



2 – Days Specialized Training Workshop

ISLAMIC BANKING, ISLAMIC SME & ISLAMIC MICRO FINANCE

13th & 14th June, 2014 - Ghana

Jointly Organized by





Islamic SME and Micro/Rural Finance



CEIMF - AlHuda CIBE

Centre of Excellence in Islamic Microfinance (CEIMF) is an initiative of AlHuda Centre of Islamic Banking and Economics (CIBE) in Islamic Microfinance. AlHuda CIBE is a well known name in Islamic financial Industry which has been working for Islamic Banking and Finance for last 7 years in Pakistan and around the globe. It is the pioneer organization for the promotion of Islamic Banking and Finance among masses through state-of-the-art Advisory & Consultancy, Education & Trainings, Awareness & Publications and Research & Product Development.

www.alhudacibe.com/imhd



GIIBIC

Global Institute of Islamic banking, Insurance & Consultancy (GIIBIC) is an international organization specialized in providing Education, Training and Consultancy Services to financial Institutions and professionals in the Islamic Banking, Finance and Insurance Industry in Ghana, and its region. GIIBIC was established to fill a large and expanding gap in the fast growing new discipline of using Islamic finance in infrastructural development, Islamic project finance, and research that will firmly establish the Islamic financial sector as an ideal competitor to conventional one. GIIBIC, in addition, GIIBIC provides Islamic Business Law advisory services to Islamic finance institutions, and Takaful industry to make sure that their services conform to Islamic commercial laws. In terms of Education, GIIBIC awards a set of British Accreditation Council (BAC) Certificates, Diploma, and Post-graduate Diploma (a Bridge to MA & MSc) which are recognized and accepted by all bodies in the international Islamic finance industry.

www.giibic.com



Islamic SME and Micro/Rural Finance

TRAINING SUMMARY

The Republic of Ghana (formerly known as the Gold Coast) is a sovereign state located along the Gulf of Guinea and Atlantic Ocean, in West Africa. Neighboring countries include Burkina Faso, Cote d'Ivoire, Togo, and the Gulf of Guinea. Lake Volta, the largest artificial lake in the world, is located entirely within Ghana.

The total population of Ghana is around about 25.37 million with 8.7% GDP growth rate in 2013. Ghana has in recent year's attained rapid economic growth with the Vision that in 2020 Ghana will become the first country on the Africa continent to become a developed country. Ghana is tapping into the increasingly popular methods of Islamic-business-law-compliant banking and finance as it is due to begin Islamic Finance industry which is set to offer interest free rates to clients soon. Islamic Micro-finance is escalating all around the world due to its remarkable performance in eradicating poverty; hence this training will be an effort towards improving institutional capacity as well as the regulatory framework of microfinance sector in Ghana



CONTENTS OF TRAINING

Overview of Islamic Banking & Finance Industry

- What is Islamic banking
- Its importance to a country or society
- Global overview of Islamic financial system: (total asset value), growth 15-20% annual, etc
- Key players of Islamic financial sector like DIB, KFH, HSBC, Maybank, etc.
- New Hubs like UK, etc

Islamic economic system

- Introduction to theories and Islamic economic system
- The historical development of Islamic banking
- Islamic commercial law
- The basic prohibitions
- Qard and dayn in Islamic banking
- Principles of Islamic commercial contracts
- Islamic law of sales and purchase

Modes of Shariah-Compliance Transactions

- Introduction to Islamic modes of transactions
- Non-participatory modes of finance
- Participatory modes of finance
- Accessory modes

Islamic banking Operations

- Key characteristics of Islamic banking operations
- Islamic retails banking
- Islamic investment management services
- Corporate banking services
- Investment banking in Islamic banks
- Treasury and international banking

A Glance on Islamic Microfinance Industry

- Difference between Islamic Microfinance & Conventional Microfinance Mechanism
- An overview of Islamic Micro & SME Finance Industry
- Development of Islamic Micro & SME Finance in Ghana



Islamic SME and Micro/Rural Finance

CONTENTS OF TRAINING

Islamic business law Foundation and Applications of Islamic Micro & SME Finance

- Conceptual Framework of Islamic Micro & SME Finance
- Islamic Micro & SME Finance – Characteristics
- Islamic Micro & SME Finance as an effective tool for poverty alleviation and social development
- Sustainability, outreach and Problems pertaining to Micro & SME Financing system

