

THE QUALITIES OF THE COMPLETE BELIEVER

Faith Rooted in the Heart, Its Fruit in Life

Subject: How faith is reflected in worship, character and everyday life	Date: Friday, 16 October 2026
Prepared by: The imam and preacher	Audience: A multi-generational congregation living in Europe
Main sources: Qur'an, hadith literature, life of the Prophet, Islamic creed	Duration: Approximately 40–45 minutes; adapted to the congregation

♦ Aim of the sermon and guidance

To help the congregation see faith not merely as an acceptance carried in the heart, but as a living reality that becomes *khushu'* (humble devotion) in prayer, truthfulness in speech, good character at home, trustworthiness in the marketplace and faithfulness to one's given word. The key sentence: **Faith has its roots in the heart and its fruit in life; the complete believer is the same person in the mosque and in the marketplace.** Every section makes this sentence visible in the mirror of the Qur'an and the Sunnah, within our life here in Europe.

45-MINUTE SERMON TIMELINE

Stage	Page	Time	Emphasis
Opening and bond of hearts	2	4 min	The tree of faith; our neighbour reads our faith from our lives
The foundation of faith and its perfection	3	3 min	Affirmation, branches, loving your brother as yourself
Khushu' and istiqama	4–5	9 min	al-Mu'minun 1–11; prayer and life; "Say, 'I believe in Allah,' then be upright"
Tongue, eye and backbiting	6–7	7 min	al-Isra' 36; speaking good or keeping silent; the bankrupt
Good character and trust	8–9	6 min	The finest character; people safe from one's hand and tongue
Anger, forgiveness, patience and gratitude	10–11	7 min	Kazm al-ghayz; pardoning Mistah; the believer's two wings
Spending for Allah's sake and keeping one's word	12	4 min	Secret and open infaq; trust, word, contract
Seven promises and conclusion	13–14	5 min	The mirror of the Qur'an; the congregation's supplication

🗣️ NOTE FOR THE PREACHER — Guidance for use at the pulpit

Let the sermon be a **mirror**, not a courtroom. Do not use a judgmental tone such as "You are not complete believers"; speak in the voice of "we" and let us all look at ourselves together. Explain the difference between the foundation of faith and its perfection (page 3) with care: a believer who sins does not leave faith, but his faith has not reached maturity.

If time runs short, summarise the section on forgiveness on page 10 (it was last week's topic); keep pages 4, 6, 9 and 13. The story of the shepherd on page 5 is reported as a saying of a Companion and must not be presented as a hadith. Make the tree on page 2 concrete with a tree the congregation knows (a walnut tree in the village, an apple tree in the garden); after the key sentence, leave a short silence.

FIVE KEY CONCEPTS

Concept	Meaning and its place in the sermon
Faith	To affirm with the heart the definitively known teachings that our Prophet brought from Allah, and to declare them with the tongue.
The complete believer	A believer whose faith has matured and whose belief shows in his worship, character and dealings with others.
Khushu' (humble devotion)	The heart bowing in reverence, and the body finding stillness, in the knowledge that one stands before Allah.
Istiqama (uprightness)	Being upright as one has been commanded; belief, word and conduct being in harmony.
Keeping one's word	Remaining faithfully bound to a promise given, an agreement made and a trust received.

Sourcing method: The Arabic wording of the verses rests on the Tanzil text; the translations of their meanings are sense-based and have been compared with the Kur'an Yolu commentary; verse and hadith passages that have been shortened are indicated. Hadith numbers follow the standard numbering; a narration with a weakness in its chain of transmission is marked separately. The definitions of the concepts were compared with the TDV İslâm Ansiklopedisi, and attributions that could not be verified have been removed.

OPENING: FAITH IS A TREE

 SUPPLICATION — Praise, blessings on the Prophet and the opening supplication

الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ، وَالصَّلَاةُ وَالسَّلَامُ عَلَى رَسُولِنَا مُحَمَّدٍ وَعَلَى آلِهِ
وَصَحْبِهِ أَجْمَعِينَ

رَبِّ اشْرَحْ لِي صَدْرِي ۖ وَيَسِّرْ لِي أَمْرِي ۖ وَاحْلُلْ عُقْدَةً مِّنْ
لِّسَانِي ۖ يَفْقَهُوا قَوْلِي

Praise belongs to Allah, the Lord of the worlds. May blessings and peace be upon our Prophet Muhammad, upon his family and upon all his Companions. My Lord! Give my heart ease, make my task easy for me, and loosen the knot from my tongue so that they understand my words well.

