

Be On-Board with us for a Learning Drive



CIBE - UAE

Exposure Visit and Executive Training on Basics and Practical Aspects of **Islamic Banking, Takaful & Islamic Microfinance**



June 16-20, 2025



**Kuala Lumpur,
Malaysia**



**2 Days Classroom
Executive Training**

(June 16 – 17, 2025)



**2 Days Offsite
Industry Visits**

(June 18 – 19, 2025)



**City Tour and
Gala Dinner**

(June 20, 2025)

AlHuda CIBE FZ LLE - U.A.E

www.alhudacibe.com/evibtimf2025



AlHuda Cente of Islamic Banking & Economics

Towards the pursuance of our goal to promote Islamic Banking and Finance all over the globe, AlHuda Centre of Islamic Banking and Economics is working diligently since 2005. AlHuda CIBE has been acknowledged as a distinguished service provider due to our notable services, team of dedicated professionals and one stop solutions of Islamic Banking and Finance. Our aim is to provide state-of-the-art services of Islamic banking and finance. We are proud to be prominent for our Advisory and consultancy, research and development, education and capacity building, Shariah advisory, publication and events all over the world.

AlHuda CIBE is supported by many national and international organizations and institutions as Strategic Partners support and our Alumni have spread over 104 countries. We are proud to stand among world's largest presences for capacity building, trainings, consultancy and other services. More details are available at www.alhudacibe.com

AlHuda Services

We offer the following services in the field of Islamic Banking and Finance:

- Advisory and Consultancy
- Education, Training & Capacity building
- International conferences and workshops on Islamic finance
- Research and Islamic Financial Product Development
- Shariah Audit and Advisory
- Publications

About Islamic Finance Industry

The global Islamic finance industry expected to reach a total of USD 5 trillion in assets in 2025, reflecting steady growth year-on-year across 56 countries, primarily in the Middle East, South Asia, and Southeast Asia. Iran, Saudi Arabia, and Malaysia continue to dominate the Islamic finance market in terms of asset size. Meanwhile, countries such as Cyprus, Nigeria, and Australia experienced the fastest growth. In terms of Islamic Finance Development Indicators, Malaysia, Bahrain, and the UAE remained the leading countries among the 131 assessed, excelling in areas such as Quantitative Development, Knowledge, Governance, Corporate Social Responsibility, and Awareness. Notable emerging Islamic finance markets that made significant strides in enhancing their financial and supporting ecosystems include Iraq, Suriname, Nigeria, and Ethiopia. A growing number of Islamic financial institutions continue to operate globally, contributing to the expanding reach of the sector.

Digitalization has become a key driver of transformation within the Islamic finance industry, mirroring its profound impact on the global financial system. This trend is revolutionizing various sectors of Islamic finance, offering increased efficiency, accessibility, and innovation in services. The integration of digital technologies is enhancing financial inclusion, enabling the development of more sophisticated financial products and services, and improving overall customer experiences.

Considering the performance across different sectors of the Islamic finance industry, alongside the development of the supporting ecosystem, there is considerable potential for the industry to expand further. It is projected that by 2026, the total assets of the Islamic finance industry could reach USD 6 trillion, driven by ongoing innovation and digitalization efforts.



Exposure Visit:

Exposure visit is a tool that is used to facilitate the professionals' learning through interactive industry visits. The exposure visit involves two or more parties where one is learning from the other. It promotes issues of good practices and a process of building on underlying concepts. Our arrangements for exposure visit will assist the professionals to be inculcated by the practical knowledge of different segment of Islamic finance industry; which involves Islamic banking, Takaful, Islamic leasing, Sukuk, Islamic Fintech and other Islamic financial markets exposure. It also will include Islamic Finance education provider top ranked university.

The Exposure Visit Program: A Learning Revolution

AlHuda CIBE's Exposure Visit program is a unique initiative designed to provide hands-on learning through a mix of on-site training and off-site experiential learning. This innovative approach ensures participants gain practical knowledge while exploring global best practices in Islamic finance.

Program Features

On-Site Training

- Industry Visits: Witness real-world practices at leading Islamic financial institutions in Dubai.
- Expert Engagements: Meet industry leaders, Shariah scholars, and regulatory experts to discuss market trends and challenges.
- Interactive Sessions: Participate in discussions on Shariah compliance, risk management, and product development.

Off-Site Learning

- Workshops: Explore thematic issues like Islamic Banking and Finance operation mechanism, Fintech, Sukuk structuring, and Takaful innovation.
- Case Studies: Analyze successful Islamic finance models and their global applications.
- Networking Galas: Build connections with peers and industry leaders during elegant evening events.

Cultural Immersion & Infotainment

- City Tours: Experience Dubai rich cultural and economic landscape through guided visits to iconic landmarks.
- Social Networking: Enjoy a gala dinner, fostering informal interactions and cultural exchange.



