



Two Days Specialized Training on Islamic Micro & Agriculture Finance



July 16-17, 2025

**Venue
Lahore, Pakistan**

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 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 interest-free Banking and Finance. Our aim is to provide state-of-the-art services of interest-free 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.

About Centre of Excellence in Islamic Microfinance - CEIMF

Centre of Excellence in Islamic Microfinance –CEIMF is committed to facilitate and strengthen the microfinance industry through Islamic microfinance product development, innovation, awareness, Shariah expertise & supervision, standardization and provision of technical assistance. Basic purpose of establishing Centre of Excellence in Islamic Microfinance (CEIMF) is to strengthen the abilities of the institutions and organizations working to fight for the poverty alleviation in Shariah Compliant so that they could create an opportunity of constructing a strong and empowered financial inclusion sector that reaches to all financially neglected segments.

Harnessing the Power of Islamic Finance for Rural Prosperity and Agricultural Growth



Training Contents

Day 1: Foundations and Strategic Insights

Session 1: Fundamentals of Islamic Micro & Agriculture Finance

- Introduction to Islamic Microfinance & Agri-Finance: Concepts and Need in Pakistan
- Shariah Principles Governing Micro & Agricultural Finance
- Comparison with Conventional Models: Relevance to Pakistan's Rural Economy
- Key Operational Models: Group Lending, Individual Lending, Community-Based Approaches
- Marketing and Outreach Strategies for Low-Income and Rural Segments

Session 2: Financial Inclusion & Impact Analysis

- Role of Islamic Microfinance in Financial Inclusion in Pakistan
- Social and Economic Impact: Case Studies from Local MFIs and Agri Projects
- Gender and Youth Inclusion in Islamic Micro & Agri-Finance Programs
- Future Trends and Market Potential in Pakistan's MFI Ecosystem

Session 3: Agri-Finance Models and Digital Integration

- Islamic Agricultural Finance - Structuring Financial Products for Farmers
- Seasonal Financing, Input/Output Financing, and Value Chain Finance
- Fintech Integration- Mobile Wallets, Digital Lending, and Blockchain Use Cases
- Crowdfunding, Peer-to-Peer Models & Islamic Perspective on Crypto Assets
- Success Stories of Digital Islamic Microfinance in Pakistan & Globally

Session 4: Product Structuring for Islamic MFIs

- Overview of Product Development Lifecycle
- Customizing Products for Agriculture and Rural Microenterprises
- Pricing, Risk Mitigation, and Shariah Compliance
- Documentation & Operational Processes in Islamic MFIs

Day 2: Islamic Finance Contracts & Practical Applications

Session 5: Core Islamic Finance Contracts in Microfinance

Murabahah:

- Structure, Application, Pricing, and Risk
- Case Study: Implementing Murabahah in Small Enterprise Lending

Salam & Istisna:

- Contracts for Agricultural Pre-Harvest and Commodity Finance
- Practical Use in Crop Financing and Agri Supply Chains

Session 6: Equity-Based Financing

Mudarabah & Musharakah:

- Structure, Risk Sharing, and Use in Rural Enterprise Development
- Profit & Loss Sharing Models: Shariah Considerations
- Governance and Monitoring Mechanisms

Session 7: Asset-Based and Housing Finance

Ijarah:

- Application as Shariah-Compliant Leasing
- Equipment and Livestock Financing for Rural Clients

Diminishing Musharakah:

- Use for Micro-Housing Finance
- Structuring Units and Rental Mechanism

Session 8: Innovation and Funding

- Innovative Models and Products in the Pakistani Market
- Web-Based & App-Based Islamic Microfinance Systems
- Global Case Studies and Lessons for Pakistan
- Funding Sources: Donor Agencies, Waqf-Based Funds, Islamic Banks, Government Schemes
- Strategic Partnerships for Scaling Impact

Speaker Profile



Muhammad Zubair Mughal

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

Muhammad Zubair is a highly accomplished Islamic finance expert with over 20 years of experience, specializing in the dynamic fields of Islamic micro, rural and agriculture finance. As the Chief Executive Officer of AlHuda Centre of Islamic Banking and Economics (CIBE), he has been instrumental in heading the development and implementation of numerous impactful Islamic microfinance

projects across diverse regions spanning Africa and Asia, working with prominent organizations such as the Islamic Development Bank (IsDB), the International Fund for Agricultural Development (IFAD) by the United Nation (UN), and the World Bank.

Mr. Zubair's expertise extends to Shariah advisory, the structuring of Islamic micro-financial products, and the design and execution of poverty reduction strategies, with a strong commitment to fostering financial inclusion. He has provided consultancy and advisory services to over 60 commercial banks, Takaful companies, and Islamic microfinance institutions globally.

A key aspect of Mr. Zubair's work also involves capacity building and training. He has successfully trained a wide range of professionals, from top management to field staff, in the principles and practices of Islamic microfinance and related areas. His contributions also include research and publications on Islamic banking and finance, further solidifying his position as a thought leader in the industry.

Mr. Zubair is also the Founding Director of the Islamic Microfinance Network (IMFN), a testament to his dedication to promoting collaboration and growth within the Islamic microfinance sector.

Who should attend this Training?

- Microfinance Professionals and Experts
- Microfinance Institutions & Banks
- Financial & Banking Institutions
- Rural & Agri. Financial Professional
- Community Developments
- NGOs and NPOs
- Insurance Companies
- Development Consultant
- Management Consultants
- Social Development Sectors
- Govt. Development Departments
- Local and International Donors Agencies
- SMEs & Corporative Societies
- Academia & Philanthropists and Investors
- Regulators and Govt. Officials

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

Title: ☐ Prof. ☐ Dr. ☐ Mr. ☐ Ms. ☐ Mrs. Other _____

Full Name: _____

Organization: _____ Designation: _____

Address: _____

Postal/Zip code: _____ City: _____ Country: _____

Telephone: _____ Cell: _____ Fax: _____

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

Training Fee

Training fee includes registration, training material & Literature, Books & Research Material, Presentations, Certificates

	Event Name	Fee for Pakistani
	Two Days Specialized Training on Islamic Micro and Agriculture Finance July 16-17, 2025 Venue: Lahore, Pakistan	24,500 PKR

- 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.
- ❖ **Cancellation Policy:** AlHuda CIBE do not have any cancellation policy once registration finalized, meanwhile, alternative can be nominated.
- ❖ If any candidate share 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
- ❖ Payment can be paid in cash

Date: ____/____/____ Signature: _____

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