

# Exploring Islamic Micro-Finance Products

05 August, 2017

at AKHUWAT

Lahore - Pakistan







## AlHuda Center of Islamic Banking and Economics (CIBE)

AlHuda Center 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.

## **About Islamic Microfinance Network (IMFN):**

We aim to bring forth islamic microfinance and shariah compliant financial tools as a mechanism to eradicate poverty. Therefore, IMFN serves as a platform for Islamic microfinance practitioners to jointly work for strengthening of the industry.

As the hub of Islamic Mircofinance, we work towards increasing both the demand and supply forces of the industry; create awareness about the utility of the existing products, discuss the scope and potential of market growth, promote innovation, increase outreach and provide industry information.

IMFN is a non-profit organization registered under the Trust Act of 1882.

## **About The Training Session:**

This specialized training workshop on Islamic Microfinance is jointly organized by Training & Capacity Development Department of AlHuda Center of Islamic Banking & Economics and Islamic Micro-Fianance Network (IMFN) in order to cater the need of micro-finance industry to equipped the staff with the skills and knowledge of shariah compliant principles and products.







## **Exploring Islamic Micro-Finance Products**

## CONTENTS

## **Islamic Micro-Finance**

What is Islamic Finance – Basic Concept?
Introduction & Types of Riba
Islamic Financial Products Structure & Mechanisms for Islamic Micro Finance Institutions
Islamic Microfinance Shariah compliant way of poverty alleviation

#### Murabaha

Islamic Law of Contracts
Understanding the key concepts of
Murabaha
Product composition of Murabaha
Practical execution in IMF system

#### Bai Salam & Istisna

Basic rules & types of Bai Practical implementations in IMF institutions

#### Mudaraba & Musharaka

What is Mudaraba&Musharaka? Profit & Loss Distribution

## **Ijarah**

Ijarah as the alternative of
Conventional Lease
Product structure of Ijarah financing
Rental Mechanism & Practicing in
IMF instructions

### **Qard-e-Hassan Model**

- Concept and Mechanism
- Principles & Model
- Implementation
- Glimpse of Worldwide Practices

## Innovation and Development in Islamic Microfinance Sector

Technological Integration in Islamic Microfinance Sector Innovative Products for Islamic Microfinance Sector Web base Islamic Microfinance – A new approach International Trends of Islamic Microfinance – Case study Funding sources of Islamic Microfinance How IMF is beneficial for donor's agencies







## **Exploring Islamic Micro-Finance Products**

## **SPEAKERS**



## **Muhammad Zubair Mughal**

Managing Director – AlHuda CIBE FZ LLE – U.A.E Chief Executive Officer – Alhuda CIBE (Pvt.)

Muhammad Zubair Mughal is the Chief Executive Officer of AlHuda Centre of Islamic Banking and Economic (CIBE), Islamic Microfinance Network (IMFN) and Halal Research Council. His overall academic career is outstanding with M.S in Islamic Banking and Finance, M.sc (Mass Communication), B.sc (Math, Stat and Economics) and with diversified knowledge of Islamic Banking and Finance. He has been serving the Islamic Banking and Finance industry for last 10 years with versatility in Islamic Banking & Financial Engineering, Modeling, Product Development, Shariah Advisory, Market Research 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 has got ideal global recognition with multiple assignments of world repute organizations on Islamic Banking and Finance for "Research", "Training", "Advisory", "Consultancy" and "Product development".



## **Shahid Safdar**

**AKHUWAT** 

Shahid Safdar, a prominent social worker, volunteer and development professional, graduated from University of Central Punjab Lahore. He did his Master of Business Administration (MBA) from Hailey College of Commerce Punjab University. And Currently He is MPHILL Scholar of Islamic banking and Finance at University of Management and Technology. Shahid Safdar is a pioneer Employee of Akhuwat, first ever interest free microfinance program. This program operates from mosques and churches and has opened new vistas in the domain of social mobilization and poverty alleviation. This is the largest individual based lending program in the country and is referred to in many international universities as a unique and innovative model in microfinance. He joined Akhuwat since its inception in year 2003.