[Praise: al-Fatiha, 1:2. Blessings on the Prophet: freely worded supplication. Supplication: Ta-Ha, 20:25–28]

 ***Dear congregation! My cherished brothers and sisters, who guard their faith here in Europe like a trust, and who strive to set a good example for their children and their neighbours!***

Our neighbour, our colleague or our child's teacher does not ask us, "How many articles of faith are there?" But every day they watch: Do we keep our word? Do we do our work properly? How do we speak when we are angry? **Our European neighbour reads our lives before ever opening and reading the Qur'an.** Our Lord likens faith and the good word to a tree with a firm root:

 QUR'ANIC VERSE — A tree with a firm root and branches in the sky

أَلَمْ تَرَ كَيْفَ ضَرَبَ اللَّهُ مَثَلًا كَلِمَةً طَيِّبَةً كَشَجَرَةٍ طَيِّبَةٍ أَصْلُهَا ثَابِتٌ
وَفَرْعُهَا فِي السَّمَاءِ ۚ تُؤْتِي أُكْلَهَا كُلَّ حِينٍ بِإِذْنِ رَبِّهَا

Have you not seen what kind of parable Allah has given? He likens a good word to a good tree, its root firm and its branches in the sky. That tree yields its fruit at all times, by the leave of its Lord.

[Ibrahim, 14:24–25; excerpt from the verses]

The root of a tree lies unseen beneath the soil, but its fruit is there for everyone to see. The root of faith, too, is in the heart; only Allah knows it. Its fruit, however, becomes visible in our prayer, our words, our business dealings, our families and our neighbourliness. Today we shall speak about the qualities of the **complete believer** described by the Qur'an and our Prophet, that is, the believer whose faith has matured and come into fruit. **Faith has its roots in the heart and its fruit in life.**

I. THE FOUNDATION OF FAITH AND ITS PERFECTION

QUR'ANIC VERSE — What believers believe in

آمَنَ الرَّسُولُ بِمَا أُنزِلَ إِلَيْهِ مِنْ رَبِّهِ وَالْمُؤْمِنُونَ كُلٌّ آمَنَ بِاللَّهِ وَمَلَائِكَتِهِ
وَكُتُبِهِ وَرُسُلِهِ لَا نَفَرَقُ بَيْنَ أَحَدٍ مِنْ رُسُلِهِ وَقَالُوا سَمِعْنَا وَأَطَعْنَا غُفْرَانَكَ
رَبَّنَا وَإِلَيْكَ الْمَصِيرُ

The Messenger of Allah and the believers have believed in what was sent down to him from his Lord. Each one of them believes in Allah, His angels, His books and His messengers. They said, "We make no distinction between any of His messengers," and "We have heard and we obey. We seek Your forgiveness, our Lord, and to You is the return."

[al-Baqara, 2:285]

My dear brothers and sisters! **Faith** is to affirm with the heart the definitively known teachings that our Prophet brought from Allah, and to accept without hesitation whatever he has told us. A person who declares this acceptance with the tongue is called a **believer**. One who rejects it is called a disbeliever, and one who says "I believe" with the tongue but does not believe in the heart is called a hypocrite.

Sunni scholars distinguish between the foundation of faith and its perfection: righteous action is not part of the foundation of faith; therefore a believer who sins does not leave faith. But action nourishes faith, strengthens it and brings it to maturity. A tree that has a root but bears no fruit has not withered; it is waiting for its gardener's labour. **Faith saves through its foundation and raises through its perfection.**

HADITH — The branches of faith

الْإِيمَانُ بِضْعٌ وَسَبْعُونَ أَوْ بِضْعٌ وَسِتُّونَ شُعْبَةً، فَأَفْضَلُهَا قَوْلُ لَا إِلَهَ إِلَّا
اللَّهُ، وَأَدْنَاهَا إِمَاطَةُ الْأَذَى عَنِ الطَّرِيقِ، وَالْحَيَاءُ شُعْبَةٌ مِنَ الْإِيمَانِ

Faith has seventy-odd branches, or sixty-odd branches. The highest of them is the saying "La ilaha illa Allah", and the lowest is removing something harmful from the road. Modesty is also a branch of faith.

[Muslim, Iman, 58 (35)]

The highest branch of faith is tawhid (declaring Allah's oneness); the lowest is removing an obstacle from the road. So faith is a broad way of life, reaching from the word of tawhid in the heart to a stone on the pavement. In another hadith our Prophet ties the perfection of faith to brotherhood: "None of you (fully) believes until he wants for his brother what he wants for himself." (al-Bukhari, Iman, 7; Muslim, Iman, 71) The scholars understood the words "does not (fully) believe" here as negating not the foundation of faith but **its perfection**. (al-Nawawi, Sharh Muslim, II, 16)

The Qur'an too says of those whose hearts tremble when Allah is mentioned, who perform the prayer and who spend from their provision, "It is they who are the true believers." (al-Anfal, 8:2-4) Now let us take up the qualities of this true believer one by one.

