

MUHAMMAD ZUBAIR

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Personality Profile	<p>Dedicated and industrious professional with a strategic focus on advancing Global Islamic Banking and Finance Industry. Possessing a strong foundation as an accomplished Islamic finance expert, coupled with a strong appetite for acquiring knowledge in Islamic Finance in public speaking and training, with a friendly and approachable demeanor. A collaborative team player with the ability to follow direction eagerly, while also demonstrating the capability to assume leadership roles with a deep understanding of the responsibilities and qualities expected of a leader.</p> 
Areas of Expertise	<p>Shariah Advisory, Islamic Financial Engineering, Islamic Banking, Takaful & Sukuk Research, Training & Research, Structuring of Islamic Financial, Sukuk, Takaful, Islamic Fintech Products, Design and implement the poverty reduction strategies, Islamic Micro Financial Engineering, Development of Islamic Microfinance Products, , Publication on Islamic Banking & Islamic Finance, Transformation of Conventional Banking/Financial/Insurance Institutions into Islamic, Shari'ah Auditing & Accounting, , Design the Research Base Workshops for Islamic Financial Industry, Running Islamic Financial Web Portals and Blogs.</p>
Qualifications	<p>Ph. D Research Scholar– Islamic Banking and Finance. (in Progress) M. S - Islamic Finance Master of Science (M. Sc) – Mass Communication Bachelor of Science (B. Sc), Major Subjects: Economics, Statistics & Math. Post Graduate Diploma in Islamic Banking and Finance - One Year Duration. Certified Takaful Professional – Six Month Duration</p>
Membership	<p>Shariah Advisor (Registered)- Security Exchange of Pakistan, Pakistan Islamic Finance Shariah Advisor- Association of Association of Shariah Advisors in Islamic Finance (ASAS), Malaysia</p>
Islamic Finance Experience	<p>Over Twenty (20) years</p>
Organizations Served as Consultant / Advis-or	<p>IFC – World Bank, Islamic Development Bank, Asian Development Bank, IFAD, UNDP, USAID, Central Banks of Different Countries, 60+ Commercial Banks, Takaful Companies, Islamic Microfinance and other Islamic Financial Institutions.</p>
Shariah Contribution	<p>Shariah Advisor/Auditor/Committee/Board Member of different Takaful Institutions/Islamic Banking/Financial in UAE, Mauritius, Niger, Uzbekistan, Kyrgyzstan, Pakistan, Ethiopia, Gambia etc.</p>
International Exposure & Research Contributions	<p>United Kingdom - South Africa – France – Sudan - China – Malaysia – Kazakhstan – Denmark - Russia - Kenya - Pakistan - U.A.E –Mauritius - Afghanistan – Spain - Turkey - Jordan – Iraq – Yemen – Indonesia – Poland - Qatar - Azerbaijan – Uzbekistan – Luxemburg – Philippines – Tunisia – Austria – Tanzania – Uganda – Senegal – Germany – Nigeria – USA – Tajikistan – Ghana – Sweden - Somaliland - Norway - Rwanda - Albania - Maldives - Montenegro – Japan – Sri Lanka – Palestine – Canada - Switzerland etc. (85+ countries)</p>
Research Profile	<ul style="list-style-type: none"> ♦ Zubair, M. (2016). Islamic Microfinance and Its Compatibility with Other Microfinance Models. In Title of the Book (pp. page numbers of the chapter). Islamic Research and Training Institute.

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- ♦ Zubair M., (2013). Islamic Microfinance – an Effect tool for Poverty Alleviation & Sustainable Development. *Journal: The International Seminar and Inauguration of Sahabat Financial Institute- Empowering SMEs for Financial Inclusions and Growth*
- ♦ Zubair Muhammad, (2014). Impact Assessment and Future Potential of Islamic Microfinance. (Thesis)

PRESENT STATUS

Chief Executive Officer (2005 to Present)	AlHuda Centre of Islamic Banking and Economics, Lahore – Pakistan www.alhudacibe.com
Executive Director (2014 to Present)	AlHuda CIBE FZ LLE – United Arab Emirates www.alhudacibe.com
Chief Executive Officer (2010 to Present)	Halal Research Council, Lahore – Pakistan www.halalrc.org
Founding Director (2010 to Present)	Islamic Microfinance Network (IMFN) www.imf-network.com
Editor in Chief (2006 to Present)	True Banking Magazine www.truebanking.com.pk

CONSULTANCY AND ADVISORY ENGAGEMENT

Below are some glimpses of International Engagements which have been conducted related to Islamic finance Industry

No.	Assignment Name	Client Name	Country Name
1	The implementation of Islamic microfinance study for SRPEP	Ministry of Finance- Small Ruminant Production Enhancement Project (SERP), Funded by IsDB, KSA	The Gambia
2	The Implementation of the Capacity Building in Islamic Finance for Regional Rice Value Chain Development Project	Ministry of Agriculture- Regional Rice Value Chain Development Project (RRVCDP), Funded by IsDB, KSA	The Gambia
3	Establishment of Islamic Banking Window Operations	Banka Credins Sh.a.	Albania
4	Establishment of Islamic Banking Window Operations	Union Trust Bank	Sierra Leone
5	Establishment of Islamic Microfinance Institution	Arila Business Services	Nigeria
6	Takaful Window Operation Establishment	Awash Insurance Company S.C.	Ethiopia
7	Takaful Window Operation Establishment	Global Insurance Company S.C.	Ethiopia
8	Takaful Window Operation Establishment	Apex Insurance Company	Uzbekistan

