

Learning beyond the boundaries

Two Days Specialized  
Online Training on  
**TAKAFUL** ♦ **تكافل**  
(Islamic Insurance)

June 20-21 June, 2025

Online (Virtually) 

Organized by



CIBE-UAE



[www.alhudacibe.com/takaful2025](http://www.alhudacibe.com/takaful2025)



## About AlHuda Centre of Islamic Banking and Economics

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)

## Takaful Consultancy Wing

Takaful consultancy wing of AlHuda CIBE offers expert services of Consultancy, Advisory, Training, Capacity Building, Research and Shari'ah compliant product development for the Insurance Industry to ensure ready availability of Takaful (Islamic Insurance) products and services with prudent practices around the Globe.

## About Takaful (Islamic Insurance)

The global Takaful (Islamic insurance) market has been experiencing significant growth, with projections indicating it could reach over USD 75 billion by 2033. The sector is particularly strong in the Gulf Cooperation Council (GCC) countries, which account for a major portion of the market share, but its influence is expanding globally, including in Southeast Asia and even Western markets. The growing awareness of ethical and Sharia-compliant financial products, along with the diversification of Takaful offerings like health, family, and micro-Takaful, is driving this expansion. However, the industry faces challenges from competition with conventional insurers and the need to innovate, particularly through digital transformation and product adaptations for non-Muslim customers. With supportive regulatory environments and a focus on technological integration, Takaful is poised for continued growth.

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## Training Contents

- Introduction to the Concept of Takaful
- Shariah Perspectives of Takaful
- Historical Development in Takaful Industry and Present Market Penetration
- Comparison between Takaful and Insurance
- Concept of Tabaruu and Mutual Risk Sharing in Takaful
- Takaful Operational Aspects for Business
- Family & General Takaful Business Operations
- Takaful Business Models
- Concept of Takaful Underwriting
- Mechanism for Claims payments
- Distribution of Surplus
- Takaful Regulations
- AAOIFI Accounting and Governance Standards
- Micro Takaful Concept and Need
- Micro Takaful Models
- Banca Takaful
- Operational Framework for Banca Takaful

### The core objectives of the training

- To provide the thorough knowledge and benefits of Takaful industry in order to prepare adequate manpower
- To analyze the problems hindering rapid development of Takaful that would help increasing financial inclusion
- Provide the opportunities for collaborations/partnerships with Takaful industry, Islamic retail, Corporate, SME and Treasury Bankers, Business Development Managers and Heads of Research and Development.

### Who should attend?

- Heads, Managing Directors and CEOs of Takaful and Insurance Companies
- Takaful Commissions, Regulatory Authorities and Commission
- Islamic retail, Corporate, SME and Treasury Bankers
- 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
- Philanthropist and Investors
- Shari'ah Scholars and Experts
- Academia and Researchers

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**Muhammad Zubair Mughal**

Managing 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 17 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.

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# 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:		
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, recording and E-certificates.

Event Name	Pakistani Participant fee	International Participant fee
<b>Two Days Specialized Online Training on Takaful (Islamic Insurance) June 20-21 June, 2025 (Online)</b>	PKR 14,500	USD 195

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

- ❖ Four or more delegates from the same organization - 20% Discount
- ❖ Early Bird Discount till one month before the event/training - 20% Discount
- ❖ From the above only one discount option can be availed at a time

Return Address:



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Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Signature: \_\_\_\_\_

E-mail: [info@alhudacibe.com](mailto:info@alhudacibe.com)  
Web: [www.alhudacibe.com](http://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**

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