II. THE COMPLETE BELIEVER HAS KHUSHU' IN PRAYER

📖 QUR'ANIC VERSE — The believers who attain salvation

قَدْ أَفْلَحَ الْمُؤْمِنُونَ ﴿١﴾ الَّذِينَ هُمْ فِي صَلَاتِهِمْ خَاشِعُونَ

The believers have certainly attained salvation: those who live in a state of deep reverence in their prayers.

[al-Mu'minun, 23:1–2]

Surah al-Mu'minun begins its description of the believers who attain salvation with prayer, and ends with prayer again. In between it lists turning away from idle talk, zakat, chastity, and honouring trusts and covenants. (al-Mu'minun, 23:1–11) The qualities of the complete believer are, as it were, framed by prayer:

Al-Mu'minun 1–11: A life that begins and ends with prayer

- | | |
|---|---|
| 1 They pray with humble devotion verse 2 | |
| 2 verse 3
They turn away from idle talk | 3 verse 4
They pay zakat |
| 4 verses 5–7
They guard their chastity | 5 verse 8
They honour trusts, covenants |
| 6 They guard their prayers verse 9 | |

Glad tidings: they will inherit the Paradise of Firdaws (verses 10–11)

Khushu' is the bowing of the heart in reverence, knowing that it stands before Allah, and the stilling of the body in that same reverence. In prayer, a servant draws closest to his Lord in prostration; but it is not enough merely to perform it; the real matter is to attain khushu' within the prayer. A prayer performed while our mind is on shopping, our eyes on the clock and our heart on the world may discharge the obligation, yet it struggles to bring the heart to life.

The way to khushu' is clear: to pray on time and without haste, to learn the meaning of what we recite, to stay a moment longer in prostration, to silence the phone before prayer, and to begin with the opening takbir saying to ourselves, "Perhaps this is my last prayer." Khushu' is not gained in an instant; it grows a little more with every prayer.

📖 HADITH — Allah looks at hearts and deeds

إِنَّ اللَّهَ لَا يَنْظُرُ إِلَى صُورِكُمْ وَأَمْوَالِكُمْ، وَلَكِنْ يَنْظُرُ إِلَى قُلُوبِكُمْ وَأَعْمَالِكُمْ

Allah does not look at your outward appearance or your wealth; rather, He looks at your hearts and your deeds.

[Muslim, Birr, 34 (2564)]

Here in Europe, prayer is sometimes squeezed into a short break at work, a break between lessons or a car park on a journey. Speaking politely with a manager so as to observe the prayer time at work, spreading the prayer mat in a clean corner where there is no prayer room, and treasuring every prayer we can perform in congregation: this is the effort of the complete believer. **If prayer stands at the centre of our lives, all the other qualities find their place around it.**

II. (CONT.) WHEN PRAYER IS CARRIED INTO LIFE: UPRIGHTNESS

📖 QUR'ANIC VERSE — The character that prayer brings

اتْلُ مَا أُوحِيَ إِلَيْكَ مِنَ الْكِتَابِ وَأَقِمِ الصَّلَاةَ إِنَّ الصَّلَاةَ تَنْهَى
عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ

Recite what has been revealed to you from the Book, and perform the prayer with care. Without doubt, the prayer keeps one from shameless acts and from wrongdoing.

[al-'Ankabut, 29:45; excerpt from the verse]

A prayer performed with khushu' does not end in prostration; it is carried into a person's life. Just as we place our heads in prostration, so our hands will prostrate as well and will not reach for what is forbidden; our feet will prostrate as well and will not walk towards evil. It is not enough for our tongue to remember Allah; that tongue will not lie, will not backbite, will not set people against one another. **If we pray yet wrong other people, it means we have not yet gained what prayer should have brought us.**

📖 QUR'ANIC VERSE — Be upright, as you have been commanded

فَاسْتَقِمْ كَمَا أُمِرْتَ وَمَنْ تَابَ مَعَكَ وَلَا تَطْغَوْا إِنَّهُ بِمَا تَعْمَلُونَ
بَصِيرٌ

Be upright, as you have been commanded, together with those who have turned back to the right path at your side! And do not stray beyond bounds. Allah sees very well what you do.

[Hud, 11:112]

The Companion Sufyan ibn 'Abdullah (may Allah be pleased with him) said, "O Messenger of Allah! Tell me something about Islam such that I need not ask anyone else after you." Our Prophet replied, "Say, 'I believe in Allah', and then be upright." (Muslim, Iman, 62) **Istiqama** is the harmony of belief, word and conduct. There is no duplicity in the life of the complete believer: he is not one person in the mosque and another at work, one person in front of others and another when alone.

💡 A LESSON FROM HISTORY — A lesson from a Companion: "Then where is Allah?"

