



IN THE NAME OF ALLAH THE MOST GRACIOUS, THE MOST MERCIFUL

**MANAGEMENT OF OUR INVESTMENT IN THE HEREAFTER**

**INTRODUCTION**

Everyone of us is reminded by Allah to start our preparation for the Hereafter now:

اتَّقُوا آمَنُوا الَّذِينَ أَيُّهَا يَا  
لِغَدٍ قَدَّمْتِ مَا نَفْسٌ وَلَتَنْظُرَ اللَّهُ  
خَيْرُ اللَّهِ إِنَّ جِ اللَّهُ وَاتَّقُوا ۖ  
تَعْمَلُونَ بِمَا

“O you who believe! Fear Allah and keep your duty to Him. And let every person look to what he has sent forth for the morrow, and fear Allah. Verily, Allah is All-Aware of what you do.” 59: 18

Every effort must be made inshaAllah to invest in the Hereafter so that we are able to be prepared to face Allah with all these investments on the Day of Judgment.

3 sayings of Hasan Al Barsi:

1. “The life of this world is made up of three days: yesterday has gone with all that was done; tomorrow, you may never reach; but today is for you so do what you should do today.” Hasan Al Basri
2. “How strange it is that person whose departure from this world to the next has been announced, and whose predecessors have already departed, still plays around!”
3. “Sell this life for the next and you win both of them. Sell the next life for this and you lose both of them.”

Allah Reminded us in surah Qasas 28, verse 77:

الدَّارَ اللّٰهُ آتَاكَ فِيمَا وَابْتَغِ  
 مِنْ نَّصِيبِكَ سَتَنَ وَلَا ۖ ۖ الْآخِرَةَ  
 اللّٰهُ أَحْسَنَ كَمَا وَأَحْسِنَ ۖ ۖ الدُّنْيَا  
 فِي الْفَسَادِ تَبْغِ وَلَا ۖ ۖ إِلَيْكَ  
 يُحِبُّ لَا اللّٰهُ إِنَّ ۖ ۖ الْأَرْضِ  
 الْمُفْسِدِينَ

“But seek, with that (wealth) which Allah has bestowed on you, the home of the Hereafter, and forget not your portion of legal enjoyment in this world, and do good as Allah has been good to you, and seek not mischief in the land. Verily, Allah likes not the *Mufsidun* (those who commit great crimes and sins, oppressors, tyrants, mischief-makers, corrupts).”

Everyone of us must worry if our investment in the Hereafter will benefit us in order to allow us entry into Paradise inshaAllah.

آتَوْا مَا يُؤْتُونَ وَالَّذِينَ  
 رَبِّهِمْ إِلَىٰ أَنَّهُمْ وَجِلَةٌ وَقُلُوبُهُمْ  
 رَاجِعُونَ

“And those who give that (their charity) which they give (and also do other good deeds) with their hearts full of fear (whether their alms and charities, etc., have been accepted or not), because they are sure to return to their Lord (for reckoning).” 23: 60

Imam Ahmad recorded from `A'ishah: I said: "O Messenger of Allah,

﴿ وَالَّذِينَ يُؤْتُونَ مَا آتَوْا  
 وَقُلُوبُهُمْ وَجِلَةٌ ﴾

(And those who give that which they give with their hearts full of fear...) Are these the ones who steal and commit Zina and drink alcohol while fearing Allah" The Messenger of Allah replied:

(No, O daughter of Abu Bakr. O daughter of As-Siddiq, the one who prays, fast and gives in charity, fearing Allah.) This was recorded by At-Tirmidhi, and Ibn Abi Hatim recorded something similar in which the Prophet (peace be upon him) said: (No, O daughter of As-Siddiq, they are the ones who pray and fast and give in charity while fearing that it will not be accepted from them, (It is these who hasten in the good deeds.)) This is also how Ibn `Abbas, Muhammad bin Ka`b Al-Qurazi and Al-Hasan Al-Basri interpreted this Ayah.

