Connecting Global Expertise with Africa's Emerging Islamic Finance Markets

CIBE-UAE

6th International Interest-free Banking and Takaful Forum

August 17, 2026

Addis Ababa, Ethiopia

Post event workshop on Risk and Deposit Management in Interest-Free Banking & Finance
August 18, 2026
Addis Ababa, Ethiopia

Industry Visit
August 19, 2026
City Tours
August 20, 2026

Under the Patronage
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www.alhudacibe.com/ibtf2026

About AlHuda Centre of Islamic Banking and Economics

Since 2005, AlHuda Centre of Islamic Banking & Economics (AlHuda CIBE) has been dedicated to promoting Islamic banking and finance across the globe. With a strong commitment to excellence, we have established ourselves as a trusted and distinguished service provider, delivering comprehensive, one-stop solutions in Islamic banking and finance.

Our mission is to provide state-of-the-art advisory and consultancy services that support the sustainable growth of the global Islamic financial industry. Backed by a team of highly qualified professionals, we specialize in:

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

AlHuda CIBE is supported by numerous national and international strategic partners. Our alumni and participants span across 105+ countries, reflecting our global outreach and impact. We are proud to be recognized among the leading organizations worldwide in Islamic finance capacity building, training and consultancy services. For more information, please visit: www.alhudacibe.com

About 6th International Interest-Free Banking and Finance in Africa

Africa is the world's second-largest continent, home to a rapidly growing population exceeding 1.4 billion people and representing a significant share of the global emerging market landscape. The continent offers immense potential for the expansion of interest-free (Islamic) banking and finance, driven by increasing demand for ethical, inclusive, and Shariah-compliant financial solutions.

Islam is one of the major religions across Africa, alongside Christianity, creating a strong foundation for the growth of Islamic finance. In addition, a large unbanked population, supportive regulatory developments in several countries, and rising awareness of ethical finance are key factors accelerating the adoption of interest-free financial systems across the region.

The Interest-Free Banking & Takaful platform aims to explore this untapped potential while addressing the latest trends, challenges, and opportunities shaping the industry in Africa. It serves as a catalyst for knowledge sharing, collaboration, and strategic development among stakeholders.

About Ethiopia

Ethiopia is an emerging but still underdeveloped market for interest-free finance, where interest-free finance principles are gradually gaining traction alongside broader financial sector reforms. The country's banking system has recently begun to accommodate interest-free (Islamic) banking windows under the regulatory oversight of the National Bank of Ethiopia, supporting growing demand for Shariah-compliant services such as takaful (Islamic insurance) and interest-free microfinance, especially in underserved and rural communities. Fintech is also expanding rapidly, led by mobile money platforms like telebirr, which improve financial inclusion and could be adapted further for Islamic financial products. On the capital markets side, Ethiopia is in the early stages of building its securities ecosystem through the establishment of the Ethiopian Securities Exchange, creating long-term potential for Shariah-compliant instruments such as sukuk, although issuance remains limited for now. Overall, the sector is at a formative stage, with strong demographic demand and policy interest, but still requiring deeper regulatory frameworks and product innovation to fully develop Islamic finance services.

Interest-Free Banking and Finance Industry in Ethiopia

Ethiopia's interest-free banking and finance industry is experiencing remarkable growth, driven by increasing demand for Shariah-compliant financial solutions, regulatory support, and a growing focus on financial inclusion. Over the past few years, the country has witnessed significant developments in Islamic banking through the establishment of dedicated interest-free banks and the expansion of interest-free banking windows by conventional financial institutions. With a large population, emerging financial sector, and strong potential for inclusive finance, Ethiopia presents a promising market for Islamic banking, Takaful, Islamic microfinance, and other Shariah-compliant financial services. The continued development of this sector is creating new opportunities for investment, innovation, capacity building, and collaboration among financial institutions, regulators, and global Islamic finance stakeholders.

Islamic Finance Industry in Africa

Africa represents one of the fastest-growing regions for Islamic finance, supported by increasing awareness of ethical and inclusive financial models, favorable demographic trends, and growing interest from governments, regulators, and international investors. Several African countries are actively developing Islamic banking frameworks, issuing Sukuk, promoting Takaful, and strengthening Shariah-compliant financial ecosystems to enhance financial access and economic development. The expansion of Islamic finance across the continent reflects its potential to address financing gaps, support infrastructure development, empower SMEs, and contribute to sustainable economic growth. Through greater cooperation, knowledge sharing, and capacity development, Africa is positioned to become a significant hub for the global Islamic finance industry.