As 'Abdullah ibn 'Umar (may Allah be pleased with him) passes a shepherd tending sheep, he asks, "Shepherd, is there a sheep (for slaughter)?" The shepherd says, "Its owner is not here." Ibn 'Umar says, "You could say a wolf ate it," whereupon the shepherd raises his head to the sky: "Then where is Allah?" Ibn 'Umar says, "By Allah, I am more deserving of saying 'Where is Allah?'" he buys both the shepherd and the sheep, sets the shepherd free and gives him the sheep as a gift.

[al-Haythami, Majma' al-Zawa'id, IX, 350; al-Bayhaqi, Shu'ab al-Iman. A report transmitted from a Companion, not a hadith]

To be able to say "Allah sees" where no one else sees is the essence of istiqama. Allah sees us at home, at work, in the shops and markets, and in front of a screen, just as He sees us in the mosque.

III. THE COMPLETE BELIEVER GUARDS TONGUE AND EYES

📖 QUR'ANIC VERSE — The ear, the eye and the heart are accountable

وَلَا تَقْفُ مَا لَيْسَ لَكَ بِهِ عِلْمٌ إِنَّ السَّمْعَ وَالْبَصَرَ وَالْفُؤَادَ كُلُّ
أُولَئِكَ كَانَ عَنْهُ مَسْئُولًا

Do not go after what you have no knowledge of! For the ear, the eye and the heart: each of these is answerable for it.

[al-Isra', 17:36]

My dear brothers and sisters! Every part of the body that Allah has given us is a trust, and every trust will be accounted for. The complete believer knows that the tongue, a small piece of flesh, can drag a person to disaster in this world and in the hereafter. Our Prophet, taking hold of his own tongue, said to Mu'adh ibn Jabal (may Allah be pleased with him), "Restrain this!" and then asked, "Is it anything but the harvest of their tongues that throws people on their faces into the Fire?" (al-Tirmidhi, Iman, 8)

📖 HADITH — Speak good or keep silent

مَنْ كَانَ يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ فَلْيَقُلْ خَيْرًا أَوْ لِيَصْمُتْ

Whoever believes in Allah and the Last Day should either speak what is good or keep silent.

[al-Bukhari, Riqaq, 23 (6475); Muslim, Iman, 74 (47); excerpt from the narration]

Trusts we will answer for



Ear

Verify what you hear,
do not listen
to rumour.



Eye

Avoid forbidden sights;
if need be, flip
the screen over.



Heart

Avoid ill suspicion;
leave no room for
spite or envy.



Tongue

Speak good or
keep silent; no room
for backbiting or lies.

"The ear, the eye and the heart: each of these is answerable for it." al-Isra', 17:36

The complete believer also guards his eyes. Our Lord commands believing men and believing women to keep their eyes away from what is forbidden. (al-Nur, 24:30–31) Today the eye is tested not only in the street but also on the screen in the palm of our hand. We can turn our eyes away from what appears with one click; every image we keep looking at knowingly and every news item we share without knowing it is true is written to the account of our eyes and our hearts. **Being able to turn the screen face-down is also a matter of faith.**

Here in Europe this also has a dimension of language: the more languages we know, the greater our responsibility. Whether we speak Turkish, French, Dutch or German, what our Lord asks of us is the same: speech that is true, good and fitting.

IV. THE COMPLETE BELIEVER AVOIDS BACKBITING AND GOSSIP

📖 QUR'ANIC VERSE — The flesh of one's dead brother

يَا أَيُّهَا الَّذِينَ آمَنُوا اجْتَنِبُوا كَثِيرًا مِّنَ الظَّنِّ إِنَّ بَعْضَ الظَّنِّ إِثْمٌ
وَلَا تَجَسَّسُوا وَلَا يَغْتَبَ بَعْضُكُم بَعْضًا أَيُحِبُّ أَحَدُكُمْ أَن يَأْكُلَ
لَحْمَ أَخِيهِ مَيْتًا فَكَرِهْتُمُوهُ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ تَوَّابٌ رَّحِيمٌ

You who believe! Avoid most suspicion, for some suspicion is sin. Do not pry into one another's private affairs and do not backbite one another. Would any one of you like to eat the flesh of his dead brother? Of course you would loathe it! And guard yourselves against disobeying Allah. Allah accepts repentance in abundance; His mercy is limitless.

[al-Hujurat, 49:12]

The verse lines up three evils like a chain: a chain that begins with suspicion, grows by searching out faults, and ends with speaking behind a brother's back. Our Lord likens backbiting to eating the flesh of one's dead brother, because the person who is backbitten is not there and cannot defend himself.

📖 HADITH — What is backbiting?