**Our investment in the Hereafter consists of the following:**

1. Good deeds in general
2. Minimising sins
3. Ensuring that the deeds are retained and not lost
4. Deeds that remain continuous after we die
5. Gaining and maintaining Allah's Love
6. Ensuring rights of others are not infringed

**HOW TO MANAGE THEM**

**1. Good deeds**

a. Prioritising Good deeds

- Deeds that will be the first to be questioned by Allah:

Abu Hurairah<sup>ra</sup> narrates that the Holy Prophet, peace and blessings of Allah be upon him, said, "The first thing for which a person will be brought to account on the Day of Judgement will be his Salat. If it is found to be complete, then it will be recorded as complete and if anything is lacking, He will say, 'Look and see if you can find any voluntary prayers with which to complete what he neglected of his obligatory prayers.' Then the rest of his deed will be reckoned in like manner."

(*Sunan al-Nasai*, Kitab al-Salat, Hadith 466)

Therefore ensure that your prayer is as perfect as possible inshaAllah in terms of khushoo', recitations, slow movements, etc

Do remember that it's not just about doing prayer, as Allah Described who are the successful believers in the Qur'an surah 23 verses 1-2

المؤمنون أفلحَ قد

## صَلَاتِهِمْ فِي هُمْ الَّذِينَ خَاشِعُونَ

“Successful indeed are the believers. Those who offer their *Salat* (prayers) with all solemnity and full submissiveness.”

So, it's not just about the prayer but the prayer must be in *khushoo'* (complete surrendering and focus on Allah).

Also, take special care of the middle prayer, as Allah Warned us in surah al Baqarah verse 238:

## حَافِظُوا عَلَى الصَّلَوَاتِ وَ الصَّلَاةِ الْوُسْطَى وَقُومُوا لِلَّهِ قَانِتِينَ

“Guard strictly (five obligatory) *As-Salawat* (the prayers) especially the middle *Salat* (i.e. the best prayer - '*Asr*'). And stand before Allah with obedience [and do not speak to others during the *Salat* (prayers)].”

What further proves this fact is that, in an authentic Hadith, Allah's Messenger (Peace be upon him) emphasized the necessity of preserving the '*Asr*' prayer, when he said, as Ibn 'Umar narrated:

(Whoever misses the '*Asr*' prayer will be like who has lost his family and money.)

It is reported in the Sahih that Buraydah bin Al-Husayb said that the Prophet (peace be upon him |) said:

(On a cloudy day, perform the ('*Asr*) prayer early, for whoever misses the '*Asr*' prayer, will have his (good) deeds annulled.)

### b. Ensure good deeds are accepted by Allah

Good deeds are only accepted if we fulfil 3 conditions:

- i. That we are Muslims and does not commit shirk
- ii. Intention of the deeds is only for Allah
- iii. The deeds must be in accordance to the Qur'an and authentic hadiths

c. Build your Taqwa

## 2. Minimising sins

a. Maintain taqwa, as Allah will Grant Furqan to those with Taqwa, as stated in the Qur'an surah 8 verse 29

يَا أَيُّهَا الَّذِينَ آمَنُوا إِن تَتَّقُوا اللَّهَ يَجْعَل لَكُمْ فُرْقَانًا

“O you who believe! If you obey and fear Allah, He will grant you *Furqan* a criterion [(to judge between right and wrong)...”

b. Avoid shirk

إِنَّ اللَّهَ لَا يَغْفِرُ أَنْ يُشْرَكَ بِهِ وَيَغْفِرُ مَا دُونَ ذَلِكَ لِمَنْ يَشَاءُ وَمَنْ يُشْرِكْ بِاللَّهِ فَقَدْ ضَلَّ ضَلَالًا بَعِيدًا

