



جہاتن آگامہ اسلام سلنگور

JABATAN AGAMA ISLAM SELANGOR

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Let us altogether strive
to increase the *taqwa* of
Allah *Subhaanahu Wa
Ta'aala* by diligently
performing all of His
Commands and

avoiding all of His prohibitions. May we all attain *rahmah* (mercy) and the blessings of life in this world and the Hereafter.

I implore upon fellow congregation to ponder upon the ...
khutbah today titled



#bahagianpengurusanmasjid

Islam allows one to take on a financial loan from another person or Islamic financial institution. This is because not everyone has sufficient funds for their daily needs due to various factors.

Human beings are of diverse backgrounds, some are well off and own assets, while some are lacking funds for their daily necessities.

Hence, those having financial constraints have the need to apply for a loan and financing, with the condition that it is not for luxury and free from *riba* (usury). Moreover, the *Sharee'ah*

encourages those that are financially sound to provide goodly loans as a way of aiding fellow human beings. On the authority of Abu Hurayrah *radiyAllaahu ‘anh*, the Prophet ﷺ said:

“Whoever removes a worldly grief from a believer, Allah will remove from him one of the griefs of the Day of Resurrection. And whoever alleviates

the need of a needy person, Allah will alleviate his needs in this world and the Hereafter.”

(Muslim)

We are well aware that the entire world is currently plagued with the COVID-19 pandemic. It has rapidly spread including into our nation. This pandemic not only leaves negative impact

**upon one's health, even
the country's economic
situation has been greatly
affected due to the
enforcement of the MCO
(Movement Control
Order) since last March.
Many among us are**

significantly affected and experienced financial difficulties when the source of income is gravely affected due to salary reduction and job retrenchment.

Having anticipated the difficulties faced since the early implementation of the MCO, the government had announced the moratorium for loan repayment, which is

**postponement for the
monthly installments for a
duration of six (6) months.
Such measure coincides
with what Allah mentions
in verse 280 of soorah al-
Baqarah:**

***“And if someone is
in hardship, then
[let there be]
postponement until
[a time of] ease...”***

Alhamdulillah, by the permission of Allah, the strict measure of the MCO implemented by the government is now bearing fruits. Even economic activities within the country is undergoing

through the recovery process.

The moratorium period for financial installment payments is soon coming to an end. Beginning

**this October, we will be
resuming the monthly
installment payments as
before. Therefore, to
facilitate our financial
affairs, I sincerely advice
respected congregation
to hasten in making**

**necessary preparations.
Let us not procrastinate
until the moratorium
period ends. Let us take
preparatory steps from
today onwards, namely:**

- i. Reviewing our financial status for daily necessities;**
- ii. Contacting the bank to check on the deferred monthly installment payments that are to**

be made after the moratorium ends;

iii. Discussing with the bank for a new installment payment scheme suitable with our capabilities, if necessary; or

iv. Seeking consultation from relevant government agencies such as the Credit Counselling and Debt Management Agency (AKPK) for individuals and Small Debt

Resolution Scheme for Small and Medium- sized Enterprise (PKS).

**As Muslims, early
preparations must be
made to provide ease in
paying off the debt and**

financing that we have taken. Let us settle our debts, which is a responsibility, and do not keep procrastinating for it is an act of oppression, as explained in the *hadeeth* of Abu Hurayrah

radiyAllaahu ‘anh where
the Prophet ﷺ said:

***“Procrastination (delay)
in paying debts by a
wealthy man is
injustice.” (al-Bukhaari)***

The significance of paying off the debt has been firmly mentioned by Allah *Subhaanahu Wa Ta'aala* in several verses of al-Qur'an that the division of the estate to the heirs can only be

done after the will
(*wasiyyah*) has been
executed and debts paid
off for the deceased.

Moreover, the Prophet ﷺ
had refused to perform
the funeral prayer upon
those who still have

unpaid debt with others,
until a Companion would
offer to become the
guarantor in the debt
settlement. Only then the
Prophet ﷺ would proceed
to perform *salaah* upon
the deceased (*janaazah*).

To end the *khutbah*
today, let us
internalize upon the
essence of the
khutbah as guidance
for all of us, namely:

1. The Muslim *ummah* must have certainty that all calamities are a form of tribulation from Allah *Subhaanahu Wa Ta'aala* to test the faith of His slaves.

2. The Muslim *ummah* must comprehend that taking on a debt and financial assistance is a form of *mu'ammalaat* (social dealings) that is permissible. While paying it back is an obligation

stipulated by the *Shara'*.


3. The Muslim *ummah* must remain disciplined in fulfilling the obligation of repaying its debt.

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over? And it is Allah who withholds and grants abundance, and to Him you will be returned.”


