

*Let's Explore the Islamic Finance Industry*

Organized by



CIBE - UAE

# Two Days Specialized Training on Interest-Free Banking Product Development and Risk Management



**01-02 June, 2023**



**Addis Ababa, Ethiopia**



[www.alhudacibe.com/ibpd2023](http://www.alhudacibe.com/ibpd2023)



## About AlHuda CIBE



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 its existence 17 years ago. 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 following quality services all over the world.

- Advisory & Consultancy
- Research & Development
- Education & Capacity Building
- Shariah Advisory
- Publications & Events

## About Islamic Banking and Finance



Islamic Banking and Finance has been a hope for the purified financial system around the globe and is being considered as the best option to address the damages of interest based system in financial industry. The growth indicators for Islamic Finance ensure its strength and global acceptance. Importantly the recent global finance crises have proved the rationality behind Islamic Banking and Finance when no substantial damage to the Islamic Banking and Finance industry was evidenced in consequences of such global finance crises. Beside the appreciable growth indicators in Islamic Banking and Finance the lack of human capital and skilled personnel have been the critical areas which require immediate attention.

## About Islamic Banking and Finance



- Commercial Banks & Conventional Banks
- Islamic Banks & Islamic Banking Windows
- Islamic Banking regulators
- Trade Associations/ Chamber of Commerce
- Modaraba and Leasing companies
- Heads, Managing Directors and CEOs of Takaful and Insurance Companies
- Islamic retail, Corporate, SME and Treasury Bankers
- Unit Trust Agents and Insurance/Takaful Agents
- Brokers of bonds and Sukuk
- Fund Managers and Selectors
- Government Officials and Representatives
- Financial Consultants and Advisors
- Economists and Policy Makers
- Stock Brokers and Shareholders
- Philanthropist and Investors
- Shari'ah Scholars and Experts
- Academia and Researchers



## Training Contents

### Overview of Interest-Free Banking Industry

- Introduction to Interest - Free Banking and Finance.
- Overview of Interest - Free Banking Industry in Ethiopia.
- Interest - Free Banking and Finance in Ethiopia (Potential and Challenges)
- Interest - Free Banking Products in Worldwide
- Development of Interest-Free Banking Industry in Ethiopia
- Shariah Perspective of Interest-Free Banking industry

### Trade Based Mode of Interest - Free Banking (Murabahah)

#### • Basic Rules & Kind of Bai (Trade) in Interest - Free Banking and Finance.

- o Some Basic Types of Bai (Murabahah, Salam, Istisna, Tawarruq, Musawamah Surf, Eenna, Touliya, Wadhia etc)
- o Bai according to Quality (Bai Salah, Bai Fasid, Bai Batil, Bai Maqoof, Bai Majool, Bai Muqayaddah, Bai Mu'ajal etc)

#### • Murabahah

- o Basic Features of Murabahah
- o Murabahah as financing mode
- o Stages involve in Murabaha Transaction.
- o Shariah compliance & legal documentation of Murabaha contract.
- o Murabahah in International Trade.
- o Practical aspects & issues of Murabahah

### Partnership Based Mode of Interest-Free Banking (Mudarabah & Musharakah)

#### • Mudarabah

- o The basic rules and Features of Mudarabah

- o Distribution of Profit & Loss in Mudarabah

#### • Musharakah

- o The basic rules and Features of Musharakah.
- o Distribution of Profit & Loss in Musharakah.

#### • Diminishing Musharakah

- o Determine the Rental in Diminishing Musharakah
- o Unit Sale mechanism in Diminishing Musharakah
- o Diminishing Musharakah as Ideal product for Interest - Free Housing Finance.

### Rental Based Mode of Interest-Free Banking

#### • Ijarah (Interest - Free Lease)

- o Introduction and Brief Perspective of Ijarah.
- o Sharia'h alternative of Conventional Leasing - Ijarah.
- o Ijarah (Operating Lease) vs. conventional leasing (Financial Leasing)

### Risk & Deposit Management in Interest-Free Banking

#### • Introduction of Risk and Its Management.

- o Concept of Risk and Its Type
- o Use of Derivative, Future, Hedging & Swaps Instruments.
- o Islamic Perspective for Risk Management
- o Fundamentals of risk Management in Islam.
- Risk Management of Interest-Free Banking
  - o Type of Risk in Islamic Banking and Financial Instruments (other than insurance)  
i.e. Credit Risk, Equity Risk, Market Risk, Liquidity Risk, Rate of Return Risk, Operational Risk, Political Risk, Internal Risk, External Risk etc.

Organized by



# 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

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

Organization \_\_\_\_\_ Designation \_\_\_\_\_

Country \_\_\_\_\_

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

## Training Fee

Training fee includes registration, training material & Literature, Books & Research Material, Presentations, Certificates and Market intelligence.

Event Name	Participant Fee
<b>Two Days Specialized Training Workshop on Interest -Free Banking Product Development &amp; Risk Management 01-02 June, 2023 at Addis Ababa, Ethiopia</b>	<b>295 USD</b>

*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.*

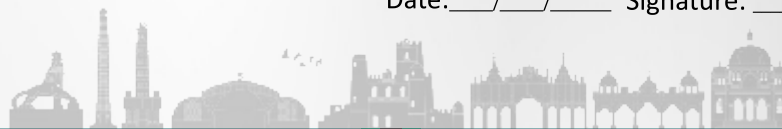
## Additional Instructions

- ❖ **Full payment is due on registration**
- ❖ **Confirmation:** Please allow 3 days for e-mail confirmation of your registration.
- ❖ **If any candidate share this filled and signed form.** She/he will be eligible to pay its registration fee.
- ❖ **Cancellation Policy:** AIHuda CIBE do not have any cancelation policy once registration finalized, meanwhile, alternative can be nominated.



Return Address:  
E-mail: [info@alhudacibe.com](mailto:info@alhudacibe.com)  
Web: [www.alhudacibe.com](http://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.



**CENTER OF ISLAMIC BANKING AND ECONOMICS**

**AlHuda CIBE FZ LLE - U.A.E**

P.O. Box. 120867, Dubai

United Arab Emirates.

Ph: +971 56 928 6664



E-mail: [info@alhudacibe.com](mailto:info@alhudacibe.com), Web: [www.alhudacibe.com](http://www.alhudacibe.com)