



**TWO DAYS SPECIALIZED  
TRAINING WORKSHOP  
ON**

## **ISLAMIC MICRO & RURAL FINANCE**

**1<sup>st</sup> - 2<sup>nd</sup> June, 2015**

**Margalla Hotel, Islamabad-Pakistan.**

**Let us explore new horizons in Islamic Micro & Rural Finance**



## ■ ABOUT 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 eight 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, 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.



## TRAINING 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 Micro Finance

- 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

- Islamic Law of Contracts
- 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 IMF institutions

### Partnership based mode of Finance

#### Mudaraba & Musharaka

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

### Rental based products practiced in Islamic Microfinance

#### Ijarah

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

#### Diminishing Musharaka

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

### Zakat & Awqaf for Poverty Alleviation

### Islamic Microfinance Bank Model

#### 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 IMF is beneficial for donors agencies





## Speakers' Profile

### **Qazi Abdul Samad**



Qazi Abdul Samad is a skilled professional with proficiency in Shari'ah advisory, in-depth knowledge of Shari'ah Microfinance, innovative, commitment & pro-active approach to work, strong communications & analytical skills and able to manage and train others. Currently, he is working as a Shari'ah 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 Shariah 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 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.

### **Arshad Mehmood**



Arshad Mehmood is the Head of Esar Microfinance Program – Helping Hand for Relief & Development (HHRD). He received his Masters of Science in Geography from University of the Punjab. He continued his studies at International Islamic University, Islamabad where he received his Masters of Science in Rural Development. He has more than 14 years of high level expertise in Islamic Microfinance, Project Management, Social Mobilization, Community Development and Capacity Building. He has been identified among the most powerful people for his contribution in Islamic Microfinance Industry.

### **Imran Hussain Minhas**



Mr. Imran Hussain Minhas is a professional banker having rich experience in the field banking and Islamic finance. He is Masters in Finance from University of the Punjab, Pakistan, Diplomaed Associate of Institute of Bankers in Pakistan (DAIBP), PGD in cost and management accounting, PGD in Islamic Banking and Finance, Certified in Capital Market Regulations, Certified Islamic Microfinance Manager, freelance Writer and visiting Associate Professor at a renowned University of Pakistan. He is serving as a Joint Director Modarabas (Islamic Financial Institutions), securities and exchange commission of Pakistan.

## Two Days Specialized Training Workshop on Islamic Micro & Rural Finance

1<sup>st</sup> - 2<sup>nd</sup> June, 2015 – Margalla Hotel, Islamabad

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.

### 1. Participant Information

Title \_\_\_\_\_ ☐ Prof. ☐ Dr. ☐ Other: \_\_\_\_\_ ☐ Mr ☐ Ms ☐ Mrs.

First name \_\_\_\_\_

Last name \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

Postal/Zip code \_\_\_\_\_ City: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

### Workshop Fee

Training fees include admission to training sessions, tea/coffee, lunch, registration materials and Certificate.

Event Name	Fee
Two Days Specialized Training Workshop on Islamic Micro & Rural Finance	PKR 19,500

### Account details form payment

You can proceed your fee by cheque you can also transfer your fee wire transfer. Banks detail is as under:

Beneficiary Name: Al Huda  
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*\*\* Please state the workshop name and the full name of the participant on the reverse of the cheque.*

### 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 but he may nominate another person on his/her behalf.

*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.*

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signature: \_\_\_\_\_



## OUR PROMISE

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