Event Agenda

6th International Interest-Free Banking and Takaful Forum

August 17, 2026 in Addis Ababa, Ethiopia

Inaugural Session

- Welcome Address
- Opening Remarks
- Special Acknowledgements
- Vote of Thanks

Session I: Islamic Finance in Africa: Trends, Challenges & Future Potential

- Growth of interest-free banking in Ethiopia & Africa
- Market opportunities & unbanked population
- Role of Islamic finance in economic development
- Cross-border expansion opportunities

Session II: Regulatory Framework & Shariah Governance

- Role of central banks & policymakers
- Shariah governance frameworks
- Standardization challenges (AAOIFI/IFSB)
- Legal & tax frameworks for Islamic finance

Session III: Expanding Takaful for Inclusive Protection in Africa

- Growth of Takaful in emerging markets
- Micro-Takaful for low-income segments
- Digital Takaful models
- Public awareness & trust building

Session IV: Panel Discussion: Investment, Collaboration, and Innovation in Interest-Free Finance

- Investment opportunities in Ethiopia and across Africa
- Role of development institutions in supporting Islamic finance growth
- Public-private partnerships and strategic alliances for sustainable development
- Fintech solutions for Islamic banking and financial inclusion
- Digital onboarding and expanding access to underserved communities
- Blockchain technology and smart contracts in Islamic finance

* Closing Ceremony:

Recognition of Award Winners, Awards Presentation & Certificate Conferment

Post Event Workshop

One day post event workshop on Risk and Deposit Management in Interest-Free Banking and Finance

August 18, 2026 at Addis Ababa, Ethiopia

Workshop Overview

This specialized post-event workshop is designed to provide practical, hands-on knowledge on risk management and deposit structuring in Interest-Free Banking and Finance.

The workshop will focus on key risk areas, Shariah-compliant deposit models, and liquidity management practices, bridging the gap between theoretical concepts and real-world implementation. Participants will gain practical insights to effectively manage risks and optimize deposit portfolios in Islamic financial institutions.

Objectives

Participants will be able to:

- Understand key risk types in Interest-Free Banking (credit, liquidity, operational, and Shariah risk)
- Explore Shariah-compliant deposit products and structures (e.g., Mudarabah, Wadiah)
- Develop effective risk mitigation and management strategies
- Analyze deposit mobilization and portfolio management techniques
- Strengthen liquidity and asset-liability management (ALM) practices
- Ensure compliance with Shariah governance and regulatory frameworks
- Enhance customer confidence through transparent and compliant deposit practices

Workshop Contents

Session I: Operational Framework of Interest-Free Banking

- Business models (Full-fledged vs Windows)
- Core Islamic contracts: Murabaha, Mudarabah, Musharakah, Ijarah, Salam, Istisna
- Product structuring & documentation
- Deposit mobilization (Current vs Investment Accounts)

Session II: Technical and Risk Management Aspects

- Risk types in IFIs (Credit, Market, Liquidity, Operational)
- Asset-liability management in IFBs
- Profit distribution mechanisms
- Regulatory compliance & reporting
- IT systems & digital banking integration

Session III: Shariah Governance & Compliance

- Role of Shariah Supervisory Board (SSB)
- Shariah audit & review processes
- AAOIFI & IFSB standards implementation
- Ensuring Shariah compliance in operations
- Common Shariah non-compliance risks & mitigation

Session IV: Takaful Operations and Models

- Takaful vs Conventional Insurance
- Models: Wakalah, Mudarabah, Hybrid
- Underwriting & claims management
- Retakaful arrangements
- Micro-Takaful for financial inclusion

***Closing & Certificate Distribution**