



"PROFICIENCY IN MANAGING PERSONAL FINANCE"

أَلْحَمْدُ لِلَّهِ الْقَائِلِ: قَالَ أَجْعَلْنِي عَلَى خَزَائِنِ الْأَرْضِ إِنِّي حَفِيظٌ عَلَيْمُ ﴿١﴾
أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ
صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَأَصْحَابِهِ أَجْمَعِينَ.
أَمَّا بَعْدُ، فَيَا أَيُّهَا الْمُسْلِمُونَ! اتَّقُوا اللَّهَ! أُوصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.
قَالَ اللَّهُ تَعَالَى:
يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ ؕ وَلَا تَموتُنَّ إِلَّا وَأَنتُمْ مُسْلِمُونَ.

Dear blessed Muslims,

Let us altogether strive to increase our *taqwa* of Allah *Subhaanahu Wa Ta'aala* with full certainty and sincerity by performing all of His Commands and avoiding all of His prohibitions. May we become among those having *imaan* and *taqwa*, attaining salvation in this world and the Hereafter.

Today, I will be delivering a *khutbah* titled "**PROFICIENCY IN MANAGING PERSONAL FINANCE.**"

Dear blessed Muslims,

Wealth is an *amaanah* (trust) from Allah *Subhaanahu Wa Ta'aala* that is to be utilized in the best manner. It is not to be squandered, only resulting in waste or even abused with unlawful matters, bribery, and others. Hence, it is important for each and every single one of us to learn and comprehend financial management so that we will be able to manage our wealth and money with prudence and wisdom.

The knowledge of financial management encompasses expenditure planning, saving money or savings, financing for life necessities, *takaful* (cooperative insurance) coverage, fulfilling *zakaat*, retirement planning, giving *sadaqah* (charity), inheritance distribution including wealth belonging to the orphans and others.

Dearest audience,

In the realm of financial management, financial experts have stated that we should possess several skills in making the right decisions in our lives. Among them is to have the awareness upon the significance of managing finances with prudence and wisdom, increasing one's knowledge regarding financing and its risks, vigilance upon financial fraud syndicates, and having certainty and the right attitude in managing finance properly.

¹ Yoosuf 12:55.



As humans, we cannot escape from dealing and managing issues pertaining to finance. Therefore, financial management that is well organized and well planned will certainly aid to prosper our lives in the future. For a start, among the steps to be taken are:

First: We must restructure our personal finance by improving the expenditures and determine our lifestyle. If it exceeds our financial capability, then we must reduce our expenditures on unimportant matters. We must balance between need and desires, as in the saying, "**ukur baju di badan sendiri**" (meaning: living within the means).

Hence, Islam advocates moderation and prudence in managing financials.

In the *hadeeth* of Abu ad-Dardaa' *radiyAllaahu 'anh*, the Prophet ﷺ said:

مَنْ فِئَهُ الرَّجُلِ رِفْقُهُ فِي مَعِيشَتِهِ

"From a man's wisdom is his prudence in his living affairs."

(Ahmad)

Second: We should adopt the culture of saving up so as to prepare for emergency or unforeseeable circumstances.

The habit of saving up, even if small amount but continuous, is much better than not saving anything at all, as in the Malay proverb "**Sikit-sikit lama-lama jadi bukit**" (meaning: slowly but surely). With savings, it will enable us to increase our *'ibaadah* (worship) unto Allah *Subhaanahu Wa Ta'aala* by making *infaaq* (giving up) of our wealth, especially in fulfilling the fifth pillar of Islam, which is to perform hajj.

Third: Avoid taking any unnecessary financing and wasting money, especially accumulating debts for trivial matters.

Allah *Subhaanahu Wa Ta'aala* mentions in verse 67 of soorah al-Furqaan:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

"And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate."

If there is a need to go for financing or taking a debt, then exert the utmost effort in repaying all financing or debt within the stipulated period, and do not increase the financial burden with a new debt that is not urgent.

