

€ TRAINING

Islamic Banking and Ijarah Lease Finance





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Introduction:

This training program provides a concise yet comprehensive understanding of Sharia-compliant banking principles, focusing on Ijarah Lease Finance. Participants gain practical skills and knowledge to navigate Islamic financial practices effectively. Through targeted instruction and case studies, attendees develop expertise in applying Islamic banking principles in real-world scenarios.

Program Objectives:

At the end of this program, the participants will be able to:

- Gain an understanding of the Islamic Banking System and its Main Products.
- Develop the ability to comprehend and effectively apply knowledge of the Islamic Finance System.
- Enhance communication skills to confidently engage with Islamic Bankers and Islamic Financial Institutions.
- Acquire the skills necessary to work effectively in consulting organizations offering services to Islamic Banks.

Targeted Audience

- Investment bankers.
- Professionals in the leasing industry, brokers, and stock market experts.
- Compliance specialists.
- Managers of Operations and Branch Offices.
- Managers of Risk.
- Auditors.

Program Outline:

Unit 1:

Introduction to Islamic Banking and Finance:

- Overview of Islamic Banking principles and concepts such as Sharia compliance and prohibition of interest.
- Historical background and evolution of Islamic Banking in the global financial landscape.

- Comparison between conventional banking and Islamic Banking models.
- Understanding the importance of ethical and moral considerations in Islamic Finance.
- Exploring the various Islamic financial instruments and their applications in modern finance.

Unit 2:

Principles of Ijarah Lease Finance:

- Definition and concept of Ijarah Lease Finance in Islamic Finance.
- Key principles governing Ijarah contracts, including ownership, usufruct, and transfer of risk.
- Types of Ijarah contracts and their structures in commercial transactions.
- Application of Ijarah Lease Finance in various sectors such as real estate, equipment, and vehicles.
- Comparative analysis between conventional leasing and Ijarah Lease Finance models.

Unit 3:

Legal Framework and Compliance in Islamic Banking:

- Understanding the legal framework and regulatory requirements for Islamic Banking operations.
- Compliance with Sharia principles and guidelines in financial transactions.
- Role of regulatory bodies and Sharia boards in ensuring adherence to Islamic Finance principles.
- Case studies highlighting legal challenges and compliance issues in Islamic Banking.
- Strategies for managing legal risks and ensuring regulatory compliance in Islamic Banking operations.

Unit 4:

Structuring Islamic Financing Deals:

- Overview of the process involved in structuring Islamic financing deals.
- Analysis of various Islamic financing structures such as Mudarabah, Musharakah, and Murabahah.
- Factors influencing the choice of Islamic financing structure in different scenarios.
- Case studies illustrating the structuring of Islamic financing deals in real-world situations.
- Techniques for mitigating risks and optimizing returns in Islamic financing transactions.

Unit 5:

Risk Management in Islamic Banking and Finance:

- Understanding the types of risks inherent in Islamic Banking and Finance operations.
- Strategies for identifying, assessing, and mitigating risks in Islamic financial transactions.
- Role of Sharia-compliant risk management tools such as Takaful and Waqf in Islamic Finance.
- Case studies demonstrating risk management practices in Islamic Banking institutions.
- Importance of transparency and accountability in managing risks in Islamic Banking and Finance.