

**ACHIEVING CLEAN ASSETS AND VIRTUOUS SOULS THROUGH ZAKAT**

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الْحَمْدُ لِلَّهِ الْوَاحِدِ الْقَهَّارِ، مُقَدِّرِ الْأَقْدَارِ، وَمُصَرِّفِ الْأُمُورِ عَلَى مَا يَشَاءُ وَيَخْتَارُ،  
 وَمُكَوِّرِ اللَّيْلِ عَلَى النَّهَارِ وَجَعَلَهُ عِبْرَةً لِأُولِي الْأَبْصَارِ.  
 وَأَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ الْعَزِيزُ الْغَفَّارُ، وَأَشْهَدُ أَنَّ سَيِّدَنَا مُحَمَّدًا عَبْدَهُ وَرَسُولَهُ  
 الْمُصْطَفَى الْمُخْتَارُ، صَلَّى اللَّهُ وَسَلَّمْ وَبَارَكَ عَلَيْهِ، وَعَلَى آلِهِ الْأَطْهَارِ، وَصَحْبِهِ  
 الْأَبْرَارِ، وَالتَّابِعِينَ وَمَنْ تَبِعَهُمْ بِإِحْسَانٍ مَا تَعَقَّبَ اللَّيْلُ وَالنَّهَارُ.  
 أَمَّا بَعْدُ، فَيَا عِبَادَ اللَّهِ، اتَّقُوا اللَّهَ، أَوْصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ وَطَاعَتِهِ، فَقَدْ فَازَ  
 الْمُتَّقُونَ.

قَالَ تَعَالَى: أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا نُقَدِّمُوا لِأَنْفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ

اللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ ﴿١١٠﴾

**Fellow Muslims blessed by Allah,**

On this auspicious day, let us together strive to enhance the level of our conviction in Allah SWT. Let us together resolve to perform all that He has commanded and avoid all that He has prohibited. May we be raised among the righteous on the Day of Judgement.

Every human being, regardless of rank or status, would want their wealth, properties or assets to be blessed. Therefore, today's *mimbar* shall discuss a sermon entitled, **“Achieving Clean Assets and Virtuous Souls Through Zakat”**.

**Fellow Muslims blessed by Allah,**

The giving of *Zakat*, or tithe, is the duty of every Muslim. It is one of the five pillars of Islam. Allah SWT has promised great rewards for those who spend their wealth towards the path of Allah SWT with a joyful heart and full of sincerity. Allah SWT declared in Surah al-Baqarah, verse 261:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ  
سُنْبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ ﴿٢٦١﴾

**Which means:** “The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing.”

This verse clearly shows that the practice of *zakat* opens up many opportunities for each individual to fully utilise their assets. *Zakat* removes greed and stinginess, provides spiritual calmness as well as expand the essential rewards and blessings for wealth gained. This is the reality of the greatness of performing *zakat* that must be believed by those who truly devote themselves to Allah SWT.

**Fellow Muslims blessed by Allah,**

Based on the Zakat Report by the Zakat Collection Centre of the Federal Territories Islamic Affairs Council (MAIWP), in 2016 almost RM581 million worth of *zakat* were collected from various fields and categories. From that amount, it was distributed to 5 main schemes, namely for the development of *asnaf* (rightful recipients), education, shelter, self-reliance and the development of the *ummah* covering 29 types of assistance as a whole. Apart from that, the distribution also involves



several educational institutions including Islamic kindergartens in the Federal Territory, *Darul Ilmi* and *Pondok Moden Al-'Abaqirah*. Various other forms of distribution were also implemented, such as the establishment of public infrastructure, construction and improvement of infrastructure for the Islamic community, as well as distribution to welfare and shelter institutions.

These distributions clearly demonstrate that *zakat* institutions do play their role well when managing *zakat* in our country. This completely rebuffs allegations and accusations heard among the community that *zakat* institutions are ineffective, inefficient and have failed to assist the people. Such negative perception would somewhat bring down the dignity and credibility of the *zakat* institutions. Here, the concept of *tabayyun* (to check and verify) is important for every individual. Learn to check and verify information as well as sources before disseminating it, so as not to spread slander and cause suspicion.

### **Fellow Muslims blessed by Allah,**

Maybe we are now capable of fulfilling our hearts desires, enjoying delicious food and expensive clothes which we provide for ourselves and family, but can our conscience be at peace when we know some of our fellow brothers are sleeping in a state of hunger, undergoing the hardships of life without knowing when it will change?

Remember that through our wealth, we have a responsibility and trust that needs to be performed. Let us not always question the responsibility of *zakat* centres, but instead ask what our responsibilities are in assisting such centres? Do not continue to be complacent and arrogant of the favours of wealth we have received, but remain silent, ignoring the demands of performing the *zakat*, *infak* (donation), or charity. In a hadith



narrated by Abu Hurairah R.A and recorded by Imam al-Bukhari, Rasulullah SAW was reported to have said:

مَنْ آتَاهُ اللَّهُ مَالًا فَلَمْ يُؤَدِّ زَكَاتَهُ مِثْلَ لَهُ مَالُهُ يَوْمَ الْقِيَامَةِ شُجَاعًا، أَقْرَعَ لَهُ زَبَيْتَانِ  
يُطَوِّقُهُ يَوْمَ الْقِيَامَةِ، ثُمَّ يَأْخُذُ بِلَهْزِمَتَيْهِ يَعْنِي بِشِدْقِيهِ، ثُمَّ يَقُولُ : أَنَا مَالُكَ! أَنَا  
كَزْنُكَ!

