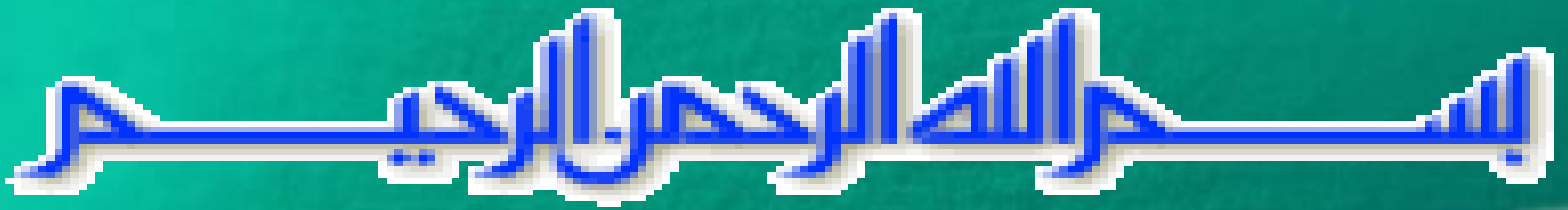




بureau of Islamic Affairs Selangor
JABATAN AGAMA ISLAM SELANGOR

PLUNGED AT THE MANSION OF ILLUSIONS



I remind myself and fellow
congregation to always strive
to increase our *taqwa* of Allah
Subhaanahu Wata'aala by
performing all of His
Commands and

avoiding all of His prohibitions. May we all attain blissfulness in this world and the Hereafter.

The title of the *khutbah* that is to be delivered to day is:

“Plunged At The Mansion Of Illusions.”

Wealth is a gift from Allah
'Azza Wajall that was lent to us
in order to test our obedience
unto Him, but not as a
yardstick that guarantees one's
place in Paradise.

Lately, various methods and

schemes have been introduced
by numerous quarters with
slogans helping to increase
one's personal income and the
income of the Muslim *ummah*.

Some would offer a hefty
amount

of base profit that is probably
unattainable when operating
regular businesses. Some
would offer income whereby
one no longer need to think
about his debt and instead
enables him to

“save” from time to time.
Take heed, for these get-rich-quick schemes are actually poison within the honey, and thorn within the beautiful flower in its outward appearance, but in reality

they are purely dangerous. All these get-rich-quick schemes have caused many getting scammed with beautiful imageries that left some with unbearable amount of debt or even

losing all their savings and jewelries. What is definitely for sure is that the founders or organizers of these schemes will reap handsome benefits while the investors plunge at the mansion of

illusions. Be well informed
that these get-rich-quick
schemes that are mushrooming
around us are not here for the
first time, but have actually
appeared multiple times after
having

‘vanished’ over time, with the difference being in its brand name and mechanism.

However, if we were to scrutinize closely, we will find that these get-rich-quick schemes all have similarities

among them and should be avoided at all cost.

Among similar characteristics within these get-rich-quick schemes that should be known by every Muslim in avoiding

prohibited matters, are as follows:

1- These get-rich-quick schemes offers fixed dividends or profits every month at a much higher rate than those being offered by

any financial or licensed investment institutions. These outrageous amounts of dividends or profits are splashed purely to attract new investors. Take heed, for these exorbitant amount of

dividends or profits offered by these schemes are actually portions of incoming funds received from new participants, and they are to be disbursed to existing participants.

This cycle will continue to repeat for as long as there are new participants and will cease once the maximum limit is reached. From the *Sharee'ah* perspective, guaranteeing fixed dividend

or profit in the currency
(Ringgit) format falls within
“*gharaar*” (uncertainty)
transaction where each
individual is unable to
determine what will happen in
the future.

