



"FINANCIAL PLANNING FOR PROSPEROUS LIVING"

الْحَمْدُ لِلَّهِ الْقَائِلِ: إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ¹
أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ
وَسَلِّمْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَصَحْبِهِ أَجْمَعِينَ.
أَمَّا بَعْدُ، فَيَا أَيُّهَا الْمُسْلِمُونَ! اتَّقُوا اللَّهَ، أَوْصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.
قَالَ اللَّهُ تَعَالَى: يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ²

Dear blessed Muslims,

Let us altogether strive to increase our *taqwa* of Allah *Subhaanahu Wa Ta'aala* by performing all of His Commands and avoiding all of His prohibitions. May we all attain success in this world and the Hereafter.

The title of the *khutbah* this time around is "**FINANCIAL PLANNING FOR PROSPEROUS LIVING.**"

Dear blessed audience,

Verily, wealth and money that we possess are truly *amaanah* (trust) from Allah entrusted upon us. Hence, it must be administered, planned, and spent according to the guidelines of the *Sharee'ah*. Every Ringgit that we earned and spent will definitely be questioned about in the Hereafter. This is the reality that we must engrain within our life principles in planning our wealth and financials. In the *hadeeth* of 'Abdullah ibn Mas'ood *radhiyAllaahu 'anh*, Rasulullah صلی اللہ علیہ وسلم said:

وَعَنْ مَالِهِ مِنْ أَيْنَ اكْتَسَبَهُ وَفِيمَ أَنْفَقَهُ

"...About his wealth, how did he earn it and how did he dispose of it..."

(at-Tirmidhi)

Therefore, we must ensure that our money is managed safely and precisely according to the financial planning that we have formulated.

Dear blessed audience,

Good financial planning intends to attain the *maqasid ash-Sharee'ah* (higher objectives of the *Sharee'ah*), whether in terms of *darooriyyaat*, *haajiyyyaat*, or *tahsiniyyaat*. *Darooriyyaat* are basic necessities that are essentials in our lives such as food, clothing, and shelter. *Haajiyyyaat* are non-essential matters that are needed by many of us to function and live our lives such as having transportation and telephone. While *tahsiniyyaat* refers to possessions in the form of convenience or pleasure, which are additions to the existing wealth such as owning more than one home or several vehicles.

¹ At-Taghaabun 64:15.

² Aal 'Imraan 3:102.



Among the steps in financial planning that must be undertaken by every Muslim individuals are:

First: To ensure that the source of income is purely *halaal* (lawful) and avoiding *haram* (unlawful) sources such as bribery, *riba* (usury), gambling, theft, and so on. Allah *Subhaanahu Wa Ta'aala* mentions in verse 29 of soorah an-Nisaa':

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَن تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ۝

"O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful."

Second: Monitoring the expenses and controlling it with prudence. Prioritize basic necessities as provision (*nafaqah*) for the self and family such as food, drink, shelter, and monthly loan payments, before spending on other needs such as entertainment and vacation plans. List out all of the main expenses that are to be paid off, after that the remainder can be utilized for other matters, according to our financial capacity. As the saying goes, "*Ukur Baju di Badan Sendiri*" (meaning: living within one's means). Every family member must be educated so that they will spend wisely in avoiding excessiveness. Do not easily surrender our money to the family members without supervision and definite objectives. Allah *Subhaanahu Wa Ta'aala* firmly asserted in verse 5 of soorah an-Nisaa':

وَلَا تُؤْتُوا السُّفَهَاءَ أَمْوَالَكُمُ الَّتِي جَعَلَ اللَّهُ لَكُمْ قِيَمًا وَارْزُقُوهُمْ فِيهَا وَاكْسُوهُمْ وَقُولُوا لَهُمْ قَوْلًا مَعْرُوفًا ۝

"And do not give the weak-minded your property, which Allah has made a means of sustenance for you, but provide for them with it and clothe them and speak to them words of appropriate kindness."

Third: Allocate a portion of our wealth for charitable contribution so that we will attain blessings from the *rizq* (sustenance) that Allah had bestowed upon us. Let us instill within us the passion to make *infaaq* (give charity), aiding family members that are in need, contributing to religious and community activities, and many others. Remember that by giving away our wealth, our *rizq* will increase and further blessed. Not only that, making *infaaq* will cause our *rizq* to not become constricted and always compensated. Allah *Subhaanahu Wa Ta'aala* mentions in verse 39 of soorah Sabaa':

قُلْ إِنَّ رَبِّي يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ مِنْ عِبَادِهِ ۖ وَيَقْدِرُ لَهُ ۖ وَمَا أَنْفَقْتُمْ مِّنْ شَيْءٍ فَهُوَ يُخْلِفُهُ ۖ وَهُوَ خَيْرُ الرَّازِقِينَ ۝



“Say, “Indeed, my Lord extends provision for whom He wills of His servants and restricts [it] for him. But whatever thing you spend [in His cause] - He will compensate it; and He is the best of providers.””

