Praise be to Allah the Al-Knower and Creator. He ordered us to be moderate in spending, urged us to be balanced and prohibited us from extravagance and the spending of money wastefully. I bear witness that there is no God worthy of worship except Allah and I bear witness that Muhammad is the servant and Messenger of Allah. He has shown people how to manage their money in a good manner that rectifies for them all of their affairs and releases them from the humiliation of need and asking. May Allah grant peace and honor on him, his family and companions and whoever followed them in truth to the Day of Judgment.

O People

Fear Allah and keep course of moderation in all your affairs and follow the path of economy in easy and hard situations as well. You should know that your money belongs to Allah in which He has made you successors. Therefore, you should spend it fairly. Almighty God says: [Believe in Allah and His Messenger and spend out of that in which He has made you successors. For those who have believed among you and spent, there will be a great reward]¹. Actually the trust (money) should be spent neither with extravagance nor thrift, as moderation and balance are among the ethics of Islam. Therefore, the owner of money shall spend out of it and not to be mean. Besides, he shall not commit excess or be extravagant, because he will be reprehensible in case of stinginess however, he will lose his money and waste his interests in case of excess. The prophet (Pbuh) used to ask from His Lord to make him moderate and balanced in all cases and in every affair. He (Pbuh) used to say (O Allah, make me fearful of You whether in secret or in

¹ Surat Al-ʻadid–7
public and I ask You to make me true in speech, in times of pleasure and anger. I ask you to make me moderate in times of wealth and poverty.

O Muslims

Moderation and balance in life matters are two cultural aspects to which our comprehensive religion (Shari’a) advocates and exhorts us to make them one of the principal ethics of the Muslim as they address all the sides of his life and all the aspects of his spending whether in terms of money, speaking, sleeping or others. In effect, moderation is necessary in all life issues. Whoever has money shall neither waste nor withhold it. Speaking also when it becomes excessive and exaggerated, it leads to evil consequences. Even when the person sleeps too much he will waste his time and if he sleeps too little his health will be affected. Hence, Material spending comes on top of the list of issues which require from us to be moderate. Almighty God has described His believing servants by saying [And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate]2. So the servants of Almighty God are those who are wise and moderate with respect to their spending. They are those who do not overstep the bound set for them by their God and religion and do not neglect what Allah has ordered and imposed on us.

O believers

Extravagance can appear in different aspects. Actually one can be extravagant in terms of food and drinks, which leads to satiety, illness and lack of activity. This is why the prophet (Pbuh) has fixed for people the amount of food to which they should limit themselves when he said (No man fills a container worse than his stomach. A few morsels that keep his back upright are sufficient for him. If he has to, then he should keep one-third for food, one-third for drink and one-third for his breathing). In addition, extravagance can be seen also in banquets and hospitable receptions. You should not think that this is a noble deed; it is actually a waste of money and dissipation of the grace of God. On the other hand, some people celebrate marriage feasts as “sunnah” (convention) not just by providing the food available for them, they rather try to boast and show off. This actually what pushes the husband to resort to borrowing as well as spending from his own money lavishly and wastefully. Allah has firmly warned his people by saying [And give the relative his right, and [also] the poor and the traveler, and do not spend wastefully. Indeed, the wasteful are brothers of the devils, and ever has Satan been to his Lord

2 Surat Al-Furqān–67
ungrateful\(^3\). On the same issue, the Prophet (Pbuh) said (Eat and drink and give (something) in charity. Dress yourselves without prodigality and vanity).

Another aspect of extravagance lies also in the act of exaggerating in buying clothes and accessories to the extent that some people tend sometimes to buy goods they have no need of, countless of the high costs and expensive prices just in order to show off in front of others and to imitate and follow others. It is true that the Muslim is not prohibited to be good and nice looking, and to show the grace of His Lord on him, yet he is forbidden to overstep moderation and balance. Some people resort to debts in order to get every nook and cranny they opt for from the pleasures of this world. However, a wise person would rather maintain integrity towards other people’s belongings and not to be in debt because a debt is the cause of anxiety by night and humiliation by day. This is why the prophet (Pbuh) used to seek refuge in his God from being in debt.

So, Servants of Allah, fear Allah and keep remembrance of the graces you have granted and God’s favors and bounties which He has bestowed upon you. Beware of wastefulness and extravagance as they constitute the main causes which lead to the decline of blessings and attraction of evil.

