

**Two Days Specialized Training on
Practical Aspects of
(Alternative Finance) Islamic Finance,
Takaful, Islamic Microfinance
and Sukuk**



August 28-29, 2025

Lusaka,
Zambia





AlHuda CIBE

AlHuda Centre of Islamic Banking and Economics (CIBE) is a pioneer organization started its efforts to promote Islamic Banking and Finance since 2005. In these working years, AlHuda CIBE is acknowledged all around the world due to its excellent services and its team of dedicated professionals who are equipped to continue thriving.

AlHuda CIBE has primarily been committed to provide quality services. Based on this principal, the recognition of AlHuda CIBE is increasing by leaps & bounds. It has built up a range of excellent services in the promotion of Islamic Banking and Finance into the masses such as Advisory & Consultancy, Research & Development, Education & Capacity Building, Shariah Advisory and Publications & Events.

AlHuda CIBE is increasing its outreach globally also making a close interaction with Global market which enables to gather market information efficiently and activate service operations whenever and wherever it needed.



About Training

This specialized training aims to provide comprehensive knowledge and practical insights into the core aspects of Islamic finance. The program is designed to enhance the understanding and application of Shariah-compliant financial practices, focusing on Islamic banking, takaful (Islamic insurance), Islamic microfinance, and sukuk (Islamic bonds). The program is intended for professionals who are either involved in or transitioning to Islamic finance services.

About Zambia

Zambia is a landlocked country in southern Africa known for its rich natural resources, diverse wildlife, and vast landscapes, including the iconic Victoria Falls, one of the Seven Natural Wonders of the World. The country is bordered by eight other nations, and its economy is heavily reliant on mining, particularly copper, which is one of its main exports. Zambia has a population of over 19 million people, with Lusaka as its capital and largest city. The country has experienced political stability since gaining independence from British colonial rule in 1964, and it continues to grow as a regional hub for tourism and commerce in sub-Saharan Africa.





Training Contents

Riba & Its Prohibition

- What is Riba (Interest)? Prohibition of Riba in Islam.
- Types of Riba

Islamic Banking and Finance industry in Zambia

- Introduction to Islamic Banking and Finance.
- Overview of Islamic Banking and Financial Industry.
- Potential and Future Prospects of Islamic Finance in African countries
- Islamic Banking Products in Zambia
- 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.

Takaful (Islamic Insurance)

- Introduction to Takaful (Islamic Insurance)
- Structural & Operational details of Takaful,
- Legal and regulatory framework in Takaful.
- Models of takaful

Sukuk, Islamic Bond & Islamic Capital Market

- Introduction of Sukuk
- How Sukuk can facilitate Kenyan Government for country development
- Asset based financing: A complete risk free solutions for International crises
- Structuring of Shariah compliant fund

Islamic Microfinance

- Islamic Microfinance as effective tool of poverty alleviation
- Islamic Micro - Financial Products mechanisms & Compatibility with Conventional Microfinance Products





Speaker



Muhammad Zubair Mughal
Managing Director,
AlHuda CIBE FZ LLE – UAE
(Islamic Banking Expert)

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 last 19 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 number of public and private sector organizations for Islamic finance advisory and consultancy around the globe.

Who should attend this Training?

- Banking and finance professionals.
- Islamic finance practitioners.
- Insurance companies and takaful operators.
- Financial regulators and policymakers.
- Academia and researchers in Islamic finance.
- Commercial Banks & Conventional Banks
- Investors and fund managers interested in sukuk and Islamic financial products.
- Development organizations working on microfinance and financial inclusion.
- Mudarabah and Leasing companies
- Shariah Scholars and Experts

Benefits of Training

By the end of this two-day intensive training, participants will get the following benefits:

- Gain a knowledge thorough understanding of the theoretical and practical aspects of Islamic banking, takaful, Islamic microfinance, and sukuk.
- Learn how to apply Islamic finance principles in their organizations.
- Understand the operational and regulatory frameworks governing Islamic financial institutions.
- Be equipped with knowledge on risk management and product structuring in Islamic finance.

Training Methodology

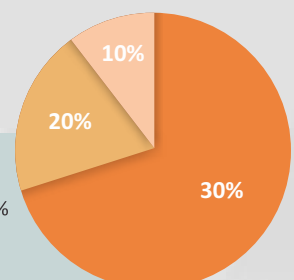
The segregation of methods to be used for training is following:

- 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

70% Lectures/Slide show/Multimedia Presentations

20% Class discussions and experience sharing (Q & A Session)

10% Individual and group work presentation 10% of total time



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 | |
| Address: | | |
| Postal/Zip code: | City | Country |
| Telephone: | Cell | Fax |
| Email (Official) | Email (Personal) | |

Training Fee

Training fee include admission to training sessions, tea/coffee, lunch, registration materials and Certificate.

| Event Name | Participation Fee |
|---|-------------------|
| Two days specialized training on Practical Aspects of (Alternative Finance) Islamic Finance, Takaful, Islamic Microfinance and Sukuk August 28-29, 2025 in Lusaka, Zambia | 295 USD (2 Days) |

By sending in this registration form, I acknowledge that I commit myself to the immediate payment of the full workshop 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.

Discount Policy

- ❖ Five or more delegates from the same organization - **25% Discount**

Return Address:



Date: ____/____/____ Signature: _____

E-mail: info@alhudacibe.com
Web: www.alhudacibe.com



OUR PROMISE

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All our services meet the required standards and offer you competitive pricing and strict regulatory compliance.

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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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We are committed to the highest level of professionalism and strive to be respectful, responsive and reliable.



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