



CENTER OF
ISLAMIC BANKING
AND ECONOMICS

**Two Days
Specialized Training Workshop
on Islamic Banking & Finance**

December 19 - 20, 2014
Multan - Pakistan

www.alhudacibe.com





AlHuda CIBE

AlHuda Center of Islamic Banking and Economics (CIBE) is a well established name in Islamic Banking and Finance with state-of-the-art advisory, consultancy, education, training, research and product development services. AlHuda CIBE has organized number of international customized training workshops on Islamic Banking and Finance to build the capacity of young Islamic finance professionals. As a matter of fact that Pakistan keeps enough potential for the growth of Islamic Banking and Finance, AlHuda CIBE is going to organize Two Days Training workshop on Islamic Banking for capacity building in Islamic Banking Professionals.

About Training

AlHuda CIBE, realizing the immense need of training on Islamic Banking in Peshawar, Therefore, AlHuda is going to organize Two Days Specialized Training workshops on Islamic Banking & Finance to address the gap of required and existing skills in Islamic Finance for ultimate best practices. The training course will be conducted by Islamic Banking and Finance experts through comprehensively designed course modules and contents.

About Islamic Banking & Finance

Islamic Banking and Finance has been a hope for the purified financial system around the globe and is being considered as the best option to address the damages of interest based system in banking and financial industry. The growth indicators for Islamic Banking and Finance ensure its strength and global acceptance. Importantly the recent global finance crises have proved the rationality behind Islamic Banking and Finance when no substantial damage to the Islamic Banking and Finance industry was evidenced in consequences of such global finance crises. Beside the appreciable growth indicators in Islamic Banking and Finance the lack of human capital and skilled personnel have been the critical areas which require immediate attention.



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Contents

Riba & Its Prohibition

- What is Riba (Interest)? Prohibition of Riba in Islam.
- Types of Riba
 - oRiba tul Nissayah
 - oRiba tul Fadle
 - oRiba in Modern Banking and Finance.

Islamic Economics

- Introduction to Islamic Economics System.
- Land, Labor, Wages and Entrepreneur Laws in Islamic Economics.
- Comparison of Islamic Economic System with Socialism & Capitalism.

Islamic Banking and Finance industry in Pakistan

- Introduction to Islamic Banking and Finance.
- Overview of Islamic Banking and Financial Industry – Worldwide.
- Islamic Banking and Finance in Pakistan (Potential and future prospects)
- Islamic Banking Products in Pakistan
- Shariah Perspective of Islamic Banking and Finance

Partnership Based Mode of Islamic Banking & Finance (Mudarabah & Musharakah)

- Mudarabah
 - oThe basic rules and Features of Mudarabah
 - oDistribution of Profit & Loss in Mudarabah
- Musharakah
 - oThe basic rules and Features of Musharakah.
 - oDistribution of Profit & Loss in Musharakah.
 - Diminishing Musharakah
 - oDetermine the Rental in Diminishing Musharakah
 - oUnit Sale mechanism in Diminishing Musharakah
 - oDiminishing Musharakah as Ideal product for Islamic Housing Finance.

Trade Based Mode of Islamic Banking & Finance (Murabahah, Musawamah, Salam & Istisna)

- Basic Rules & Kind of Bai (Trade) in Islamic Banking and Finance.
 - oSome Basic Types of Bai (Murabahah, Salam, Istisna, Tawarruq, Musawamah Surf, Eenna, Touliya, Wadhia etc)
 - oBai according to Quality (Bai Salah, Bai Fasid, Bai Batil, Bai Maqoof, Bai Majool, Bai Muqayaddah, Bai Mu'ajal etc)
- Murabahah
 - oBasic Features of Mudarabah
 - oMurabaha as financing mode
 - oStages involve in Murabaha Transaction.
 - oShariah compliance & legal documentation of Murabaha contract.
 - oMurabaha in International Trade.
 - oPractical aspects & issues of Murabahah
- Salam & Istisna

- oBasics of Bai Istisna & Bai Istisna
- oDifference between Salam & Istisna
- oPractical implementation of Salam & Istisna.

