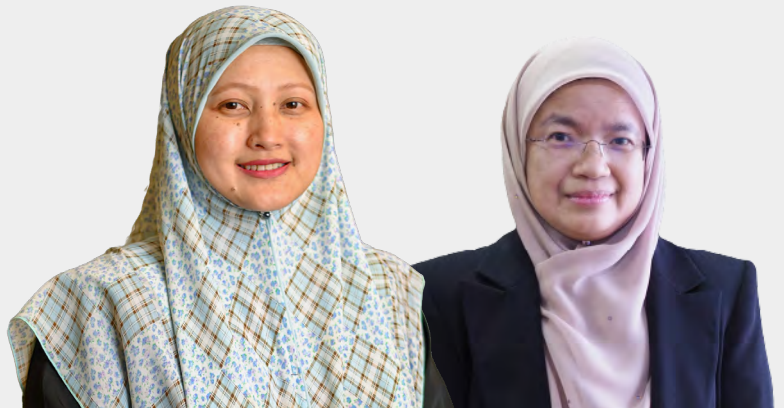


Comprehensive 1-Day Masterclass

ISLAMIC TRADE FINANCE

*"Executing Commercially
Viable & Shariah-Compliant
Trade Finance Transactions"*



Apnizan Abdullah
Managing Partner
Apnizan Abdullah & Co

Prof. Dr. Noraini Mohd Ariffin
Deputy Dean (Academic &
Internationalisation), Kulliyah of Economics
and Management Sciences, IIUM

30 April 2026, Thursday
Kuala Lumpur, Malaysia

Welcome Introduction.

This masterclass is designed for finance, legal, and Shariah professionals seeking practical knowledge and insights to excel in Islamic trade finance. Participants will explore Shariah principles, essential contracts, and the structure of key trade finance products, with a focus on real-world applications.

Through expert-led discussions and interactive case studies, you will gain clarity on legal and regulatory frameworks, learn to navigate common challenges, and adopt best practices used by leading financial institutions. By the end of the session, you will be equipped to make informed decisions, ensure compliance, and enhance institutional credibility in Islamic trade finance operations.

About CERT.

CERT Events Sdn Bhd (CERT) is a leading provider of research, training and consultancy services in Islamic finance, established in 2000. CERT specialises in Islamic finance research, professional training and publications, and offers four core service areas: Islamic finance and management training, Islamic event management, corporate and business consultancy, and Islamic publications.

Supported by a team of distinguished industry experts, advisors and consultants, CERT delivers high-impact programmes designed to enhance professional competencies, strategic thinking and Shariah-compliant business practices. CERT's training and consultancy solutions empower organisations and professionals to adopt best practices, drive innovation and develop market-leading Islamic financial products.

For more information, please visit www.cert.com.my.

Agenda.

30 April 2026

08:30 Morning Coffee / Registration

09:00 Welcome Remarks from the Chair

09:10 ISLAMIC TRADE FINANCE PRODUCTS – AN OVERVIEW

- Types of Islamic Trade Financing
- Classification of LC in Islamic trade financing
- Products of al Wakalah (Agency)
- Products of al Kafalah (Guarantee)
- Products and instrument on Import and Export financing
- Export credit refinancing
- Letter of guarantee

10:30 Tea Break

11:00 ESSENTIAL CONTRACTS IN ISLAMIC TRADE FINANCING: SHARIAH PERSPECTIVE

- Why Shariah compliance?
- What amounts to compliance
- What to be avoided
- Contract as the basis of transactions
- Methodology in achieving Shariah compliance
- Islamic law of contracts in trade finance

12:30 Lunch

14:00 DOCUMENTATION OF ISLAMIC TRADE FINANCE PRODUCTS

- Documentation of Letter of Credits i
- Documentation of Trusts Receipt-i
- Documentation of Working Capital Financing-i
- Documentation of Accepted Bill-i
- Bills Purchased (Bay al Dayn)

15:30 Tea Break

16:00 RISK MANAGEMENT IN ISLAMIC TRADE FINANCE

- Identifying risks in trade transactions (credit, market, operational)
- Shariah-compliant risk mitigation tools
- Role of takaful in trade finance
- Managing currency and documentation risks
- Group exercise: design a risk management framework for an Islamic trade deal

17:30 **END OF WORKSHOP**

ISLAMIC BANKING AND FINANCE

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Tel **(603) 6177 5588** Email **info@cert.com.my**

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The programme will be led by distinguished trainers and experts in Islamic Banking and Finance, who are globally recognised for their expertise and industry leadership.



Apnizan Abdullah

Managing Partner, Apnizan Abdullah & Co

Apnizan Abdullah holds an LLB (Hons), Master of Comparative Laws (MCL), and LLBS (First Class) from the International Islamic University Malaysia (IIUM). She was called to the Malaysian Bar in 2006 and has since built a strong background in Islamic finance law. She earned the Chartered Islamic Finance Professional (CIFP) qualification from INCEIF and is a member of the Chartered Institute of Islamic Finance Practitioners (CIIF). Her past roles include Researcher at ISRA and Research Fellow at IAIS Malaysia, focusing on Islamic financial law, governance, and wealth management. She has also served as a Professional Assessor for the Financial Accreditation Agency (FAA). In 2022, she established Messrs. Apnizan Abdullah & Co, a law firm specializing in Islamic financial contracts, legal documentation, Islamic social finance, estate planning, joint ventures, and Islamic family law.