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9	Takaful Window Operation Establishment	Nile Insurance Company S.C.	Ethiopia
10	Takaful Window Operation Establishment	Nyala Insurance Company S.C.	Ethiopia
11	Consultancy Services for Two Selected Microfinance Institutions	Livestock and Fisheries Development Project, Funded by IsDB KSA	Cameroon
12	The Microfinance Project in Albania	FAF- Ministry of Finance, Albania Funded by Islamic Development Bank (IDB)	Albania
13	Design and Executed Islamic Finance Program	VOLIP, Commissioned by IDB and Ministry of Education	Tajikistan
14	IDB's Islamic Microfinance Development Program for Maldives" (Cont.)	Islamic Development Bank (IDB)	Maldives
15	Salam Takaful Insurance Limited- a full-fledged Takaful Company	Salam Takaful Insurance Limited	Nigeria
16	"Market Research Demand for (Islamic) Financial Services in Kaduna, Nigeria" for MCN (MicroCred Nigeria)	International Finance Corporation (IFC)- World Bank	Nigeria
17	Establishment of Full-fledge Takaful Company	Tanzania Takaful	Tanzania
18	Preliminary Market Research to Evaluate Islamic finance Products	Vision Fund Azercredit – Azerbaijan (Second Largest MFI of Azerbaijan)	Azerbaijan
19	People Bank of Zanzibar- Islamic Bank	People Bank of Zanzibar	Tanzania
20	Establish Islamic Microfinance Division	National Rural Support Program Microfinance Bank – NRSP MF Bank	Pakistan
21	Market Research Study for Islamic Finance Product Development	CRDB Microfinance Services Company Ltd- Tanzania	Tanzania
22	Shari'ah Review Access to Shari'ah compliant Microcredit	Hand in Hand Afghanistan (HIH AF)	Afghanistan
23	Islamic Microfinance Market Research and Product Development	Yemen Microfinance Network (YMN)	Yemen
24	Takaful Window Operations for Govt. owned Company	Zanzibar Insurance Company	Tanzania
25	Murabahah Product Development"	Shore Bank International by USAID	Pakistan
26	Shari'ah Audit and Recommendation of Shari'ah Compliant modes of financing in Microfinance	Islamic Relief	Pakistan
27	Product Development of Murabahah & Micro Takaful	Al Baraka Multi-Purpose Co-operative Society Limited	Mauritius

International Exposure and Research Contributions

Country	Description	No. of Visits	Served for
Afghanistan	Research Services, Int'l Forum	5	Central Bank, Hands in Hands, ABA etc
Albania	Consultancy and Capacity Building	6	FAF-Ministry of Finance - Albania
Azerbaijan	Consultancy, Capacity Building	3	World Vision Fund

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Austria	Conference Paper Presentation	1	Global Microfinance Forum
Bahrain	Capacity Building & Research Contribution	2	AAOIFI
Cameroon	Capacity Building Programs	2	Ministry of Finance, Local Banks
China	Capacity Building Work Shop	1	ADB
France	Capacity Building Work Shop	1	SAFI
Germany	Capacity Building Program	1	Local Bank
Ghana	Capacity Building	1	Participants from Central Bank
Gambia	Implementation of Islamic microfinance	4	Ministry of Finance
Gambia	Implementation of Capacity Building	4	Ministry of Agriculture
Indonesia	Research Paper & Product Development		World Bank, Ministry of Cooperative
Iraq	Islamic Microfinance Research Contribution	2	UNDP
Japan	Conference Paper Presentation	1	Nippon Halal
Jordan	Product Development, Capacity Building Work Shop	4	CIBAFI, DEEP, SmartEd
Kazakhstan	Capacity Building Work Shops	3	Astana Financial Center, local Banks, ADMFI etc.
Kenya	Organized Global Forum and Research Contribution for Re-Takaful	5	Kenya-Re, Microfinance Association
Malaysia	Capacity Building Research Contributions	7	Local Bank, Organizations, Insurance Companies, Int'l Forums
Maldives	Baseline Study for Islamic Financial Products	2	Islamic Development Bank
Mauritius	Islamic Financial Product Development	2	AlBaraka MPC
Montenegro	Capacity Building Work Shop	2	Training Workshop for Banks
Nigeria	Consultancy and Advisory Assignments	7	IFC- World Bank, EFINA
Norway	Workshops on IB&F	1	Training Workshop for Local org.
Pakistan	Capacity Building Work Shop		Organized 400+ Training Workshops
Palestine	Capacity Building Work Shop	1	OIC
Philippines	Workshops on IB&F	3	DOST, Amanah Bank
Qatar	Capacity Building Work Shop	1	For the local Bank
Russia	Shariah Advisory, Research Contribution	3	Russian Mufti Council – Moscow
Rwanda	Research Contribution related to Islamic Agricultural Finance	1	AFRACA, Development Bank of Rwanda
Saudi Arabia	Research Services	1	Islamic Development Bank
Senegal	Consultancy for Takaful Operations	1	FAAFI
Somalia	Research Services & Product Development	1	Kaba Microfinance, Africa Takaful
South Africa	Organized Int'l Event on Islamic Finance	2	OMEGA, South Africa Waqf
Sri Lanka	Capacity Building Work Shop	1	Workshop for the Financial Industry

