

Importance of Financial Sacrifice

July 2022



Majlis Khuddamul
Ahmadiyya USA

MKA USA Taleem Department

Discussion

- What are the different rates of chanda for employed and unemployed Khuddam?
 - Jama'at Chanda (Aam, Jalsa Salana, Wasiyyat, Tahrik-e-Jadid, Waqf-e-Jadid)
 - Khuddam Chanda (Majlis and Ijtema)
- Why is financial sacrifice important in this day and age as members of Jama'at-e-Ahmadiyya?



Commandments about Financial Sacrifice

- In the Holy Qur'an, Allah ta'ala says

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ﴿٩٣﴾

“Never shall you attain to righteousness unless you spend out of that which you love; and whatever you spend, Allah surely knows it well” (Chapter 3, verse 93).

- In Chapter 2, verse 196, Allah ta'ala says, “And spend for the cause of Allah, and cast not yourselves into ruin with your own hands, and do good; surely, Allah loves those who do good.”



Rewards of Financial Sacrifice

- In the Holy Qur'an, Allah ta'ala says, "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" (Chapter 2, verse 246).
- Allah ta'ala also says, "They who spend their wealth for the cause of Allah, then follow not up what they have spent with taunt or injury, **for them is their reward with their Lord, and they shall have no fear, nor shall they grieve**" (Chapter 2, verse 263).



Hadith about Financial Sacrifice

- The Holy Prophet (saw) said, “A generous one is nearer to Allah, nearer to people, nearer to paradise and farther away from hell, but the miser is farther from Allah, farther from people, farther from paradise and nearer to hell. Indeed, an ignorant one who is generous is dearer to Allah than worshiper who is miserly.” (*Tirmidhi Kitabul Bir wal Silah*)
- The Holy Prophet (saw) also said, “Whoever spends anything in the cause of Allah is rewarded seven hundred times more.” (*Tirmidhi Babu Fadlul Nafqatu Fi Sabilillah*)



Why is Financial Sacrifice Essential?

- “Whenever God showers a people or a community with His favour and grace, he invariably requires some sacrifice from them. In other words, sacrifice is essential if one wants to gain the nearness of Allah and His pleasure. What is this sacrifice? It varies depending on the circumstances of every age. At the time of the Holy Prophet (saw), for instance, financial sacrifice did exist, but sacrificing one’s life was more important because Muslims were undergoing continuous atrocities at the hands of the disbelievers, and were forced into the battlefield. But in his tiding of “... he will do away with war”, the Holy Prophet (saw) foretold that it would not be necessary to sacrifice one’s life at the time of the Promised Messiah (as). The Promised Messiah’s duty would be to start a Jihad with the pen, for which financial sacrifice would be essential” (*Al Hakam*, 16 November 2018, “An Introduction to Financial Sacrifice”)
- The Promised Messiah (as) said, **“What a blessed time this is! No one is asked to lay down his life. This is not the time for offering the ultimate sacrifice; rather it is the time to spend out of one’s possessions, according to one’s means.”** (*Al Hakam*, 10 July 1903)



The Promised Messiah (as)'s Advice

- The Promised Messiah (as) states, “Do you expect Allah to be pleased with you while you have not done what the Truthful are supposed to do? **You will never achieve righteousness until you spend out of that which you love.** Why do you not understand?” (*Majmu'ah Ishtiharat*, Vol. 3, p. 151-153)
- “Doomed are the people who spend hundreds for show and display, but when it comes to spending in the way of Allah, they find all sorts of excuses. **It is shameful indeed that a person should enter this Jama'at and not leave behind his miserliness and meanness.** Allah has so ordained, that the party of His men always needs financial assistance in the beginning. Even our Holy Prophet (saw) received *Chanda* from his disciples, of whom Hazrat Abu Bakr (ra) was foremost. So, come forward to assist with manly courage and without hesitation... Those who help us today will witness Allah's help.” (*Majmu'ah Ishtiharat*, Vol. 3, p. 156)



The Promised Messiah (as)'s Advice

- “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.** If any of you loves Him and spends his/her wealth in His cause, I am certain that his/her wealth will increase more than that of others, for wealth doesn't come by itself, rather it comes by Allah's will. Whoever parts with some of his wealth for the sake of Allah, will surely get it back. But he who loves his wealth and doesn't serve in the way of Allah as he should, will surely lose his wealth. 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 Ishtiharat*, Vol. 3, p. 497-498)

