



# Two Days Online Training on Practical & Operational Aspects of ISLAMIC MICRO, AGRICULTURE AND RURAL FINANCE

August 05-06, 2025

VIRTUAL



## 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 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 Advisory and consultancy, research and development, education and capacity building, Shariah advisory, publication and events all over the world.

AlHuda CIBE is supported by many national and international organizations and institutions as Strategic Partners support and our Alumni have spread over 100+ countries. We are proud to stand among world's largest presences for capacity building, trainings, consultancy and other services. More details are available at [www.alhudacibe.com](http://www.alhudacibe.com)

## 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 the last 18 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 a number of public and private sector organizations for Islamic finance advisory and consultancy around the globe.

## 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

## Training Contents

### Introduction to Islamic Finance & Microfinance Models

- Introduction to Islamic Finance
- Key principles of Islamic Finance (e.g., prohibition of riba, risk-sharing, ethical investments)
- Differences and advantages of Islamic finance in rural and agricultural contexts
- Key Aspects of ensuring financial products are Shariah-Compliant

### Islamic Microfinance

- Overview and importance in poverty alleviation
- Islamic Microfinance Models: Murabahah (cost-plus financing), Mudarabah (profit-sharing), Musharakah (joint venture), Qard Hassan (benevolent loan)
- Operational, Regulatory and Challenges in Islamic Microfinance
- Impact of Islamic Microfinance on Rural Development

### Practical Implementation of Islamic Microfinance in Agriculture

- Islamic Financial Products for Agricultural Projects
- Risk Management in Islamic Agriculture Finance
- Implementation of Islamic finance in Agricultural Microfinance

### Islamic Agricultural Finance

- Introduction to Islamic Agricultural Finance (Need for financing in the agriculture sector and how Islamic finance can meet these needs)
- Islamic Financing Models for Agriculture (Ijarah Murabahah, Mudarabah and Musharakah for joint agricultural ventures and farming cooperatives)
- Role of Islamic finance in financing production, processing and distribution

### Operational Aspects of Islamic Finance in Rural Areas

- Legal and operational requirements, regulatory compliance, and structuring Islamic microfinance institutions for rural and agricultural financing
- Methodologies for assessing farmers, rural enterprises, and micro-entrepreneurs for finance
- Use of digital platforms, mobile banking and FinTech solutions to improve outreach and operational efficiency in rural area.

# 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	Pakistani Participation Fee	Int'l Participation Fee
Two Days Online Training on Practical and Operational Aspects of <b>Islamic Micro, Agriculture and Rural Finance</b> August 05-06, 2025 Venue: Online (Zoom)	PKR 14,500	USD 195

- 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

- ❖ **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

- ❖ Four or more delegates from the same organization - 20% Discount
- ❖ Early Bird Discount till one month before the event/training - 20% Discount

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.



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