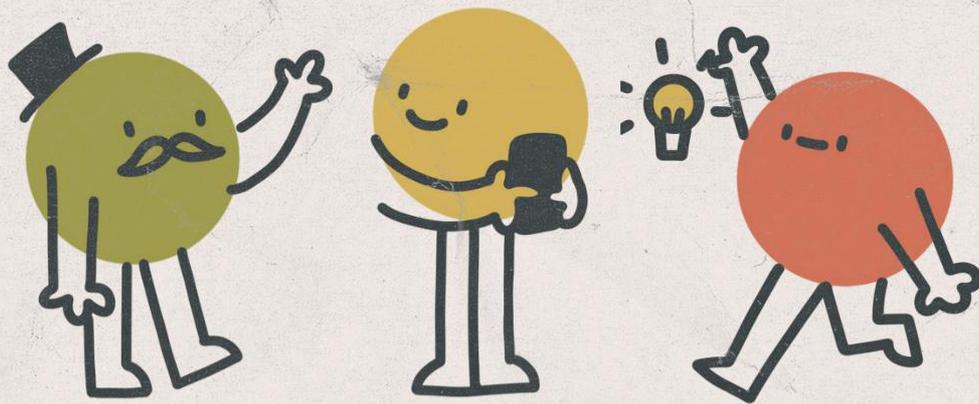


# Empower



toolkit – a guide to adulting



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## **introduction**

How to use the toolkit?

## **career tips**

Scaling the Career Ladder  
ETM Strategy Framework  
Skills to Develop  
Navigating the Working World

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## **savings & budgeting**

Importance of Saving  
Money Personality  
Tool to Track Spending

## **halal investment**

5 I's of Islamic Finance  
Current Economy Situation  
Shariah Investing

**04**

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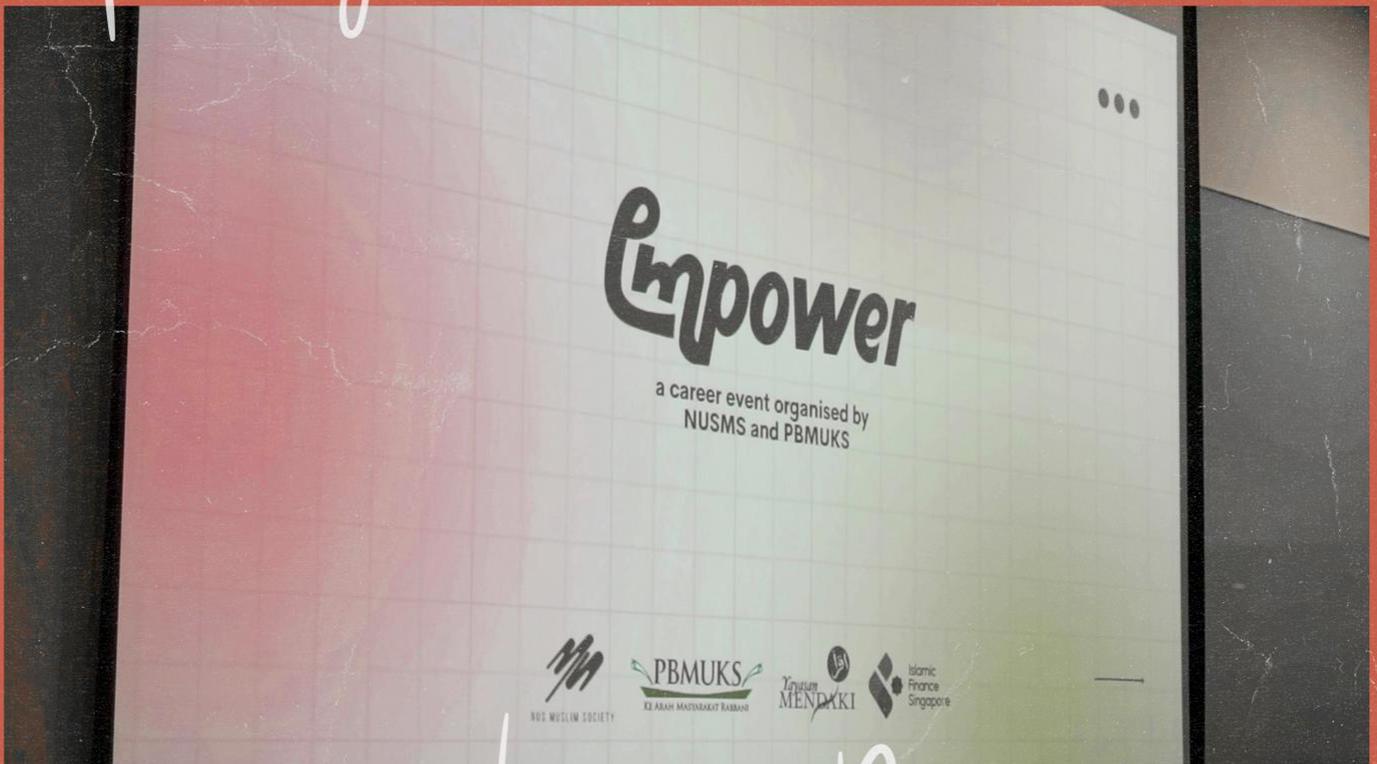
**05**