Rental Based Modes of Islamic Banking & Finance

- Ijarah (Islamic Lease)
 - oIntroduction and Brief Perspective of Ijarah.
 - oSharia'h alternative of Conventional Leasing - Ijarah.
 - oIjarah (Operating Lease) vs. conventional leasing (Financial Leasing)
 - Sharia'h compliance of Ijarah
 - oLegal framework & documentations for ijarah products
 - oBasic feature of Ijarah contract & Its Operational Mechanism
 - Practical aspects & Issues of Ijarah.
 - oPractical Implementation of Ijarah
 - oIjarah as ideal mode for vehicle, Machinery & Fixed asset Financing.

Takaful (Islamic Insurance)

- Introduction to Takaful (Islamic Insurance)
 - oTakaful in Islamic Era.
 - oBasic Features of Takaful.
 - Structural & Operational details of Takaful,
 - oStructure of Takaful Products
 - oOperation and performance of Takaful.
 - Legal and regularity framework in Takaful.
 - oOrganizational Principles, Basis, Value Proposition, Law, Ownership, Management Status, Management and Invest Status in Conventional Insurance and Takaful
 - oLegal and Regularity requirement of Takaful.

Sukuk (Islamic Bond)

- Sukuk (Islamic Bond)
 - oIntroduction of Sukuk (Islamic Bond)
 - oSukuk in Islamic Era.
 - Mechanism and Structuring of Sukuk
 - oStructuring, Operation and performance of Sukuk
 - oAdvantages of Sukuk for Issuer and Investors
 - Latest Trend in Sukuk
 - oIssues and Challenges in Shariah Compliant Securitization.
 - oLatest Trends & AAOIFI standards of Sukuk

Risk Management in Islam Banking & Finance

- Introduction of Risk and Its Management.
 - oConcept of Risk and Its Type
 - oUse of Derivative, Future, Hedging & Swaps Instruments.
 - oIslamic Perspective for Risk Management
 - oFundamentals of risk Management in Islam.
 - Risk Management of Islamic Banking
 - oType of Risk in Islamic Banking and Financial Instruments (other than insurance) i.e. Credit Risk, Equity Risk, Market Risk, Liquidity Risk, Rate of Return Risk, Operational Risk, Political Risk, Internal Risk, External Risk etc.

SPEAKERS



Muhammad Zubair Mughal

Managing Director,
AIHuda CIBE FZ LLE – UAE
(Islamic Banking Expert)

Muhammad Zubair Mughal is Managing Director of AIHuda CIBE, CEO - Islamic Microfinance Network (IMFN) and Halal Research Council in Pakistan.

He has been serving the Islamic Banking and Finance industry for last 11 years with versatility in Islamic Financial Engineering, Modeling, Product Development, Market and Gap Analysis. He is dedicatedly and tirelessly working for the promotion of Islamic Finance through Education, Research, Trainings and Conferences on global canvas. He is also a Chief Editor of a magazine on Islamic Banking and Finance “True Banking” which depicts his strategic vision in Islamic Finance. Muhammad Zubair Mughal is a passionate and hardworking individual with a strategic vision in Islamic Finance. He has served number of public and private sector organizations for Islamic finance advisory and consultancy around the globe.



Hamad Rasool Bhullar

Head of Research and Trainings
AIHuda CIBE – Pakistan

Hamad Rasool Bhullar has diversified experience of corporate advisory, consultancy, education and trainings. He heads the Research, Trainings and Advisory of AIHuda CIBE with his expertise in the Islamic Finance, Financial Negotiations, Managerial and Leadership Trainings, Financial and Business systems advisory with broad based experience & vision in business strategy as per the Shariah parameters. His expertise in Audit and Financial Evaluations, General Management, Organization Design and Systems Development, Corporate legal procedures, dealing with Government and Regulatory Authorities, Islamic Finance, Financial Analysis, Audits, Business Management and Development, Advisory & Trainings and Life Trainings are also his practical areas of working. Hamad Rasool Bhullar has contributed well in Islamic Finance education and training organized by AIHuda CIBE, he is also a renowned speaker of Islamic Finance.