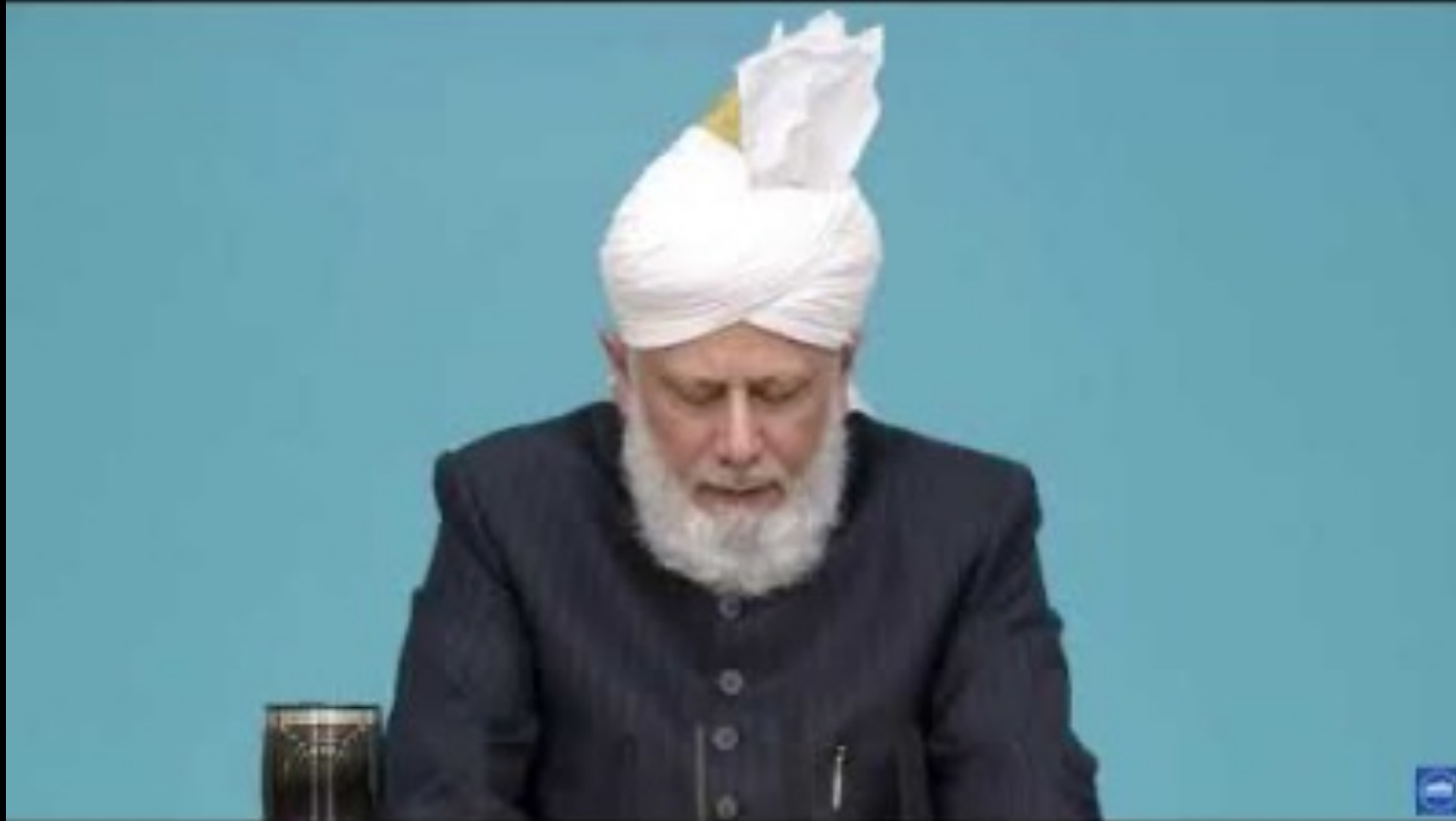


Different Chanda Rates

Jama'at Chanda	Rate
Zakat	2.5% of one's surplus wealth and jewelry
Aam	1/16 th of take home income
Jalsa Salana	1/120 th of annual income or 1/10 th of one month's income
Wasiyyat	1/3 rd to 1/10 th of take home income. Moosiyan only. Do not pay chanda Aam
Tahrik-e-Jadid	No fixed rate but Hazrat Khalifatul Masih III (rh) suggested 1/5 th of one month's income as an appropriate donation
Waqf-e-Jadid	No fixed rate
MKA Chanda	Rate
Majlis	1% of take home income
Ijtema	1/40 th (2.5%) of one month's income or 1/480 th of annual income



Hazur's Message to USA Jama'at



<https://www.youtube.com/watch?v=DfwtUiXs9GM>

November 2, 2018 Friday Sermon at Baitur Rehman Mosque,
Silver Spring, USA



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Assess Your Budgets

- Collection of Chanda requires members to submit their budgets
- Shura Proposal approved for FY 2022-23: Starting next year, for the collection of FY 2022-23, each member must submit his own budget every year. This approach aligns with how Jama'at National Finance team is collecting their income budgets currently
- Submit your budget at <https://chanda.mkausa.org/budget>



Adjusting Your Budgets

- Hazrat Khalifatul Masih V (aba) said, “If you acquire more income after the Budget has been drawn, you must not continue paying according to the Budget. Rather you must pay in relation to the blessings which Allah has showered upon you. If our dealings with Allah are straightforward, He, being the All-Hearing and All-Knowing, will hear our prayer all the more. And if there is anything which we need for this age and for ourselves, it is the mercy and blessings of Allah and prayers which find acceptance at His threshold. So I beseech you that, for your prayers to be accepted, it is important that you keep your dealings with Allah clear.” (Friday Sermon June 06, 2003)

