



“FINANCIAL MANAGEMENT WITH PRUDENCE”

الْحَمْدُ لِلَّهِ الْقَائِلِ: وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ

قَوَامًا ¹ ﴿٢٧﴾

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، أَوْصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ فَقَدْ فَازَ

الْمُتَّقُونَ. قَالَ اللَّهُ تَعَالَى:

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ حَقَّ تُقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ.

Dear blessed Muslims,

Alhamdulillah. On this noble day of Friday, let us strive to increase our servitude and taqwa of Allah in its truest sense. I remind myself and respected audience that we translate those *taqwa* values by fulfilling all of His Commands and avoiding all of His prohibitions. May we all attain success in this world and blissfulness in the Hereafter.

The title of the Friday *khutbah* this time is “**FINANCIAL MANAGEMENT WITH PRUDENCE.**”

Dear beloved audience,

Wealth and finance are means in ensuring comfort and survivability in this world. The worldly life must be embraced with full etiquette and responsibility in achieving the goals of the Hereafter. Therefore, a good wealth and financial management can ensure one's survivability in having a family, societal living, as well as attaining blessings and mercy in this life. In addition to the worldly needs, the ultimate goal to be achieved is definitely success in the Hereafter that is eternal.

Hence, financial management with prudence and moderation can be outlined as follows:

First: Setting financial goals

Setting financial goals will create a financial flow that is structured and well-organized without interrupting the existing financial resources. This will prevent any wastage, thereby regulating the spending so as to not become excessive and spending on unnecessary items. Allah *Subhaanahu Wa Ta'ala* mentions in verse 27 of soorah al-Israa':

﴿٢٧﴾ إِنَّ الْمُبَذِّرِينَ كَانُوا إِحْوَانَ الشَّيْطَانِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ۗ

¹ al-Furqaan 25:67



"Indeed, the wasteful are brothers of the devils, and ever has Satan been to his Lord ungrateful."

Second: Enhancing financial management knowledge

Various forms of information can be obtained from government and private financial management agencies. Moreover, these agencies also offer seminars and courses in debt and financial management in the effort to educate the community.

Let us avoid feeling shy or ashamed from learning the knowledge of financial management that would be beneficial to ourselves and our family members. Hence, the society must take early and pro-active measures in attaining the knowledge of financial management. Let us continue our efforts in enhancing our knowledge in financial management, which in the end will aid us in managing our finances properly.

Third: Managing debt wisely

Every individual will not escape from incurring debts such as home financing, car loan, and others. Therefore, let us remain determined in paying off all of our debts for they will not only become a burden in this world but also in the Hereafter.

Narrated Abu Hurayrah *radiallahu 'anh*: Rasulullah صلى الله عليه وسلم said:

مَطْلُ الْغَنِيِّ ظُلْمٌ

"Procrastination (delay) in paying debts by a wealthy man is injustice."

(al-Bukhaari)

Fourth: Getting the family members involved in financial management

Let us educate our children to save up their extra pocket money early on while they are still schooling and train them to only spend on things that are necessary. At the same time, share with our spouses and family members regarding our debts.

Allah *Subhaanahu Wa Ta'aala* mentions in verse 47 of soorah Yoosuf:

قَالَ تَزْرَعُونَ سَبْعَ سِنِينَ دَأْبًا فَمَا حَصَدْتُمْ فَذَرُوهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِمَّا

تَأْكُلُونَ

"[Joseph] said, "You will plant for seven years consecutively; and what you harvest leave in its spikes, except a little from which you will eat.""

Dear respected guests of Allah,

Islam advocates and encourages its adherents to live moderately with their expenditure. This is so that the Muslim *ummah* will not get entangled in extreme debt crisis, uncontrolled credit card usage, and lavish and wasteful attitude. The Muslim *ummah* is advised to spend according to its necessity and capability, and avoid purchasing items that are beyond its means. Let us make price comparison before



purchasing an item so that we will able to get the most affordable price, thereby saving our expenses. Let us prioritize in eating together as a family, eating more frequent at home as it will save our expenditures and strengthen family relationship, spending more quality time together at home.

Islam promotes moderation and prudence in managing financial resources. It was narrated from Abu ad-Dardaa' *radiallahu 'anh* that Rasulullah صلى الله عليه وسلم said:

مِنْ فِقْهِ الرَّجُلِ رِفْقُهُ فِي مَعِيشَتِهِ

"One of the signs of man's fiqh (true understanding of Islam) is his compassion towards himself by adopting a simple life."

(Ahmad)

In another *hadeeth* narrated by Hudhayfah *radiallahu 'anh*, Rasulullah صلى الله عليه وسلم said:

مَا أَحْسَنُ الْقَصْدِ فِي الْغِنَى ، وَأَحْسَنُ الْقَصْدِ فِي الْفَقْرِ ، وَأَحْسَنُ

الْقَصْدِ فِي الْعِبَادَةِ

"Excellent indeed is moderation in affluence. Excellent indeed is moderation in poverty. Excellent indeed is moderation in worship."

