



CIBE - UAE

PROFESSIONAL DEVELOPMENT PROGRAM

INTEREST-FREE BANKING & FINANCE

VIRTUAL PROGRAM | ETHIOPIA EDITION



PROGRAM DURATION:
10 June–10 August 2026
(2 Months)



APPLICATION DEADLINE:
5th June 2026



MODE OF DELIVERY:
Virtual

Program Highlights

- *Online learning*
- *10 Live webinars with experts*
- *04 Interactive sessions*
- *Case study analysis*
- *Virtual & Physical industry tours*
- *Free Virtual training (01)*
- *Networking opportunities*

Build Expertise | Unlock Opportunities
Shape Ethiopia's Financial Future



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Ethiopian Interest-Free Finance Professionals Association



የኢትዮጵያ ሙድን ሰጪዎች ማህበር
Association of Ethiopian Insurers



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ETHIOPIAN BANKERS ASSOCIATION

Apply Now: <https://forms.gle/JJ7HVeBFDsLBHCYb8>

✉ info@alhudacibe.com 🌐 www.alhudacibe.com/viethiopia2026



About AlHuda Centre of Islamic Banking and Economics (CIBE)

AlHuda Centre of Islamic Banking and Economics (CIBE) is an internationally recognized organization specializing in advisory, capacity building, research, and Shariah-compliant financial solutions. With a global footprint spanning over 104 countries, AlHuda CIBE has successfully partnered with financial institutions, regulators, and development agencies to strengthen Islamic (interest-free) financial ecosystems.

The organization has delivered:

- International consultancy assignments
- Professional training and certification programs
- Global conferences and forums
- Research-driven policy and market development solutions

AlHuda CIBE is committed to bridging the gap between conventional finance and interest-free financial systems, enabling sustainable and inclusive financial growth worldwide.

Program Overview

This program bridges Ethiopia's growing interest-free banking sector with global Islamic finance expertise through structured virtual program and applied learning. It is designed to equip finance professionals with practical knowledge and international exposure in interest-free financial systems. Originally launched during the COVID-19 pandemic, this initiative has evolved into a globally recognized virtual internship platform with over 4,000 participants from 140+ countries and 300+ expert-led sessions.

Overview of Ethiopia's Financial Sector

Ethiopia's financial sector is one of the fastest growing in Africa, characterized by ongoing reforms, increased financial inclusion, and gradual liberalization. The sector includes:

- Commercial banks
- Microfinance institutions
- Insurance companies
- Emerging fintech ecosystem



Growth of Interest-Free Banking in Ethiopia

Interest-Free Banking (IFB) is expanding in Ethiopia with regulatory support and increasing demand for Shariah-compliant products across banking and microfinance sectors.

Program Objectives

The program aims to:

- Strengthen professional capacity in interest-free banking and finance
- Support the sustainable growth of Ethiopia's IFB sector
- Develop practical understanding of Shariah-compliant financial products
- Enhance analytical, research, and strategic thinking skills
- Promote knowledge exchange between local professionals and global experts

Learning Outcomes

Upon successful completion, participants will be able to:

- Understand core principles of interest-free banking and finance
- Apply Islamic financial contracts in real-world scenarios
- Analyze IFB operations within Ethiopian financial institutions
- Evaluate risks and compliance requirements in IFB systems
- Develop insights into Islamic microfinance, Takaful, and capital markets
- Interpret regulatory frameworks and Shariah governance structures

Program Structure

The program combines structured online learning, live webinars, interactive sessions, case studies, and global expert-led internship exposure.

Value-Added Features

- **International exposure sessions** with global industry professionals
- **Virtual industry tours** of leading International financial institutions
- **Free training** workshop
- **Real-time** engagement and networking opportunities

Designed specifically for Ethiopian financial professionals to support national financial inclusion and Islamic banking development.

Activities & Deliverables

Sr.	Activities & Deliverables
1	Orientation Session - Overview of the program, AlHuda CIBE, and growth of interest-free finance in Ethiopia
2	Webinar - 1 – Foundations of Interest-Free Finance and Shariah Principles: Relevance for Ethiopia
2	Webinar - 2 – Evolution of interest-free banking in Ethiopia: trends, opportunities, and institutional models
4	Webinar - 3 – Advancing financial inclusion through interest-free microfinance in Ethiopia
5	Webinar - 4 – Takaful in Ethiopia: market potential and insurance sector readiness
6	Webinar - 5 – Islamic capital markets and Sukuk: unlocking financing opportunities for Ethiopia
7	Webinar - 6 – Regulatory framework for interest-free finance: role of the National Bank of Ethiopia
8	Webinar - 7 – FinTech and interest-free finance: shaping the future of banking in Ethiopia
9	Webinar - 8 - The Need for Research-Based Innovation in the Interest-Free Finance Industry
10	Webinar -9 - Shariah Governance Frameworks: Roles of Boards, Management, and Auditors
11	Webinar – 10 – Interest-Free Digital Banking and Neobanks: Opportunities and Risks
12	Interactive Session - 1 – Interest-free financial contracts: Murabaha, Mudarabah, Musharakah, Ijarah
13	Interactive Session - 2 – Retail and SME-focused interest-free banking products
14	Interactive Session - 3 – Shariah governance and compliance frameworks
15	Interactive Session - 4 – FinTech and digital transformation in interest-free finance
16	Research Task 1 – Market landscape and gap analysis of interest-free banking and finance in Ethiopia
17	Research Task 2 – Comparative analysis: Ethiopia vs. global interest-free finance markets
18	Research Task 3 – Regulatory and Shariah governance framework analysis for interest-free finance in Ethiopia
19	Research Task 4 – Awareness and adoption study on interest-free banking in Ethiopia
20	Study Material – Weekly learning materials (PPTs, articles, reference documents)
21	Training – One Day Specialized Online Training on Operational and Practical Aspects of Non-Interest Banking & Finance
22	Virtual & Physical Exposure Visit
23	Final Report Submission – Internship report submission
24	Final Discussion Session – Open Q&A, feedback, and experience sharing with AlHuda CIBE
25	Certificate Distribution



Eligibility Criteria

The program is designed for:

- Banking and financial sector professionals
- Employees of microfinance institutions and insurance companies
- Regulators and policymakers
- Finance professionals and consultants
- Academics and researchers



Preferred Backgrounds

- Banking & Financial Services
- Microfinance & Development Finance
- Insurance (Conventional & Takaful)
- Capital Markets
- Accounting & Auditing
- Fintech & Digital Finance



Certification

Participants will receive an International Certificate from AlHuda CIBE (UAE) upon successful completion.



Application Process

- Last Date to Apply: **5 June 2026**
- Program Start Date: **10 June 2026**



How to Apply

Interested candidates may apply by filling out the application form at the following link:
<https://forms.gle/JJ7HVebFDsLBHCYb8>

Global Track Record (2020–2026)



OUR PROMISE

QUALITY PRODUCTS

All our services meet the required standards and offer you competitive pricing and strict regulatory compliance.

HIGHLY 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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