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## **du'a list**

compilation of du'a for students

for you



love, empower

Assalamualaikum adult-to-be,

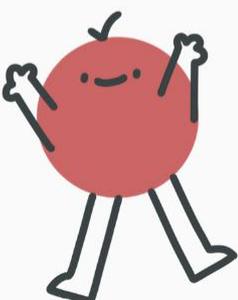
Welcome to the eMpower Toolkit 2023, where we will talk about all-things-adulthood!

Adulthood is no doubt a daunting journey full of uncertainties. Every other person entering this stage of life may seem confident of their purpose and direction, and may seem like they've got it all set. But, truth be told, most people are not as certain about life as they appear to be, and that is completely ok!

Adulthood is a journey of exploration, of trials and tribulations, of finding oneself. Everyone here is adulthood for the first time, so it is ok to make mistakes! There is an exponential learning curve, and what we can do is just learn and do better next time.

With that, while it may not be an exhaustive guide, we hope that this toolkit guides you as you step into the next stage in your life.

**Let's POWER on!**



With love,

***Empower***  
**2023**

# 02

## career tips

how to:



excel in my career?

# scaling the career ladder

## NETWORK

Be known in your space.

Make friends within and outside your company.

Have a group of people that you have strong ties with so you can leverage them when you need help.

## PROVE YOURSELF

Don't push for promotions or salaries before you do the work.

Make it seem that if the company loses you, they are making a huge mistake.

## DO YOUR BEST

Talk less, do more.

Ask for more responsibilities - provided you can handle them.

## FIND A MENTOR

Get a superior who is invested in your success and wants to see you progress.

# ETM strategy framework

how do I strategise my career with it?

## E ndowments

Show **CONSISTENCY**.

Intern in **RELEVANT** sectors/companies.

Your **CULTURE** is your strength.

For example, being fluent in the Malay language can give you an advantage over your counterparts who do not.

