



**Two Days  
Specialized Training Workshop  
on Islamic Microfinance**



December 12 - 13, 2014  
Park Plaza Hotel, Lahore - Pakistan



## **AlHuda Center of Islamic Banking and Economics**

AlHuda Center of Islamic Banking & Economics is a pioneer organization started its efforts to promote Islamic Banking & Finance ten years ago. In these working years, AlHuda CIBE is acknowledged all around the world due to its excellent services and its team of dedicated professionals who are equipped to continue thriving.

AlHuda CIBE has primarily been committed to provide quality services. Based on this principal, the recognition of AlHuda CIBE is increasing by leaps & bounds. It has built up a range of excellent services in the promotion of Islamic Banking & Finance into the masses such as Advisory & Consultancy, Research & Development, Education & Capacity Building, Shariah Advisory and Publications & Events.

AlHuda CIBE is increasing its outreach globally also making a close interaction with global market which enables to gather market information efficiently and activate service operations whenever and wherever it needed.

## **About Center of Excellence in Islamic Microfinance**

AlHuda Center of Excellence in Islamic Microfinance is a division of AlHuda CIBE committed to facilitate and strengthen Microfinance Industry through Islamic Microfinance Product Development, Innovation, Training and Capacity Building, Standardization and provision of technical & Shariah expertise.

The core objective of this department is to make a contribution in strengthening the institutions work for the poverty alleviation and facilitates them in uplifting poor people's lifestyle and to get the society rid from poverty by giving the poor a feeling of belonging.





## Contents

### **Fundamentals of Islamic Finance**

- What is Islamic Finance – Basic Concept
- Introduction & Types of Riba
- Islamic Financial Products Structure & Mechanisms for Islamic Micro Finance Institutions

### **Islamic Microfinance**

- Incidence of Poverty and Low Economic opportunity
- Microfinance a tool for poverty alleviation
- Islamic Microfinance Shariah compliant way of poverty alleviation
- Challenges and Opportunities for Islamic Microfinance Institutions
- SBP efforts for Development of Islamic Microfinance
- Potential of Islamic Microfinance for social Development
- Need of Islamic Microfinance Network

### **Trade Based Mode of Financing in Islamic Microfinance**

#### **Murabaha**

- Understanding the key concepts of Murabaha
- Product composition of Murabaha
- Practical execution in IMF system

#### **Bai Salam & Istisna**

- Basic rules & types of Bai
- Bai Salam & Parallel Salam
- Bai Istisna
- Practical implementations in Islamic Microfinance institutions

### **Partnership based Mode of Finance**

#### **Mudaraba & Musharaka**

- What is Mudaraba & Musharaka?
- Internal Product Structures
- Profit & Loss Distribution
- How can serve up Islamic Microfinance

### **Rental Based Products practiced in Islamic Microfinance**

#### **Ijarah**

- Ijarah as the alternative of Conventional Lease
- Product structure of Ijarah financing
- Rental Mechanism & Practicing in Islamic Microfinance instructions

#### **Diminishing Musharaka**

- Concept and Definition
- Determination of Rental Mechanism
- Unit Sale Mechanism
- DM as Micro Housing Finance

#### **Micro & Banca Takaful**

- Principle of Takaful business
- Practical aspect of Micro Takaful
- Banca Takaful as distribution channel for Micro Takaful

#### **Sukuk**

- What is Sukuk? Shariah Legitimacy of Sukuk
- Sukuk for Microfinance Sector

### **Innovation and Development in Islamic Microfinance Sector**

- Technological Integration in Islamic Microfinance Sector
- Innovative Products for Islamic Microfinance Sector
- Web base Islamic Microfinance – A new approach
- International Trends of Islamic Microfinance –

#### **Case study**

- Funding sources of Islamic Microfinance
- How Islamic Microfinance is beneficial for donors agencies





## SPEAKERS



**Mr. Zubair Mughal**  
Chief Executive Officer  
AIHuda Centre of Islamic  
Banking and Economics  
(CIBE), Pakistan

Muhammad Zubair Mughal is a passionate and hardworking individual with a strategic vision of Islamic Microfinance. He is a skilled professional of Islamic Microfinance and an ardent learner of Islamic Microfinance and Islamic Micro Insurance with excellent speaking and training skills. He has 10 years of strong professional background on Islamic Banking & Finance. He has privileged to develop many Islamic Microfinance Products utilized in Pakistan, Middle East and Africa. Also, he has presented the research papers on Islamic Microfinance in many international conferences all around the world.



**Dr. Amjad Saqib**  
Executive Director,  
Akhuwat  
Pakistan

Dr. Amjad Saqib is an active social worker and professional with a strategic vision for global economic prosperity. He graduated from Kind Edward Medical College Lahore. He earned his Master's degree in Public Administration (PMA) and Hubert H. Humphrey fellowship, from the American University, USA. His areas of expertise include Poverty Alleviation Techniques, Micro Financing, Social Mobilization, Human Empowerment and Education.



**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?

- Microfinance Institutions & Banks
- Rural Support Programs
- Islamic & Conventional banks
- Insurance & Takaful Companies
- SMEs & Corporative Societies
- NGOs and NPOs
- Microfinance Professionals and Experts
- Shariah Scholars and Experts
- Students and young professionals in Islamic Microfinance industry
- Regulators and Govt. Officials

### 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 Microfinance

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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 Microfinance	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: MEZNPKKA

### 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

### QUALITY PRODUCTS

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

### STRICT 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.

### SERVICES EXCELLENCE

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



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