(al-Bazaar)

Dear beloved audience,

To end the *khutbah* today, I call upon the Muslim *ummah* to the following:

1. The Muslim *ummah* must have certainty that all wealth and provision belongs to Allah *Subhaanahu Wa Ta'aala*, and Allah *Subhaanahu Wa Ta'aala* is All-Mighty in providing or withdrawing sustenance.
2. The Muslim *ummah* must truly appreciate and remain grateful upon the wealth bestowed by Allah by planning and managing its usage and expenditure with prudence.
3. The Muslim *ummah* must increase their knowledge pertaining to financial management and educate themselves, their families and societies upon the importance of financial management education.
4. The Muslim *ummah* must remain moderate in its spending and manage life affairs according to priorities and necessities, not forgetting the need to give charity and giving off wealth in the path of Allah.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ

إِنَّ رَبَّكَ يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ وَيَقْدِرُ إِنَّهُ كَانَ بِعِبَادِهِ خَبِيرًا بَصِيرًا ﴿٢٠١﴾



**"Indeed, your Lord extends provision for whom He wills and restricts [it].
Indeed He is ever, concerning His servants, Acquainted and Seeing."**

(al-Israa' 17:30)

بَارَكَ اللهُ لِي وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ، وَنَفَعَنِي وَإِيَّاكُمْ بِمَا فِيهِ مِنَ
الآيَاتِ وَالذِّكْرِ الْحَكِيمِ وَتَقَبَّلَ مِنِّي وَمِنْكُمْ تِلَاوَتَهُ، إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ.
أَقُولُ قَوْلِي هَذَا وَأَسْتَغْفِرُ اللهَ الْعَظِيمَ لِي وَلَكُمْ وَلِسَائِرِ الْمُسْلِمِينَ وَالْمُسْلِمَاتِ،
فَأَسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ.

Khalil/Nurul
06.07.2017



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، أَوْصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.

Dear blessed audience,

Once again, I would like to remind all of us to always have the *taqwa* of Allah *Subhaanahu Wa Ta'aala* and realize that Islam teaches us to remain moderate in every actions and deeds. As Muslims, we are to manifest noble *akhlaaq*, having utmost personality and attitude for Rasulullah صلى الله عليه وسلم was sent to perfect *akhlaaq* and as mercy for the entire mankind and the worlds. Therefore, let us always increase our *salawaat* and *salaam* upon our Prophet Muhammad صلى الله عليه وسلم. Allah *Subhaanahu Wa Ta'aala* mentions:

“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)

إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ ءَامَنُوا صَلُّوا عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا.

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 إِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ إِلَيْكَ بِنَبِيِّكَ الْأَمِينِ، وَنَسْأَلُكَ بِأَسْمَائِكَ الْحُسْنَى وَصِفَاتِكَ الْعُظْمَى أَنْ تَحْفَظَ بَعَيْنِ عِنَايَتِكَ الرَّبَّانِيَّةِ وَبِحِفْظِ وَقَايَتِكَ الصَّمَدَانِيَّةِ، جَلَالَةَ مَلِكِنَا الْمُعْظَمِ سُلْطَانَ سَلَاطُونَ، سُلْطَانَ شَرَفِ الدِّينِ ادریس شاه الحاج ابن المرحوم سُلْطَانَ صَلَاحِ الدِّينِ عبد العزيز شاه الحاج. اللَّهُمَّ أَدِمِ الْعُونَ وَالْهِدَايَةَ وَالتَّوْفِيقَ،



وَالصِّحَّةَ وَالسَّلَامَةَ مِنْكَ، لِيُوَلِّيَّ عَهْدَ سَلَاطُونَ، تَغْكُو أَمِيرَ شَاهِ ابْنِ السُّلْطَانِ
شَرَفُ الدِّينِ ادریس شاه الحاج فی 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 upon us *rahmah* and *ni'mah*, that we are able to continue the effort in empowering the Muslim *ummah* especially in the state of Selangor, as an advanced state, prosperous and providing welfare, 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*, accept our righteous deeds, cultivate our soul with good mannerisms, unite our hearts, bestow upon us *rizq* with blessings, enrich us with beneficial knowledge, protect us from disasters and save us from deviant teachings such as *Shee'ah*, *Qadiyaani*, and other teachings deemed as deviating from Islamic teachings or contradicting the creed of *Ahl as-Sunnah wal-Jamaa'ah*. O Allah, open up our hearts in performing the five daily prayers, fulfilling *zakaat* through *Lembaga Zakat Selangor* (Selangor Zakaat Board), making *waqf* and *infaaq* of our wealth 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
ءَاتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ 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 وَاشْكُرُواهُ عَلَىٰ نِعَمِهِ يَزِدْكُمْ، وَاسْأَلُوهُ مِنْ
فَضْلِهِ ۗ يُعْطِيكُمْ وَلَذِكْرُ اللَّهِ أَكْبَرُ وَاللَّهُ يَعْلَمُ مَا تَصْنَعُونَ.
