

Secure, Ethical and Inclusive – Strengthening Africa’s Islamic Finance Future

Two Days Specialized Training on **Risk & Deposit Management of Interest-Free Banking & Finance**



May 23-24, 2025



Addis Ababa, Ethiopia

Organized by



CIBE-UAE

www.alhudacibe.com/rdibft2025

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

About Risk & Deposit Management of Interest-Free Banking & Finance

Interest-Free Banking and Finance has experienced notable growth and evolution globally, extending beyond traditional Islamic finance hubs. Regulatory frameworks have been refined to provide clearer guidance, fostering a supportive environment for Islamic financial institutions.

About Ethiopia

The Federal Democratic Republic of Ethiopia is located in the north-eastern part of Africa, commonly known as the Horn of Africa. It is strategically proximate to the Middle East and Europe, and its easy access to major regional ports enhances its international trade. Ethiopia is bordered by Sudan in the west, Somalia and Djibouti in the east, Eritrea in the north, and Kenya in the south. The country covers 1,112,000 square kilometers (472,000 sq. miles), making it roughly as large as France and Spain combined and five times the size of the UK.

From the north and running down the center are the Abyssinian highlands. To the west of the chain, the land drops to the grasslands of Sudan; to the east, it extends to the deserts of the Afar. South of Addis Ababa, the land is dominated by the Rift Valley Lakes.

Ethiopia’s central plateau varies in height between 2,000 and 3,000 meters. In the north and center of the country, there are approximately 25 mountains with peaks exceeding 4,000 meters (13,200ft), the highest being Ras Dasha at 4,543 meters (14,538ft).



Training Contents

Day I

Introduction to Risk Management in Islamic Finance

- Overview of Risk in Interest-Free Banking
- Key Differences in Risk Between Conventional and Islamic Banks
- Regulatory and Shariah Compliance Considerations

Types of Risks in Islamic Banking

- Credit Risk (Murabaha, Ijarah, Diminishing Musharakah)
- Market Risk (Profit Rate Risk, Foreign Exchange Risk)
- Liquidity Risk (Challenges in Liquidity Management)
- Operational & Shariah Non-Compliance Risk

Risk Mitigation Strategies

- Shariah-Compliant Risk Management Tools
- Role of Islamic Financial Instruments (Sukuk, Takaful)
- Regulatory and Supervisory Guidelines (AAOIFI, IFSB)

Day II

Islamic Deposit Products & Models

- Current Accounts (Wadiah, Qard)
- Savings and Investment Accounts (Mudarabah-based deposits)
- Time Deposits & Profit-Sharing Accounts
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Structuring and Managing Islamic Deposits

- Product Structuring & Profit Distribution Models
- Calculation of Profit Rates in Mudarabah Accounts
- Managing Customer Expectations in Profit-Sharing

Liquidity & Asset-Liability Management (ALM)

- Liquidity Management Challenges in Islamic Banks
- Islamic Interbank Market & Liquidity Tools
- Role of Central Banks & Regulatory Framework

Customer Relationship Management in Deposit Products

- Building customer trust in Interest-Free banking
- Designing customer-centric deposit products
- Marketing and communication strategies for deposit products

Benefits of Attending

- Gain a comprehensive understanding of the principles and practices involved in risk management and deposit mobilization in the context of Islamic finance.
- Learn how to navigate and apply Sharia principles in risk management and deposit products, ensuring that your strategies align with ethical and Islamic financial standards.
- Stay informed about the latest regulatory frameworks and compliance standards relevant to Islamic banking, helping you navigate the industry with confidence.
- Understand how to integrate risk management tools while adhering to Sharia principles.
- Learn about the strategies for mobilizing and managing deposits in accordance with Islamic finance principles.
- Connect with industry experts, trainers, and fellow participants.
- Understand and implement Sharia-compliant risk mitigation techniques, such as Takaful (Islamic insurance).
- Customer Trust and Relationship Management: Learn how to build and maintain trust with customers through transparent and Sharia-compliant deposit products

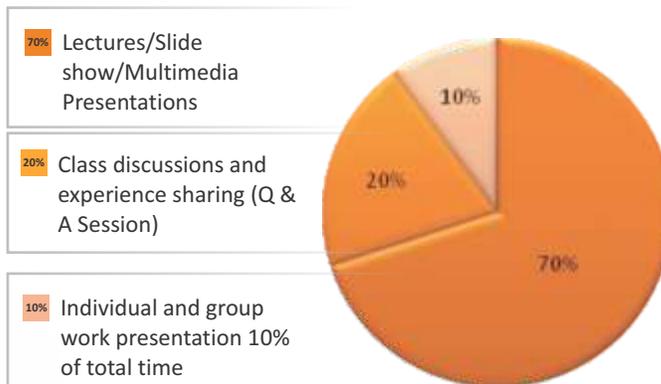
Who should attend this Training?

- Islamic and Conventional banks
- Takaful & Insurance companies
- Islamic Finance Professionals
- Risk managers in Islamic financial institutions
- Regulatory Bodies and Compliance Officers
- Investment Managers and Financial Analysts
- Treasury and Liquidity Managers
- Auditors and Internal Control Professionals
- Entrepreneurs and Business Owners
- Government Officials
- SMEs & Cooperative Societies

Delivery Methods to be used

The segregation of methods to be used for training is as follows:

- 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





Muhammad Zubair Mughal

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

Trainer

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

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

Full Name:	Last Name:	
Organization:	Designation:	
Address:		
Postal/Zip code:	City	Country
Telephone:	Cell	Fax
Email (Official)	Email (Personal)	

Training Fee

Training fee include registration of training sessions, tea/coffee, lunch, registration material and Certificate.

TOPIC	Participation Fee
Two Days Specialized Training Workshop on Risk & Deposit Management in Interest-Free Banking and Finance May 23-24, 2025 at Addis Ababa, Ethiopia	USD 345

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.
- ❖ Agreement and Bank Invoice for fee transfer will be shared after receiving filled form

Return Address:



CIBE - UAE

Date: ___/___/___ Signature: _____

E-mail: info@alhudacibe.com

Web: www.alhudacibe.com

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.



CENTRE OF ISLAMIC BANKING AND ECONOMICS

AlHuda CIBE FZ LLE - U.A.E

📍 M05, M Floor, Bushaquer Building, Block B, Al Garhoud, Dubai, UAE.

☎ +971 56 929 6664 📞 +971 55938 9900



✉ info@alhudacibe.com 🌐 www.alhudacibe.com

Hotline: +971 56 929 6664 +92 331 936 0000