In the narration of Abu Hurayrah *radiyAllaahu 'anh*, Rasulullah ﷺ said:



مَنْ أَخَذَ أَمْوَالَ النَّاسِ يُرِيدُ أَدَاءَهَا أَدَّى اللَّهُ عَنْهُ، وَمَنْ أَخَذَ يُرِيدُ
إِنْلَافَهَا أَنْلَفَهُ اللَّهُ

“Whoever takes the money of the people with the intention of repaying it, Allah will repay it on his behalf, and whoever takes it in order to spoil it, then Allah will spoil him.”

(al-Bukhaari)

Blessed Muslims,

To end today's *khutbah*, let us altogether internalize upon the essence of the sermon delivered earlier, as in the following:

1. The Muslim *ummah* must have certainty that every wealth bestowed will be questioned before Allah.
2. The Muslim *ummah* must be wise and proficient in managing the wealth entrusted upon them.
3. It is *waajib* (obligatory) upon the Muslim *ummah* to engage, make transactions, and save at Islamic financial institutions that are *Sharee'ah*-compliant.
4. The Muslim *ummah* must remain grateful upon the favors of wealth, sustenance, and sources of income by giving away a portion of them in the path of Allah.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
قَالَ عِيسَى ابْنُ مَرْيَمَ اللَّهُمَّ رَبَّنَا أَنْزِلْ عَلَيْنَا مَائِدَةً مِنَ السَّمَاءِ تَكُونُ لَنَا عِيدًا
لِأَوَّلِنَا وَآخِرِنَا وَءَايَةً مِنْكَ وَارْزُقْنَا وَأَنْتَ خَيْرُ الرَّازِقِينَ ﴿١١٤﴾

“Said Jesus, the son of Mary, “O Allah, our Lord, send down to us a table [spread with food] from the heaven to be for us a festival for the first of us and the last of us and a sign from You. And provide for us, and You are the best of providers.””

(al-Maa'idah 5:114)

بَارَكَ اللَّهُ لِي وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ، وَنَفَعَنِي وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْآيَاتِ
وَالذِّكْرِ الْحَكِيمِ وَتَقَبَّلْ مِنِّي وَمِنْكُمْ تِلَاوَتَهُ، إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ.
أَقُولُ قَوْلِي هَذَا وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِي وَلَكُمْ وَلِسَائِرِ الْمُسْلِمِينَ وَالْمُسْلِمَاتِ،
فَاسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ.





THE SECOND KHUTBAH

الْحَمْدُ لِلَّهِ الَّذِي جَعَلَنَا مِنَ الْمُسْلِمِينَ، وَرَزَقَنَا مِنَ الطَّيِّبَاتِ. أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَصَحْبِهِ وَمَنْ تَبِعَهُمْ بِإِحْسَانٍ إِلَى يَوْمِ الدِّينِ. أَمَّا بَعْدُ، فَيَا عِبَادَ اللَّهِ، اتَّقُوا اللَّهَ، أُوصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.

وَقَالَ اللَّهُ تَعَالَى : إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ آمَنُوا صَلُّوا عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا.

"Indeed, Allah confers blessing upon the Prophet, and His angels [ask Him to do so]. O you who have believed, ask [Allah to confer] blessing upon him and ask [Allah to grant him] peace."

(al-Ahzaab 33:56)

اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا وَمَوْلَانَا مُحَمَّدٍ سَيِّدِ الْمُرْسَلِينَ وَارْضَ اللَّهُمَّ عَنْ أَصْحَابِهِ وَقَرَابَتِهِ وَأَزْوَاجِهِ وَذُرِّيَّاتِهِ أَجْمَعِينَ. اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ، إِنَّكَ سَمِيعٌ قَرِيبٌ مُجِيبُ الدَّعَوَاتِ وَيَا قَاضِيَ الْحَاجَاتِ. اللَّهُمَّ اعِزِّ الْإِسْلَامَ وَالْمُسْلِمِينَ، وَأَهْلِكَ الْكُفْرَةَ وَالْمُبْتَدِعَةَ وَالْمُشْرِكِينَ وَدَمَّرْ أَعْدَاءَكَ أَعْدَاءَ الدِّينِ. وَأَنْصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ.