Executive Training Contents

Riba & Its Prohibition

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

Islamic Banking and Finance

- Introduction to Islamic Banking and Finance.
- History of Islamic Banking
- Overview of Islamic Banking and Financial Industry – Worldwide.
- Issues and future prospects of Islamic Banking and Finance
- Shariah Perspective of Islamic Banking and Finance

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

- Mudarabah / Musharakah
- Diminishing Musharakah

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

- Basic Rules & Kind of Bai (Trade) in Islamic Banking and Finance.
- Murabahah
- Salam & Istisna

Rental Based Modes of Islamic Banking & Finance

- Ijarah (Islamic Lease)
- Shariah compliance of Ijarah
- Practical aspects & Issues of Ijarah.

Deposit, Investment and Financing Products Mechanism

- Deposit Products and How they work
- Financing Products and How they work
- Shariah Compliant Investment and avenues
- Contracts / Associated Risks
- What are the Risks in above products?
- Risk Analysis, Risk Modeling, Sensitivity Analysis-an overview

Introduction & Recent Developments in Takaful

- Fundamental Principles of Takaful
- Reference in first constitution of Madina
- Judicial opinions and Fatwas

Takaful Models

- The Mudaraba Model
- The Wakala Model
- The Waqaf Wakala Model
- Investment Models

Banca Takaful

- Concept of 'one –stop shop' & 'Financial Super Market'
- Integration issues
- Regulatory issues & need for disclosure
- Banca Takaful marketing

Governance, Corporate Governance and Shariah Governance

- Governance, Corporate Governance, Shariah Governance and differences
- Corporate/Shariah Governance Issues in Islamic Banking Window Operations

Regulation & Governance: Role of Shariah Board

- Islamic Finance, Islamic financial institutions (IFI) and Islamic Financial Services Industry (IFISI)
- Essential considerations for regulation and governance
- Comparative regulation of IFSI
- Regulatory framework for Shariah supervision
- Governance framework for Shariah supervision
- Impact of regulation and governance on compliance behavior

Supervisory/regulatory role of the Central Bank (Main Functions)

Islamic banking widow / branch of a conventional bank



Key Objectives of the Exposure Visit: Islamic Banking, Takaful, and Islamic Microfinance

- Raise awareness about Islamic finance
- Position Islamic banking and finance as a sustainable financial solution
- Strengthen the human resources in Islamic finance
- Provide a platform to discover and learn from the industry's best practices
- Gain insights into successful strategies from leading experts at the forefront of Islamic finance

Benefits of Attending:

- Gain real-world insights into Islamic finance operations and innovation.
- Discover strategies to position Islamic finance as a key driver of sustainable growth.
- Strengthen your organization's ability to compete and expand in the global market.
- Foster collaboration with global thought leaders and practitioners.
- Achieve a balanced understanding of technical knowledge and cultural perspectives.

Who Should Attend?

- Conventional, Islamic Banks, and Islamic Financial Institutions
- Retail, Corporate, SME, and Treasury Bankers
- Financial Consultants
- Fund Managers and Selectors
- Islamic Microfinance Banks, Institutes, and Support Programs
- Government Officials and Representatives
- Financial Consultants and Advisors
- Economists and Policy Makers
- Stock Brokers and Shareholders
- Financial Market Regulators
- Financial Controllers and Account Managers
- Academia and Researchers

Glimpse of AlHuda Exposure Visits



Glimpse of AlHuda Exposure Visits





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. ☐ Mr. ☐ Ms. ☐ Mrs. Other: _____

Full Name: _____

Organization: _____ Designation: _____

Address: _____

City: _____ Country: _____

Telephone: _____ Cell: _____

Email (Official): _____ Email (Personal): _____

✓	Event Name	Participation Fee
	Exposure Visit and executive training on Islamic Banking, Takaful and Islamic Microfinance June 16 – 20, 2025 - Kuala Lumpur, Malaysia	USD 2,450

Exposure Visit

Exposure visit fee include two days' executive level training, Refreshment (Tea's & Lunch) during training sessions and industry visits, Interactive sessions with related industry, Training material, Certificate, Local transportation during industry visits, City Tour and Gala Dinner.

Discount Policy

- Four or more delegates from the same organization - 20% Discount
- Early Bird Discount till one month before the event/training - 20% Discount
- From the above only one discount option can be availed at a time

Additional Instructions

- **Payment** is due on registration
- **Confirmation:** Please allow 3 days for e-mail confirmation of your registration.
- **Cancellation Policy:** AlHuda CIBE does not have any cancelation policy once registration is finalized, meanwhile, an alternative can be nominated.
- If any candidate shared this filled and signed form. She/he will be eligible to pay its registration fee.
- Agreement and Bank Invoice for fee transfer will be shared after receiving filled form

Date: ____/____/____ Signature: _____



Return Address:
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.

HIGHLY 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.



CENTER OF
ISLAMIC BANKING
AND ECONOMICS

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