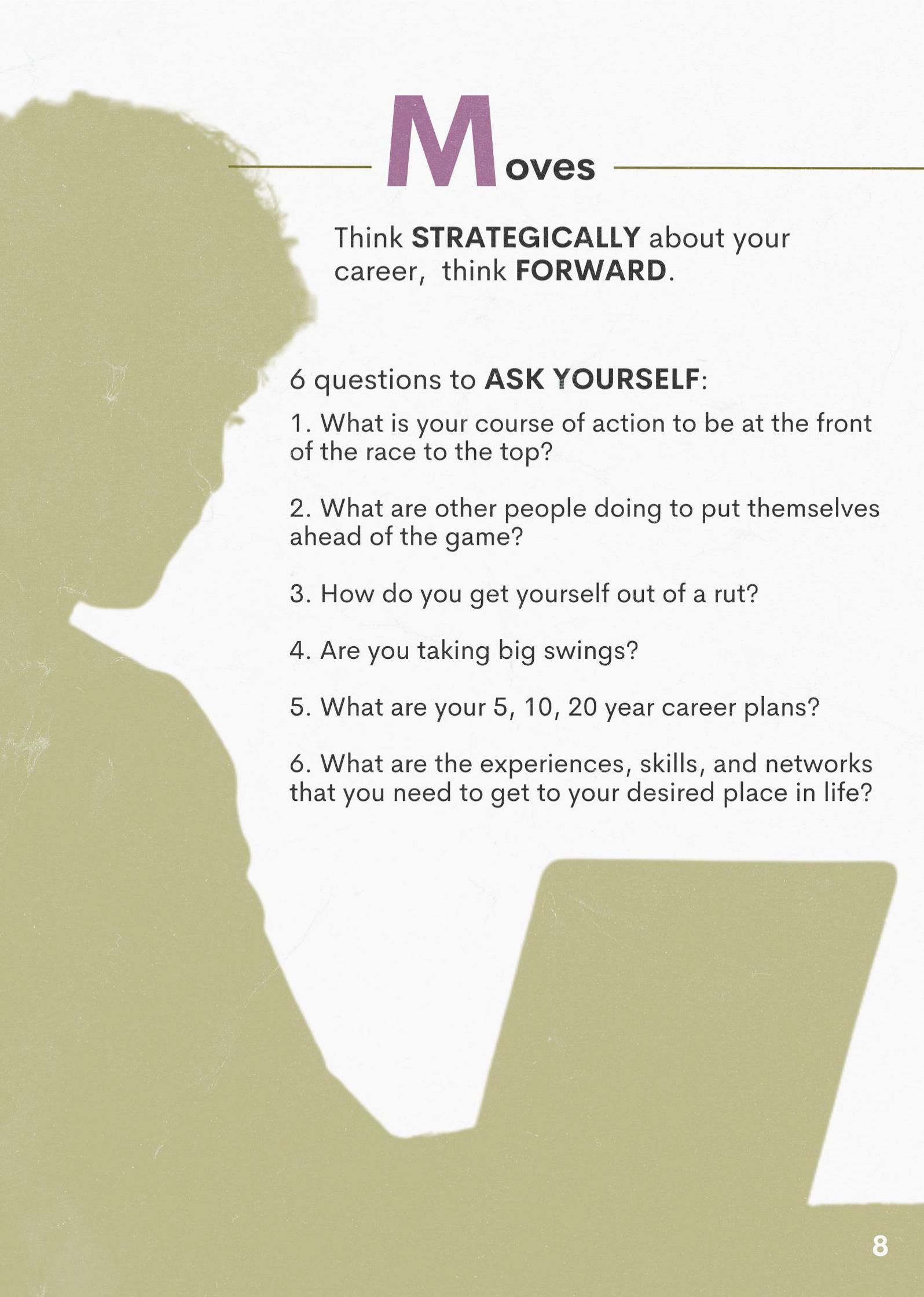
## T rends

Work in a profitable sector for your **GROWTH**.

Have a **BENCHMARK** so that you will always be ahead of the race.

Have a **GOAL** so that your mind will always have something to work towards.

Look for good **MENTORS** to guide and teach you.



# Moves

Think **STRATEGICALLY** about your career, think **FORWARD**.

## 6 questions to **ASK YOURSELF**:

1. What is your course of action to be at the front of the race to the top?
2. What are other people doing to put themselves ahead of the game?
3. How do you get yourself out of a rut?
4. Are you taking big swings?
5. What are your 5, 10, 20 year career plans?
6. What are the experiences, skills, and networks that you need to get to your desired place in life?

# skills to develop

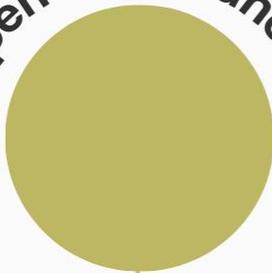
Your internships and jobs are eye-opening experiences so that you can make more informed decisions with clarity in the future.

Be open-minded to different opportunities. There is **no such thing as a wrong decision**, as you are able to learn from every experience.

The key takeaway of your entire education journey is your ability to quickly learn new things in the shortest period of time — and this is relevant to almost all jobs.

In many sectors, you are required to **pick up new skills fast** as you need to keep up with the pace of the environment.

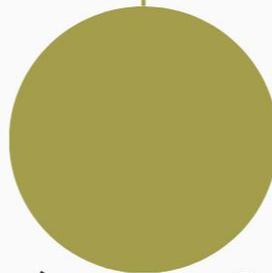
open-mindedness



good at learning



resilience



Be open to unprecedented changes. Do not blame yourself for situations you cannot control. **What defines you is how you recover from challenges and your decisions moving forward.** A job is a job — you are bound by a contract, not feelings.

