWS) is telling us very clearly: the “Iman” of the believer is never complete until he or she is trustworthy.

We read in the Holy Quran:

﴿إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا﴾  
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***“Allah commands you to render Trusts to their owners; And commands you when you judge between people you judge with justice; surely Allah admonishes you with what is best; surely Allah is All Hearing, All Seeing” (S4, A58)***

There is a clear command from Allah(SWT), we must render “Trusts”. ﴿إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ﴾. The important point here is that Allah(SWT) tells us that we must render “Trusts”. The term here is not in the single but in the plural. We are being reminded here that “Trust” is a much wider issue than what we may think. There are many “Trusts” that we need to be aware of.

So far we have looked at the **general** concept of trust such as the last Hadeeth of the previous khutbah:

أربع من كن فيه فلا عليك ما فاتك من الدنيا، حفظ أمانة، وصدق حديث، وحسن خليفة، و عفاف في مطعم

This Hadeeth is by Imam Ahmad.

The Prophet(SAAWS) said: *If one has these four characteristics, then do not worry about what has passed you by of this worldly life: Keeping trust, truthful in speaking, good in conduct and being modest (honest, righteous) in what you consume.*

The prophet(SAAWS) is telling us that these four characters in a person are equal to all that this worldly life has to offer.

We have a clear command from Allah(SWT) to render trusts, we have a clear definition from the Prophet(SAAWS) that our “Iman” is not complete until we are trustworthy, and in this last hadeeth, we have a clear benefit from being trustworthy. Now we need to look closer at the different types of trusts that we need to fulfil.

The first type of “Amanah” which is very well known to everyone. It is the trust of money and goods. The hadeeth from last khutbah states:

المسلم من سلم المسلمون من لسانه ويده، والمؤمن من ائتمنه الناس على دنائهم وأموالهم

*“The Muslim is the one the Muslims are safe from his tongue and hand, and the believer is the one who people are willing to trust him with their lives and their money”*

To be trusted by others on their lives and livelihoods is the first type of “Amanah”. Islam tells us clearly that our conduct is an integral part of our “Iman”. They are not separate. One testifies to the other. The Muslim cannot hide away from this fact. We cannot have a Muslim saying that as long as I pray, fast and read the Quran I am OK. I can cheat now and again. I can keep what does not belong to me, as long as it is not from a Brother or Sister in Islam. This concept is rejected in Islam. Islam is not a club with a membership, it is not a clan and it is not for a set of people. Islam is a universal concept that defines our existence. Iman is about our relationship with our Creator and conduct is about our relationship with each other. One must testify to the other. You cannot choose one or the other. Islam is about both.

To have Iman and to ignore conduct is not Islam. Rendering trusts back is the duty of the Muslim. The best example we have for this type of “Amanah” is the conduct of the Prophet(SAAWS) who was described even before the revelation as “the truthful” and the “the trustworthy”. It is inconceivable that the message of Allah is to be propagated by anything less. The Prophet(SAAWS) made sure that all the trusts he was keeping for the people of Quraish was to be returned as he set off to Madinah. There is no better or clearer example for us than this. Brothers and sisters, if you have anything in your possession that you have been entrusted with from anyone, do not betray this trust. If we ever want to consider ourselves as the carriers of this religion, we cannot afford to lose our “trustworthiness”. We cannot afford for others to say that they did not accept Islam because the Muslim they knew could not be trusted. Can we see how devastating this can be? People walking away from the message of Allah(SWT) because the Muslim, who Allah(SWT) has entrusted with the message, is found to be untrustworthy.

Islam is far too important for us. People must be able to say, “If he or she is a Muslim, I can trust them”. Do we feel the heaviness of such a statement? Are we up to it?

## أقول قولي هذا وأستغفر الله لي ولكم

2<sup>nd</sup> Khutbah:

الحمد لله ثم الحمد لله. الحمد لله نستعينه ونستغفره، ونعوذ بالله من شرور  
أنفسنا وسيئات أعمالنا. أما بعد:

At the time of sUmar(RAA), the Persian empire was opened, and the Muslim army brought back huge treasures and these were laid out in the mosque. When the treasures were revealed, sUmar noticed the small coins and the small pieces of jewellery. When he saw that he became tearful and said; “those who have brought this to this mosque are trustworthy”. These treasures had to travel very long distances, and yet, during this period, no one betrayed their trust.

sAli(RAA) said to him:

يا أسير المؤمنين: عفتت فعفوا، ولو ركعت لركعوا

sAli(RAA) said; *you were content, and so are they, and if you bow, so they will.*

To instil the quality of trust in our young, they need to see us doing the same. Trust is not a quality of one section of society, or one group of people, or restricted to age. We have witnessed the MP claims scandal. One of the devastating outcome of such a scandal is that the ordinary person will look at this and say, if they are prepared to do so, and they are the higher echelon of our society, why shouldn't I? As Muslims living in such an affluent community, there is a greater onus on us to set the example of being trustworthy. Are we up to this?