أَتَدْرُونَ مَا الْغَيْبَةُ؟ قَالُوا: اللَّهُ وَرَسُولُهُ أَعْلَمُ. قَالَ: ذِكْرُكَ أَخَاكَ بِمَا يَكْرَهُ

"Do you know what backbiting is?" The Companions said, "Allah and His Messenger know best." Our Prophet said, "It is mentioning your brother in a way he would dislike." When he was asked, "What if what I say is true of my brother?" he replied, "If it is true of him, you have backbitten him; if it is not, you have slandered him."

[Muslim, Birr, 70 (2589); excerpt from the narration]

Our Prophet describes the truly bankrupt person thus: on the Day of Resurrection he comes with prayer, fasting and zakat; but he has insulted someone, slandered someone and consumed someone's property. His good deeds are given to those he wronged, and when his good deeds run out, their sins are loaded onto him. (Muslim, Birr, 59) **Backbiting transfers the capital for the hereafter that we have built up with so much effort into someone else's account.**

🗣️ A SCENE FROM OUR LIFE IN EUROPE — An illustrative scene: A remark in a group chat

In a group chat, a voice recording about someone's private life starts to circulate; everyone adds a sentence. One of our elderly brothers writes a short note: "Our brother is not here; let us not go after what we do not know. Let us delete the recording and pray for him." The matter is closed. **One sentence is enough to break a chain of backbiting.**

[This is an illustrative example; it is not presented as an event that actually took place]

V. IN THE MIRROR OF THE HADITHS: GOOD CHARACTER

🎙️ *Dear brothers and sisters! Our Prophet has left us a scale by which to measure the maturity of faith.*

📖 HADITH — Those most mature in faith

أَكْمَلُ الْمُؤْمِنِينَ إِيمَانًا أَحْسَنُهُمْ خُلُقًا، وَخَيْرُكُمْ خِيَارُكُمْ لِنِسَائِهِمْ خُلُقًا

The most mature of the believers in faith is the one whose character is finest. And the best of you are those who are finest in character towards their wives.

[al-Tirmidhi, Rada', 11 (1162)]

In this hadith faith and character meet in a single sentence: the perfection of faith is measured by the beauty of character. The second sentence of the hadith shows where this scale is first set up: the home. The character of a person who is cheerful, polite and helpful outside, but harsh with his wife and children at home, has not yet reached perfection. **The first test of character comes the moment we step in through our own front door.**

Our Prophet also summed up the purpose for which he was sent: "I was sent only to complete good character." (Ibn Hanbal, II, 381) And our Lord addresses him, saying:

📖 QUR'ANIC VERSE — A sublime character

وَإِنَّكَ لَعَلَىٰ خُلُقٍ عَظِيمٍ

You are surely of a sublime character.

[al-Qalam, 68:4]

When our mother Aisha was asked about our Prophet's character, she answered, "His character was the Qur'an." (Muslim, Musafirin, 139) A life that embodies every goodness the Qur'an commands and keeps away from every ugliness it forbids... The complete believer takes that life as his example. Our Lord shows us this example in these words: "For those among you who place their hope in Allah's favour and in the Last Day, and who remember Allah often, there is, without doubt, a beautiful example in the Messenger of Allah." (al-Ahzab, 33:21)

Good character means giving the greeting of peace with a smiling face, swallowing a hurtful word, showing respect to the elderly, tenderness to the young, and thanking those who serve us. These seem small; yet our Prophet informed us that nothing weighs heavier on the believer's Scale on the Day of Resurrection than good character. (al-Tirmidhi, Birr, 62)

V. (CONT.) SAFE FROM HIS HAND AND HIS TONGUE

 HADITH — Who is a Muslim, and who is a believer?

المُسْلِمُ مَنْ سَلِمَ النَّاسُ مِنْ لِسَانِهِ وَيَدِهِ، وَالْمُؤْمِنُ مَنْ أَمِنَهُ النَّاسُ
عَلَى دِمَائِهِمْ وَأَمْوَالِهِمْ

A Muslim is one from whose tongue and hand people are safe. A believer is one whom people trust with regard to their lives and their property.

[al-Nasa'i, Iman, 8 (4998); with similar wording al-Tirmidhi, Iman, 12 (2627)]

My dear brothers and sisters! **The word “believer” (mu’min) comes from the root of “trust”.** One of Allah’s most beautiful names is al-Mu’min, which means the One who gives His servants assurance. So a believer is a person who trusts and who inspires trust. The complete believer is not feared for his hand or his tongue. He is free of deceit, his trade is honest, and he does not betray a trust. As he inspires trust in the prayer rows of the mosque, so he inspires trust outside the mosque.