“Verily! Allah forgives not (the sin of) setting up partners in worship with Him, but He forgives whom he pleases sins other than that, and whoever sets up partners in worship with Allah, has indeed strayed far away.” 4:116

c. Perform prayers

إِنَّ الصَّلَاةَ تَنْهَى عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ

“...Verily, *As-Salat* (the prayer) prevents from *Al-Fahsha'* (i.e. great sins of every kind, unlawful sexual intercourse, etc.) and *Al-Munkar* (i.e. disbelief, polytheism, and every kind of evil wicked deed, etc.) ...” (29: 45)

d. Seeking forgiveness from Allah

e. Take advantage of deeds which serve to remove majors sins as well as deeds that remove many minor sins for e.g. fast of Arafah and Ashoora

f. Seek ways to protect from shaytan

### 3. Ensuring deeds are retained until Day of Judgment

#### a. Avoid shirk

وَإِلَىٰ إِلَيْكَ أَوْحِيَ وَلَقَدْ  
 أَشْرَكَتَ لَئِن قَبْلِكَ مِنَ الَّذِينَ  
 مِنْ وَتَكُونَنَّ عَمَلُكَ لِيَحْبَطَنَّ  
 الْخَاسِرِينَ

“And indeed it has been revealed to you (O Muhammad SallAllahu ‘alayhi wa sallam), as it was to those (Allah’s Messengers) before you: “If you join others in worship with Allah, (then) surely (all) your deeds will be in vain, and you will certainly be among the losers.” 39: 65

#### b. Avoid being “bankrupt”

Abu Huraira reported: The Messenger of Allah, peace and blessings be upon him, said, “Do you know who is bankrupt?” They said, “The one without money or goods is bankrupt.” The Prophet said, “Verily, the bankrupt of my nation are those who come on the Day of Resurrection with prayers, fasting, and charity, but also with insults, slander, consuming wealth, shedding blood, and beating others. The oppressed will each be given from his good deeds. If his good deeds run out before justice is fulfilled, then their sins will be cast upon him and he will be thrown into the Hellfire.”

Source: Ṣaḥīḥ Muslim 2581

Grade: *Sahih* (authentic) according to Muslim

### 4. Take note of deeds which are continuous after death

#### a. Hadith on 3 deeds that remain continuous even after death:

Abu Qatadah reported: The Messenger of Allah, peace and blessings be upon him, said, “The best of what a man leaves behind are three: a righteous child who supplicates for him, ongoing charity the reward of which reaches him, and knowledge that is acted upon after him.”