Part of this trust is something that we have done so often but never realised the importance of our deeds. There is a trust that we keep on breaking because it is probably lost by the prevalence of this action. This trust is that of piracy of copy rights. I am the first to admit guilt in the past as it was always so easy to get a copy of a computer program from a friend or download a pirate copy, or a “cracked” copy and so on. Somehow, because so many of us were doing this, the concept of trust became blurred and it did escape us. It was only when one of

my brothers here said to me; I do not use pirate copies, it is not right and it is not Islamic. I am always grateful for brothers who take such a stand and are forthright in their advice. For this reason, it is important for the rest of us to consider that when we deal with pirate copies of computer programs or of AV material, we are breaking a trust and we should refrain from that. We need to make this very clear to our children at a very early age. It is so easy to give them the impression that there is nothing wrong with such an action, but it is still breaking a trust and it is not Islamic. To use a pirate copy of anything is not Islamic.

This brings me up to the second type of trust, the trust of “business deals”, or in general, the trust of one’s “profession”. Let us listen to this hadeeth:

التاجر الصدوق الأمين مع النبيين والصديقين والشهداء

*The Prophet(SAAWS) said: “The honest and trustworthy trader is in the company of the prophets, the truthful and the martyrs”.*

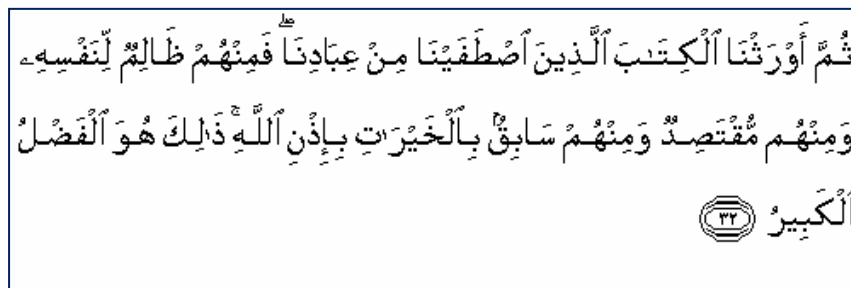
This hadeeth probably has a good resonance in our community as we are blessed with a good number of business people and traders. We also have many professionals. Let us therefore take a closer look at this hadeeth. The Prophet(SAAWS) is telling us that by being honest and trustworthy in our trade and our profession, we will come on the day of judgement in the company of the prophets, the truthful and the martyrs. If we ever want to appreciate the significance of this amazing hadeeth, let us look at how Islam entered the Far East.

It is amazing that the Prophet(SAAWS) coined the honest and trustworthy trader with the prophets. Islam spread in the Far East by honest and trustworthy traders. The honesty and trustworthiness of these traders did the work of the prophets in spreading the message of Allah. I can only apologise for my brothers and sisters here who have such a profession as this hadeeth clearly puts a great onus on them. Just as much as they can spread the message of Islam through their honesty, they can deny others this message by being untrustworthy. This is a very difficult choice especially for those who are young in their trade or for those who are currently facing difficulties. I am sure that many of us struggle daily with our feelings. Look at our MPs. They have struggled with their feelings and many of them gave in and lost the trust. The outcome was evident. Not only did people lose trust in them but people lost trust in the system. We cannot let people lose on the message of Islam by our actions. We definitely have a greater burden.

Brothers and sisters, if you have a shop, a business, a trade, a garage, a profession and so on, it is incumbent upon you to exhibit the utmost level of trust. By doing so, you will walk in the company of the prophets on the day of judgement. You will walk in the company of (s)Muhammad(SAAWS), in the company of (s)Issa(AS), (s)Mussa(AS) and all the other prophets. Yes, it is difficult now, but you simply cannot ignore the reward. Imagine that by your trustworthiness, someone enters Islam. Which is greater to you, £1000, £100,000, £1000,000, or knowing that a person entered Islam by your trustworthiness? If so, why do we even quibble over pennies? Is sneaking an extra £10 on an invoice really worth it?

This is not just about traders, but the concept includes everyone that has a profession. The doctor, the dentist, the lawyer, the accountant, the teacher, the IT consultant, the builder, the plumber, the architect. Everyone that has a profession has a trust in applying his or her profession. We cannot betray this trust. It is a huge trust. Are you a trusted doctor, are you a trusted dentist, are you a trusted accountant, are you a trusted teacher, are you a trusted mechanic, are you a trusted plumber, are you a trusted builder, and the list goes on.

Brothers and sisters, the types of “Amanahs” are many, and we have only covered two so far. The subject of trust is already getting very daunting for us, but there is still a lot more. Trust is a very grave thing in Islam. The rewards of rendering our trusts are tremendous in this life and in the hereafter. Let us remember the opening ayah and consider what type of Muslim I want to be; transgressor, thrifty or racing to do good deeds.



***“Then We have bequeathed the Book to those whom We chose from among Our servants; Of them are those who transgress against themselves, and of them are those who are thrifty in their deeds, and of them are those, by Allah’s leave, that race in doing good deeds. This is indeed the highest grace” (S35, A32)***