

**“EMPOWERING CASH ENDOWMENT”**

الْحَمْدُ لِلَّهِ الْقَائِلِ: الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ

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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: يَتَأَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ.

Dear blessed Muslims,

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

One of the characteristics of those having utmost *taqwa* are those that spend (*infaaq*) their wealth in the path of Allah *Subhaanahu Wa Ta'aala*. As such, the *khutbah* today will discuss on **“EMPOWERING CASH ENDOWMENT.”**

Before proceeding with the *khutbah*, I would like to remind respected audience upon the reminder of Rasulullah صلى الله عليه وسلم in giving full attention to the *khutbah* being delivered, refrain from talking and pursuing matters that are in vain. This includes checking the mobile phone while the *khateeb* is delivering the *khutbah*.

Dear beloved audience,

Waqf (endowment) plays a significant role in developing human beings, and it falls within the category of *infaaq* (spending) and *sadaqah jaariyah* (continuous charity). A person who gives *waqf* from his wealth that he loves will nurture his soul unto becoming one that is successful in scraping off stinginess and miserliness. Then, such deed will nurture compassion, strengthen the brotherhood, inculcate the understanding of utilizing wealth as the bridge that leads one to the pleasure of Allah *Subhaanahu Wa Ta'aala*. Allah *Subhaanahu Wa Ta'aala* mentions in verse 92 of soorah Aal-'Imraan:

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ^١ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ

عَلِيمٌ

¹ al-Baqarah 2:3



“Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend - indeed, Allah is Knowing of it.”

This verse explains that a person will attain the pleasure and reward of Allah if he is willing to spend from his wealth that is beloved to him, for such charity will attain the reward of Allah based on the intention and purpose that is embedded in his heart.

Dear Muslims,

One form of *waqf* that is truly needed in these times is the *waqf* of cash, which is making *waqf* in the form of cash or money. It is something that is not widely known, for many of us have the understanding that *waqf* is typically done by giving away real estate and property only. From the juristic ruling, according to the consensus reached by the Selangor Fatwa Committee members, it is permissible to make *waqf* in the form of cash.

The main objective in making *waqf* with cash is to facilitate for the *waqif* (endower) to spend from his wealth according to his ability. It can instill the cooperative attitude that conceptualizes the spirit of mutual aid and helping one another. With the collection of cash *waqf*, it makes it easier to be channeled for the sake of Islam, the welfare and socio-economic development of the Muslim *ummah*. Cash is also needed in developing lands that have been endowed, so that the endower can reap its reward sooner and the recipients will enjoy its benefit.

Allah *Subhaanahu Wa Ta'aala* has promised tremendous reward for those that spend from their wealth, as the Prophet صلى الله عليه وسلم had stated that the rewards for those making *waqf* will not discontinue even after their demise.

In the *hadeeth* of Abu Hurayrah *radiallahu 'anh*, Rasulullah صلى الله عليه وسلم said:

إِذَا مَاتَ الْإِنْسَانُ انْقَطَعَ عَمَلُهُ إِلَّا مِنْ ثَلَاثٍ؛ إِلَّا مِنْ صَدَقَةٍ جَارِيَةٍ أَوْ عِلْمٍ يُنْتَفَعُ بِهِ أَوْ وَلَدٍ صَالِحٍ يَدْعُو لَهُ

“When a man dies, his deeds come to an end, but three, recurring charity, or knowledge (by which people) benefit, or a pious son, who prays for him.”

(Muslim)

As such, Jaabir *radiallahu 'anhuma*, a Companion of Rasulullah صلى الله عليه وسلم, stated that the practice of making *waqf* became the part of the culture of the Companions of Rasulullah صلى الله عليه وسلم.

Therefore, we as the *ummah* of Prophet Muhammad صلى الله عليه وسلم that have been bestowed with the *rizq* (provision) from Allah *Subhaanahu Wa Ta'aala*, it is only befitting that we follow the footsteps of the Companions in making *waqf* as a manifestation of our *shukr* (gratefulness) upon the *ni'mah* (bounties) bestowed by Allah upon all of us.

