



CENTRE OF ISLAMIC BANKING
AND ECONOMICS

Let us Explore New Horizons in
Islamic Agricultural & Rural Finance

2 Days Specialized
Training Workshop on

Islamic Agricultural

& Rural Finance

on November 28 & 29, 2011
at Margala Hotel, Islamabad
Pakistan.





SPEAKERS

Khaliq uz Zaman

Head of Islamic Banking Department
International Islamic University
Islamabad

Qazi Abdul Samad

Shariah Advisor
The Bank of Khyber

Wasim Ullah

Director Staff College
National Bank of Pakistan-Islamabad

Shahzad Shaukat Iqbal

CEO
Jassar Farms (Pct) Ltd.

Farooq Abid Tung

Executive Vice President
SAM Department
Askari Bank Ltd.

Hamad Rasool Bhullar

Director Research & Advisory
AlHuda Centre of Islamic Banking
and Economics

Muhammad Zubair Mughal

Chief Executive Officer
AlHuda Centre of Islamic Banking
& Economics



ABOUT ALHUDA CIBE:

AlHuda-CIBE is an established name in Islamic financial industry, working for learning, Trainings, promotion, advisory and Awareness of Islamic Banking & Finance not only in Pakistan but abroad as well. It is an effort to promote Islamic Banking & Finance in Masses through Education, Training, Awareness and products development.

Since, no institution or organization was involved in providing training in the field of Islamic Banking & Finance, AlHuda-CIBE came forward to take up this noble task. We have so far organized over 250 Training Sessions/Workshops on Islamic Banking, Islamic Finance, Takaful and Sukuk all over Pakistan, mainly at Karachi, Lahore, Islamabad/Rawalpindi, Peshawar, Multan, Faisalabad, Hyderabad, Gujranwala, Mirpur (AJK), Quetta. AlHuda-CIBE seeks to create a new generation of Business Leaders, Managers, Academicians and Researches in Islamic Finance and the related disciplines.

AlHuda-CIBE is also working with 12 international Institutions as a partner for development of Islamic Banking worldwide. We publish bi-monthly online Magazine (**Islamic Banking and Finance News**) and also a bi-monthly Print Magazine (**True Banking**) for the better awareness in Islamic Banking and Finance.

ABOUT THE WORKSHOP:

Agriculture is the backbone of an economy which can be boosted through development in rural sector of the country, by enabling them enter into the mainstream business and value addition. It is an accepted fact that Islamic Finance can work as an ideal mode for Agricultural and Rural Development. An immediate need to conduct a comprehensive training Workshop on Islamic Agricultural & Rural Finance is vital. We are pleased to introduce an inclusive & innovative two (02) days specialized Training Workshop to provide you with clear understanding of the characteristics and parameters underlying "Islamic Agricultural & Rural Finance" taking into account all possible modes in Islamic Finance in this sector.





TOPIC TO BE DISCUSSED

- **Brief Introduction to Islamic Finance.**
- **Introduction to Agricultural & Rural Operations**
- Farm Operations:
 - Land preparation
 - Sowing
 - Fertilizer/pesticides application
 - Weeding
 - Harvesting
 - Marketing
- Non Farm Operations:
 - Rearing of livestock
 - Off farm

Murabaha as Mode of Agri. & Rural Finance.

- Financing of Agricultural inputs to farmers through Murabaha.
- Murabaha contract/process flow.
- Various risks associated with Murabaha.
- Murabaha price and booking of Murabaha.
- Some accounting/prudential (AAOIFI + SBP).

Salam and Parallel Salam

- Structure of Salam and Parallel Salam.
- Application of Salam in financing liquidity requirements of farmers.
- Use of Murabaha and Salam to finance various production and consumption needs
- Practical application in various seasonal operations of agricultural production cycle.

Islamic Financing for Livestock Sector

- Livestock financing Models for Rural Development.
- Livestock development through Islamic Microfinance.

Musharaka, Muzara' & Diminishing Musharakah

- Concept of Musharakah and its variants.
- Shariah legitimacy of Muzara financing and application for share cropping.
- Musharakah of bank, farmers, and agricultural extension advisory.
- Concept of Diminishing Musharakah and application for financing agricultural machinery

Ijarah (Islamic Lease)

- Shariah Principals & Mechanism of Ijarah.
- Use of Ijarah in Agricultural Finance
- Ijarah as ideal mode of financing for agricultural durables (Tractors, Machinery etc)

Sukuk for Agricultural Sector

- Muzara' & Musaaqqa' Sukuk (An innovative product for corporate farming)
- Structure, Operation & Performance of

Takaful Products for Rural and Agri. Sector

- Disaster Management in Rural & Agricultural Sector through Takaful
- Takaful Products for Crops & Livestock
- Micro Takaful for Agri./Rural Development.

Rural & Agricultural Infrastructure Development through Islamic Finance

- Rural & Agricultural Development through Islamic Finance
- Model Villages through Islamic Finance Mechanism

WHO SHOULD ATTEND

- Banks, Islamic Banks, Agricultural Banks and Financial Institutions
- Rural Support Programs
- NGO's & Microfinance Institutions
- Agricultural and Rural Development Institutions and Organization
- Govt. Agricultural, Rural, Food and Livestock Departments
- Fertilizer, Pesticides & Agri. Manufactures Companies
- Advisors & Consultants
- Food and Dairy Industries
- Local and International donor agencies
- Academia

COURSE STRUCTURE

Dates: 28th - 29th November, 2011

Duration: 2 Days (9:00am to 5:00pm)

Venue: Margalla Hotel, Islamabad Pakistan.

Fee: 28,500/- PKR

(inclusive of Lunch, Refreshments, Research & Reading Materials & Certificates)



CENTRE OF ISLAMIC BANKING & ECONOMICS

OUR SERVICES

AlHuda-CIBE offers a wide range of Trainings, Education and Professional Services to Islamic Banking & Finance sector

1- Advisory and Consultancy

i) At Corporate Level

- Islamic Financial Modeling
- Feasibility Studies
- Strategic Planning
- Shariah Advisory
- Syndicated and Project Finance
- Sukuk Structuring and Advisory
- Islamic Microfinance Product Development

ii) At Business Management level

- Strategy and Business Planning
- Risk Management Advisory
- Identify Business Opportunities
- Representing a client in Major Negotiations

2- Education and Training

- Training & Capacity Building both in house specially designed and regular as per training calendar
- Post Graduate Diploma (PGD) in Islamic Banking & Finance
- Distance Learning Programs in Islamic Banking, Takaful, Sukuk & Islamic Funds
- Int'l Conferences & Workshops
- Seminars & Lectures
- Awareness Campaigns

3- Research & Development

- Market Studies
- Feasibility Evaluations
- Re-structuring of Conventional Products into Islamic Products
- Surveys etc.

OUR PROMISE

QUALITY PRODUCTS

All our services meet the required standards, and offer you competitive pricing with 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 courteous, responsive and reliable.

Contact us

CENTRE OF ISLAMIC BANKING AND ECONOMICS

Head Office: 192- Ahmad Block, New Garden Town Lahore, Pakistan

Ph: +92-42-35913096-8

E-mail: info@alhudacibe.com

Fax: +92-42-35913056

Web: www.alhudacibe.com