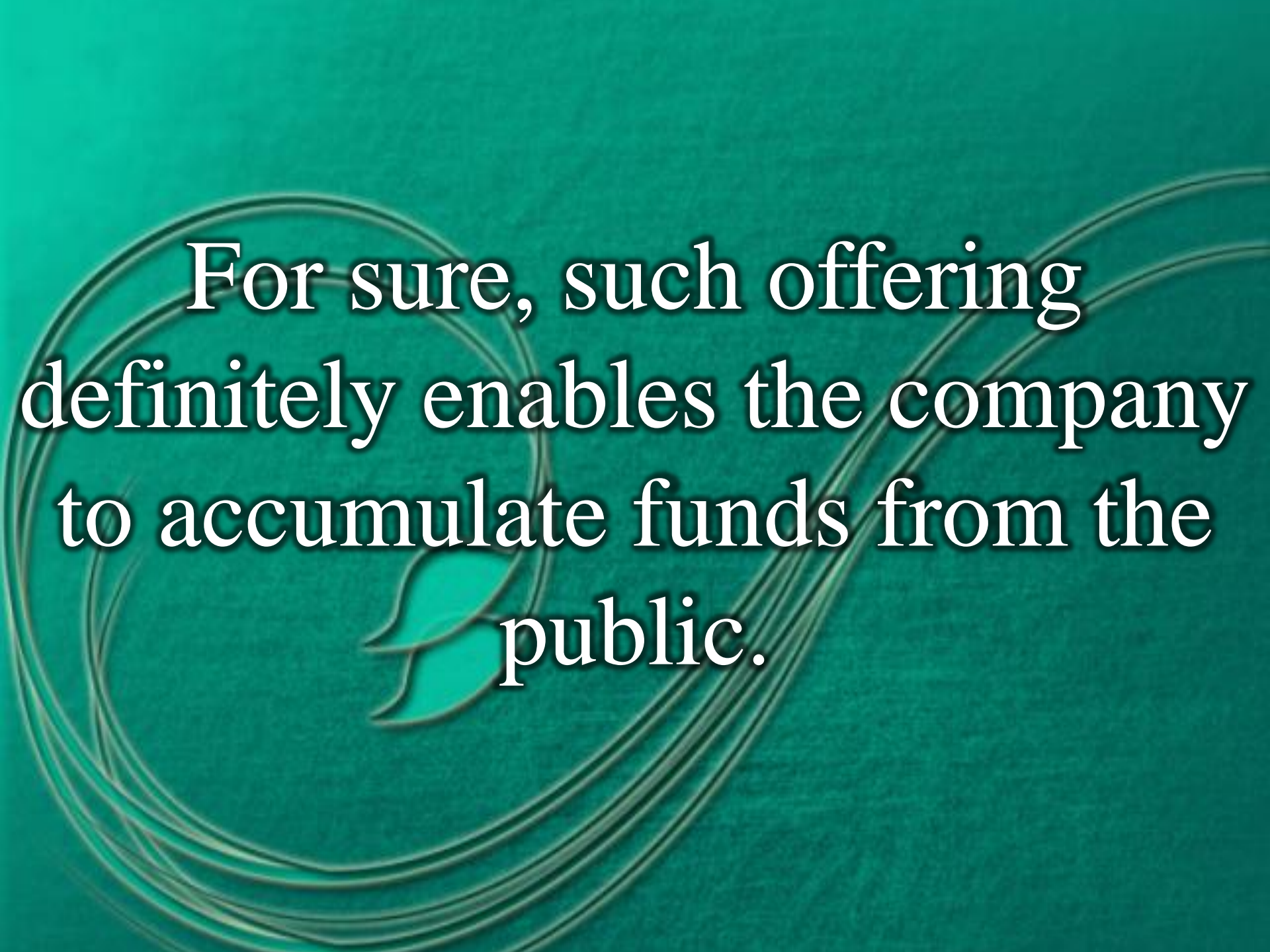
2- These get-rich-quick schemes offers high fixed profit value when compared with licensed investment and financial institutions. The profits offered are manifold compared to the invested

capital, and some are disbursed on a monthly, weekly, and even daily basis. For example, a RM5000 investment yields a return of RM200 every month for as long as the capital or

principal is not withdrawn
whereby such return can
surpass the return one would
earn from certified financial
institutions. Furthermore,
fixing the duration and profit
rate is actually *haram* in

Islam for it violates the principles of the *Sharee'ah*. There are also those that offers *'umrah* package for only RM500. With this rate, one is eligible to perform *'umrah* five years after the

initial payment date. Such package is highly risky because anything could happen within such long period, not to mention that the fee paid is far below the normal *'umrah* package rate.



For sure, such offering
definitely enables the company
to accumulate funds from the
public.

3- These get-rich-quick schemes can be identified when the investment is guaranteed profitable without incurring loss. The picture painted by these companies is so enticing that

many will be allured into signing up and putting in funds. The general public will be duped into joining an investment that will never incur loss and always profitable.