Dearest audience,

The Selangor Islamic Religious Council (MAIS), through the Selangor *Waqf* Corporation, has made available several facilities in aiding Muslim communities to



perform the *waqf* of cash. Among them is making *waqf* through local bank services, direct contributions into *waqf* funds that are placed in various *masaajid* (pl. of masjid), and salary deductions. The *waqf* funds collected and the cash *waqf* will be channeled for masjid developments, *suraus*, schools, medical facilities, real estate development, building educational institutions, and various other types of benefits.

For your very information, the total amount of *waqf* collected in the past has been utilized. Among them is the building of 57 *masaajid*, 56 *suraus*, 32 schools, and many others.

This coincides with the reminder from Allah that we are to always make *infaaq* of our property through *waqf*, charity, and many more, for as long as we are still alive, as He mentions in verse 10 of soorah al-Munaafiqoon:

وَأَنْفِقُوا مِنْ مَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ فَأَصَّدَّقَ وَأَكُن مِنَ الصَّالِحِينَ ﴿١٠﴾

“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.””

Dear blessed audience,

Indeed, endowment in the form of cash or money has been long implemented in several Muslim countries throughout the world. For example, in 1533, *waqf* of cash became very popular and widely accepted by Muslim communities in Istanbul, Turkey. It was not only for religious purposes, but also utilized to finance municipal infrastructure for the ‘Uthmaaniyyah administration such as constructing roads, bridges, commerce centers, and others.

In the United States, the trust foundation that administers the wealth of the Muslims has implemented cash endowment since 1971. In result, they were able to purchase buildings to be converted into masjid, schools, colleges, and others.

In Singapore, cash *waqf* was introduced in 1972. More than 200,000 Muslim employees have made contributions via salary deductions through their employers, channeled to the Islamic Religious Council of Singapore (MUIS). Hence, more than 7 million dollars are accumulated annually for the building of mosques and religious activities.

History has recorded that when the Islamic College of Malaya was established in Klang, aside from the palace that was given as *waqf* by the late Sultan Hishamuddin Alam Shah *rahimahullaah*, cash contributions were also received from several philanthropists including the governments of Saudi Arabia, Kuwait, Bahrain, Egypt, Brunei, and private individuals, that this prestigious Islamic education was able to run its operations successfully. Such was the very role of endowment including the cash form, all of which plays significant role towards human development.

Respected audience,



Verily, the wealth that we give away as *waqf* will increase our deeds when facing the misery of the Hereafter. It was narrated from Abu Hurayrah *radiyAllaahu 'anh* that Rasulullah صلى الله عليه وسلم said:

إِنَّ مِمَّا يَلْحَقُ الْمُؤْمِنَ مِنْ عَمَلِهِ وَحَسَنَاتِهِ بَعْدَ مَوْتِهِ عِلْمًا عَلَّمَهُ وَنَشَرَهُ،
وَوَلَدًا صَالِحًا تَرَكَهُ، وَمُصْحَفًا وَرَّثَهُ، أَوْ مَسْجِدًا بَنَاهُ، أَوْ بَيْتًا لِابْنِ السَّبِيلِ بَنَاهُ،
أَوْ نَهْرًا أَجْرَاهُ، أَوْ صَدَقَةً أَخْرَجَهَا مِنْ مَالِهِ فِي صِحَّتِهِ وَحَيَاتِهِ، يَلْحَقُهُ مِنْ بَعْدِ
مَوْتِهِ

"The rewards of the good deeds that will reach a believer after his death are: Knowledge which he taught and spread; a righteous son whom he leaves behind; a copy of the Qur'an that he leaves as a legacy; a mosque that he built; a house that he built for wayfarers; a canal that he dug; or charity that he gave during his lifetime when he was in good health. These deeds will reach him after his death."
(ibn Maajah)

Dearest Muslims,

To end today's *khutbah*, let us altogether ponder upon the following recommendations:

1. The Muslim *ummah* must have certainty that *waqf* is a practice that is highly recommended in Islam and it will be tremendously rewarded in the Hereafter.
2. The Muslim *ummah* must comprehend that *waqf* is not only confined to cemeteries, *masaajid*, and Islamic schools, but all types of wealth that benefits the religion and *ummah*.
3. The Muslim *ummah* must altogether empower the *waqf* of cash continuously, which includes salary deduction to the Selangor *Waqf* Corporation.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
وَمَا يَفْعَلُوا مِنْ خَيْرٍ فَلَنْ يُكْفَرُوهُ وَاللَّهُ عَلِيمٌ بِالْمُتَّقِينَ ﴿١١٥﴾

"And whatever good they do - never will it be removed from them. And Allah is Knowing of the righteous."

