



SDQA

SADAQAH JARIYA

The Sadaqah Planning **Guide**

How to plan and budget your voluntary giving, by your circumstances.

The first guide of its kind. Sadaqah is voluntary, so there is no fixed amount. This helps you decide yours.

A planning aid, not a ruling · SDQA, a Community Interest Company

As-salamu alaikum.

You have almost certainly worked out your Zakat. Most of us have. It has a fixed rate, so we sit down once a year and calculate it.

Sadaqah is different. It is voluntary. There is no rate, no set amount, nothing owed. And because there is nothing to calculate, most of us never plan it at all. It stays occasional, a bit here and there, whenever something moves us.

That is a shame, because the giving that lasts is usually the giving we plan. This short guide is a simple way to think it through: to decide an amount you feel at peace with, choose where it goes, and make it something steady rather than a once-a-year thought.

Nothing in here is a ruling, and nothing is owed. It is a way to plan, in your own hands. By the last page you will have written your own Sadaqah plan for the year, Insha'Allah.

What is inside

What Sadaqah is, and is not	03
Sadaqah Jariyah, the giving that keeps giving	04
Zakat and Sadaqah, side by side	05
Why plan your giving at all	06
A simple way to plan yours	07
Giving in the name of someone you love	08
Where a planned amount goes	09
Your Sadaqah Plan, a worksheet to keep	10

What Sadaqah is, and is not

Sadaqah is voluntary charity. It is not Zakat, which is an obligation with a fixed share. Sadaqah is what you give freely, out of gratitude, when your heart moves you to. It can be money, but it does not have to be.

“Your smiling in the face of your brother is charity.”

Jami' at-Tirmidhi 1956 (hasan gharib)

So the door is wide. A kind word, a helping hand, a share in a well: all of it counts. And what is given is never lost.

“The example of those who spend their wealth in the way of Allah is like a seed which grows seven ears, and in every ear a hundred grains.”

Qur'an 2:261 (Saheeh International translation)

This guide is about the part of Sadaqah you can plan: a giving amount you set aside deliberately, so it becomes steady rather than occasional.

One thing to be clear about. Nothing in this guide is owed. There is no correct amount and no fixed rate for Sadaqah. Any figure you see here is only an example to help you picture it. The amount is always yours to choose.

Sadaqah Jariyah

Most giving is spent and gone. A meal, a bill, a one-off gift. The need was real and so was the help, but a month later the need is back.

Sadaqah Jariyah is the other kind. Ongoing charity, the sort that keeps serving people, and keeps returning reward to you, long after you give it.

“When a person dies, all their deeds come to an end except three: an ongoing charity, knowledge that is benefited from, and a righteous child who prays for them.”

Sahih Muslim 1631

A well that still gives water in its tenth year. A classroom that still teaches. A masjid where people still pray. These keep giving after we are gone, Insha’Allah. That first of the three is the whole reason SDQA exists.

It is exactly the kind of giving worth planning deliberately, because a small amount, set aside steadily, adds up to something that lasts.

SO THEY ARE NOT CONFUSED

Zakat and Sadaqah, side by side

They are two different acts. It helps to hold them apart, because planning your Sadaqah is not the same as working out your Zakat.

ZAKAT	SADAQAH
Obligatory (fard). One of the five pillars.	Voluntary (nafl). Given freely, whenever you wish.
A fixed rate , usually 2.5% of qualifying wealth held for a year.	No fixed rate and no set amount. You decide.
Due once the conditions are met, on wealth above the nisab.	Any time, any amount, in ease or in hardship.
For specific categories of recipient named in the Qur'an (9:60).	Widely given, including for lasting projects like these.

A word of care. If you think Zakat may be due from you, it is worth working that out first, with a scholar you trust or a proper Zakat calculator. This guide is only about the voluntary Sadaqah you choose to give on top of it. We do not give rulings, and we would always point you to a scholar for anything specific to your situation.

SDQA does not claim its projects are Zakat-eligible. They are funded as Sadaqah and Sadaqah Jariyah.

Why plan your giving at all

Here is the simple truth of it: the obligation gets budgeted, and the freedom gets forgotten. We plan our Zakat because it is due. We rarely plan our Sadaqah, because nothing forces us to, and so it slips.

