

Building Resilience in African Interest-Free Finance

2-Days Specialized Training Workshop on Risk & Deposit Management of Interest-Free Banking and Finance



February 21–22, 2024



Addis Ababa, Ethiopia

Organized by



CIBE-UAE

www.alhudacibe.com/ethiopia2024

About AlHuda CIBE

AlHuda Centre 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 a 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 a Training workshop on Islamic Banking for capacity building in Islamic Banking Professionals.

About Interest-Free Banking and Finance

Interest-Free Banking and Finance has experienced notable growth and evolution globally, with expanding reach beyond traditional interest-free finance hubs. Regulatory frameworks have been refined to provide clearer guidance, fostering a supportive environment for Islamic financial institutions. Fintech integration is on the rise, enhancing customer experiences and operational efficiency. Sustainability and ethical finance have gained prominence, with institutions focusing on environmentally responsible initiatives and social impact. Financial inclusion remains a key objective, particularly in regions with large Muslim populations. Ongoing innovation in product offerings, cross-border collaboration, and digital banking platforms reflect the industry's commitment to adaptability and accessibility. Education initiatives continue to raise awareness about the principles and benefits of interest-free banking. In response to economic challenges, interest-free banking institutions are emphasizing financial resilience and support for customers facing uncertainties, contributing to the sector's continued prominence in the global financial landscape.

About Ethiopia

The Federal Democratic Republic of Ethiopia is located in the north-eastern part of Africa commonly known as the Horn of Africa. It is strategically proximate to the Middle East and Europe, together with its easy access to the major ports of the region, enhances its international trade. It is bordered by Sudan in the west, Somalia and Djibouti in the east, Eritrea in the north and Kenya in the south. The country covers 1,112,000 square kilometres (472,000 sq. miles) making it roughly as large as France and Spain combined and is five times the size of the UK.

From the north and running down the center are the Abyssinian highlands. To the west of the chain the land drops to the grasslands of Sudan, to the east to the deserts of the Afar. South of Addis Ababa, the land is dominated by the Rift Valley Lakes.

Ethiopia's central plateau varies in height between 2,000 and 3,000 meters. In the north and center of the country there are some 25 mountains whose peaks rise over 4,000 meters (13,200ft), the highest being Ras Dashen at 4,543 meters (14,538ft).



Training Contents

Day I

Introduction to Risk Management in Interest-Free Finance

- Overview of risk types in Interest-Free Banking
- Sharia-compliant risk management principles
- Regulatory framework and compliance

Sharia-Compliant Risk Identification and Assessment

- Developing risk matrices with Interest-Free finance considerations
- Integrating Maqasid al-Sharia (Objectives of Sharia) in risk assessment

Risk Mitigation Strategies

- Utilizing Interest-Free financial contracts for risk diversification
- Takaful (Islamic insurance) as a risk mitigation tool
- The role of Wakalah and Khiyar in minimizing contractual risks

Stress Testing in Interest-Free Finance

- Importance of stress testing in risk management
- Designing and conducting stress tests in compliance with Sharia principles
- Interpreting stress test results and strategic planning

Day II

Essentials of Deposit Mobilization

- Types of Interest-Free deposits
- Strategies for attracting and retaining deposits
- Regulatory aspects of deposit mobilization

Profit and Loss Sharing Mechanisms

- Mudarabah and Musharakah contracts in deposit products
- Profit distribution models
- Managing returns and risks in PLS (Profit and Loss Sharing) accounts

Liquidity Management

- Liquidity risk in Interest-Free banking
- Liquidity management tools and techniques
- Case studies on effective liquidity management

Customer Relationship Management in Deposit Products

- Building customer trust in Interest-Free banking
- Designing customer-centric deposit products
- Marketing and communication strategies for deposit products

Benefits of Attending

- Gain a comprehensive understanding of the principles and practices involved in risk management and deposit mobilization in the context of Islamic finance.
- Learn how to navigate and apply Sharia principles in risk management and deposit products, ensuring that your strategies align with ethical and Islamic financial standards.
- Stay informed about the latest regulatory frameworks and compliance standards relevant to Islamic banking, helping you navigate the industry with confidence.
- Understand how to integrate risk management tools while adhering to Sharia principles.
- Learn about the strategies for mobilizing and managing deposits in accordance with Islamic finance principles.
- Connect with industry experts, trainers, and fellow participants.
- Understand and implement Sharia-compliant risk mitigation techniques, such as Takaful (Islamic insurance).
- Customer Trust and Relationship Management: Learn how to build and maintain trust with customers through transparent and Sharia-compliant deposit products

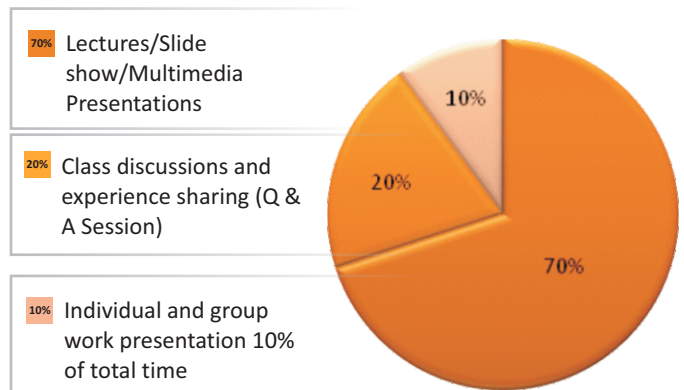
Who should attend this Training?

- Islamic and Conventional banks
- Takaful & Insurance companies
- Islamic Finance Professionals
- Risk managers in Islamic financial institutions
- Regulatory Bodies and Compliance Officers
- Investment Managers and Financial Analysts
- Treasury and Liquidity Managers
- Auditors and Internal Control Professionals
- Entrepreneurs and Business Owners
- Government Officials
- SMEs & Cooperative Societies

Delivery Methods to be used

The segregation of methods to be used for training is as follows:

- 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



RISK MANAGEMENT





Muhammad Zubair Mughal

CManaging Director,
AlHuda CIBE FZ LLE – UAE
(Islamic Banking Expert)

Trainer

Muhammad Zubair Mughal is Managing Director of AlHuda CIBE, CEO - Islamic Microfinance Network (IMFN) and Halal Research Council in Pakistan. He has been serving the Islamic Banking and Finance industry for the last 17 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 a number of public and private sector organizations for Islamic finance advisory and consultancy around the globe.

REGISTRATION FORM

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

Full Name:	Last Name:	
Organization:	Designation:	
Address:		
Postal/Zip code:	City	Country
Telephone:	Cell	Fax
Email (Official)	Email (Personal)	

Training Fee

Training fee include registration of training sessions, tea/coffee, lunch, registration material and Certificate.

TOPIC	Participation Fee
2-Days Specialized Training Workshop on Risk & Deposit Management in Interest-Free Banking and Finance - February 21-22, 2024	USD 495

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

Additional Instructions

- ❖ **Payment Information:** Registration forms must be accompanied by full payment in order to be processed.
- ❖ **Full payment** is due on registration
- ❖ **Confirmation:** Please allow 3 days for e-mail confirmation of your registration.
- ❖ **Cancellation Policy:** ALHuda CIBE do not have any cancellation policy once registration finalized, meanwhile, alternative can be nominated.
- ❖ Agreement and Bank Invoice for fee transfer will be shared after receiving filled form

Return Address:



CIBE - UAE

Date: ___/___/___ Signature: _____

E-mail: info@alhudacibe.com

Web: www.alhudacibe.com

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.

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