About Forum

This forum will provide practical insights into the development and global progress of interest-free banking and takaful systems. It will highlight international efforts, milestones, and achievements in advancing Shariah-compliant financial services across different regions. The event will also serve as an effective platform to demonstrate the resilience and flexibility of interest-free financial markets in responding to current global financial challenges and crises, while promoting inclusive and ethical financial solutions for sustainable economic growth.

Key Objective of Forum

- Strengthen the Interest-Free Banking & Takaful ecosystem in Africa
- Promote financial inclusion and sustainable development
- Facilitate cross-border partnerships & investments
- Discuss regulatory frameworks & Shariah governance
- Showcase innovations in digital Islamic finance & fintech
- Address risk management, liquidity, and deposit mobilization challenges

Benefits of Attending:

- A platform to discover best successful international and local practices.
- Chance to explore new horizon of interest-free Banking.
- Enhance your understanding of the complexities of interest-free products' structure and how it can leverage to add to your portfolio.
- Provides a guarantee that your organization is ideally positioned to meet challenges and to capitalize the opportunities.
- Ensure the sustainable growth of your institution in the future.
- Learn winning strategies from the experts of the forefront of the interest-free financial industry.

Who Should Attend?

- Heads, Managing Directors and CEOs of commercial and interest-free banks and interest-free financial institutions
- Retail, Corporate, SME and Treasury Bankers
- Business Development Managers
- Heads of Research and Development
- Financial Consultants
- 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
- Financial Market Regulators
- Business Analysts and Business Development Managers
- Development Managers
- Financial Controllers and Account Managers
- Academia and Researchers
- Media

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**

INTERNATIONAL INTEREST-FREE BANKING AND TAKAFUL AWARDS
August 17, 2026
Addis Ababa, Ethiopia

International Interest-Free Banking and Takaful Awards 2026

August 17, 2026 in Addis Ababa, Ethiopia

About International Interest-Free Banking and Takaful Awards 2026

The International Interest-Free Banking and Takaful Awards 2026 is a prestigious international recognition platform dedicated to honoring excellence, innovation, and leadership in the Islamic finance industry, particularly in interest-free (Islamic) banking and Takaful (Islamic insurance).

These awards are typically presented during the Interest-Free Banking & Takaful Forum, bringing together regulators, financial institutions, fintechs, and industry experts from across the globe.

Selection Criteria

The selection process is based on comprehensive research and evaluation conducted by the AlHuda CIBE research team, ensuring transparency and credibility. There are two ways for nominations are determined. The first is where nominations are accepted from industry players who would like to be considered for the Awards in a particular category. This is the case for "Self Nominations." The second is where the research team recommends to the Nomination Committee the names of the institutions and individuals, which their research supports for 6th Interest-Free Banking & Takaful Awards.

These prestigious awards provide ample opportunities to everyone in the industry to compete by excelling in their respective fields and promoting themselves through media and other means of communication. Nominations for International Interest-Free Banking & Takaful Awards will be received in the below given categories.

Award Categories

- Best Interest-Free Bank of the Year
- Best Interest-Free Retail Bank
- Best Islamic Corporate Bank
- Best Islamic SME Bank
- Best Interest-Free Banking Window / Division
- Best Islamic Treasury & Investment Bank
- Best Interest-Free Banking Product
- Best IT Integration & Innovation in Islamic Banking
- Best Islamic Fintech Company
- Best Takaful Company of the Year
- Best Takaful Product Innovation
- Best Retakaful Company
- Best Interest-Free Bank for Financial Inclusion
- Best Financial Inclusion Initiative in Islamic Finance
- Best Women Empowerment Initiative in Islamic Banking
- Best Shariah Scholar / Advisor
- Best Shariah-Compliant Institution
- Best Islamic Microfinance Institution

* (Each category may include up to five shortlisted nominees. Nominee identities may remain confidential upon request.)

Important Dates:

- Deadline for Submission of Nominations: **August 10, 2026**
- Announcement of Selected Nominees: **August 15, 2026**
- Award Ceremony Date: **August 17, 2026 in Addis Ababa, Ethiopia**

For Nominations & Participation

Organizations and individuals interested in submitting nominations or attending the award ceremony are encouraged to contact with us or **visit: www.alhudacibe.com/ibtf2026/awards**

Glimpse of previous

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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 to the principles of Shariah. Every product we offer is reviewed, approved and overseen by highly respected and independent Shariah scholars.

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