



Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

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COURSE BROCHURE

Islamic Finance Principles And Transaction Applications Training

Human and Social Studies / Religious and Ethical Foundations of Society

Unit Standard 117813 · NQF Level 4 · 6 Credits · 3 Days

COURSE OVERVIEW

This course equips learners with a comprehensive understanding of Islamic finance principles, including Shariah prohibitions (riba, gharar, maysir) and ethical investment frameworks. Participants will gain practical skills to identify, evaluate, and apply Islamic financial instruments such as Murabaha, Ijara, Musharaka, and Sukuk in real-world transactions. The course bridges conventional finance knowledge with Islamic jurisprudence to meet the growing demand for Shariah-compliant financial services in South Africa and globally.

Category	Human and Social Studies
Subfield	Religious and Ethical Foundations of Society
Unit Standard	117813
Accreditation	SAQA Accredited · NQF Level 4 · 6 Credits
Duration	3 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply the core principles of Islamic finance, including the prohibitions of riba (interest), gharar (excessive uncertainty), and maysir (gambling).
- Analyse the key differences between conventional and Islamic financial systems in terms of risk-sharing, asset-backing, and ethical screening.
- Evaluate the contractual structures and Shariah compliance of common Islamic finance products such as Murabaha, Ijara, Musharaka, and Sukuk.
- Design a basic Islamic financing transaction using appropriate contract types and ensuring adherence to Shariah requirements.
- Demonstrate the ability to identify non-compliant elements in financial transactions and recommend corrective measures.
- Implement a framework for Shariah governance and auditing within an organisation offering Islamic financial services.

WHO SHOULD ATTEND

- This course is designed for finance professionals, accountants, auditors, legal advisors, and compliance officers seeking to specialise in Islamic finance.
- It is also suitable for banking staff, investment analysts, and entrepreneurs looking to structure Shariah-compliant transactions.

COURSE OUTLINE

Day 1: Foundations of Islamic Finance

- Introduction to Islamic finance and its ethical framework.
- Prohibition of riba (interest) and its economic implications.
- Gharar (uncertainty) and maysir (gambling) in transactions.
- Asset-backed financing and risk-sharing principles.
- Overview of Shariah-compliant contracts: equity-based, sale-based, and lease-based.
- Time value of money in Islamic vs. conventional finance.
- Regulatory bodies and Shariah governance in South Africa.

Day 2: Islamic Financial Instruments and Transactions

- Murabaha: cost-plus financing and deferred payment structures.
- Ijara: operating and financial leases with ownership transfer.
- Salam and Istisna: forward contracts for agricultural and manufacturing sectors.
- Mudaraba: profit-sharing partnerships with capital provider and entrepreneur.
- Musharaka: joint venture and diminishing partnership models.
- Sukuk: asset-backed securities and their issuance process.
- Takaful: cooperative risk-sharing and surplus distribution.
- Case studies on South African Islamic banks and their products.

Day 3: Advanced Applications and Integration

- Structuring a Shariah-compliant home finance (Murabaha or Ijara).
- Sukuk rating and secondary market trading.
- Islamic wealth management and Zakat calculation.
- Ethical screening and Shariah-compliant equities.
- Cryptocurrency and blockchain: Shariah perspectives.
- Regulatory challenges and convergence with conventional finance.
- Workshop: Designing an Islamic finance product for a real-world scenario.
- Final assessment and certification criteria.

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **6 NQF credits** at **NQF Level 4**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 13,200.00	R 13,200.00
1	In-House	R 17,200.00	R 17,200.00
1	On-Campus (Pretoria)	R 19,800.00	R 19,800.00

UPCOMING SESSIONS

Start	End	Method	Venue
24 Aug 2026	26 Aug 2026	On-Campus	Victoria Falls, Zimbabwe
24 Aug 2026	26 Aug 2026	On-Campus	Shenzhen, China
25 Aug 2026	27 Aug 2026	On-Campus	Harare, Zimbabwe
25 Aug 2026	27 Aug 2026	On-Campus	Abu Dhabi, UAE
26 Aug 2026	28 Aug 2026	On-Campus	Bangkok, Thailand
26 Aug 2026	28 Aug 2026	On-Campus	Durban, South Africa
31 Aug 2026	02 Sep 2026	On-Campus	London, UK
31 Aug 2026	02 Sep 2026	On-Campus	Harare, Zimbabwe

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

- 1. Get an instant quotation online:** visit www.aaticd.co.za, open the page for this course (Unit Standard 117813) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
- 2. Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to apply@aaticd.co.za – our team will reply with a formal quotation.
- 3. Apply by phone or WhatsApp:** call +27 12 004 8389 or WhatsApp +27 65 077 6310 and we will prepare your quotation and reserve your seats.
- 4. Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

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