Source: Sunan Ibn Mājah 237

Grade: *Sahih* (authentic) according to Al-Albani

- Dua of righteous child
- Beneficial knowledge
- Sadaqah Jariah

### 5. Gaining Allah’s Love

- a. Take note of deeds that are beloved to Allah
  - i. **The most beloved deen:** The Prophet ﷺ said: “The most beloved religion to Allah is the Al-hanafiyyatu sam’ha”. (Easy going religion). [Collected by Ahmad]
  - ii. **The salat in its proper time.** The Prophet ﷺ said, “The most beloved of deeds to Allah are: the salat in its proper time, goodness to the parents, and striving in the way of Allah”. [Collected by Bukhaari and Muslim]
  - iii. **Belief in Allah:** the Prophet ﷺ said: “The most beloved of deeds to Allah are: belief in Allah, then, keeping your ties with family, then, enjoining the good and forbidding the evil”. [Collected by Abu Ya’lah]
  - iv. **Consistency in good deeds:** The Prophet ﷺ said, “The most beloved of deeds to Allah are those that are most consistent, even if it is small”. [Collected by Bukhaari and Muslim]
  - v. **The remembrance of Allah:** The Prophet ﷺ said: “The most beloved of deeds to Allah is to die while your tongue is moistened with the remembrance of Allah”. [Collected by Tabaraani]
  - vi. **The masaajid:** The Prophet ﷺ said: “The most beloved places to Allah are the masaajid, and the most hated places to Allah are the marketplaces”. [Collected by Muslim]
  - vii. **Speaking the truth in the presence of an unjust ruler:** The Prophet ﷺ said: “The most beloved jihaad to Allah is speaking the truth in the presence of an unjust ruler”. [Collected by Ahmad].
  - viii. **Truthful speech.** The Prophet ﷺ said: “The most beloved of speech to me is that which is most truthful”. [Collected by Bukhaari]
  - ix. **The fast of David:** The Prophet ﷺ said: “The most beloved fast to Allah is the fast of David; he used to fast one day, and break fast one day, and the most beloved prayer to Allah is the prayer of David; he used to sleep half the night, pray a third, and sleep a sixth”. [Bukhaari and Muslim].
  - x. **Plentiful hands in the food plate:** The Prophet ﷺ said: “The most beloved meal to Allah is that in which many hands partake from the plate”. [Collected by Ibn Hibbaan]
  - xi. **Saying Sub’haana Allah:** the Prophet ﷺ said: “The most beloved of speech to Allah is for a servant to say; Sub’haana Allah wa bi hamdi’hi”. [Collected by Muslim].
  - xii. **The four most beloved words:** The Prophet ﷺ said: “The most beloved words to Allah are four; sub’haanallah, al-humdu lillaah, wa laa ilaaha illa Allah, wa Allahu Akbar”. [Collected by Muslim].
  - xiii. **Good character:** The Prophet ﷺ said: “The most beloved servant to Allah is he who has the best character”. [Collected by Tabaraani]
  - xiv. **The best names:** The Prophet ﷺ said: “The most beloved names to Allah are, Abdullah and Abdul-Rahmaan”. [Collected by Muslim]
  - xv. **Benefiting people:** The Prophet ﷺ said: “The most beloved people to Allah are those that bring most benefit to other people, and the most beloved of deeds to Allah be He Exalted and Glorified, is bringing

happiness upon a Muslim or removing a worry from him, or to pay his debt, or to remove his hunger, . It is more beloved to me that I walk with my brother to fulfill his need, than if I spent i'tikaaf for a month in the masjid, and whoever holds back his anger, Allah will cover his faults, and whoever keeps his anger to himself, and if he wants to just let it go and lets it go, Allah will fill his heart with satisfaction on the Day of Judgment". And whoever walks with his brother to fulfill his need until he secures it for him, Allah will secure his feet for him on the day when feet are unsteady, and bad character will spoil a deed just like vinegar spoils honey". [Collected by Abu Ya'lah]

- b. Take note of hadith Qudsi – on doing obligatory deeds will gain Allah's Love but with the addition of voluntary deeds we obtain more of His Love.

On the authority of Abu Hurayrah (RadhiyAllahu 'anhu) who said: The Messenger of Allah (SallaAllahu 'alayhi wasallam) said,

"Verily Allah (Glorified may he be) has said: 'Whosoever shows enmity to a wali (friend) of Mine, then I have declared war against him. And My servant does not draw near to Me with anything more beloved to Me than the religious duties I have obligated upon him. And My servant continues to draw near to me with nafil (supererogatory) deeds until I Love him. When I Love him, I become his hearing with which he hears, and his sight with which he sees, and his hand with which he strikes, and his foot with which he walks. Were he to ask [something] of Me, I would surely give it to him; and were he to seek refuge with Me, I would surely grant him refuge.' "

[Reported by Bukhari]

- c. Taqwa – which leads to gaining Allah's honour (49: 13)

أَتَقَاكُمْ اللَّهُ عِنْدَ أَكْرَمِكُمْ إِنَّ

"...Verily, the most honourable of you with Allah is that (believer) who has *At-Taqwa*..."

- d. Maintain sincerity

## 6. Ensuring rights of others are not infringed

- a. Avoid debt  
b. Be careful of back biting, slander, etc especially on social media



*STEPS2ALLAH*

- c. Seek forgiveness from others constantly
- d. Improve your akhlaq (good manners)

ON ALL SECTIONS - MAKE DU'A TO ALLAH

May Allah Accept all of our investments in the Hereafter and Grant us all Jannatul Firdaus due to our efforts.