Our Prophet also taught this trust through neighbourliness. Three times he said, “By Allah, he does not believe!” When asked, “Who, O Messenger of Allah?” he said, “One whose neighbour is not safe from his harm.” (al-Bukhari, Adab, 29)

 A SCENE FROM OUR LIFE IN EUROPE — An illustrative scene: The baker’s test of honesty

Early one morning an elderly Belgian lady comes into a small Turkish bakery. Because her eyesight is poor, she tips her small change into her open palm and says, “You take it.” Our brother the baker counts the money coin by coin, gives back what is extra, and wraps the bread while it is still warm. Months pass; the lady defends a Muslim family newly arrived in the neighbourhood, saying, “They are trustworthy people; I know the baker.” **That the complete believer weighs honestly on the scales is enough to win the heart of a whole neighbourhood.**

[This is an illustrative example; it is not presented as an event that actually took place]

Here in Europe every Muslim, whether he wishes it or not, is a representative of Islam. One person’s lie may be charged to the whole community, a shopkeeper’s cheating to all Muslims. In the same way, a worker’s honesty, a student’s good manners and a neighbour’s smiling face say more than thousands of words of explanation. **A neighbour who feels safe with us is a window opened onto Islam.**

VI. THE BELIEVER WHO MASTERS ANGER AND FORGIVES

📖 QUR'ANIC VERSE — Those who overcome their anger and pardon people

الَّذِينَ يُنْفِقُونَ فِي السَّرَّاءِ وَالضَّرَّاءِ وَالْكَاطِمِينَ الْغَيْظَ وَالْعَافِينَ عَنِ
النَّاسِ وَاللَّهُ يُحِبُّ الْمُحْسِنِينَ

They (the God-fearing) spend in Allah's way in prosperity and in hardship, they overcome their anger, and they pardon people. Allah loves those who do good with excellence.

[Al 'Imran, 3:134]

Anger is a natural emotion that Allah has placed in human beings; the fault lies not in its existence but in its seizing the reins. Anger lasts a moment, but its consequence sometimes turns into a regret that can never be made good. We know how many homes have been destroyed, and how many friendships ended, by a moment of anger. Our Prophet said, "The strong person is not the one who defeats his opponent in wrestling; the truly strong is the one who controls himself at the moment of anger." (al-Bukhari, Adab, 76; Muslim, Birr, 107) When anger rises, he advised seeking refuge in Allah, keeping silent, and sitting down if we are standing (al-Bukhari, Adab, 76; Ibn Hanbal, I, 239; Abu Dawud, Adab, 3); a narration with a weak chain of transmission has also been reported that advises extinguishing anger with ablution.

The believer who overcomes his anger takes one step further and forgives. Our Lord teaches that answering evil with an equal response is justice, while pardoning and putting things right is a virtue whose reward He Himself will give. (al-Shura, 42:40)

📖 HADITH — Forgiveness increases honour

مَا نَقَصَتْ صَدَقَةٌ مِنْ مَالٍ، وَمَا زَادَ اللَّهُ عَبْدًا بِعَفْوٍ إِلَّا عِزًّا، وَمَا
تَوَاضَعَ أَحَدٌ لِلَّهِ إِلَّا رَفَعَهُ اللَّهُ

Charity never diminishes wealth. Allah adds nothing to a servant who forgives except honour. And whoever humbles himself for Allah's sake, Allah raises him.

[Muslim, Birr, 69 (2588)]

Abu Bakr (may Allah be pleased with him) had sworn that he would no longer support his relative Mistah, who had joined in the slander against his daughter Aisha. Thereupon this verse was revealed: "Let them pardon and overlook. Do you not wish that Allah should forgive you?" (al-Nur, 24:22) Abu Bakr, at once said, "Yes, by Allah, I do wish that Allah would forgive me," and resumed his support for Mistah. (al-Bukhari, Tafsir, al-Nur, 6) Our Prophet too, at the conquest of Mecca, forgave those who had tormented him for years, and so gave the highest example of this character.

The complete believer does not stay estranged from his brother for more than three days, because our Prophet taught that this is not permissible, and that the better of two people who have fallen out is the one who is first to give the greeting of peace. (al-Bukhari, Adab, 62; Muslim, Birr, 25) **Whoever wishes to be forgiven forgives; the complete believer does not hesitate to be the first to give the greeting of peace.**

VII. PATIENCE AND GRATITUDE: THE BELIEVER'S TWO WINGS

 HADITH — Prayer is light, charity is proof, patience is radiant light (diya')

وَالصَّلَاةُ نُورٌ، وَالصَّدَقَةُ بَرَهَانٌ، وَالصَّبْرُ ضِيَاءٌ

Prayer is a light, charity is proof (of faith), and patience is a radiant light.

