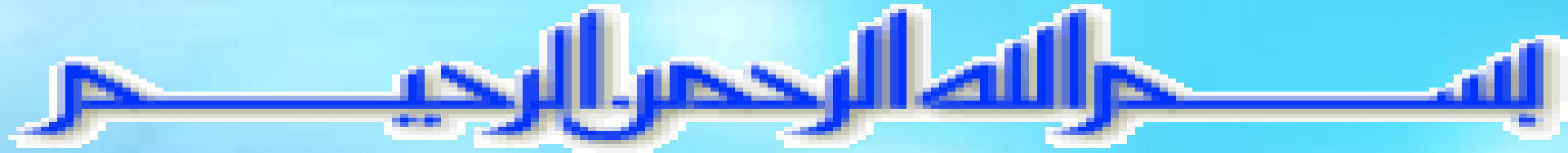




***“PROFICIENCY IN
MANAGING PERSONAL
FINANCE.”***



**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 solemnly invite fellow congregation to internalize ...
upon a *khutbah* titled

***“PROFICIENCY IN
MANAGING PERSONAL
FINANCE.”***

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.

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.**

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:

***“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:**

“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:

“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)

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.


“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)



**THE SECOND
KHUTBAH**




“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)




O Allah, You are the Lord that is All Mighty, we are grateful to You for having bestowed upon us *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).



**ILUSTRASI INI
DISEDIAKAN OLEH**

**unit khutbah
bahagian pengurusan masjid**