



BEWARE, LEST WE ARE DECEIVED
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الْحَمْدُ لِلَّهِ الَّذِي هَدَانَا لِلْإِسْلَامِ، وَأَبَانَ لَنَا الشَّرَائِعَ وَالْأَحْكَامَ، وَرَتَّبَ عَلَيْهَا جَزِيلَ
الْفَضْلِ وَالْإِنْعَامِ، وَأَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ الْمَلِكُ الْعَلَّامُ،
وَأَشْهَدُ أَنَّ سَيِّدَنَا مُحَمَّدًا عَبْدَهُ وَرَسُولَهُ سَيِّدُ الْأَنْبَاءِ، صَلَّى اللَّهُ وَسَلَّمَ عَلَيْهِ وَعَلَى آلِهِ
وَأَصْحَابِهِ الْبَرَّةِ الْأَعْلَامِ.
أَمَّا بَعْدُ، فَيَا عِبَادَ اللَّهِ، اتَّقُوا اللَّهَ، أَوْصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ وَطَاعَتِهِ، فَقَدْ فَازَ
الْمُتَّقُونَ.

قَالَ تَعَالَى:

أَلْهَنَكُمْ التَّكَاثُرُ ① حَتَّى زُرْتُمُ الْمَقَابِرَ ② كَلَّا سَوْفَ تَعْلَمُونَ ③ ثُمَّ كَلَّا سَوْفَ
تَعْلَمُونَ ④ كَلَّا لَوْ تَعْلَمُونَ عِلْمَ الْيَقِينِ ⑤ لَتَرَوُنَّ الْجَحِيمَ ⑥ ثُمَّ لَتَرَوُنَّهَا
عَيْنَ الْيَقِينِ ⑦ ثُمَّ لَتُسْأَلُنَّ يَوْمَئِذٍ عَنِ النَّعِيمِ ⑧

Fellow Muslims blessed by Allah,

Let us together increase the level of our faith and conviction in Allah SWT, by obeying all that He has commanded, and abandoning all that He has prohibited us from doing, with the anticipation that we shall gain success in this world and in the eternal hereafter.

The *mimbar* today shall deliver a sermon entitled, "**Beware, Lest We Are Deceived**".



Fellow Muslims blessed by Allah,

Islam is an all-embracing way of life, encompassing all aspects of human life. As an all-encompassing religion, Islam has outlined very precise rules and systems which are aligned to human nature, detailing how we should deal with our fellow human beings, be it through economic, political or social platforms. Among the things that may be categorized into transactional activities, or *muamalat*, include buy and sell transactions, rent, debt, loans and so on.

Islam encourages its followers to engage in various transactions while adhering to Islamic law. Muslims need to understand the laws of justice, so that they do not violate the limitations that Allah SWT has established.

In our preoccupation with pursuing multiple returns, some people are keen to venture into investment schemes. Hence, Muslims must have a high level of awareness in order to ensure that the investment schemes, which we participate in, are free from the elements of usury (*riba*), risk (*gharar*) and gambling. This is because income derived from prohibited (*haram*) sources shall be part of our flesh and blood, which will indirectly have a negative impact on the formation of virtuous character within the families and communities of a country. This was alluded to in a hadith recorded by Imam at-Tabarani, which was narrated by Umar ibn al-Khattab RA, where Rasulullah SAW was reported to have said:

كُلُّ لَحْمٍ نَبَتَ مِنَ السُّحْتِ فَالنَّارُ أَوْلَىٰ بِهِ



Which means: “*The flesh that is raised on unlawful sustenance, Hell is more deserving of that flesh*”

Fellow Muslims blessed by Allah,

Investment, also known as *al-Mudharabah*, is one of the methods of producing and expanding wealth. It starts with an agreement between the owner of the capital and the entrepreneur, whereby the owner of the capital agrees to fully finance an investment, and the entrepreneur agrees to manage it on a profit-sharing basis, with a mutually agreed-upon profit-sharing ratio.

In the context of investment contracts, Islam has established clear principles in carrying out the contract, so that it coincides with the requirements of Islamic law. Islamic scholars also discussed this issue at length in their works, to provide us with clear guidance, so that we shall not stray into any unlawful transactions involving usury, risk and chance.

Of late, newspapers have been reporting on the number of people who are cheating, or have been cheated, for the sake of so-called ‘investments’. In actual fact, they are usually part of certain scams, either Get-Rich-Quick schemes, Direct Selling Businesses or MLMs and networks which are obviously based on flawed systems. With the internet and social media, it is now easier for an individual to conduct online business transactions, which in turn will further enhance the involvement of people in such so-called ‘investment schemes’.

There are even some among them who do not bother to consider whether it is permitted (*halal*) or prohibited (*haram*), be it according to religious laws or provisions within existing civil laws. They are also



willing to risk their money as capital so that they may receive a lot of money, or quick return of profit, without having to work or strive hard for it. It is even more unfortunate that some of them are willing to be in debt and take loans from financial institutions, solely for the sake of pursuing the dream of owning a proverbial mountain of gold.

Therefore, JAKIM as the federal religious authority, and the State Mufti Department at the state level, have issued legal views on some of the investment schemes claiming to be *shariah*-compliant. Such views serve as very useful guides for the public to identify which ones are *shariah*-compliant investments, thereby protecting the Muslim community from being deceived by various so-called 'special offers' presented by bogus investment schemes which exist in the country.

A guide which may be used as references by the public, is as follows:

First: The public may refer to the list issued by Bank Negara, for companies that are unlicensed or violators of applicable laws, and also review the list of *shariah*-compliant investment counters issued by the Securities Commission of Malaysia.