Mufti Raees Ahmad

Member – Shariah Advisory Committee
AIHuda CIBE - Pakistan

Mufti Raees Ahmad is the member of Shariah Advisory Committee of AIHuda CIBE and qualified Takhsus – Fil – Fiqah (Specialization in Islamic Jurisprudence - equivalent to PHD), Shahadatul Aalamia (Equivalent to M.A Arabic & Islamic Studies) Wifaq-ul-Madaris Arabia Pakistan, Dora Qaza-wa-Tahkeem from Jamia tul Rasheed Karachi. He has much expertise in Islamic Finance Trainings as he has conducted number of customized training workshops in different Islamic financial institutions in Pakistan.



Who should attend this Training?

- Commercial Banks
- Conventional Banks
- Islamic Banks & Islamic Banking Windows
- Islamic Banking regulators
- Asset Management Companies
- Trade Associations/ Chamber of Commerce
- Modaraba and Leasing companies
- Islamic Banking and Finance Universities, Research and Training Centers
- Students and young professionals in Islamic Banking industry

Training Methodology

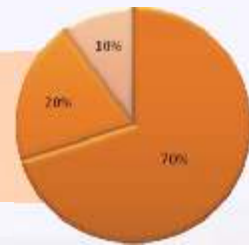
The segregation of methods to be used for training is following:

- 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

70% Lectures/Slide show/Multimedia Presentations

20% Class discussions and experience sharing (Q & A Session)

10% Individual and group work presentation 10% of total time



Registration Form

Two Days Specialized Training Workshop on Islamic Banking & Finance December 19 - 20, 2014 - Multan - Pakistan

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

Please note that the name and title you give here, will be printed on participants' list and on certificates.

Participant Information

Title _____ Prof. Dr. Other: _____ Mr. Ms. Mrs.

First name _____

Last name _____

Organization _____

Address _____

Postal/Zip code _____ City: _____ Country: _____

Venue: _____

Telephone: _____ Fax: _____ E-mail: _____

Training Fee

The Training fee shall include admission to the Two days specialized Training, Tea/Coffee, Lunch, Training Material and Certificates.

Training	Fee Detail
Two Days Specialized Training Workshop on Islamic Banking & Finance	14,500

Account details for payment

You can proceed your fee by Cheque or Demand Draft in favour of AlHuda CIBE or you can also transfer your fee Online/Wire Transfer. Bank account detail is below:

For Participants

Beneficiary Name: Al Huda
Beneficiary A/C#: 0204-0100430195
Bank Name: Meezan Bank Ltd, Lahore - Pakistan.
Branch Address: Garden Town Branch, Lahore, Punjab – Pakistan
Bank Swift Code: MEZNPCCA

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.
- By sending in this registration form, I acknowledge that I commit myself to the immediate payment of the full Workshop fee. I have taken notice of the cancellation terms on this form.

Return Address: **AlHuda CIBE**

160-B, 1st Floor, Ahmed Block, New Garden Town, Lahore-Pakistan.

Tel: (+92-42) 35913096-98, Fax: (+92-42) 35913056

E-mail: info@alhudacibe.com, Web: www.alhudacibe.com

Date: ____/____/____ Signature: _____

OUR PROMISE

Q UALITY PRODUCTS

All our services meet the required standards and offer you competitive pricing and strict regulatory compliance.

S TRICT SHARIAH COMPLIANCE

Our services are carefully designed for strict adherence of the principles of Shariah. Every product, we offer is reviewed, approved, and overseen by highly respected and independent Shariah scholars.

S ERVICES EXCELLENCE

We are committed to the highest level of professionalism and strive to be respectful, responsive and reliable.



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