



CIBE-UAE

Two Days Specialized Training Workshop

on

Islamic Banking, Takaful & Islamic Microfinance

25-26 May, 2023

📍 Lusaka, Zambia

Islamic Banking, Takaful & Islamic Microfinance
heading towards new Destination!

www.alhudacibe.com

AlHuda CIBE

AlHuda Centre of Islamic Banking and Economics (CIBE) is a well established name in Islamic Banking and Finance with state-of-the-art advisory, consultancy, education, training, research and product development services. AlHuda CIBE has organized number of international customized training workshops on Islamic Banking and Finance to build the capacity of young Islamic finance professionals. As a matter of fact that Pakistan keeps enough potential for the growth of Islamic Banking and Finance, AlHuda CIBE is going to organize Training workshop on Islamic Banking for capacity building in Islamic Banking Professionals.

About Islamic Banking, Finance and Takaful

Islamic Banking, Finance and Takaful has been a hope for the purified financial system around the globe and is being considered as the best option to address the damages of interest based system in financial industry. The growth indicators for Islamic Finance ensure its strength and global acceptance. Importantly the recent global finance crises have proved the rationality behind Islamic Banking and Finance when no substantial damage to the Islamic Banking and Finance industry was evidenced in consequences of such global finance crises. Beside the appreciable growth indicators in Islamic Banking and Finance the lack of human capital and skilled personnel have been the critical areas which require immediate attention.

CONTENTS

Riba & Its Prohibition

- What is Riba (Interest)? Prohibition of Riba in Islam.

Islamic Banking and Finance industry

- Introduction to Islamic Banking and Finance.
- Overview of Islamic Banking and Financial Industry – Worldwide.
- Islamic Banking and Finance in Worldwide (Potential and future prospects)
- Islamic Banking Products in Worldwide
- Shariah Perspective of Islamic Banking and Finance

Trade Based Mode of Islamic Banking & Finance (Murabahah)

- Basic Rules & Kind of Bai (Trade) in Islamic Banking and Finance.
- o Some Basic Types of Bai (Murabahah, Salam, Istisna, Tawarruq, Musawamah Surf, Eenna, Touliya, Wadhiaetc)
- o Bai according to Quality (Bai Salah, Bai Fasid, Bai Batil, Bai Maqoof, Bai Majool, Bai Muqayaddah, Bai Mu'ajaletc)

• Murabahah

- o Basic Features of Murabahah
- o Murabahah as financing mode
- o Stages involve in Murabaha Transaction.
- o Shariah compliance & legal documentation of Murabaha contract.
- o Murabahah in International Trade.
- o Practical aspects & issues of Murabahah

Partnership Based Mode of Islamic Banking & Finance (Mudarahah & Musharakah)

- Mudarahah
- o The basic rules and Features of Mudarahah
- o Distribution of Profit & Loss in Mudarahah

• Musharakah

- o The basic rules and Features of Musharakah.
- o Distribution of Profit & Loss in Musharakah.

• Diminishing Musharakah

- o Determine the Rental in Diminishing Musharakah
- o Unit Sale mechanism in Diminishing Musharakah
- o Diminishing Musharakah as Ideal product for Islamic Housing Finance.

Rental Based Modes of Islamic Banking & Finance

- Ijarah (Islamic Lease)
- o Introduction and Brief Perspective of Ijarah.
- o Sharia'h alternative of Conventional Leasing - Ijarah.
- o Ijarah (Operating Lease) vs. conventional leasing (Financial Leasing)

Islamic Microfinance

• A Glance on Islamic Microfinance

- o Riba and Prohibition of Riba
- o Economics Rationale for Prohibition of Riba
- o Deference between Islamic Microfinance & Conventional Microfinance Mechanism
- o Development of Islamic Microfinance in worldwide
- o Sustainability outreach and Problems pertaining to microfinance system

• Different Models & Deposit Management in Islamic Microfinance

- o Definitions, Concepts & Uses of Waqf, Qarz – e – Hassan, Cooperatives & Zakat in Islamic Microfinance system
- o Liability (Deposit) Management Techniques for Islamic Microfinance
- o Development of Islamic Microfinance in Pakistan/Mauritius

Takaful (Islamic Insurance)

• Introduction to Takaful (Islamic Insurance)

- o Takaful in Islamic Era.
- o Basic Features of Takaful.

• Structural & Operational details of Takaful

- o Structure of Takaful Products
- o Operation and performance of Takaful

• Legal and regularity framework in Takaful

- o Organizational Principles, Basis, Value Proposition, Law, Ownership, Management Status, Management and Invest Status in Conventional Insurance and Takaful
- o Legal and Regularity requirement of Takaful.

• Takaful Models

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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 last 12 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 number of public and private sector organizations for Islamic finance advisory and consultancy around the globe.



Who should attend this Training?

- Commercial Banks & Conventional Banks
- Islamic Banks & Islamic Banking Windows
- Islamic Banking regulators
- Trade Associations/ Chamber of Commerce
- Modaraba and Leasing companies
- Heads, Managing Directors and CEOs of Takaful and Insurance Companies
- 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



Training Methodology

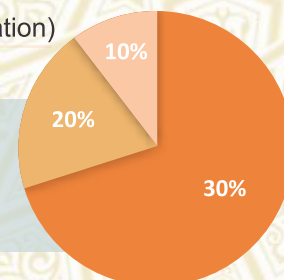
The segregation of methods to be used for training is following:

- 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

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 include admission to training sessions, tea/coffee, lunch, registration materials and Certificate.

✓	Event Name	Participation Fee
	Two Days Specialized Training Workshop on Islamic Banking, Takaful and Islamic Microfinance 25-26 May, 2023 at Lusaka, Zambia	295 USD

Account details for Payment

You can proceed your fee by Cheque or Demand Draft in favour of AlHuda CIBE or you can also transfer your fee Online/Wire Transfer. Bank account detail is below:

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.
- ❖ **Payment Information:** AlHuda CIBE do not have any cancellation policy once registration finalized, meanwhile, alternative can be nominated.

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.

Date: _____ Signature: _____

OUR PROMISE



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

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