Fourth: Allocate a portion of our income earned as savings. Savings are required in ensuring wellbeing and ease in times of difficulty. Every Muslim must ensure that he or she is always ready to endure the coming days with careful planning and thorough preparation. The Muslim must always remain safeguarded from begging others and soliciting sympathy from others in times of need.

Islam also advises us to have our wealth expanded and invested. However, such investment activities must be in accordance with the *Sharee'ah* rulings and lawful in Islam, such as investment through *musharakah* (partnership) and *mudaarabah* (profit-sharing partnership). The concepts of *mudaarabah* and *musharakah* must be strictly adhered to in abiding by its pillars and fulfilling its conditions throughout the duration of the investment period.

Furthermore, let us not forget our responsibilities upon the wealth bestowed by Allah *Subhaanahu Wa Ta'aala* upon us, namely the zakaat obligation. Zakaat has the very role to purify our wealth and soul from filth and sins, as well as increasing blessings in our lives in this world and the Hereafter.

Blessed audience,

To conclude our *khutbah* today, let us derive the following lessons:

First: The Muslim *ummah* must ensure that all wealth are attained through lawful means and according to the *Shara'*, and that they are spent in ways that are pleasing to Allah *Subhaanahu Wa Ta'aala*.

Second: The Muslim *ummah* must have solid financial planning so as to ensure its own survival and the wellbeing of the family especially after the moratorium period has been lifted by the banks.

Third: The Muslim *ummah* is encouraged to expand its wealth so that its benefit can be enjoyed by the masses through zakaat, commerce, investments, and continuous charity (*'amal jaariyah*).

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
وَأَنْفِقُوا مِنْ مَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ فَأَصَّدَّقَ وَأَكُن مِّنَ الصَّالِحِينَ ۝

“And spend [in the way of Allah] from what We have provided you before death approaches one of you and he says, “My Lord, if only You would delay me for a brief term so I would give charity and be among the righteous.””

(*al-Munaafiqoon* 63:10)



بَارِكْ 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،
فَأَسْتَغْفِرُوهُ 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.
اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ، إِنَّكَ
سَمِيعٌ قَرِيبٌ مُجِيبُ الدَّعَوَاتِ وَيَا قَاضِيَ الْحَاجَاتِ. اللَّهُمَّ إِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ إِلَيْكَ
بِنَبِيِّكَ الْأَمِينِ، وَنَسْأَلُكَ بِأَسْمَائِكَ الْحُسْنَى، وَصِفَاتِكَ الْعُظْمَى، أَنْ تَحْفَظَ بَعَيْنِ
عِنَايَتِكَ الرَّبَّانِيَّةَ، وَبِحِفْظِ وَقَايَتِكَ الصَّمَدَانِيَّةَ، جَلَالَةَ مَلِكِنَا الْمُعْظَمِ، سُلْطَانَ
سَلَاطُونِ، سُلْطَانَ شَرَفِ الدِّينِ ادريس شاه الحاج، ابن المرحوم سُلْطَانَ صَلَاحِ
الدِّينِ عبد العزيز شاه الحاج. اللَّهُمَّ أَدِمِ الْعُونَ وَالْهَدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ
وَالسَّلَامَةَ مِنْكَ، لِيُوَلِّيَ عَهْدِ سَلَاطُونِ، تَعَكُّو أَمِيرِ شَاهِ، ابْنِ السُّلْطَانَ شَرَفِ الدِّينِ
ادريس شاه الحاج، فِي أَمْنٍ وَصَلَاحٍ وَعَافِيَةٍ بِمَنْكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْإِكْرَامِ. اللَّهُمَّ
أَطْلِعْ عُمْرَهُمَا، مُصْلِحِينَ لِلْمُوظَّفِينَ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ مَقَاصِدَهُمَا لِطَرِيقِ الْهُدَى
وَالرَّشَادِ.

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.

اللَّهُمَّ يَا دَافِعَ الْبَلَاءِ، ادْفَعْ عَنَّا هَذَا الْوَبَاءَ وَالْبَلَاءَ وَالْمَرَضَ وَالشَّدَائِدَ وَالْمِحْنَ، بِلُطْفِكَ
يَا لَطِيفُ إِنَّكَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ وَبِالْإِجَابَةِ جَدِيرٌ.
رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّتِنَا فُرَّةَ أَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا. رَبَّنَا آتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي
الْآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ.
عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيَّايَ ذِي الْقُرْبَى وَيَنْهَى عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ
يَعْظُمُكُمْ لِعَلَّكُمْ تَذَكَّرُونَ.

فَاذْكُرُوا اللَّهَ الْعَظِيمَ يَذْكُرْكُمْ وَاشْكُرُواهُ عَلَى نِعَمِهِ يَزِدْكُمْ، وَاسْأَلُوهُ مِنْ فَضْلِهِ
يُعْطِكُمْ وَلَذِكْرُ اللَّهِ أَكْبَرُ وَاللَّهُ يَعْلَمُ مَا تَصْنَعُونَ.