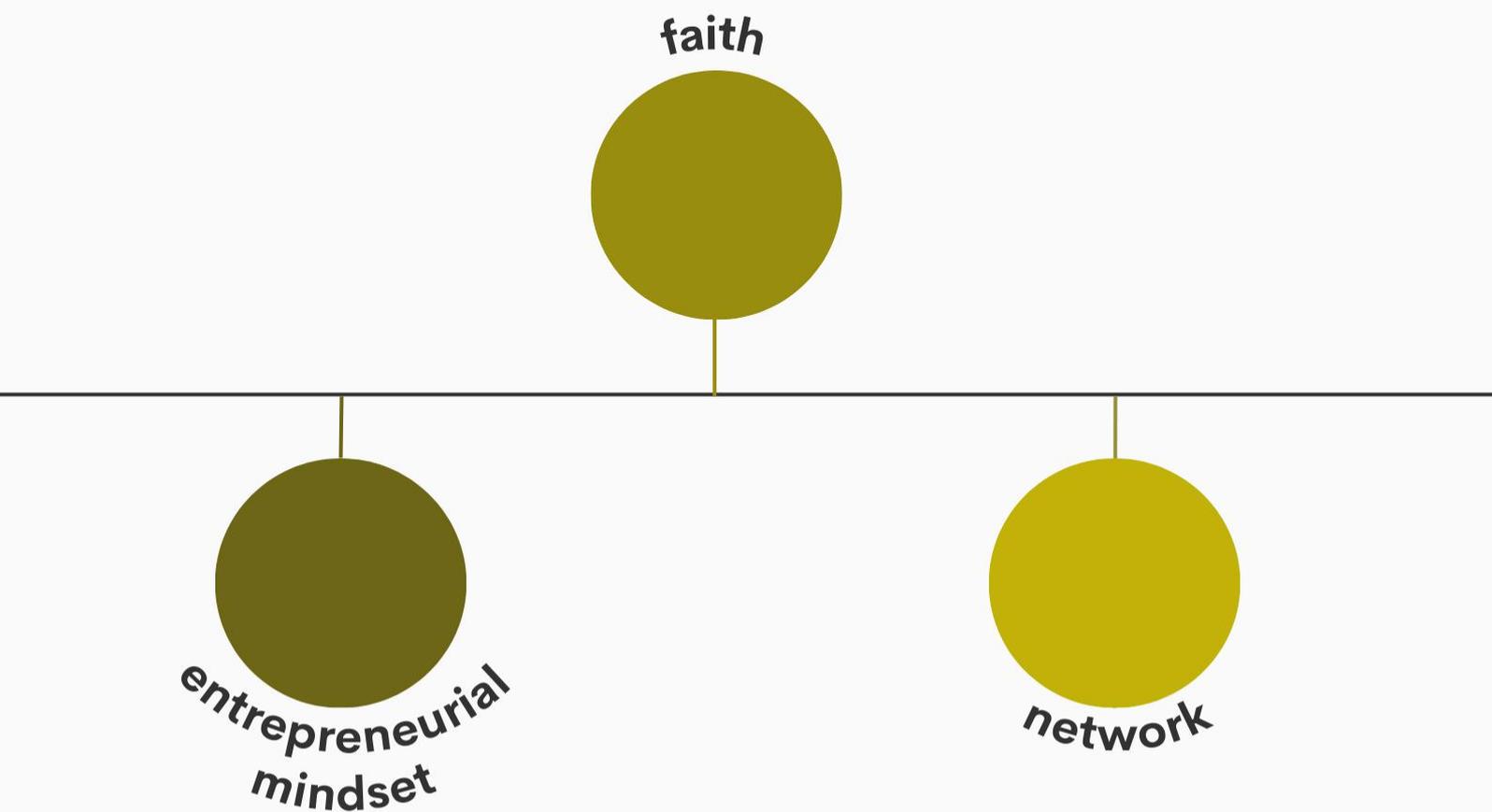
If needed, there is no harm in going through therapy to understand yourself better. Do not go into your next job with negative feelings about your previous job.

Firstly, you need to put in your own effort, such as doing your research about the skills required for your desired job.

Pray and ask Allah s.w.t for what you desire. If you are facing uncertainty, perform solat hajat and solat istikharah.

**Trust in His decision and plans** — you are where you are meant to be. If things do not go your way, it is out of your control and not your fault if you have tried your best.

A common fallacy is that people always look back to see what they could have done better. However, we have to accept that God is in control. For example, in an interview, know that it is not the interviewers that decides your Rizq, but God. The interview is just a hurdle that you have to overcome to get to your Rizq.



It is a valuable skill to be able to quickly come up with an effective solution to a problem.

You must **be able to market your solution to stakeholders**, and measure its value.

Networking can carry you to different places and you can also learn more about yourself and the world. Go for networking events — see it as relationship building.

Get to know people in university and make friends with them. **Do not be afraid to approach people and speak to them.**

A photograph of three people in a meeting. On the left, a woman with glasses is looking towards the center. In the middle, a man is looking down. On the right, the back of a man's head and shoulder is visible. The word "EMPOWER" is written vertically in a large, white, outlined font across the center of the image.