(al-Baqarah 2:245)




**THE SECOND
KHUTBAH**




**Let us unite upon the basis
of authentic Islamic
'aqeedah that is certain and
sound. Let us unite upon
any situations, firmly united
facing any circumstances**



**and enemy's threat,
whether hidden or
apparent. The unity of the
Muslim *ummah* is the
foundational strength
towards the nurturing of**




***Khayra Ummah* (the best nation). Muslims are entitled to have differing views, what more in worldly matters, but the Muslim *ummah* must continue to**



**unite in *fikrah* (thoughts)
and understanding
according to the guidelines
of the *kalimah* (phrase)**


**لا إِلَهَ إِلَّا اللَّهُ, affirmative
principles within al-Qur'an**



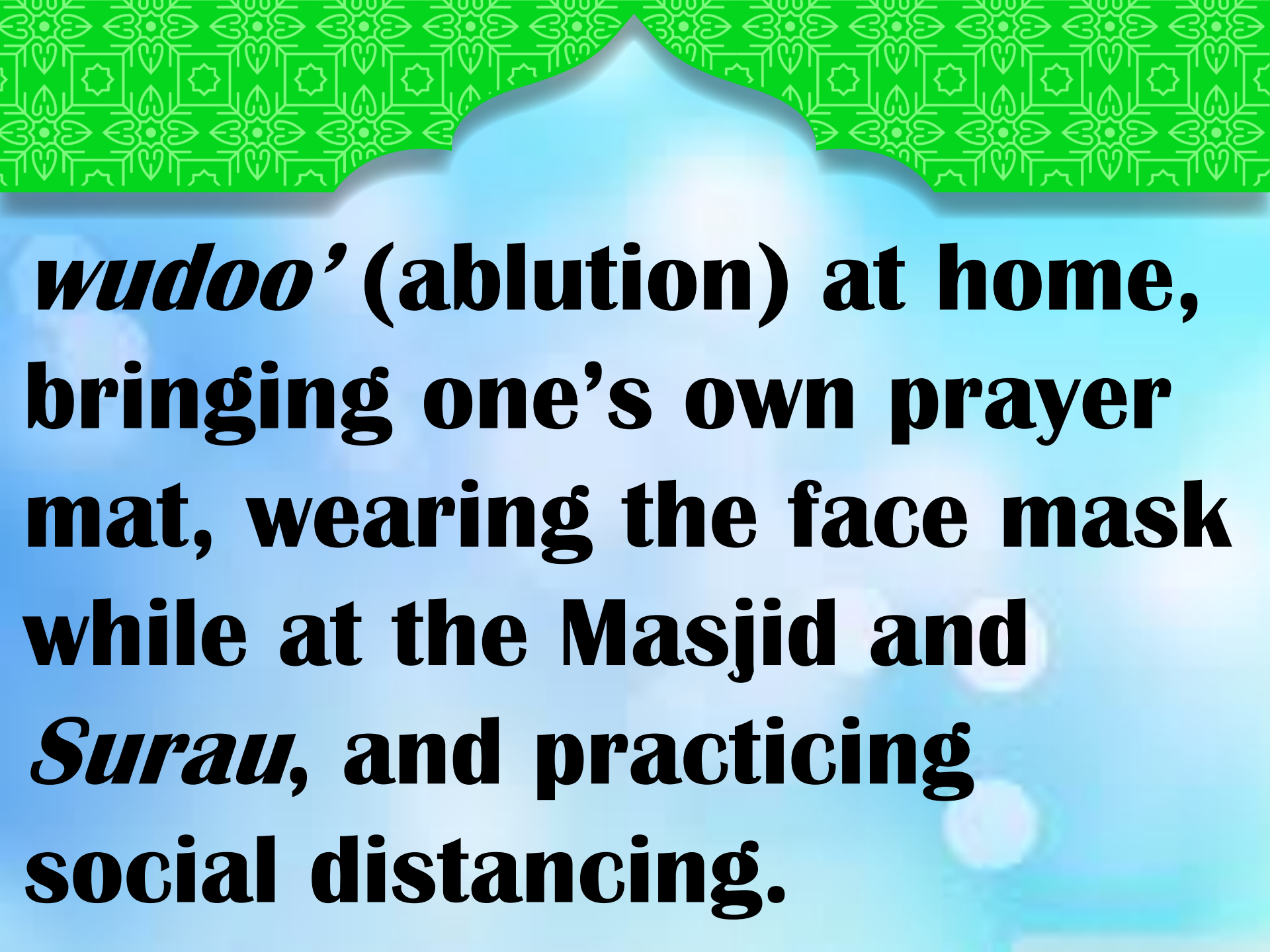
**and *al-Hadeeth*, as well as
sound Islamic brotherhood
principles.**




In our effort to break the chain of Covid-19, it necessitate every masjid attendees to remain disciplined and that it is *waajib* (obligatory) to abide




