



جَابَاتَانِ اِغَامَا اِيسْلَامِ سِلَانْغُورِ
JABATAN AGAMA ISLAM SELANGOR

FINANCIAL PLANNING FOR PROSPEROUS LIVING

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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 succes
in this world and the
Hereafter.**

The title of the *khutbah* this time around is ...

FINANCIAL PLANNING FOR PROSPEROUS LIVING

#bahagianpengurusanmasjid

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 ﷺ said:

***“...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.

Good financial planning intends to attain the *maqasid ash-Sharee'ah* (higher objectives of the *Sharee'ah*), whether in terms of *darooriyyaat*, *haajiyyaat*, or *tahsiniyyaat*.

Darooriyyaat are basic necessities that are essentials in our lives such as food, clothing, and shelter. *Haajiyyaat* 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.**

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 *haraam* (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':

“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':

“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':

“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 *mushaarakah* (partnership) and *mudaarabah* (profit-sharing partnership). The concepts of *mudaarabah*

and *mushaarakah* 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.**

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*).

“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)



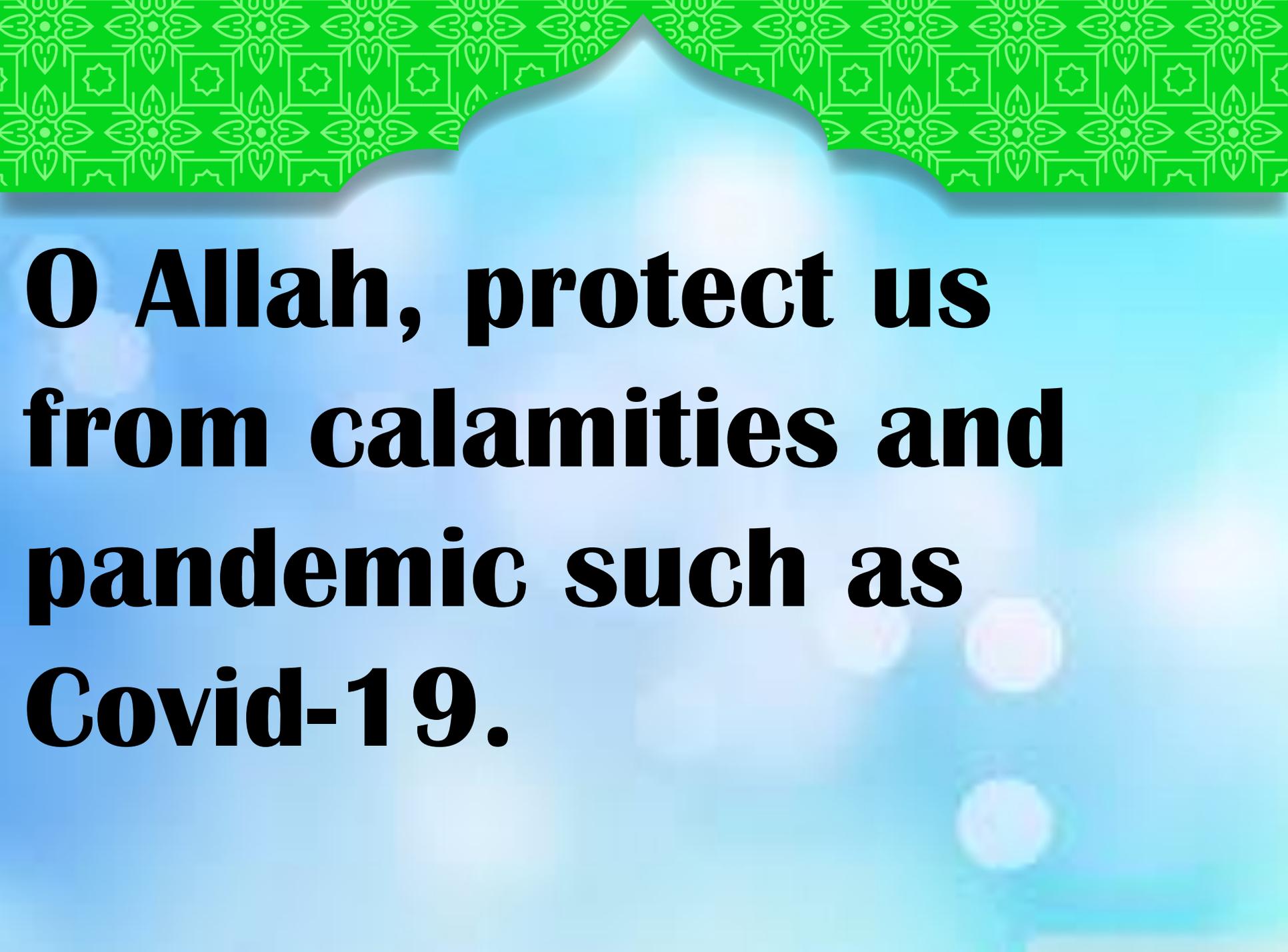
**THE SECOND
KHUTBAH**



**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**