EMPOWER  
EMPOWER  
EMPOWER

# navigating the working world

as someone from a minority group

## Set your boundaries clearly

Let your colleagues know what you are not comfortable with.

## Embody your religion

See your religion as a source of strength.

True markers of your character are:  
work ethics, communication with others, quality of work you deliver, punctuality etc.

Once people see you as a valuable member, they might want to talk to you and get to know you better, including your culture and religion.

Changes don't happen overnight — take it one step at a time and do not put too much pressure on yourself to be the representative of your culture/religion at your workplace.

# 03

## savings & budgeting

how to:



plan my finances?

# importance of saving

## EASY COME, EASY GO

Money that is easily gained is also easily lost.  
eg. cryptocurrency, bitcoin, GST vouchers

## VALUABLE SKILL

Marriage — The second most common reason for divorce is the fight over money.

Lack of knowledge — Many people with high education levels become bankrupt because they do not know how to handle money.

# money personality

Your money personality is modelled after your surrounding people. It can also be influenced by the media.

It is important to know your own money personality and improve on your own savings and spending habits.

## what is your money personality?

1

### **spenders**

People who spend without thinking & have hardly any savings.

2

### **savers**

People who spend on something after determining the lowest price possible across multiple platforms.

3

### **thinkers**

People who are unable to make a decision. They are always comparing and feel unsatisfied.

4

### **avoiders**

People who do not want to know about money and are spending it.





THE POWER

# tool to track spending

The objective of the tool is so that you are able to clearly see where your money is going, and make more informed decisions when spending.

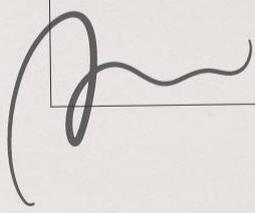
## steps to take:

- 01** Fold an A4 piece of paper into 8 rectangles — to be used for 1 week.
- 02** Write down everything you spent in a day in 1 rectangle, as well as the balance for that day.
- 03** At the end of the week, write down your balance in the first rectangle.
- 04** Across multiple weeks, you can compare your stack of A4 papers and track your balance for a period of time.

(an example is provided on the next page!)





<b>Balance:</b>  Write down your balance at the end of the week here!	<b>Monday</b> (DD/MM/YY)  eg: 1. Lunch: \$___.___ 2. Bus Fare: \$___.___ 3. Coffee: \$___.___  <b>Balance:</b>	<b>Tuesday</b> (DD/MM/YY)	<b>Wednesday</b> (DD/MM/YY)
<b>Thursday</b> (DD/MM/YY)	<b>Friday</b> (DD/MM/YY)	<b>Saturday</b> (DD/MM/YY)	<b>Sunday</b> (DD/MM/YY)
			



# 04

## halal investment

how to:



halal invest?

