

Financial Sacrifice



Tarbiyyat Department
MKA USA



The Holy Quran

- "You cannot attain to righteousness unless you spend out of that which you love; and whatever you spend, Allah surely knows it well." (3:93)
- "Who is it that will lend Allah a goodly loan that He may multiply it for him manifold? And Allah receives and enlarges, and to Him shall you be made to return." (2:246)
- "Surely, Allah has purchased of the believers their persons and their property in return for the Garden they shall.....And who is more faithful to his promise than Allah? Rejoice, then, in your bargain which you have made with Him; and that it is which is the supreme triumph." (9:111)



The Holy Prophet (Peace be on him)

- "Only two persons deserve to be envied: firstly, a person to whom Allah gave wealth and he spent it in the cause of Truth; and secondly the person upon whom Allah has bestowed knowledge, wisdom and insight by which he judges between people and teaches them." (Sahih Bukhari Kitabu Zakat)
- "Asma' bint Abu Bakr reported Allah's Messenger as saying, "Do not calculate when spending in the way of Allah, or Allah will give you in the same manner, but spend as much as you can". (Sahih Muslim Kitabul Zahad)



The Promised Messiah (Peace be on him)

- “It goes without saying, that you cannot love two things at the same time: it is not possible for you to love wealth as well as to love Allah. You can love only one of them. Lucky is he who loves Allah.”
- “Do not ever imagine that your wealth comes of your own effort, no, it comes from Allah Almighty. And do not ever imagine that you do a favor to Allah or his Appointed One by offering your money or helping in any other way. Rather it is His favor upon you that he calls you to this service.”

(Majmu'ah Ishtaharat, volume 3, p. 497-498)



Mandatory and Non-Mandatory Chanda

- Mandatory Chanda
 - Any chanda prescribed by the Holy Quran, Holy Prophet (peace be upon him), Promised Messiah (as), or his Khulafa.
 - Zakat, Chanda Aam/Wasiyyat, Chanda Jalsa Salana, Khuddam Chanda

- Non-Mandatory Chanda
 - Any other chanda in which the participation is highly encouraged but is not mandatory
 - Sadqa, Tehrik e Jadeed, Waqf e Jadeed, Bilal Fund, Mariyam Shadi fund etc.
 - **Note: once a pledge is made for a non-mandatory chanda, then payment of that pledge amount becomes mandatory**
 - For example, when a Khadim pledges \$100 in Tehrik e Jadeed, then it becomes mandatory for him to pay it and he cannot back out thinking that the chanda was optional in the first place



Scenario A

- *Khadim **A** just finished college and started a new job. How should he plan his financial life?*
 - **A** could now buy that Audi that he always wanted, even though the payment would be so high that he won't be able to pay his chanda
 - **A** could pay chanda later, he should first save enough for marriage and mortgage
 - **A** should see how much he saves at the end of the month and may be give a little out of that for chanda
 - **A** should make a plan of monthly expense, starting with paying Chanda first. **A** should then plan his monthly expenses from the money leftover after paying chanda



Scenario B

- *Khadim **B** just received a bonus for his hard work last year. What should he do?*
 - **B** doesn't need to pay chanda on the bonus since the bonus was not part of his income budget
 - **B** should pay chanda on the bonus amount at the prescribed rate since Allah had blessed him with this income just like any other income he has



Scenario C

- *Khadim **A** just moved into a bigger apartment with a bigger rent. His income hasn't risen, so now he is a bit tight. He can either cut his chanda or cut his cable. What should he do?*
 - What, miss PPV sports? Never! **A** should cut chanda
 - **A** should cut his cable (or other expenses), since chanda depends only on income and not on expenses
 - **A** should have done his affordability calculations earlier to see if he could afford both his lifestyle and his chanda with the bigger apartment
 - **A** should pay chanda but steal cable so that he can have the best of both worlds!

Wassiyat (The Will)



Tarbiyyat Department
MKA USA



Al-Wasiyyat (The Will) Pathway to Paradise

"I was shown a place which was named Bahishti Maqbarah (heavenly graveyard), and it was conveyed to me that it contained **the graves of such selected members of the community who are destined for heaven.....** And I pray that God may bless it and that He may make this very piece of land Bahishti Maqbarah; and make it the resting place of those members of the Jama`at who are **pure of heart and who have in reality given precedence to Faith over the world** and who have renounced the love of the world and submitted themselves to God and who have brought about in themselves a holy change....."

[Excerpts from *Risala Al-Wasiyyat* by Promised Messiah (as)]



Al-Wasiyyat (The Will)-Conditions

God has inclined my mind through His Wahi-e-Khafi (A non-verbal revelation Divine Inspiration) towards the idea that for the burial in the graveyard some conditions should be prescribed **...They are three conditions and are binding on all.**

- 1-** Thus the first condition is that whoever desires to be buried in this graveyard should contribute towards the expenses of its maintenance...
- 2-** The second condition is that from among the Jama`at only those will be buried in this graveyard who **make a testamentary disposition that one tenth of his/her entire property shall, under the directions of the Movement, be devoted to the propagation of Islam** and carrying out of the teachings of the Qur'an. It will be open to every righteous person whose faith is perfect to provide for this purpose in his Will more than one tenth, but it shall not be less
- 3-** The third condition is that **every such person shall lead a righteous life** and abstain from all that is prohibited and shall not do anything that amounts to association of something with God or to an innovation in the faith. He should be a true and sincere Muslim....

[Excerpts from *Risala Al-Wasiyyat by Promised Messiah (as)*]



Al-Wasiyyat: Huzur's Desire

- “I wish to exhort the Jama`at to come forward and join this heavenly institution in order to purify their own lives and the lives of their progeny”
- “The people who join this institution should, according to the Promised Messiah (AS) be such, who desire a virtuous end and are regular in their worship. For this purpose, **the best time is when one is young**...So I hope that young men and ladies will take part in it with full zeal”

[Concluding Speech at Jalsa Salana UK 2004
by Hadrat Khalifatul Masih V (ABA)]



Scenario A

- Khadim **A** is young khadim who has not done Wasiyyat yet, since he is still in college and hasn't even started a job. What should he do?
 - **A** should wait till he more mature. He has his whole life ahead of him to do Wasiyyat
 - **A** should realize that the real benefit of Wasiyyat is attaining spiritual purity and nearness to Allah, and the sooner he gets on that path, the better.



Scenario B

- Khadim **B** thinks he should hold off on Wasiyyat till he is more pure at heart and more spiritual
 - **B** is right. Wasiyyat is not for the faint of heart and only those who are steeped in taqwa should do Wasiyyat
 - **B** should realize that the whole purpose of Wasiyyat is to drastically speed up the path to achieving spiritual purity and taqwa.
 - He should not let his shortcomings prevent him from doing Wasiyyat
 - Allah will bless him with the ability to overcome all weaknesses



Legal Notice: This presentation contains information from Ahmadiyya Muslim Community or its subsidiaries that may be legally privileged, confidential, and exempt from disclosure under applicable law. If you are not the intended recipient, any use or dissemination of this presentation is strictly prohibited and may be illegal. If you have received this presentation in error, please notify the source immediately, destroy any printed copies and delete it from all computers on which it may be stored.