CIBE-UAE

Empowering Finance, Innovating Shariah:
Practical Strategies for a Sustainable Future

# Two days Executive Training on Shariah-Compliant & Innovative Finance

(Practical Strategies for Banking, Microfinance, Takaful, Sukuk and Digital Financial Solutions)



**July 22-23, 2026**

**Dhaka, Bangladesh**

**www.alhudacibe.com/bangladesh2026**

## About AlHuda CIBE

AlHuda Center of Islamic Banking and Economics (CIBE) is a pioneer organization started its efforts to promote Islamic Banking and Finance since 2005. 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 and 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.

## Islamic finance in Bangladesh

Islamic finance in Bangladesh has grown steadily, operating alongside conventional banking under the supervision of Bangladesh Bank. The country hosts 8 full-fledged Islamic banks and over 20 conventional banks offering Shariah-compliant windows, providing products such as Mudarabah, Musharakah, Murabaha, Ijarah financing, Takaful (Islamic insurance), Sukuk (emerging), Islamic microfinance and digital financial solutions. Regulated through dedicated guidelines and Shariah Supervisory Boards, the sector ensures compliance with Islamic principles while promoting transparency and risk management. Islamic banking currently contributes around 20% of total banking assets, with increasing opportunities in Sukuk issuance, FinTech-enabled financial services, and microfinance for SMEs and low-income communities. Key challenges include limited public awareness and a shortage of skilled professionals, while training, international collaboration, and innovative product development offer strong potential for expanding Shariah-compliant finance in the country.



## Training Overview

This two-day training is designed to equip participants with practical knowledge and hands-on insights into Shariah-compliant finance and innovative financial instruments. The program blends interactive lectures, case studies, and real-world examples to ensure participants can apply concepts immediately within the Bangladeshi financial industry context.

Participants will explore:

- Operational frameworks and best practices in Islamic banking
- Practical implementation of microfinance and Takaful models
- Sukuk structuring and issuance for financing development projects
- Digital financial solutions, FinTech integration, and emerging trends

## Objectives

By the end of this training, participants will be able to:

1. Understand the core principles of Shariah-compliant finance and its relevance in Bangladesh.
2. Implement practical banking, microfinance, and Takaful solutions within their institutions.
3. Structure and operationalize Sukuk and alternative financing instruments.
4. Leverage digital tools and FinTech for efficient, inclusive, and Shariah-compliant financial services.
5. Apply global best practices to enhance institutional performance and strategic decision-making.

**Certificate:** Participants will receive a Certificate of Participation from AlHuda CIBE – UAE upon successful completion of the two-day training.

# Training Contents

## Day I

**Session I: Introduction to Shariah-Compliant Finance**

- Principles of Islamic finance: Riba, Gharar, and Maysir
- Difference between conventional and Shariah-compliant finance
- Role of ethical finance in economic development

**Session II: Practical Islamic Banking Operations**

- Core Islamic banking products: Murabaha, Ijarah, Musharakah, Mudarabah
- Structuring banking solutions for SMEs, corporate, and retail clients
- Basics of risk management and governance in Islamic banking

**Session III: Takaful (Islamic Insurance)**

- Concept of Takaful and its types: Family & General
- Practical implementation and benefits in Bangladesh

**Session IV: Islamic Microfinance**

- Models of interest-free microfinance
- Strategies to improve financial inclusion and support low-income communities

## Day II

**Session V: Sukuk – Structuring & Issuance**

- Introduction of Sukuk
- Types of Sukuk
- Legal, regulatory and Shariah compliance requirements

**Session VI: Digital Financial & FinTech**

- Introduction to digital banking and mobile finance
- Using technology to improve customer services and efficiency

**Session VII: Innovative Development Finance Instruments**

- Waqf-based financing models
- Zakat-based funding for social and economic development



**Muhammad Zubair**
Managing Director
AlHuda CIBE FZ LLE – UAE
(Islamic Banking Expert)

## Speaker

Muhammad Zubair Mughal is the Managing Director of AlHuda Centre of Islamic Banking and Economics (CIBE), UAE, CEO of the Islamic Microfinance Network (IMFN), and the Halal Research Council (Pakistan). He has been serving the Islamic banking and finance industry for over 20 years, with extensive expertise in Islamic financial engineering, product development, financial modeling, market analysis, and gap assessment. He is actively engaged in promoting Islamic finance globally through education, research, training programs, and international conferences. He is also the Chief Editor of the Islamic banking and finance magazine "True Banking," reflecting his strategic vision for industry development. Over the years, he has provided advisory and consultancy services to numerous public and private sector institutions worldwide, contributing significantly to the growth & institutional development of Islamic finance across emerging and developed markets.

## Who should attend this Training?

- Banking & finance executives
- Regulators
- Islamic banking practitioners
- Microfinance and Takaful professionals
- Sukuk and capital market participants
- Shariah scholars
- FinTech innovators
- Financial consultants, and academics

## Training Methodology

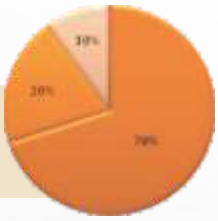
The segregation of methods to be used for training is following:

- 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



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# REGISTRATION FORM

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

## Participant Information

Title: ☐ Prof. ☐ Dr. ☐ Mr. ☐ Ms. ☐ Mrs. Other_____

Full Name: _____

Organization: _____ Designation_____

Address:_____

City_____ Country _____

Telephone: _____ Cell_____

Email (Official)_____ Email (Personal)_____

## Training Fee

Training fee include admission to event sessions, tea/coffee, lunch, registration materials and certificate.

| Event Name | Fee |
|---|---|
| **Two days Executive Training on Shariah-Compliant & Innovative Finance**<br>(Practical Strategies for Banking, Microfinance, Takaful, Sukuk and Digital Financial Solutions)<br>**July 22 - 23, 2026 in Dhaka, Bangladesh** | **395 USD** |

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.

## Additional Instructions

- Full payment is required at the time of registration.
- A 25% early bird discount or group discount is available for nominations of more than 5 participants.
- Participants who submit a duly filled and signed registration form will be eligible to proceed with payment and participation.
- AlHuda CIBE does not have a cancellation policy once registration is confirmed; however, a substitute participant may be nominated.

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.


CENTRE OF ISLAMIC BANKING AND ECONOMICS

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