اللَّهُمَّ إِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ إِلَيْكَ بِنَبِيِّكَ الْأَمِينِ، وَنَسْأَلُكَ بِأَسْمَائِكَ الْحُسْنَى، وَصِفَاتِكَ الْعُظْمَى، أَنْ تَحْفَظَ بَعِيْنِ عِنَايَتِكَ الرَّبَّانِيَّةِ، وَبِحِفْظِ وَقَايَتِكَ الصَّمَدَانِيَّةِ، جَلَالَةَ مَلِكِنَا الْمُعْظَمِ، سُلْطَانَ سَلَاطُونَ، سُلْطَانَ شَرَفِ الدِّينِ اَدْرِيسِ شَاهِ الْحَاجِ اَبْنِ الْمَرْحُومِ سُلْطَانَ صَلَاحِ الدِّينِ عَبْدِ الْعَزِيزِ شَاهِ الْحَاجِ. اللَّهُمَّ أَدِمِ الْعَوْنَ



وَالْهِدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ وَالسَّلَامَةَ مِنْكَ، لَوْلِيَّ عَهْدِ سَلَاطُورِ، تَعْكُو أَمِيرِ شَاهِ
إِبْنِ السُّلْطَانِ شَرْفِ الدِّينِ ادریس شاه الحاج، فِي أَمْنٍ وَصَلَاحٍ وَعَافِيَةٍ بِمَنِّكَ
وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْإِكْرَامِ. اَللّٰهُمَّ اَطْلُ عُمْرَهُمَا مُصْلِحَيْنِ لِلْمُوظَّفَيْنِ وَالرَّعِيَّةِ
وَالْبِلَادِ، وَبَلِّغْ مَقَاصِدَهُمَا لِطَرِيقِ الْهُدَى وَالرِّشَادِ.

O Allah, You are the Lord that is All Mighty, we are grateful to You for having bestowed *rahmah* and *barakah* upon this state, which continues to remain advanced and prosperous, with its residents united under the auspices and leadership of our Ruler as the Head of Islamic affairs in this state.

Hence, we sincerely beseech You, O Allah, strengthen our *imaan* and creed according to that of *Ahl as-Sunnah wal-Jamaa'ah*, grant us the strength to remain *istiqamah* in performing the five daily prayers in congregation, and taste its sweetness until we breathe our last. Protect us from teachings that are outside the fold of Islam such as *Qadiyaani* and teachings declared as astray such as *Hizb at-Tahreer*. O Allah, *Ya Rahmaan, Ya Raheem*, unite our hearts, let every difference of opinion and view become *rahmah*, that nothing can prevent us from binding the bond of brotherhood with our Muslim brethren. Bless our households as among those bestowed with *sakeenah, mawaddah, and rahmah*. Bestow upon us *rizq* that is abundant and blessed, enrich us with beneficial knowledge and protect us from calamities. Accept our *zakaat* fulfilled through *Lembaga Zakat Selangor* (Selangor *Zakaat* Board), and the wealth that we gave as *waqf* and *infaaq* to *Perbadanan Wakaf Negeri Selangor* (Selangor *Waqf* Corporation) and *Tabung Amanah Pembangunan Islam Selangor* (Islamic Development Trust Fund of Selangor).

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّاتِنَا قُرَّةَ أَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا. رَبَّنَا آتِنَا
فِي الدُّنْيَا حَسَنَةً وَفِي الآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ.
عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايَ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ
وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ ﴿١٠١﴾
فَاذْكُرُوا اللَّهَ الْعَظِيمَ يَذْكُرْكُمْ وَاشْكُرُوهُ عَلَىٰ نِعْمِهِ يَزِدْكُمْ، وَاسْأَلُوهُ مِنْ فَضْلِهِ
يُعْطِكُمْ وَلِذِكْرِ اللَّهِ أَكْبَرُ وَاللَّهُ يَعْلَمُ مَا تَصْنَعُونَ.