Prof. Dr. Noraini Mohd Ariffin

Deputy Dean (Academic and Internationalisation), Kulliyah of Economics and Management Sciences, IIUM

Dr. Noraini Mohd Ariffin is currently a Professor and Deputy Dean (Academic and Internationalisation), in the Kulliyah of Economics and Management Sciences, International Islamic University Malaysia (IIUM). She holds a PhD in Accounting for Islamic Banks from University of Surrey, United Kingdom. She also holds a Masters in Accounting (with distinction) from University of Dundee, United Kingdom and BSc (Econs) in Accounting from University of Aberystwyth, United Kingdom. She teaches several subjects such as Company Accounting, Accounting for Islamic Banks, Accounting, Auditing and Governance of Islamic Financial Institutions and Risk Management for Islamic Financial Institutions for undergraduate and postgraduate levels. She also supervises postgraduate students mainly in the area of Shari'ah audit, Shari'ah governance and accounting for Islamic financial institutions. Dr. Noraini is an Associate Member of the Malaysian Institute of Accountants (MIA)

Why This Programme Matters

- Addresses real-world challenges in Islamic trade finance operations.
- Bridges the gap between Shariah principles, legal requirements, and business practice.
- Highlights risk mitigation and compliance strategies used by leading institutions.
- Enhances participants' ability to make informed, strategic decisions.

Practical Value To Participants

Participants will benefit from:

- Learn to structure and document Islamic trade finance deals confidently.
- Navigate legal and Shariah requirements with clarity.
- Apply best practices from successful institutions.
- Gain actionable insights for day-to-day operations and decision-making.

“Transforming Shariah knowledge into practical expertise, empowering you to navigate, structure, and excel in Islamic trade finance with confidence and integrity.”

13TH ISLAMIC FINANCE & INVESTMENT SCHOOL (IFIS 2026)

DATE	VENUE	FEE
1 - 4 JUNE 2026	Langkawi, Malaysia	Early Bird RM7,000 Regular RM8,000



DAY ONE

"Strategic mastery in Islamic finance begins with a deep command of its principles, contracts, and compliance pillars."

Master the **FUNDAMENTALS OF ISLAMIC FINANCE**

- The ABCs of Islamic Finance and Investment
- Updates on Islamic Finance and Investment Products Performance
- Accounting and Risks In Islamic Finance: Challenges & Mitigations
- Legal, Regulatory and Governance Issues in Islamic Finance

"Unlock the full potential of Shariah banking while aligning with Maqasid Shariah for social impact and sustainable inclusion."

DAY TWO

Deep Dive into **ISLAMIC BANKING & SOCIAL FINANCE**

- Consumer and Retail Banking
- Corporate Banking and Trade Finance
- Shaping The Potential of Islamic Social Finance
- Group Exercise

DAY THREE

"High-value Islamic investing demands mastery of structured products, fintech trends, and ethical portfolio strategies."

Navigate Islamic **ASSET & WEALTH MANAGEMENT**

- Islamic Equities and Investment Funds
- Structured Products and Derivatives
- Sukuk Structures: Fundamentals and Innovations
- Fintech, AI, Digitalization and Cryptocurrency in Islamic Finance

"Command the sukuk market with advanced insights into issuance, pricing, and Islamic capital innovation."

DAY FOUR

Advance Your Knowledge in **SUKUK & SECURITIZATION**

- Sukuk: Issuing, Pricing and Trading
- Islamic Finance, SDG AND ESG
- Group Exercise



afeeqah@cert.com.my
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Comprehensive 1-day Workshop

ISLAMIC TRADE FINANCE

30 April 2026 | Kuala Lumpur, Malaysia



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EARLY BIRD FEE
pay before 23 Apr. 2026

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Participants will receive: Workshop notes & slides, Certificate of Completion, HRD Corp Claimable, Buffet lunch, coffee break & networking.

CANCELLATION & NO-SHOW POLICY

If you are unable to attend, you may nominate a substitute participant at no additional cost. Cancellations made in writing at least 14 days before the workshop will receive a 30% refund, and full workshop materials will be provided. For cancellations made within 14 days of the workshop, a 10% refund may be issued, along with the return of workshop materials. Failure to attend the programme without prior written notice does not waive your payment obligation; full fees remain payable in such cases. CERT Events Sdn. Bhd. reserves the right to change or cancel the programme in the event of unforeseen or extreme circumstances. While every effort will be made to notify participants in a timely manner, CERT Events Sdn. Bhd. will not be held liable for non-refundable expenses such as airfare or hotel bookings.

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We will send you a confirmation note on receiving your registration form.

PAYMENT TERMS

- Workshop fees must be paid in full prior to the commencement of the programme.
- All cheques should be crossed and made payable to "CERT Events Sdn. Bhd."

A receipt will be issued upon confirmation of payment. If you do not receive a confirmation letter with event details at least two weeks before the programme, please contact the Event Coordinator at CERT Events Sdn. Bhd.



We also accept the following payment methods via the CERT website.

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