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Sudan	Capacity Building Work Shop	2	Central Bank of Sudan, IRTI
Tajikistan	Consultancy Building, launched a national level Islamic Finance Program	7	Ministry of Education, Islamic Development Bank
Tanzania	Consultancy for Takaful Operations and Design window operations for Islamic	10	PBZ, Tanzania Takaful
Tunisia	IF Policy Development	2	IFC, World Bank, GIZ
Turkey	Research Contribution, Intl'l Forums	7	SESRIC, SMICC
Uganda	Services Offered, Capacity Building	4	SACCOS, Banks
UAE	Shariah Advisory, Capacity Building	50+	Banks, Financial Institutions etc
UK	Workshops on IB&F	6	Banks and Financial Institutions
United States	Capacity Building Work Shops	4	Participants from World Bank, USAID, Treasury etc.
Uzbekistan	Capacity Building Services	2	Hamkor Bank
Yemen	Consultancy and Capacity Building	3	YMN, SFD -Govt. of Yemen.

PROFESSIONAL EXPERIENCE IN ISLAMIC MICRO FINANCIAL INDUSTRY

Designation	Founder & Chief Executive Officer	From 2004	To Date
Organization Name	AlHuda Centre of Islamic Banking and Economics – Pakistan www.alhudacibe.com Managing Director – AlHuda CIBE FZ LLE, United Arab Emirates (Feb, 2013 – to date)		
Organization Profile	<p>AlHuda Center of Islamic Banking and Islamic Economics (AlHuda-CIBE) is a well-established name in Islamic Banking and Micro Financial Market focusing on Advisory, Consultancy, Trainings, Awareness and Publications on Islamic Banking and Finance from previous 7 years in Pakistan and around the globe.</p> <p>Since, no institution or organization was involved in providing the services of Training, Education and Consultancy in the field of Islamic Banking & Finance in Pakistan, AlHuda-CIBE has come up to promote this pioneering effort.</p> <p>Services:</p> <ul style="list-style-type: none"> ♦ Advisory & Consultancy ♦ Training & Capacity Building through Seminars and Lectures ♦ Post Graduate Diploma in Islamic Banking and Finance ♦ Distance Learning Programs on Islamic Banking, Takaful, Sukuk, Islamic Funds and Islamic Microfinance ♦ International Conferences and Workshops ♦ Islamic Financial Product Development ♦ Halal Food Certification ♦ Shari'ah Advisory and Shari'ah Audit ♦ Publications 		
AlHuda : Centre of Excellence in	AlHuda Centre of Excellence in Islamic Microfinance is established to facilitate and strengthen the microfinance industry through Islamic Products Development, innovation, standardization and provision of Technical & Shari'ah expertise. Basic purpose of establishing Islamic Microfinance Help desk is to strengthen the institutions for working for the poverty		

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Islamic Microfinance	alleviation so that they could work for the cause of uplifting poor people’s lifestyle and to get rid of the society from poverty. I have the privilege to be a founder of this AlHuda Centre of Excellence in Islamic Microfinance. For further Details: www.alhudacibe.com/imhd				
Designation	Founder & Chief Executive Officer			From 2009	To Date
Organization Name	Islamic Microfinance Network www.imf-network.com				
Organization Profile	IMFN is a not-for-profit organization formed in 2009 by a group of Islamic microfinance institutions, dedicated for the development and promotion of the Islamic microfinance industry through innovation, Shari’ah compliant product development, institutional capacity building, donor linkages and up-scaling the Islamic Microfinance Institutions. The Network also focuses on raising public and institutional awareness regarding Islamic Financial Systems. IMFN envisions developing and enhancing the role of Islamic microfinance institutions as an apex global network against poverty. The Network aims to seek the support of the national and international Islamic Microfinance Institutions in developing standardized, coordinated and transparent Shari’ah compliant products and procedures for alleviating poverty.				
MANAGING RESEARCH BASED PORTAL & WEB BLOGS					
Islamic Microfinance News	Islamic Microfinance News – Dedicated Islamic Microfinance Magazine www.imfn.org				
True Banking Magazine	True Banking - Dedicated Islamic Finance Magazine www.truebanking.com.pk				
Islamic Banking & Finance Blog	Running a blog on Islamic Banking and Finance www.blog.alhudacibe.com				
Halal News Blog	Running a blog on Halal News for providing information about Halal food industry information. www.halalrc.blogspot.com				
PERSONAL PARTICULARS					
Father’s Name	Imam Buksh (Late)			Date of Birth	July 13, 1978
Marital Status	Married			Languages	English, Urdu
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