# 5 'I's of islamic finance

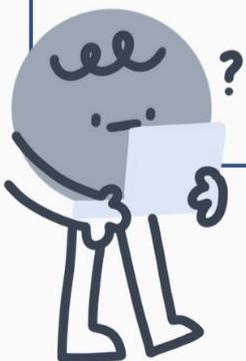
Income

Insurance

Independence

Investments

Inheritance



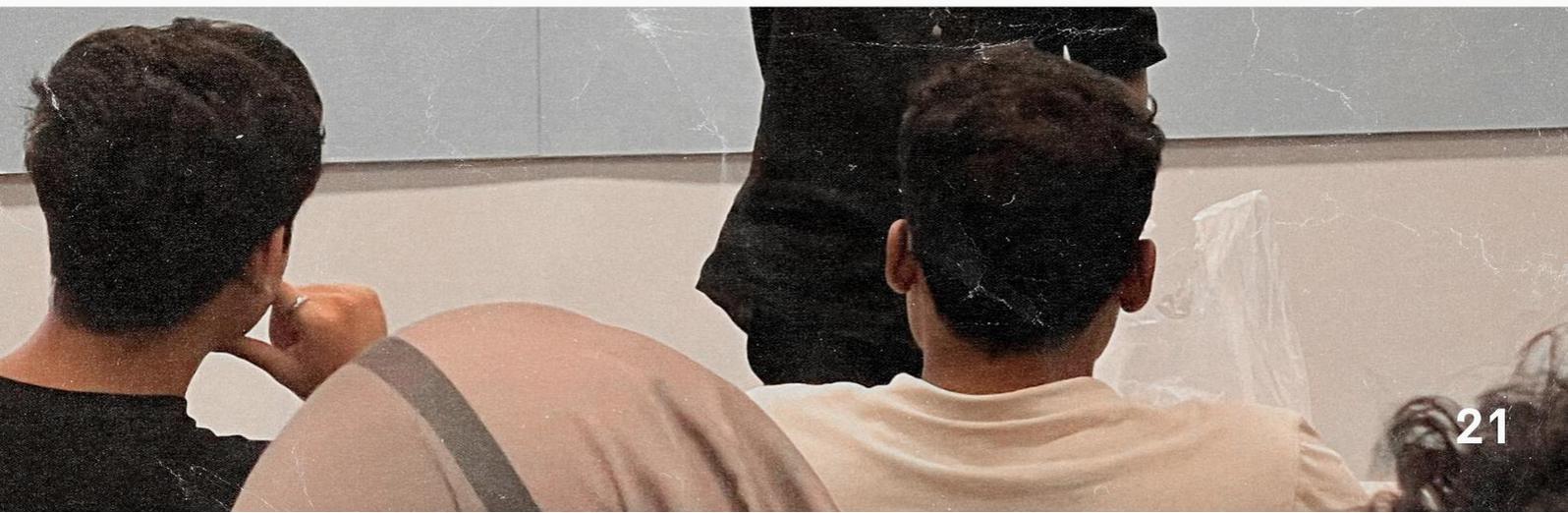
# current situation of the economy

## technical recession

Definition: 2 consecutive quarters of a year of an economic contraction

- Happened due to COVID-19 and Russia-Ukraine War, among other factors
- Predicted to worsen in the next 6-12 months
- Signs of the recession: rising oil prices, rising interest rates

**BEST TIME TO START INVESTING NOW!**



# Shariah investing

## shariah hedge

Investing the Halal way is inherently less risky, and profitable

- In 2017, the index level only dropped in the non-Islamic market
- For a company to be Shariah compliant, you cannot have too much debt → good cashflow in a recession.





# THE PROOVER

## true or false?

---

01

**i need a lot of money to start investing.**

Not true!

You can start with as little as \$100/month for investing. Most Shariah Compliant Mutual Funds and Unit Trusts let you start with SGD\$100 per month (e.g. Fundsupermart.com). Robo-advisors may let you start with less than \$100, with no minimum (e.g. Wahed based in US).

02

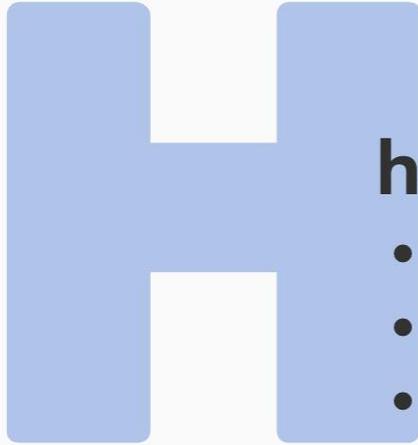
**investing is so complicated and stressful!**

Not true! Halal investing is fuss-free!

Invest in a minimum of 5 years to recover to net zero. See recessions as a buying opportunity if you invest long-term (>5 years). Long term strategy beats hot stock tips.

# H.A.L.A.L

## investing formula



### habitual investing

- consistent & automatic
- using time tested instruments
- stay calm during crises and recessions

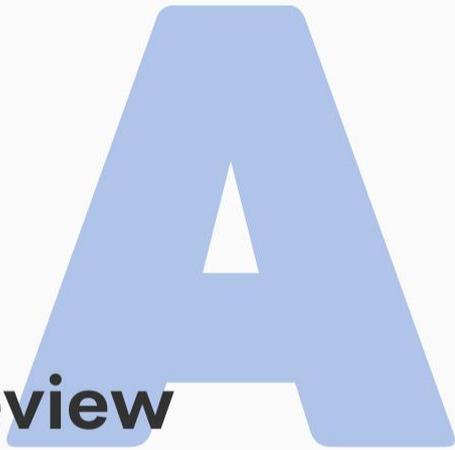
### allocate correctly

- equities, bonds, gold & alternatives
- strategy-based allocation
- profits are cycle independent