Micro & SME Finance & its Product Mechanism

- Islamic Micro & SME Finance as effective tool of poverty alleviation & Economic Development
- Islamic Micro & SME Financial Products Mechanisms & Compatibility with Conventional Islamic Microfinance Products
- Trade Based Modes of Islamic Microfinance (Murabaha, Salam, Istisna etc.)
- Mechanism of Trade Based Product (Murabaha, Salam & Istisna)

Islamic Micro & SME Finance Products

- Partnership based of Islamic Micro & SME Finance (Mudarabah & Musharakah)
- Rental Based Mechanism/Products of Islamic Micro & SME Finance (Ijarah & Diminishing Musharakah)
- Application of Partnership & Rental based modes in Islamic Micro & SME Finance

Different Models & Deposit Management in Islamic Micro & SME Finance

- Definitions, Concept & Uses of Waqf, Qarz-e-Hassan, Cooperatives & Zakat in Islamic Rural & Microfinance system
- Liability (Deposit) Management Techniques for Islamic Micro & SME Finance
- Product Development of Islamic Micro & SME Finance Institutions

Micro Takaful (Islamic Micro Insurance) & Risk Mitigation

- Definition of Micro Takaful. How Micro Takaful products work with Islamic Micro & SME Finance
- Structure, Operation and Performance of Micro Takaful for Poverty Alleviation
- Opportunities and Challenges of Micro Takaful in Islamic Micro & SME Finance

BENEFITS TO PARTICIPANTS

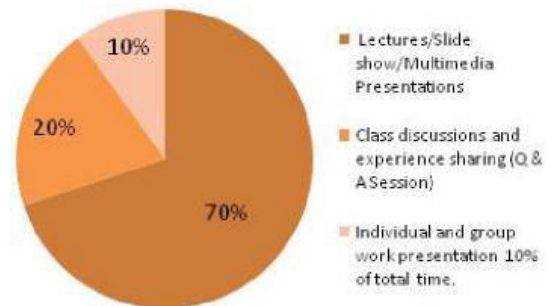
The participants of this training would have the following benefits:

- In-depth Knowledge of Islamic Microfinance its concept Models & Operational practices).
- Learn new techniques of poverty alleviation, Social Development & Financial Inclusion through Islamic Microfinance.
- Islamic Business Law principles and mechanism about Islamic Microfinance
- Opportunity to gain knowledge about global practices on Islamic Microfinance through learned national and international scholars and experts
- Encouragement of practitioners/microfinance institutions/ donor agencies/ Government institutions about the mechanism of Islamic Microfinance system
- Provision of a Platform to start a dialogue with multilateral donor organizations
- Opportunities for collaborations/partnerships with donor agencies, Islamic banks and Islamic Microfinance Institutions/Networks.
- Learn new techniques of financing opportunities in emerging markets

TRAINING METHODOLOGY

Training would consist of the following methods:

- 70% of total time for lectures/Slide Show/Multimedia Presentations
- 20% of total time for Class discussions and experience sharing (Q&A Session)
- 10% of total time for Individual and group work presentation



Training material will be provided as per the course outline which is being generated by Experts. A detailed facilitation plan for each session of training will be developed including PowerPoint Slides and printing copies of the material.

WHO SHOULD ATTEND?

- | | |
|--|---|
| ■ Microfinance Professionals and Experts | ■ Management Consultants |
| ■ Microfinance Institutions & Banks | ■ Social Development Sectors |
| ■ Financial & Banking Institutions | ■ Govt. Development Departments |
| ■ Rural & Agri. financial Professional | ■ Local and International Donors Agencies |
| ■ Community Developments | ■ SMEs & Corporative Societies |
| ■ NGOs and NPOs | ■ Academia |
| ■ Insurance Companies | ■ Philanthropists and Investors |
| ■ Development Consultant | ■ Regulators and Govt. Officials |

SPEAKERS' PROFILE

Qazi Abdul Samad



Qazi Abdul Samad is a skilled professional with proficiency in Islamic Business Law advisory having in-depth knowledge of Islamic Business law compliant Microfinance. He is innovative, committed & pro-active with strong communications & analytical skills and excellence in management and training. Currently, he is working as a Islamic Business Law advisor of “The bank of Khyber-Pakistan”. He is also a visiting lecturer of Islamic Financial System in Management Science Department of city university, Peshawar. He has been providing Islamic Business Law advisory and supervision to many organizations. He is an author of many articles and presented these to numerous international conferences.