I say this saying of mine, and I seek forgiveness from Allah for me and for you, and to the rest of the Muslims, so ask Him for forgiveness, He is the forgiver, the Merciful and call upon Him, He will respond to you, as Allah is the most generous.

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Praise be to God Who managed the affairs of His slaves perfectly and ordered them to take a middle course and warned them from excessive expenditure and miserliness. There is none worthy of worship except Allah alone. He has no partners. To Him belongs the Dominion, to Him belongs all praise and He is capable over all things. I bear witness that our Prophet Muhammad is His servant and messenger, the bringer of glad tidings and the Warner. May Allah grant peace and honor on him, his family and companions who took the course of moderation and easiness.

O Believers

Including the very common aspects of extravagance is the excessive use of water. It is in fact an inappropriate and misbehavior which has been expressly prohibited in the Holy Quran.

\(^3\) Surat Al-'Isrā’/26–27
Almighty Allah says [O children of Adam, take your adornment at every masjid, and eat and
drink, but be not excessive. Indeed, He likes not those who commit excess]⁴. It is true that the
wasteful use of water for drinking is prohibited yet; the excessive use of water in other matters is
most forbidden and even more serious. In effect it has been reported that the Prophet (Pbuh)
used to wash with a small quantity of water and to perform ablution with the smallest amount
of it as well. It is narrated by Anas (May Allah be pleased with him) (“The Prophet (Pbuh) used
to take a bath with one Sa’a of water and used to take ablution with one Mudd of water. Do
you know what is a mudd? It is a pit of water (1.5 Liter), which means that a normal bottle of
water is very sufficient for three people to perform ablution. Do you know how much is the
Sa’a? It equals two liters of water. This is the very way how our Prophet (Pbuh) used to act, so
why don’t we adhere to his pure Sunnah, cling to it tightly and make it a guiding light to
illuminate the paths of our life?

So Servants of Allah, fear Allah and keep remembrance of Him, so He will remember you and
Be grateful for His benevolence He will increase His blessings to you. Preserve the grace of
water because it is the source of life and beware of extravagance and wastefulness even if you
have huge river from which you take.

So, send your blessings upon the leader of Messengers, as Allah has ordered you in the Holy
book by saying: [Indeed, Allah and His Angels send blessings upon the Prophet. O you who
believe! Send blessings on him and greet him (with) greetings]⁵.

O Allah! Send your mercy on Muhammad and on the family of Muhammad, as You sent Your
mercy on Abraham and on the family of Abraham. And send Your blessings on Muhammad and
the family of Muhammad, as You sent your Blessings on Abraham and on the family of
Abraham. Verily You are the Most Praise-worthy, the Most Glorious.

O Allah! Be content with his Righteous Caliphs, his wives mothers of believers, his companions
all together and the believers, men and women to the Day of Judgment, and be content with us
too by Your Mercy, O Most Merciful.

O Allah! Bless our gathering here today and make us disperse in peace and in protection from
sin and not to make us deficient in our religion.

O Allah! We ask you guidance, piety, chastity and wealth.

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⁴ Surat Al-‘A`rāf-31

⁵ Surate Al–Ahazab 56
O Allah! We ask you to grant each of us honest tongue, humbled penitent heart, righteous deeds, useful knowledge, firmly belief, pure faith and lawful and blesses sustenance. O Allah you are the most glorious and honourable.

O Allah! Grant glory to Islam and Muslims! And grant support and unity to Islam and Muslims, O Allah! Let down tyrants and infidels. O Allah! Grant peace and security to all your servants.

O Allah! Grant us security in our homelands! Grant us long–lasting safety and stability in our homeland! Grant glory to our Sultan and support him with the truth and make him a guide to truth.

O Allah! Send upon us rain from the sky in showers and make us among those who remember you during day and night and who seek your forgiveness during evening and dawn.

O Allah! Bestow us the blessings of the sky and the bounties of the earth and bless our fruits and crops and our entire livelihood. O Allah you are the most glorious and honourable.

O Allah! Give us in this world good and in the Hereafter good and protect us from the punishment of the Fire."

O Allah! Let not our hearts deviate after You have guided us and grant us from Yourself mercy. Indeed, You are the Bestower.

O Allah! We have wronged ourselves, and if You do not forgive us and have mercy upon us, we will surely be among the losers."

O Allah! Forgive all the believing men and women, those of them who were living and those of them who were dead, you are the most hearing and respondent.

Slaves of Allah! [Allah commands justice, the doing of good, and liberality to kith and kin, and He forbids all shameful deeds, and injustice and rebellion: He instructs you, that you may remember.]