### long term

- reduces overall risk
- increases peace of mind
- goal oriented

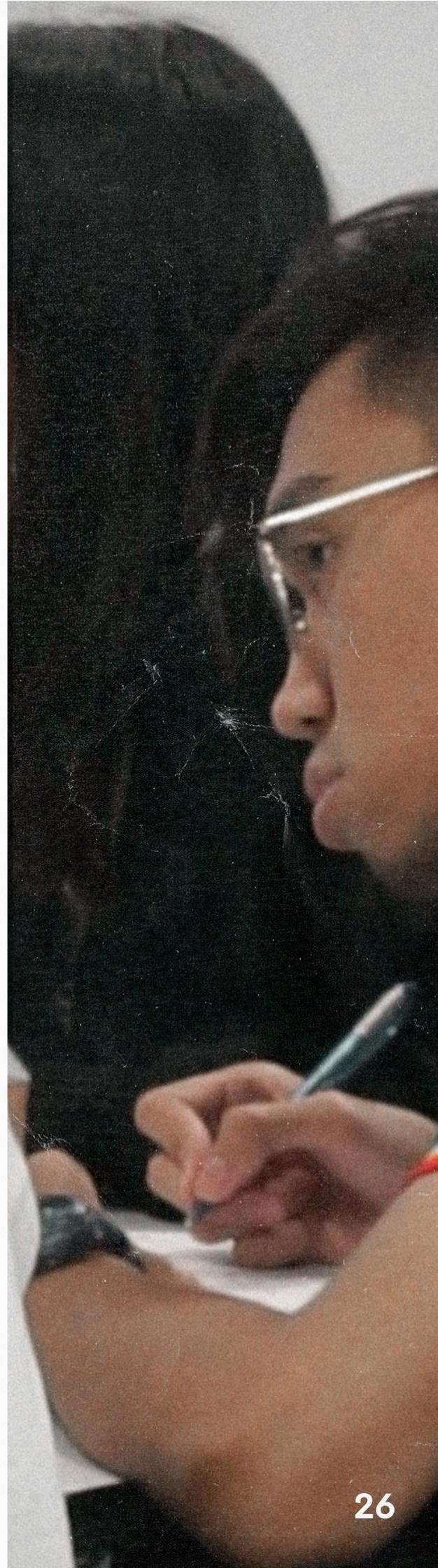
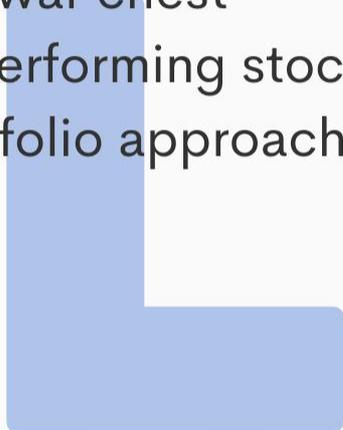


## **annual review**

- stay on track
- rebalance & reallocate
- de-risking at life stages

## **look for opportunities**

- maintains war chest
- finds outperforming stocks
- multi-portfolio approach



# 05

du'a  
list

du'as to



practise

# for guidance & contentment

حَدَّثَنَا يَعْقُوبُ بْنُ إِبْرَاهِيمَ الدَّوْرَقِيِّ، وَمُحَمَّدُ بْنُ بَشَّارٍ، قَالَا حَدَّثَنَا عَبْدُ الرَّحْمَنِ  
بْنُ مَهْدِيٍّ، حَدَّثَنَا سُفْيَانُ، عَنْ أَبِي إِسْحَاقَ، عَنْ أَبِي الْأَخْوَصِ، عَنْ عَبْدِ اللَّهِ، عَنْ  
النَّبِيِّ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - أَنَّهُ كَانَ يَقُولُ " اللَّهُمَّ إِنِّي أَسْأَلُكَ الْهُدَى  
وَالْتَقَى وَالْعَفَافَ وَالْغِنَى " .

*It was narrated from 'Abdullah that: the Prophet (SAW) used to say:  
"Allahumma inni as'alukal-huda wat-tuqa wal-'afaf wal-ghina (O Allah, I  
ask You for guidance, piety, chastity and affluence)."*

Sunan Ibn Majah 3832

# for worry, laziness & in debt

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْهَمِّ وَالْحُزْنِ، وَالْعَجْزِ وَالْكَسَلِ وَالْبُخْلِ وَالْجُبْنِ،  
وَضَلْعِ الدَّيْنِ وَغَلَبَةِ الرِّجَالِ

*Allāhumma 'innī 'a'ūdhu bika mina 'l-ḥammi wa 'l-ḥuzn, wa 'l-'ajzi wa 'l-kasal, wa 'l-bukhli wa 'l-jubn, wa ḍala'id-dayn, wa ghalabatir-rijāl.*

O Allah, I seek refuge in you from grief and sadness, from weakness and from laziness, from miserliness and from cowardice, from being overcome by debt and overpowered by men (i.e. others).