Yet the giving that Allah loves most is not the largest. It is the most consistent.

“The most beloved of deeds to Allah are those that are most constant, even if they are few.”

Sahih al-Bukhari 6464

A plan does three quiet things for you:

1 It makes giving steady

A small amount you have decided on, given regularly, beats a large amount you keep meaning to give.

2 It lets it add up to something real

Planned giving reaches the size of a whole well, a whole classroom, rather than staying scattered.

3 It takes the weight off the decision

Decide once, calmly, and you are not wrestling with it every time an appeal lands.

None of this is about pressure or guilt. It is about making something good easier to keep doing.

A simple way to plan yours

You do not need a spreadsheet. Four small decisions, and you have a plan. Our online planner walks you through the same four in about two minutes.

1 Choose a rhythm

Monthly, one-off, or focused on a season like Ramadan or the ten days of Dhul Hijjah. Monthly is the gentlest way to make it steady.

2 Choose an amount that feels right

Not a rate, not a duty. Something you can give and feel at peace with. Start modest if that is truer to your circumstances. You can always change it.

3 Choose where it goes

Water, a masjid, a child's education, a family home, healthcare, or wherever the need is greatest. Give to the cause closest to your heart.

4 Set it in motion

Put it into the planner, or the worksheet at the back of this guide, and choose one of the three homes for it on the next pages.

An example, not a rate. A person who set aside £20 a month for water would fund four water shares every month at £5 a share. Over a year that is enough to see a village bore pump through, with photos and a GPS location sent back. The number is only an illustration. Yours is whatever you choose.

Giving in the name of someone you love

Some of the best giving we do is in someone else's name. A parent who raised us. A grandparent we still miss. Sadaqah given on their behalf reaches them, Insha'Allah, as ongoing reward.

A man said to the Prophet (peace be upon him): "My mother has died. Will it benefit her if I give in charity on her behalf?" He said, "Yes."

Sahih al-Bukhari 1388, Sahih Muslim 1004

This is why Sadaqah Jariyah and the memory of a loved one sit so naturally together. A well that keeps flowing, a classroom that keeps teaching, given in their name, is a stream of good that keeps reaching them long after they have gone.

When you plan your giving, you can dedicate it. A share in a project, or a whole project built and named in their memory through SDQA Signature. It becomes a quiet, lasting way to honour them.

Where a planned amount goes

With SDQA, your Sadaqah is not spent against a vague pool. It funds a specific, verified project, and you follow it from start to finish.

1

Identified

We name the project, the place and the cost.

2

Funded

Shares are held until it is fully covered. Never spent against a vague pool.

3

Delivered

It is built, through experienced local partners.

4

Reported

Photos at every stage, GPS coordinates, and the moment it opens, sent back to you.

What a share funds

PROJECT	FROM, PER SHARE	WHAT IT DOES
Clean water	£5.00	A bore pump serving a community for years
Healthcare access	£40.00	Medical care for people who cannot reach it
A masjid	£65.00	A place of prayer for a village, for decades
A classroom	£65.00	A safe place to learn for children who have none
A family home	£70.00	Shelter for a family, built to last

Why a Community Interest Company, and not a charity. SDQA is a CIC, a social enterprise built to run like an accountable business. That means no Gift Aid, and it means every project is tracked and every pound reported. It is transparency by design, not an afterthought.

Prices shown are current at the time of writing and may change. See the live projects for today's figures.

Your Sadaqah Plan

Fill this in, or set it up in two minutes with the planner. There is no right answer here. It is your plan.

My rhythm

Every month

One-off

This Ramadan

Dhul Hijjah

My amount (an example, not a rate)

Closest to my heart

Water

Masjid

Education

A home

Healthcare

Where needed most

In memory of (optional)

Roughly, over a year

Where I will put it

Akhirah Wallet

A live project (shares)

SDQA Signature

I will start on

Plan yours in two minutes. Answer a few gentle questions, choose where it goes, and see exactly what it builds, at sdqa.org.uk/sadaqah-planner

May Allah accept it from you, make it lasting, and write it in your favour long after you have given it.

JazakAllah Khair.