Second: The public also needs to refer to the State religious authorities, or JAKIM, for the legal status of related investments schemes or plans.

Fellow Muslims blessed by Allah,

In reality, there are still bogus investment plans that implement Get-Rich-Quick schemes in today's investment business, but the community does not realise it. Among them is where an investor can



invest as much money as he wants and the management of the scheme will return the profits according to the stipulated percentages. All such investments are only listed in the List of Investors, but no receipt of any money given is issued. The schemes' transactions are based on mutual trust, and there are no specific letters of agreement. This clearly indicates the unavailability of proof to show that the management of the schemes indeed invest the accumulated money into financial institutions or stocks, within or outside the country.

Therefore, as a security measure, the public should deal only with licensed financial institutions, and should be extra careful with investments made through the internet, and to check with the relevant authorities in advance. The public is also urged not to be influenced by promotions or schemes that offer lucrative returns, but at some point, looks highly improbable and unreasonable. It is most likely a scam.

Indeed, Islam has completely outlined that wealth or assets should be expanded through lawful business or *halal* investments, and avoid usury, in accordance with the declaration by Allah SWT in Surah al-Baqarah, verse 275:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

Which means: "Allah has permitted trade and forbidden usury."

Finally, be careful not to participate in such so-called 'investment schemes' that are non-*shariah* compliant, which have doubtful legal status according to *syara'*. Do not be hasty in our quest to get rich by participating in such schemes, and be grateful for the blessings



awarded by Allah SWT. Remember, Islamic transactions and dealings, or *muamalat*, which are compliant with Islamic laws shall surely produce sustenance that are full of blessings.

Fellow Muslims blessed by Allah,

The takeaways that can be drawn from the sermon today are as follows:

First: Muslims are required to choose *shariah*-compliant transactions and dealings to avoid prohibited transactions.

Second: Muslims must obey the commandments and prohibitions of Allah SWT regarding Islamic transactions and dealings (*muamalat*).

Third: Muslims need to refer to religious authorities to identify the legal status related to a particular investment, before investing.

As declared by Allah SWT in Surah Ibrahim, verse 7:

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ

وَإِذْ تَأَذَّنَ رَبُّكُمْ لَئِن شَكَرْتُمْ لَأَزِيدَنَّكُمْ وَلَئِن كَفَرْتُمْ إِنَّ عَذَابِي لَشَدِيدٌ ﴿٧﴾

Which means: "And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favor]; but if you deny, indeed, My punishment is severe.'"



بَارَكَ اللهُ لِي وَلَكُمْ بِالْقُرْآنِ الْعَظِيمِ، وَنَفَعَنِي وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْآيَاتِ وَالذِّكْرِ الْحَكِيمِ، وَتَقَبَّلَ مِنِّي وَمِنْكُمْ تِلَاوَتَهُ إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ. أَقُولُ قَوْلِي هَذَا وَأَسْتَغْفِرُ اللهَ الْعَظِيمَ لِي وَلَكُمْ، وَلِسَائِرِ الْمُسْلِمِينَ وَالْمُسْلِمَاتِ، وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ، الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ، فَاسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ.

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

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللهُ وَحْدَهُ لَا شَرِيكَ لَهُ، الْمَلِكُ الْحَقُّ الْمُبِينُ، وَأَشْهَدُ أَنَّ سَيِّدَنَا مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ، صَادِقُ الْوَعْدِ الْأَمِينِ.

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

وَاعْلَمُوا أَنَّ اللهَ سُبْحَانَهُ وَتَعَالَى أَمْرُهُ بِأَمْرٍ بَدَأَ فِيهِ بِنَفْسِهِ وَثَنِي بِمَلَائِكَتِهِ الْمُقَرَّبِينَ. فَقَالَ اللهُ تَعَالَى مُخْبِرًا وَآمِرًا بِالْمُؤْمِنِينَ :

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

تَسْلِيمًا



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
وَعَلِيٍّ، 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 مُدَبِّرَ هَذِهِ الْبِلَادِ الْإِسْلَامِيَّةِ مَلِكَنَا كِبَاوَهُ دَوْلِي
يَعْمَهَا مَوْلِيَا سِرِي قُدُوكَ بَكِينِدَا يَغْ دَفَرْتَوَانِ اَكُوغْ ك-15 سُلْطَانِ مُحَمَّدِ ك-5.

اللَّهُمَّ أَطْلُ عُمُرَهُ مُصْلِحًا لِلْمُؤَدِّينَ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ مَقَاصِدَهُ لِطَرِيقِ
الْهُدَى وَالرَّشَادِ. اللَّهُمَّ اجْعَلْ مَالِيزِيَا وَسَائِرَ بِلَادِ الْمُسْلِمِينَ طَيْبَةً آمِنَةً مُطْمَئِنَّةً
رَّخِيَةً، يَا رَوْوْفُ بِالْعِبَادِ.

اللَّهُمَّ أَعِزِّ الْإِسْلَامَ وَالْمُسْلِمِينَ فِي كُلِّ مَكَانٍ وَحِينٍ، وَأَنْصُرْ 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 ﴿١٠﴾
فَاذْكُرُوا اللَّهَ الْعَظِيمَ يَذُكُرْكُمْ، وَاشْكُرُوا عَلَىٰ نِعَمِهِ يَزِدْكُمْ، وَاسْأَلُوهُ مِنْ فَضْلِهِ
يُعْطِكُمْ وَلَذِكْرُ اللَّهِ أَكْبَرُ، وَاللَّهُ يَعْلَمُ مَا تَصْنَعُونَ.