(Aal-'Imraan 3:115)

بَارَكَ اللَّهُ لِي وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ، وَنَفَعَنِي وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْآيَاتِ
وَالذِّكْرِ الْحَكِيمِ وَتَقَبَّلَ مِنِّي وَمِنْكُمْ تِلَاوَتَهُ، إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ.



أَقُولُ قَوْلِي هَذَا وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِي وَلَكُمْ وَلِسَائِرِ الْمُسْلِمِينَ وَالْمُسْلِمَاتِ،
فَأَسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ.

Majid/Nurul

15.10.2018



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 أَعِزِّ الْإِسْلَامَ وَالْمُسْلِمِينَ، وَأَهْلِكَ الْكُفْرَةَ وَالْمُبْتَدِعَةَ وَالْمُشْرِكِينَ وَدَمَّرْ أَعْدَاءَكَ أَعْدَاءَ الدِّينِ. وَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ.

اللَّهُمَّ إِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ إِلَيْكَ بِنَبِيِّكَ الْأَمِينِ، وَنَسْأَلُكَ بِأَسْمَائِكَ الْحُسْنَى، وَصِفَاتِكَ الْعُظْمَى، أَنْ تَحْفَظَ بَعَيْنِ عِنَايَتِكَ الرَّبَّانِيَّةِ، وَبِحِفْظِ وَقَايَتِكَ الصِّمْدَانِيَّةِ، جَلَالَةَ مَلِكِنَا الْمُعْظَمِ، سُلْطَانَ سَلَاطُونَ، سُلْطَانَ شَرَفِ الدِّينِ ادریس شاه الحاج،



ابن المرحوم سُلْطَانِ صَلَاحِ الدِّينِ عَبْدِ الْعَزِيزِ شَاهِ الْحَاجِ. اَللّٰهُمَّ اَدِمِ الْعَوْنَ
وَالْهِدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ وَالسَّلَامَةَ مِنْكَ، لَوْلِيَّ عَهْدِ سَلَاطُوْرٍ، تَعْكُوْ اَمِيْر
شَاهِ، اِبْنِ السُّلْطَانِ شَرْفِ الدِّينِ اَدْرِيسِ شَاهِ الْحَاجِ، فِيْ اَمْنٍ وَصَلَاحٍ وَعَافِيَةٍ
بِمَنِّكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْاِكْرَامِ. اَللّٰهُمَّ اَطْلُ عُمْرَهُمَا، مُصْلِحِيْنَ لِلْمُوْظَفِيْنَ
وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ مَقَاصِدَهُمَا لِطَرِيْقِ الْهُدٰى وَالرَّشَادِ.

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*, 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 teachings that are outside the fold of Islam such as *Qadiyaani*, deviant teachings such as *Shee'ah*, 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 اَزْوَاجِنَا وَذُرِّيَّتِنَا قُرَّةَ اَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِيْنَ اِمَامًا. رَبَّنَا اِنَّا
فِي الدُّنْيَا حَسَنَةٌ وَفِي الْاٰخِرَةِ حَسَنَةٌ وَقِنَا عَذَابَ النَّارِ
عِبَادَ اللّٰهِ، اِنَّ اللّٰهَ يَأْمُرُ بِالْعَدْلِ وَالْاِحْسَانِ وَاِيْتَايْ ذِي الْقُرْبٰى وَيَنْهٰى عَنِ
الْفَحْشَاۗءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُوْنَ ﴿٥١﴾
فَاذْكُرُوْا اللّٰهَ الْعَظِيْمَ يَذْكُرْكُمْ وَاشْكُرُوْهُ عَلٰى نِعْمِهٖ يَزِدْكُمْ، وَاَسْأَلُوْهُ مِنْ فَضْلِهٖ
يُعْطِكُمْ وَلَذِكْرُ اللّٰهِ اَكْبَرُ وَاللّٰهُ يَعْلَمُ مَا تَصْنَعُوْنَ.