This is further sugarcoated with proofs of profits reaped by those that had earlier participated in such investment, by displaying bank statements stating tens of thousands of ringgits,

pictures of luxury cars, and
luxury vacations.

Take heed, for those
manifestations of luxuries are
akin to sweets attracting the
ants, and honey attracting the
bees by the numbers, in

which many will fall entrapped. It is all deception, and only a handful will actually accumulate such wealth.

4- The scheme will be offered by a close relative

who has been sold on it. They will try their level best to influence their close relatives and friends to participate in such scheme. This technique continues from one relative to another,

and from one friend to another.

Islam indeed allows buying and selling transactions, and prohibits *riba*. In a buying and selling transaction that is allowed by the *Shara'*,

Islam recognizes the possibility for a business to incur either profit or loss. If a business is done with the assumption that it will never incur any loss, then this is contrary to the concept of

mu'ammalah in Islam. Take great caution with any investment scheme that we want to partake in, for upon the Ringgits that we own, there are the rights and responsibilities within them

that must be duly fulfilled. Be well informed that we do not have absolute rights upon the money that are in our possession. They are an *amaanah* rendered by Allah upon us for the purpose of

testing our ability in managing them. Upon those wealth are rights for our dependents, so if those wealth are not spent as they should be, then we will be held responsible and

accountable by Allah

Subhaanahu Wata'aala.

Hence, let us all take grave lessons and caution in managing wealth that was bestowed by Allah upon us for the duty of wealth

management falls within the chapter of obedience to Allah. Any spending done in waste or transgression are a form of disobedience that will further distance mankind from

Allah Subhaanahu Wata'aala.

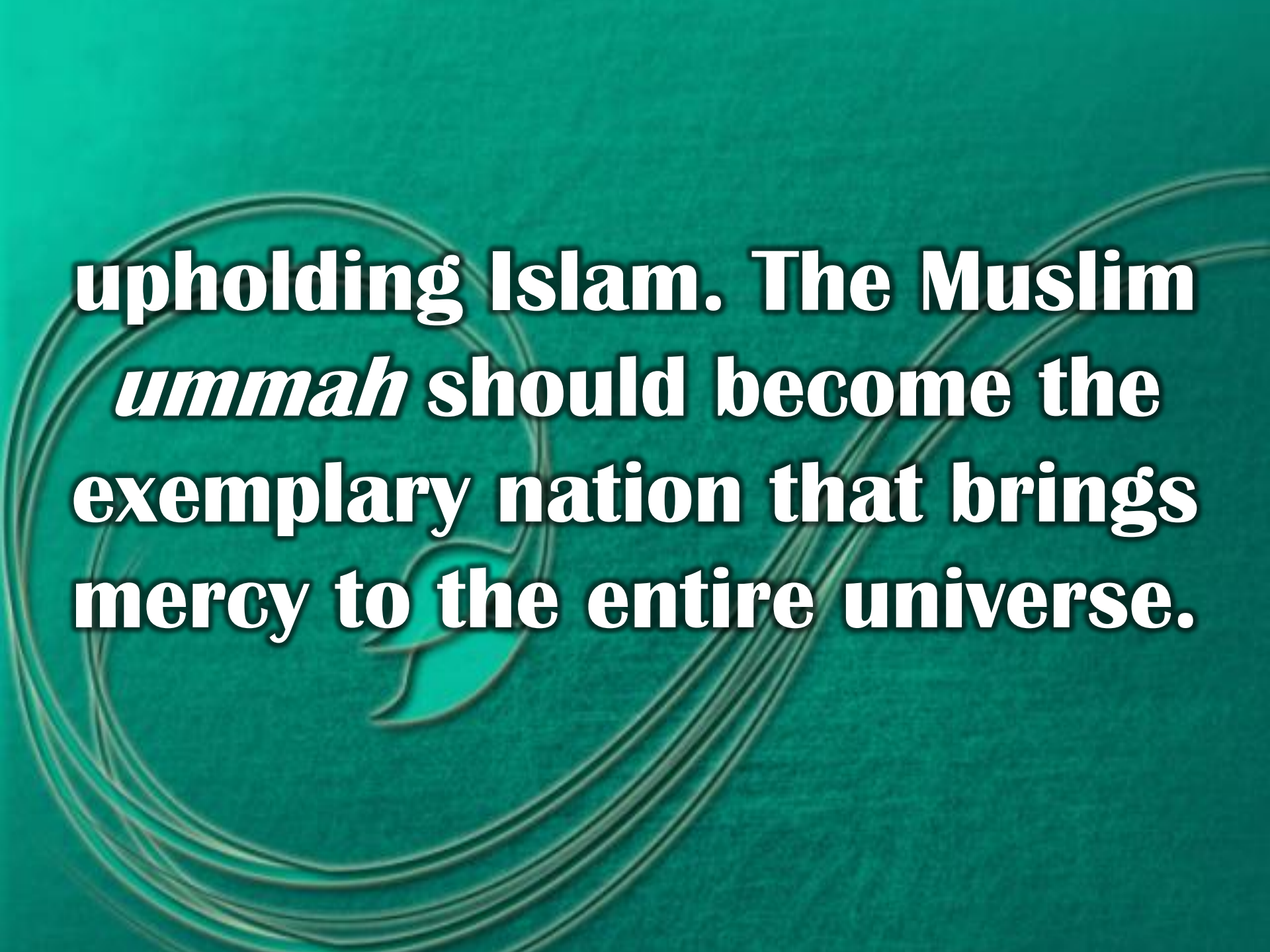
Truly, there are no shortcuts in
attaining prosperity and wealth
in this world.