[Muslim, Tahara, 1 (223); excerpt from the narration]

The word **diya'**, used in the hadith for patience, describes a light that both illuminates and warms, like the light of the sun. Patience is like a lamp burning in a dark night: it does not remove hardship at once, but it lets us see our way. When a calamity strikes, the complete believer does not rebel, and does not complain to everyone he meets. He knows that every hardship he lives through is a test in this world, and he holds fast to the glad tidings our Lord gives, "Truly, Allah is with those who show patience" (al-Baqara, 2:153).

Patience is not merely enduring misfortune. Resisting what is forbidden, persevering in worship and standing firm in truthfulness are also patience. Surah al-'Asr tells us that those saved from loss are those who believe and do righteous deeds, and who urge one another to the truth and to patience. (al-'Asr, 103:1–3) One of the finest kindnesses we can show a fellow Muslim is to remind him of patience on his difficult day.

 HADITH — How wonderful is the believer's state

عَجَبًا لِأَمْرِ الْمُؤْمِنِ، إِنَّ أَمْرَهُ كُلَّهُ خَيْرٌ، وَلَيْسَ ذَاكَ لِأَحَدٍ إِلَّا
لِلْمُؤْمِنِ، إِنْ أَصَابَتْهُ سَرَاءٌ شَكَرَ فَكَانَ خَيْرًا لَهُ، وَإِنْ أَصَابَتْهُ ضَرَاءٌ
صَبَرَ فَكَانَ خَيْرًا لَهُ

How wonderful is the state of the believer! All his affairs are good for him, and this is true of no one except the believer. If something pleasing happens to him, he gives thanks, and that is good for him. If something distressing befalls him, he is patient, and that is good for him too.

[Muslim, Zuhd, 64 (2999)]

Life here in Europe often tests both our patience and our gratitude: an illness, the loss of a job, a worry over a child, the distance from parents back home... Yet this same life gives us blessings too: lawful livelihood, our children's education, the congregation of our mosque. **The complete believer arms himself with patience in hardship and gratitude in plenty; like a bird flying on its two wings, he does not lose his way.**

VIII. INFAQ AND KEEPING ONE'S WORD: FAITHFUL TO TRUSTS

📖 QUR'ANIC VERSE — A trade that will never end in loss

إِنَّ الَّذِينَ يَتْلُونَ كِتَابَ اللَّهِ وَأَقَامُوا الصَّلَاةَ وَأَنْفَقُوا مِمَّا رَزَقْنَاهُمْ
سِرًّا وَعَلَانِيَةً يَرْجُونَ تِجَارَةً لَّنْ تَبُورَ

Those who recite Allah's Book, who perform the prayer with care, and who spend on others, in secret and in the open, from the provision We have given them, may hope for a trade that will never end in loss.

[Fatir, 35:29]

Infaq is to share some of the blessings Allah has given with those in need, for the sake of His good pleasure. The Qur'an mentions infaq right beside faith, because a person who can share his wealth shows that his heart is not tied to this world. Secret infaq protects against showing off, while open infaq sets an example for others. The aid parcels of our mosque associations, student scholarships, funeral funds, and the hands stretched out to earthquake victims are the branches of this trade here in Europe.

📖 HADITH — Trust and covenant

لَا إِيمَانَ لِمَنْ لَا أَمَانَةَ لَهُ، وَلَا دِينَ لِمَنْ لَا عَهْدَ لَهُ

There is no (complete) faith for one who does not honour a trust, and no (complete) religion for one who does not keep a covenant.

[Ibn Hanbal, III, 134]

Anas ibn Malik (may Allah be pleased with him) reports that our Prophet said these words in almost every address he gave us. **Keeping one's word** means remaining faithfully bound to a promise given and an agreement made. Our Lord says, "You who believe! Fulfil your contracts" (al-Ma'ida, 5:1) and "Keep faith with your covenant, for a covenant entails responsibility" (al-Isra', 17:34). Our Prophet counted lying when one speaks, breaking one's word when one promises, and betraying a trust among the signs of a hypocrite. (al-Bukhari, Iman, 24; Muslim, Iman, 107)

Here in Europe, keeping one's word covers a very wide field: honouring the employment contract and working hours, paying the rent and settling debts as agreed, arriving on time for appointments, paying taxes and insurance honestly, and abiding by the lawful order of the country in which we live. Every door we pass through with a residence permit, a work permit or citizenship is a contract. **The complete believer stands behind his signature and his word.**

IX. FROM PULPIT TO HEART: MIRROR OF THE QUR'AN AND SEVEN PROMISES

🗣️ *Dear congregation! The qualities of the complete believer are not limited to these; the Qur'an holds up a broader mirror to us.*