**Which means:** "Whosoever Allah gives wealth but does not perform zakat, then on the Day of Resurrection, his wealth will turn into a horned male serpent with two fangs and coiled around him on the Day of Judgment, and the snake will devour him between its jaws while saying, "I am your wealth! I am your wealth!"

### **Fellow Muslims blessed by Allah,**

To motivate our soul to easily and willingly donate or contribute part of our assets, let us look at some examples that may be followed in giving *zakat* or contributing towards the path of Allah SWT. Saidatina Khadijah bint Khuwailid RA spent her wealth for Islam. Most of her properties and assets were used to liberate slaves, help poor people, assist the needy, and save friends who were suffering from financial problems. Saidina Uthman bin Affan RA donated 1,000 camels and 70 horses for the Battle of Tabuk, including 1,000 dirhams to finance the expenses of the war. Similarly, Abdul Rahman bin Auf RA also contributed his wealth for the way of Allah SWT. Those were just some of the examples shown by the Companions on how to put wealth to good use. Their sacrifices would surely bring them great rewards.

Learn from the attitudes and morals of the Companions regarding property and asset management. Provide assistance. Lighten the burden. Indeed, the hand that gives is better than the hand that receives.

**Fellow Muslims blessed by Allah,**

On this occasion, the *mimbar* calls upon all members of the congregation to fulfil the obligation of *zakat* through legal and recognised *zakat* institutions appointed by the government, such as the Zakat Collection Centre of the Federal Territory Islamic Affairs Council (MAIWP). This is because the *zakat* collected by such *zakat* institutions shall allow the fund to grow bigger, so that various assistance and distributions can be made in a more orderly and organized way. Looking back historically, Rasulullah SAW appointed collectors (*amil*) from among his Companions. These appointed collectors travelled to remote villages to facilitate the collection of *zakat*. This proves that *zakat* institutions have existed since the time of Rasulullah SAW, and is the *sunnah* of Rasulullah SAW. Therefore, *zakat* collection centres that exist today follow the same method as shown by Rasulullah SAW.

The *mimbar* would also like to remind the congregation to take the opportunity to perform *zakat* immediately without waiting for the end of the year. Make haste in doing good deeds. May all our efforts be rewarded with great blessings by Allah SWT.

**Fellow Muslims blessed by Allah,**

Ending the sermon today, the *khatib* would like to present some of the conclusions as our reflection together:

**First:** *Zakat* is an obligatory act of worship to purify every Muslim individual, towards achieving the blessings and pleasure of Allah SWT.

**Second:** Paying *zakat* at institutions established by the government is a *sunnah* that has been practiced by Rasulullah SAW.



**Third:** Emulate the morals of the Companions who were always competing in performing charitable deeds, to help those who were most in need.

Allah SWT declared in Surah Ali 'Imran, verse 180:

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ

وَلَا يَحْسَبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرًا لَّهُمْ بَلْ هُوَ شَرٌّ لَّهُمْ  
سَيُطَوَّقُونَ مَا بَخُلُوا بِهِ يَوْمَ الْقِيَامَةِ وَاللَّهُ مِيرَاثُ السَّمَوَاتِ وَالْأَرْضِ وَاللَّهُ بِمَا تَعْمَلُونَ  
خَبِيرٌ

**Which means:** “And let not those who [greedily] withhold what Allah has given them of His bounty ever think that it is better for them. Rather, it is worse for them. Their necks will be encircled by what they withheld on the Day of Resurrection. And to Allah belongs the heritage of the heavens and the earth. And Allah, with what you do, is [fully] acquainted.”

بَارَكَ اللَّهُ لِي وَلَكُمْ بِالْقُرْآنِ 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 وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ الْأَحْيَاءِ  
مِنْهُمْ وَالْأَمْوَاتِ، فَاسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ.

## SECOND SERMON

الْحَمْدُ لِلَّهِ وَلِيِّ الصَّالِحِينَ، وَالْعَاقِبَةُ لِلْمُتَّقِينَ، وَلَا عُدْوَانَ إِلَّا عَلَى الظَّالِمِينَ، وَالصَّلَاةُ  
وَالسَّلَامُ عَلَى إِمَامِ الْمُرْسَلِينَ، وَقُدُوةِ النَّاسِ أَجْمَعِينَ، وَعَلَى آلِهِ وَأَصْحَابِهِ وَمَنْ تَبِعَهُمْ  
بِإِحْسَانٍ إِلَى يَوْمِ الدِّينِ.

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، الْمَلِكُ الْحَقُّ الْمُبِينُ، وَأَشْهَدُ أَنَّ  
سَيِّدَنَا مُحَمَّدًا عَبْدَهُ وَرَسُولَهُ، صَادِقُ الْوَعْدِ الْأَمِينِ.