## Mr. Tariq Raza

#### WASIL Foundation

Mr. Tariq Raza joined wasil Foundation in 2006 and currently serving as Manager Credit & operation since 2012. An individual having excellent interpersonal communication skills, Management skills and a real team player. Tariq raza has completed his MBA, MCS, BCS (Hons) from reputed universities of Pakistan. He has attended trainings on Leadership & Human Resource Management, Risk, Portfolio & Delinquency Management, Product development, Islamic Microfinance principles etc by Suleman Dawood School of Business in LUMS.







## **Exploring Islamic Micro-Finance Products**

## Who should attend this Training?

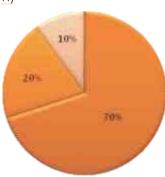
- Microfinance Professionals and Experts
- Microfinance Institutions & Banks
- Financial & Banking Institutions
- Rural & Agri. financial Professional
- Community Developments
- NGOs and NPOs
- Insurance Companies
- Development Consultant
- Management Consultants

- Social Development Sectors
- Govt. Development Departments
- Local and International Donors Agencies
- SMEs & Corporative Societies
- Academia
- Philanthropists and Investors
- Regulators and Govt. Officials

## **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
- Lectures/Slide show/Multimedia Presentations
- <sup>2006</sup> Class discussions and experience sharing (Q & A Session)
- Individual and group work presentation 10% of total time







# **Registration Form**

## **Exploring Islamic Micro-Finance Products** 05 August, 2017 at AKHUWAT - Lahore

Please complete and return by e-mail, regular mail or fax.

,	ou give here, will be printed on participant		
raiticipant information			
Title	Prof. Dr.	Other:	Mr. Ms. Mrs.
First name			
Last name			
Organization			
Address			
Postal/Zip code	City:	Country:	
Venue:			•
·		E-mail:	
Training Fee			

The Training fee shall include admission to the Two days specialized Training, Tea/Coffee, Lunch, Training Material and Certificates.

TRAINING	Fee Detail
Exploring Islamic Micro-Finance Products	PKR 5,000/-

#### **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:

#### **For Participants** Beneficiary Name: Al Huda Beneficiary A/C#: 0204-0100430195

Bank Name: Meezan Bank Ltd, Lahore - Pakistan.

**Branch Address:** Garden Town Branch, Lahore, Punjab - Pakistan

Bank Swift Code **MEZNPKKA** 

#### **Additional Instructions**

- Payment Information Registration forms must be accompanied by full payment in order to be processed.
- Full payment is due on registration
- Registration will not be confirmed until full payment has received
- Confirmation Please allow 3 days for e-mail confirmation of your registration.

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.

Return Address: A	AlHuda	<b>CIBE</b>
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117-G3, Johar Town, Lahore - Pakistan.

Ph: +92 42 3591 3096-8, Fax: +92 42 3529 0453

E-mail: info@alhudacibe.com Web: www.alhudacibe.com

Date:/	Signature:	
	-	

## **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.



### CENTER OF ISLAMIC BANKING AND ECONOMICS

#### AlHuda CIBE FZ LLE - U.A.E

(Advisory, Consulting & Capacity Building) P.O. Box. 120867, Dubai United Arab Emirates. Ph: +971 56 928 6664 Fax: +971 4818 7280

## AlHuda CIBE - Pakistan

117-G3, Johar Town, Lahore - Pakistan Ph: +92 42 3544 5654 3591 3096-8 Fax: +92 42 3529 0453

#### AlHuda CIBE - Pakistan

M-20, Saima Trade Tower, I.I Chundrigarh Road, Karachi-Pakistan. Ph: +92 21 3227 2136

Fax: +92 21 3227 2137







AlHuda CIBE - Uganda

Plot 81, Kampala Road,

Opp. Fido Dido - Kampala.

+256 772 874004

3rd Floor, E-M Plaza

Ph: +256 414 233870