**by the Standard Operating
Procedure (SOP) that has
been outlined by JALS
(Selangor Islamic Religious
Department) specifically in
performing the**




***wudoo'* (ablution) at home, bringing one's own prayer mat, wearing the face mask while at the Masjid and *Surau*, and practicing social distancing.**



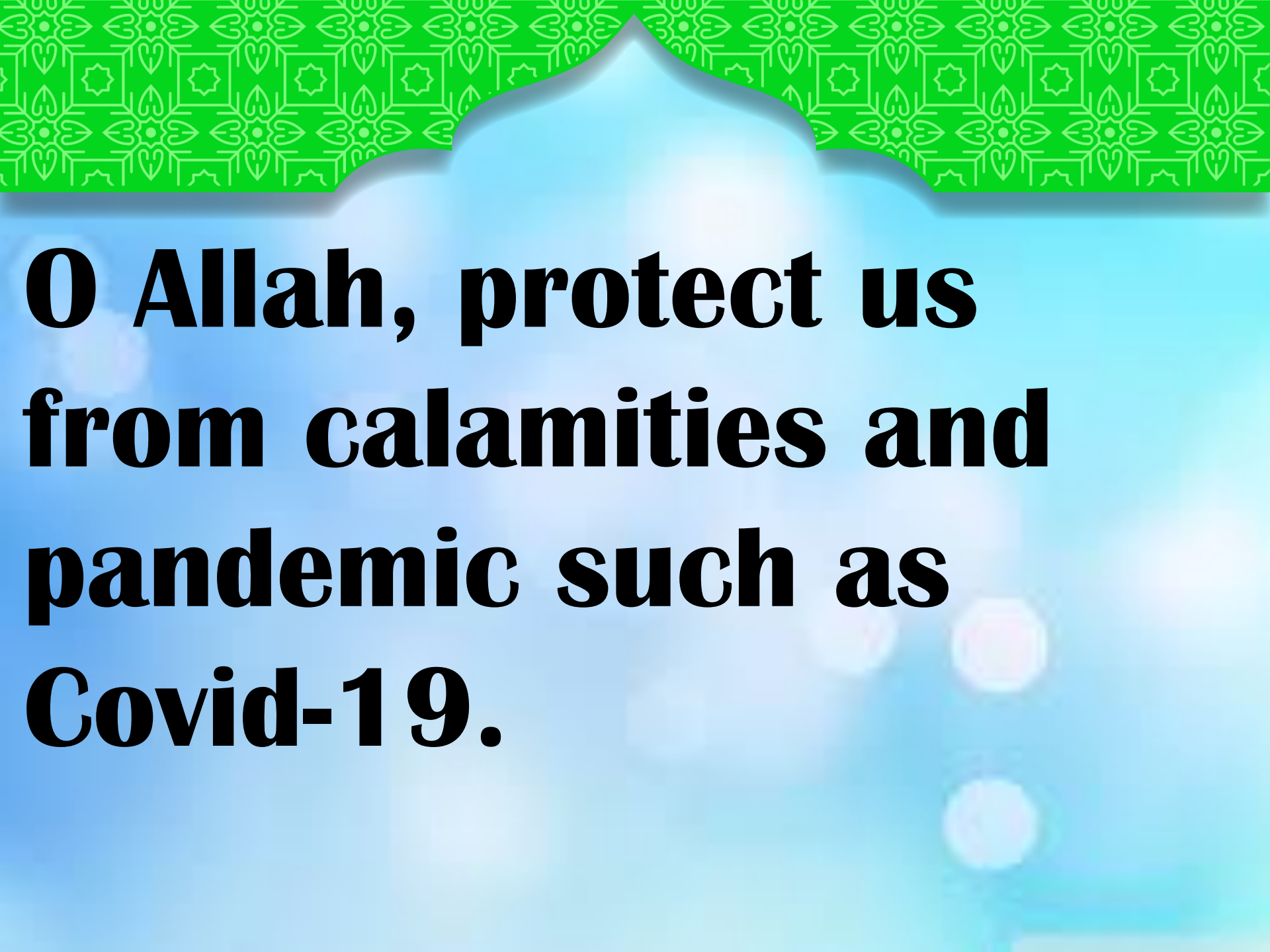
**Those that are unhealthy
or unwell are prohibited
from performing *salaah*
in the Masjid and *Surau*.**



**O Allah, You are the Lord
that is All Mighty, we are
grateful to You for having
bestowed upon us *rahmah*
and blessings upon this
state that continues to**



**prosper and progress, and
that its residents remain
united, under the auspices
and leadership of our Ruler
as the Head of Islamic
affairs in this state.**



**O Allah, protect us
from calamities and
pandemic such as
Covid-19.**



**ILUSTRASI INI
DISEDIAKAN OLEH**

**unit khutbah
bahagian pengurusan masjid**