Hisn al-Muslim 121

# for mercy, protection & sustenance

وعن طارق بن أشيم، رضي الله عنه، قال: كان الرجل إذا أسلم علمه النبي صلى الله عليه وسلم، الصلاة، ثم أمره أن يدعو بهؤلاء الكلمات: "اللهم اغفر لي، وارحمني، واهدني، وعافني، وارزقني" ((رواه مسلم)).

وفي رواية له عن طارق أنه سمع النبي صلى الله عليه وسلم، وأتاه رجل، فقال: يا رسول الله، كيف أقول حين أسأل ربي؟ قال: "قل: اللهم اغفر لي، وارحمني، وعافني، وارزقني، فإن هؤلاء تجمع لك دنياك وآخرتك".

Tariq bin Ashyam (May Allah be pleased with him) reported: Whenever a man entered the fold of Islam, the Prophet (ﷺ) would show him how to perform Salat and then direct him to supplicate: "*Allahumm-aghfir li, warhamni, wahdini, wa 'afini, warzuqni (O Allah! Forgive me, have mercy on me, guide me, guard me against harm and provide me with sustenance and salvation).*"

[Muslim]

In another narration Tariq said: A man came to the Prophet (ﷺ) and said to him: "O Messenger of Allah! What shall I say if I want to pray to my Rubb?" He (ﷺ) said, "Say: '*Allahumma-ghfir li, warhamni, wa 'afini, warzuqni (O Allah! Forgive me, have mercy on me, protect me and provide me with sustenance).*' Surely, this supplication is better for you in this life and in the Hereafter."

Riyad as-Salihin 1469

# for beneficial knowledge, good provision & acceptable deeds

حَدَّثَنَا أَبُو بَكْرِ بْنُ أَبِي شَيْبَةَ، حَدَّثَنَا شَبَابَةُ، حَدَّثَنَا شُعْبَةُ، عَنْ مُوسَى بْنِ أَبِي عَائِشَةَ،  
عَنْ مَوْلَى، لَأُمِّ سَلَمَةَ عَنْ أُمِّ سَلَمَةَ، أَنَّ النَّبِيَّ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - كَانَ يَقُولُ إِذَا  
صَلَّى الصُّبْحَ حِينَ يُسَلِّمُ " اللَّهُمَّ إِنِّي أَسْأَلُكَ عِلْمًا نَافِعًا، وَرِزْقًا طَيِّبًا، وَعَمَلًا مُتَقَبَّلًا " .

It was narrated from Umm Salamah that when the Prophet (ﷺ) performed the  
Subh (morning prayer), while he said the Salam, he would say:

*'Allahumma inni as'aluka 'ilman nafi'an, wa rizqan tayyiban, wa 'amalan  
mutaqabbalan (O Allah, I ask You for beneficial knowledge, goodly provision and  
acceptable deeds).'*"

Sunan Ibn Majah 925

# for goodness of both worlds

وعن ابن مسعود رضي الله عنه قال: كان من دعاء رسول الله صلى الله عليه وسلم:  
"اللهم إني أسألك موجبات رحمتك، وعزائم مغفرتك، والسلامة من كل إثم،  
والغنيمة من كل بر، والفوز بالجنة، والنجاة من النار."  
(رواه الحاكم أبو عبد الله، وقال: حديث صحيح على شرط مسلم)).

Ibn Mas'ud (May Allah be pleased with him) reported:

One of the supplications of the Messenger of Allah (ﷺ) was: "*Allahumma inni as'aluka mujibati rahmatika, wa 'aza'ima maghfiratika, was-salamata min kulli ithmin, wal-ghanimata min kulli birrin, wal-fawza bil-jannati, wannajata mina-nar*

(O Allah! I beg You for that which incites Your Mercy and the means of Your forgiveness, safety from every sin, the benefit from every good deed, success in attaining Jannah and deliverance from Fire)."

[Al-Hakim].

Riyad as-Salihin 1493

The eMpower team would like to express our greatest gratitude to the following distinguished speakers for the knowledge and wisdom they have shared, which made this toolkit and its content possible:

**Lugman bin Lukman**

**Syakir Hashim**

**Attiya Ashraf Ali**

**Zaid Masagoes**

**Syed Afiq**

Thank you for supporting eMpower 2023 and we hope that this toolkit has been beneficial for you.

**eMpower**



Speaker

Mr Zaid Masagos

Mr Zaid Masagos is a former...  
...of the...  
...of the...  
...of the...

EXIT

# Empower

the end