أَمَّا بَعْدُ، فَيَا عِبَادَ اللَّهِ، اتَّقُوا اللَّهَ وَكُونُوا مَعَ الصَّادِقِينَ، وَحَافِظُوا عَلَى الطَّاعَةِ  
وَحُضُورِ الْجُمُعَةِ وَالْجَمَاعَةِ مَعَ الْمُصَلِّينِ.

وَاعْلَمُوا أَنَّ اللَّهَ سُبْحَانَهُ وَتَعَالَى أَمْرُهُ بِأَمْرِ بَدَأَ فِيهِ بِنَفْسِهِ وَثَنِي بِمَلَائِكَتِهِ الْمُقَرَّبِينَ.  
فَقَالَ اللَّهُ تَعَالَى مُخْبِرًا وَآمِرًا بِالْمُؤْمِنِينَ :

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

تَسْلِيمًا ﴿٥٦﴾

اللَّهُمَّ صَلِّ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِ سَيِّدِنَا مُحَمَّدٍ كَمَا صَلَّيْتَ عَلَى سَيِّدِنَا إِبْرَاهِيمَ  
وَعَلَى آلِ سَيِّدِنَا إِبْرَاهِيمَ وَبَارِكْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِ سَيِّدِنَا مُحَمَّدٍ كَمَا بَارَكْتَ  
عَلَى سَيِّدِنَا إِبْرَاهِيمَ وَعَلَى آلِ سَيِّدِنَا إِبْرَاهِيمَ فِي الْعَالَمِينَ إِنَّكَ حَمِيدٌ مُجِيدٌ.

وَارْضَ اللَّهُمَّ عَنِ الْأَرْبَعَةِ الْخُلَفَاءِ الرَّاشِدِينَ سَادَاتِنَا أَبِي بَكْرٍ وَعُمَرَ وَعُثْمَانَ وَعَلِيًّا،  
وَعَنْ أَزْوَاجِ نَبِيِّنَا الْمُطَهَّرَاتِ وَعَنْ أَهْلِ بَيْتِهِ وَقَرَابَتِهِ وَسَائِرِ الصَّحَابَةِ وَالتَّابِعِينَ وَمَنْ  
تَبِعَهُمْ بِإِحْسَانٍ إِلَى يَوْمِ الدِّينِ. وَارْضَ عَنَّا بِرَحْمَتِكَ يَا أَرْحَمَ الرَّاحِمِينَ.

اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ.  
وَأَيِّدِ اللَّهُمَّ بِالتَّوْفِيقِ وَالْهُدَايَةِ مُدِيرَ هَذِهِ الْبِلَادِ الْإِسْلَامِيَّةِ مَلِكَنَا كَبَاوَه دُولِي  
يَعْمَهَا مَوْلِيَا سَرِي فِدُوكَ بَكِينِدَا يَعْ دَفَرْتَوَانِ اَكُوغْ ك-15 سُلْطَانِ مُحَمَّدِ ك-5.

اللَّهُمَّ أَطْلُ عُمْرَهُ مُصْلِحًا لِلْمَوْظِفِينَ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ مَقَاصِدَهُ لِطَرِيقِ الْهُدَى  
وَالرِّشَادِ. اللَّهُمَّ اجْعَلْ مَالِيزِيَا وَسَائِرِ بِلَادِ الْمُسْلِمِينَ طَيِّبَةً آمِنَةً مُطْمَئِنَّةً رَّخِيَةً، يَا  
رُؤُوفُ بِالْعِبَادِ.

اللَّهُمَّ أَعِزِّ الْإِسْلَامَ وَالْمُسْلِمِينَ فِي كُلِّ مَكَانٍ وَحِينٍ، وَاَنْصُرْ مَنْ نَصَرَ الدِّينَ،  
وَاخْذُلْ مَنْ خَذَلَ الْمُسْلِمِينَ، وَأَعْلِ كَلِمَتَكَ إِلَى يَوْمِ الدِّينِ، وَدَمِّرْ أَعْدَاءَكَ أَعْدَاءَ  
الدِّينِ.

O, Allah, You are The One Lord Who is the Most Gracious and the Most Merciful, we express our gratitude to You for all the gifts and blessings which you have bestowed upon us, provide to us and to our leaders direction and guidance, strengthen the solidarity among us, unite our hearts for Your sake, ease all our affairs, multiply our beneficial knowledge, cultivate our souls with good morals, lead us to the route that You would approve, reinforce our faith while facing all forms of trials and tribulations from You, preserve the peace, harmony and safety of



our country Malaysia and of our states and territories, namely the Federal Territories. Eschew us from any form of upheaval, disunity and chaos.

رَبَّنَا لَا تُزِغْ قُلُوبَنَا بَعْدَ إِذْ هَدَيْتَنَا وَهَبْ لَنَا مِنْ لَدُنْكَ رَحْمَةً إِنَّكَ أَنْتَ الْوَهَّابُ.  
رَبَّنَا آتِنَا 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 ﴿٩٠﴾

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