Muhammad Zubair Mughal



Muhammad Zubair Mughal is a passionate and hardworking individual with a strategic vision in Islamic Micro Finance. He is a skilled Islamic financial professional and a keen learner of Islamic Microfinance and Islamic Micro insurance with good public speaking and training skills. He is currently working as a Chief Executive Officer of AlHuda centre of Islamic Banking and Economics. He has a professional experience Islamic Microfinance of over 10 years. He has development Many Islamic Microfinance Products which are being utilized in Pakistan, Middles East & Africa, he has also presented his research papers on Islamic Microfinance in many International conferences in South Africa, China, Kazakhstan, Russia, Kenya, Pakistan, U.A.E, Mauritius, Afghanistan, Turkey, Tatarstan, Jordan and Iraq etc.

Mr. Salaudeen Jubril Abdullah



Salaudeen Jubril Abdullah holds a PhD in Islamic Finance from Malaysia and he has conducted extensive research into Islamic microfinance in the sub-Saharan Africa. Dr Salaudeen is widely published on international journals and he is an accomplished professional with sound background in Shariah, Accounting, Business Management, Informatics, Strategic management, Marketing and Islamic Finance. Jubril Salaudeen holds lectures on Islamic micro Finance in Nigeria. He has passion for Islamic micro Finance institutions, Microfinance banks, Cooperatives, Auqaf and waqf organization and he runs some personal initiatives on Qardul hassan in Lagos – Nigeria. He is currently heading Securehuda Ltd in Nigeria. An Islamic Finance Consulting and research outfit.

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13th & 14th June, 2014 - Ghana

Registration Form

Please complete and return by e-mail, regular mail or fax.

Mr. Ms. Mrs. Prof. Dr.

First name _____ Last name _____

Organization _____ Designation: _____

Address _____

Postal/Zip code _____ City: _____ Country: _____

Telephone: _____ Fax: _____ E-mail: _____

Workshop Fee

Workshop fees include admission to workshop sessions, tea/coffee, lunch, registration materials and Certificate.

Event Name	Fee for International Participants (US\$)	Fee for Ghana Participants (GHC)
2-Days Specialized Training Workshop on "Islamic Banking ,SME and Micro Finance"	US \$ 695 (Inclusive of admission to sessions, Tea/Coffee,Snacks,Juices, Lunch,Internet,Course Material & Certificate)	GHC 1,750 (Inclusive of admission to sessions, Tea/Coffee,Snacks,Juices, Lunch,Internet,Course Material & Certificate)

Discount Policy

Five or more delegates from the same organization - 20% discount.

Account Details

- Beneficiary Name: Al Huda
Beneficiary A/C#: 0204-0100430195
Bank Name: Meezan Bank Ltd
Branch Address: Garden Town Branch, Lahore, Punjab – Pakistan
Bank Swift Code: MEZNPCKA
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SWIFT ADDRESS: SCBLUS33
IBAN: PK56MEZN0002040100430195
- Bank Name: Stanbic Bank Ghana
Bank Address: PZ Road Adum, P.O. Box KS 5551 Kumasi Ghana.
Account Name: Global Institute of Islamic Banking, Insurance and Consultancy Ghana Limited
Account No: 0140-0762-0720-1
Swift Code: SBICGHACXXX

Additional Instructions

- * **Payment Information** Registration forms must be accompanied by full payment in order to be processed.
- * **Full payment** is due on registration
- * **Registration** will not be confirmed until full payment has received
- * **Confirmation** Please allow 3 days for e-mail confirmation of your registration.

Note

- * We do not have any cancellation policy. If you are unable to attend, you may provide substitute in your place at no extra charges.
- * By sending this registration form, I acknowledge that I commit myself to the immediate payment of the full workshop fee.

** Please state the workshop name and the full name of the participant on the reverse of the cheque.
Payments should be made in **USD**.

Date: ____/____/____

Signature: _____

For Further Details



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