



CIBE-UAE

Two-Days Specialized Training on Operational and Practical Aspects of **ISLAMIC BANKING AND FINANCIAL INCLUSION IN TANZANIA**

(Focusing on Product Development, Microfinance & Regulatory Framework)

July 15- 16, 2026
Dar es Salaam, Tanzania

Support Partner





About AlHuda CIBE

AlHuda Center 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 Islamic Banking & Finance in Tanzania

Islamic banking and finance in Tanzania is an emerging and fast-developing segment within the country's financial sector, supported by growing demand for Shariah-compliant financial services and increasing awareness among customers and institutions. The sector operates mainly through Islamic banking windows offered by conventional banks, along with a dedicated Islamic bank, under the regulatory supervision of the Bank of Tanzania. With a significant Muslim population and a strong need for financial inclusion, Islamic finance in Tanzania presents opportunities in retail banking, SME financing, microfinance, and ethical investment solutions. However, the industry is still in a developmental stage, facing challenges such as limited awareness, capacity gaps, and regulatory harmonization. Despite this, Tanzania holds strong potential to expand Islamic banking as a key driver for inclusive and sustainable economic growth.

About Tanzania

Tanzania is one of the fastest-growing economies in East Africa, with a large unbanked and underbanked population, making financial inclusion a key national priority. The country has taken important steps toward developing Islamic banking and finance through regulatory support from the Bank of Tanzania and the presence of Islamic banking windows within conventional banks. With a significant Muslim population and growing interest in Shariah-compliant financial services, Tanzania offers strong potential for Islamic banking, microfinance, SME financing, and innovative financial



inclusion models. This training is highly relevant to the Tanzanian market as it supports capacity building in operational Islamic banking practices, product development, microfinance solutions, and regulatory frameworks needed to strengthen inclusive and sustainable financial growth.



Training Content

Day I

Session I: Introduction to Islamic Banking & Finance

- Concept and principles of Islamic finance
- Difference between Islamic and conventional banking
- Shariah principles (Riba, Gharar, Maysir)
- Global and African Islamic banking overview

Session II: Structure & Operations of Islamic Banking

- Islamic financial institutions structure
- Islamic banking windows vs full-fledged Islamic banks
- Shariah governance & compliance framework
- Operational workflow in Islamic banking

Session III: Core Islamic Banking Products

- Murabaha (trade financing)
- Mudarabah & Musharakah (partnership models)
- Ijarah (leasing)
- Salam & Istisna (project/trade finance)

Session IV: Islamic Banking in Africa & Tanzania

- Market development in Tanzania
- Key opportunities and challenges
- Regulatory overview

Day II

Session V: Financial Inclusion in Islamic Finance

- Concept and importance of financial inclusion
- Role of Islamic finance in inclusion
- Access to finance in Tanzania

Session VI: Islamic Microfinance Models

- Qard Hasan
- Micro-Murabaha (SME financing)
- Group lending models
- NGO & cooperative-based Islamic finance

Session VII: Product Development in Islamic Banking

- Designing Shariah-compliant products
- Retail & SME financing products
- Innovation in Islamic fintech & digital banking

Session VIII: Risk Management & Regulatory Framework

- Credit and operational risk in Islamic banking
- Basel standards vs Islamic banking practices
- Regulatory framework in Tanzania (practical view)



Muhammad Zubair Mughal

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

Speaker

Muhammad Zubair Mughal is the Managing Director of AlHuda Centre of Islamic Banking and Economics (CIBE), UAE, CEO of the Islamic Microfinance Network (IMFN), and the Halal Research Council (Pakistan). He has been serving the Islamic banking and finance industry for over 20 years, with extensive expertise in Islamic financial engineering, product development, financial modeling, market analysis, and gap assessment. He is actively engaged in promoting Islamic finance globally through education, research, training programs, and international conferences. He is also the Chief Editor of the Islamic banking and finance magazine “True Banking,” reflecting his strategic vision for industry development. Over the years, he has provided advisory and consultancy services to numerous public and private sector institutions worldwide, contributing significantly to the growth and institutional development of Islamic finance across emerging and developed markets.

Who should attend this Training?

- Commercial Banks & Conventional Banks (Islamic Banking Divisions/Windows)
- Islamic Banks & Islamic Banking Institutions
- Banking Regulators & Supervisory Authorities
- Trade Associations & Chambers of Commerce
- Leasing Companies & Modaraba Institutions
- Takaful & Insurance Companies (CEOs, Managing Directors, Heads of Departments)
- Islamic Banking Professionals (Retail, Corporate, SME & Treasury)
- Unit Trust Agents, Insurance & Takaful Agents
- Sukuk & Bond Brokers
- Fund Managers & Investment Advisors
- Government Officials & Financial Sector Representatives
- Financial Consultants & Advisors
- Economists & Policy Makers
- Stock Brokers & Capital Market Participants
- Shariah Scholars & Islamic Finance Experts
- Academia, Researchers & Students of Islamic Finance

Training Methodology

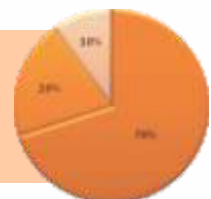
The segregation of methods to be used for training is following:

- 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

Full 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, study materials, lunch & refreshment and Certificate.

Event Name	Participation Fee
Two-Days Specialized Training on Operational & Practical Aspects of Islamic Banking and Financial Inclusion in Tanzania - July 15-16, 2026 in Dar es Salaam, Tanzania	USD 395

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 - 25% Discount
- ❖ From the above only one discount option can be availed at a time

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, Bushaqa Building, Block B, Al Garhoud, Dubai, UAE.

☎ + 971 56 929 6664 📞 +971 55938 9900



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

Hotline: + 971 56 928 6664 +92 331 936 0000