BELIEVERS IN THE MIRROR OF THE QUR'AN

Quality	Verse
They believe in the unseen, perform the prayer, and spend in good causes from what We have given them.	al-Baqara, 2:3
They keep away from empty, useless words and deeds.	al-Mu'minun, 23:3
They are faithful to their trusts and their covenants.	al-Mu'minun, 23:8
They walk on the earth with dignity, and when the ignorant taunt them they say "peace" and pass on.	al-Furqan, 25:63
They spend their nights prostrating before their Lord and standing before Him.	al-Furqan, 25:64
When they spend, they are neither wasteful nor miserly; they keep a balance between the two.	al-Furqan, 25:67
They do not bear witness to falsehood; when they come across empty behaviour they walk away with dignity.	al-Furqan, 25:72
They pray, "Our Lord! Grant us spouses and children who will bring us joy."	al-Furqan, 25:74

SEVEN PROMISES ON THE PATH OF THE COMPLETE BELIEVER — let us hang this where it can be seen in our home

1	I will pray with khushu'. I will pray on time and without haste, and I will let my prayer keep me from evil.
2	I will be the same person everywhere. In the mosque, at home, at work and in front of a screen, I will not forget that Allah sees me.
3	I will guard my tongue. I will not lie, backbite or speak hurtful words; I will either speak good or keep silent.
4	I will guard my eyes and my screen. I will not look at what is forbidden, and I will not share news whose truth I do not know.
5	I will live with good character in my home. I will show the best behaviour to my spouse, my children and my parents.
6	I will overcome my anger, be patient and give thanks. I will know how to forgive and will not stay estranged for more than three days; I will arm myself with patience in hardship and gratitude in plenty.
7	I will keep my word and share my provision. I will be faithful to trusts, debts, appointments and contracts, and I will practise infaq from my provision, in secret and in the open.

📖 HADITH — The measure of complete faith

لَا يُؤْمِنُ أَحَدُكُمْ حَتَّى يُحِبَّ لِأَخِيهِ مَا يُحِبُّ لِنَفْسِهِ

None of you believes (fully) until he wants for his brother what he wants for himself.

[al-Bukhari, Iman, 7 (13); Muslim, Iman, 71 (45)]

Faith has its roots in the heart and its fruit in life; the complete believer is the same person in the mosque and in the marketplace. As we leave this Friday prayer, let us ask ourselves one question: which branch of my tree is waiting most urgently to bear fruit? My prayer, my tongue, my home, my word? This week, let us resolve to water that branch and turn to our Lord.

CLOSING THE SERMON IN EUROPE AND THE CONGREGATION'S SUPPLICATION

🎤 *Cherished brothers and sisters! Let us open our hearts to our Lord.*

🔊 SUPPLICATION — Seeking refuge, praise and blessings on the Prophet

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ، وَالصَّلَاةُ وَالسَّلَامُ عَلَى رَسُولِنَا مُحَمَّدٍ وَعَلَى آلِهِ
وَصَحْبِهِ أَجْمَعِينَ

I seek refuge in Allah from the evil of the accursed Satan. Praise belongs to Allah, the Lord of the worlds. May blessings and peace be upon our Prophet Muhammad, upon his family and upon all his Companions.

[Praise: al-Fatiha, 1:2. Seeking refuge and blessings on the Prophet: freely worded supplication]

🔊 SUPPLICATION — Do not let our hearts go astray

رَبَّنَا لَا تُزِغْ قُلُوبَنَا بَعْدَ إِذْ هَدَيْتَنَا وَهَبْ لَنَا مِنْ لَدُنْكَ رَحْمَةً إِنَّكَ
أَنْتَ الْوَهَّابُ

Our Lord! Do not let our hearts swerve after You have guided us, and grant us a mercy from You. There is no doubt that You alone are the One whose bounty is abundant.

[Al 'Imran, 3:8]

O Allah! Make faith beloved to us and let it settle in our hearts (al-Hujurat, 49:7); let the faith You have placed in our hearts shine through in our character. Grant our tongues truthfulness, our hearts sincerity, our eyes modesty, our hands what is lawful, and our feet uprightness. Make it easy for us to pray with khushu', to stand by our word and to remain faithful to every trust.

Our Lord! Keep us far from every word, deed and behaviour unbecoming of a complete believer. Fill our homes with good character, our tables with blessing and our neighbourhoods with trust. Make us fine representatives of Islam here in Europe, and make our children among the generations who live their faith in their daily lives.

O Allah! Make us among those who are patient in hardship, grateful in plenty, and who overcome their anger and forgive. Grant that we breathe our last in faith and appear before You with honour. Make us not only people who say "I am a Muslim", but complete believers who live Islam in their lives.

Rabbana atina fi'd-dunya hasanatan wa fi'l-akhirati hasanatan wa qina 'adhab an-nar: Our Lord! Grant us good in this world and good in the hereafter, and protect us from the punishment of the Fire (al-Baqara, 2:201). Amin. Wa'l-hamdu lillahi Rabbi'l-'alamin. **Al-Fatiha.**