“And eat of what Allah has provided for you [which is] lawful and good. And fear Allah, in whom you are believers.”

(al-Maa'idah 5:88)

بَارَكَ اللهُ لِيْ وَلكُمْ فِي الْقُرْآنِ الْعَظِيْمِ وَنَفَعَنِي
وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْآيَاتِ وَالذِّكْرِ الْحَكِيْمِ وَتَقَبَّلْ
مِنِّي وَمِنْكُمْ تِلَاوَتَهُ إِنَّهُ هُوَ السَّمِيْعُ الْعَلِيْمُ. أَقُولُ
قَوْلِي هَذَا وَأَسْتَغْفِرُ اللهَ الْعَظِيْمَ لِيْ وَلكُمْ وَلِسَائِرِ
الْمُسْلِمِيْنَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِيْنَ وَالْمُؤْمِنَاتِ
الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ فَاسْتَغْفِرُوهُ
. إِنَّهُ هُوَ الْغَفُورُ الرَّحِيْمُ

Once again, I would like to remind all of us that Islam teach its adherents to remain moderate in all actions and deeds. At the same time, the Muslims are to avoid any form of extremism in practicing and



**upholding Islam. The Muslim
umamah should become the
exemplary nation that brings
mercy to the entire universe.**

**O Allah, You are the Lord that
is All Mighty, we are grateful to
You for having bestowed upon
us *rahmah* and *ni'mah*, that we
are able to continue the effort
in empowering the Muslim
ummah especially in Selangor,
as an**

**advanced state, prosperous,
and providing welfare.**

**Hence, we sincerely beseech
you, O Allah, strengthen our
imaan, accept our deeds,
strengthen our unity, increase
our *rizq*, enrich us with**

**beneficial knowledge, cultivate
our soul with good mannerisms,
return us to the path that you
are pleased with, protect us
from disasters and your severe
trials, so that our nation will
become more peaceful and filled
with blessings.**

O Allah, we sincerely beseech you, strengthen our beliefs according to the creed of *Ahlu Sunnah wal-Jamaa'ah*, and protect us from deeds and *'aqeedah* that are astray such as the extreme *Shee'is*, *Qadiyani*, and other ideologies.

O Allah, open up our hearts in fulfilling the five daily prayers, performing *zakaat*, and other obligations. Bless those that have fulfilled their *zakaat* and loving the *fuqaraa'* and *masaakin*, and those that have

**made *waqf* and gave up their
wealth for *Tabung Amanah
Pembangunan Islam Selangor*
(Islamic Development Trust
Fund of Selangor) with
continuous reward until the
Hereafter.**

**O Allah, increase and widen the
rizq of those that made *waqf*
from their wealth with
perpetual rewards until the
Last Day.**



جَابَاتَانِ اِغَامَا اِيسْلَامِ سِلَانْغُورِ
JABATAN AGAMA ISLAM SELANGOR

ILLUSTRASI OLEH :

UNIT TEKNOLOGI MAKLUMAT,
JABATAN AGAMA ISLAM SELANGOR

DI SEDIAKAN OLEH :

UNIT KHUTBAH, BAHAGIAN PENGURUSAN MASJID,
JABATAN AGAMA ISLAM SELANGOR